



# Understanding Home-Based Workers in Pakistan

## A Focus on Khyber Pakhtunkhwa and Balochistan



Norwegian Embassy  
Islamabad



Khyber Pakhtunkhwa  
Federally Administered Tribal Areas  
and Balochistan  
Multi-Donor Trust Fund





# ACKNOWLEDGMENTS

This report was prepared by a World Bank team, in consultation with UN Women, led by Uzma Quresh (Senior Social Development Specialist, and Task Team Leader, Social Sustainability and Inclusion), and including Maria Qazi (Economist, Poverty), Zahra Mansoor (Postdoctoral Researcher, Oxford University) and Hibah Tipu Sheikh (Consultant, Social Sustainability and Inclusion). The team extends gratitude to Mahrukh Bhurgri (Consultant, Social Sustainability and Inclusion) and Noor Rahman (Consultant, Social Sustainability and Inclusion) for their support throughout this study.

The report was developed in close partnership with provincial labor departments of Balochistan and Khyber Pakhtunkhwa (KP) and we are grateful to Ms. Saira Atta (former secretary, Balochistan Labour Department), Mr. Tariq Qamar (former Secretary, Balochistan Labour Department), Mr. Zahir Khan (Deputy Director, Balochistan Labour Department), Mr. Fakhre Alam (Secretary, KP Labour Department), Mr. Rooh Ullah Khan (Former Secretary, KP Labour Department), and Mr. Irfan Khan (Director, KP Labour Department) for their guidance and support throughout the study.

The team is grateful to Robin Mearns (Practice Manager, Social Sustainability and Inclusion), Patricia Fernandes (Lead Senior Social Development Specialist, Social Sustainability and Inclusion), and Maria Beatriz Orlando (Former Lead Social Development Specialist, Social Sustainability and Inclusion) for their guidance on the report. The team is indebted to Najy Benhassine (Country Director, Pakistan) and Gailius Draugelis (Operations Manager, Pakistan) for their leadership and overall support with the report. The team is also grateful to Syed Usman Javaid (Senior Operations Officer, SACPK), Lire Ersado (Lead Economist, HAWS3), and Saman Amir (Operations officer, SACPK) for their support.

The report is an output of a collaboration between the World Bank and UN Women. The team offers special thanks to Sharmeela Rassool (Country Representative, UN Women), Fareeha Ummar (Portfolio Manager, Women's Economic Empowerment and Humanitarian Action, UN Women), and Zarene Asif Zuberi (Program Officer, UN Women) for their support and invaluable guidance throughout this study. The team also thanks Mr. Geir Thomas Tonstol (Country Representative, ILO Pakistan) for his support.

The team is thankful to Juan Muñoz (Senior Research Fellow, International Initiative for Impact Evaluation), Dr. Hadia Majid (Associate Professor of Economics, LUMS), Ume Laila Azhar (Executive Director, HomeNet Pakistan), and Zehra Khan (General Secretary of Home-Based Women Workers Federation) for their technical inputs. The team thanks Shiraz Hasan (Consultant, SSAS1), Yasmeen Baloch (Consultant, SSAS1), and Amer Hasan (Senior Economist, HSAED) for their support and Honora Mara for editorial support. The team is indebted to the following peer reviewers for their valuable feedback: Sergei Suarez Dillon Soares (Labor Economist, ILO Geneva), Martha Chen, (Associate, Mittal South Asia Institute, Harvard University, Co-founder and Board Member, WIEGO, and Lecturer, Harvard Kennedy School), Dr. Ghazal Mir Zulfiqar (Associate Professor, School of Business, LUMS), Tazeen Fasih (Lead Economist, Program Leader, HECDR), and Moritz Meyer (Senior Economist, Poverty). The team thanks Research Consultants (RCONS), Medical Emergency Resilience Foundation (MERF), and Policy Research, Innovation, Development & Education (PRIDE), for implementing the surveys. Finally, the team is deeply grateful to the survey respondents for their willingness to share their experiences, which has been instrumental in deepening understanding of the challenges and concerns faced by home-based workers.

Photo credits: Erum Fareed, UN Women

# CONTENTS

Acknowledgments	3
Abbreviations	7
Executive Summary	8
<b>PART 1</b>	
Setting the Stage: Female Labor Force Participation and Home-Based Work in Pakistan	11
<b>PART 2</b>	
Survey and Sampling Methodology	15
Quantitative survey	15
Qualitative study	17
<b>PART 3</b>	
Data	18
<b>PART 4</b>	
Profile of Home-Based Workers	20
<b>PART 5</b>	
Conditions of Home-Based Workers	23
Full and productive employment	23
Safe work	26
Social protection	30
Women's control of resources, mobility, and satisfaction	31
Social networks	34
Socioeconomic environment	34
<b>PART 6</b>	
Comparison of Home-Based and Non-Home-Based Workers	38
<b>PART 7.</b>	
Policy Recommendations	41
Effective implementation of HBWs laws	43
Improving labor market outcomes to boost productivity	44

<b>Appendices</b>	<b>46</b>
Appendix A. Tables	46
Appendix B. Definition of Home-Based Workers	71
Appendix C. Computing Sampling Weights	72
Appendix D. Stories of Vulnerable Home-Based Workers	73
<b>References</b>	<b>75</b>

**BOXES**

Box 1.1 Home-based workers protection bills in Pakistan	14
Box 5.1. Home-based workers from marginalized groups	29
Box 5.2. Unions working for HBWs in Pakistan	35
Box 5.3. Access to formal credit	36
Box 7.1. Implementation of a home-based workers act in Sindh province	43

**GRAPHICS**

Figure 1.1. Female labor force participation and GDP per capita, Pakistan and comparators, 2019	12
Figure 1.2. Definition of home-based workers	14
Figure 2.1 Analysis framework	16
Figure 4.1. Profile of home-based workers	21
Figure 4.2. District-level highlights: Employment status of home-based workers	22
Figure 5.1. Variation in income, by gender and employment status	25
Figure 5.2. District-level highlights: Full and productive employment	27
Figure 5.3. HBWs' awareness of rights, by province and type of right	28
Figure 5.4. HBWs' awareness of rights, by province and employment status	28
Figure 5.5. District-level highlights: Safe work	30
Figure 5.6. BISP access and eligibility, by district	31
Figure 5.7. Women's participation in household decision-making, by district and household matter	32
Figure 5.8. District-level highlights: Women's control of resources, mobility, and satisfaction	33
Figure 5.9. Access to bank accounts, by gender and district	34
Figure 5.10. District-level highlights: Credit and product markets	37
Figure 6.1. Comparison between HBWs and non-HBWs, by gender, education, average income, access to leave, and bank account ownership	39

**TABLES**

Table A.1. Sampling of HBW and non-HBW households	46
Table A.2. Description of focus group discussions	46
Table A.3. Description of sample	47
Table A.4. Share of HBWs among employed women, various data sources	47
Table A.5. Characteristics of HBWs	48
Table A.6. Full and productive employment	50
Table A.7. Safe work	52
Table A.8. Access to social protection	54
Table A.9. Women's mobility and control of resources and time	56
Table A.10. Social networks	58
Table A.11. Access to credit and product markets	60
Table A.12. Summary profile of HBWs, overall and district level	62
Table A.13. Comparison of HBWs and non-HBWs	64
Table A.14. Implementation arrangements for policy recommendations	65
Table A.15. Multivariate regression analysis	67

## ABBREVIATIONS

<b>BISP</b>	Benazir Income Support Program
<b>HBW</b>	home-based worker
<b>HBWWF</b>	Home-Based Women Workers Federation
<b>ILO</b>	International Labour Organization
<b>KP</b>	Khyber Pakhtunkhwa
<b>LFS</b>	Labor Force Survey
<b>NGO</b>	nongovernmental organization
<b>PPP</b>	purchasing power parity
<b>PRe</b>	Pakistan rupee
<b>PSU</b>	primary sampling unit
<b>SEWA</b>	Self-Employed Women's Association
<b>SLD</b>	Sindh Labour Department



## EXECUTIVE SUMMARY

At 24.4 percent, Pakistan's female labor force participation rate is one of the world's lowest.<sup>1</sup> Female labor force participation is critical to promoting gender equality, development, and inclusive growth in developing countries like Pakistan. Given women's limited mobility and the prevalent gender norms around their domestic responsibilities, home-based work can provide an opportunity for more Pakistani women to enter the workforce. At the same time, home-based work predominantly takes place in the informal sector, leading to various disadvantages for workers.

Pakistan has an estimated 4.4 million home-based workers (HBWs), most of whom are women (Akhtar 2020). Official statistics underestimate the number of HBWs in the country, possibly because of proxy respondent issues. Working conditions of HBWs are far from ideal. Many HBWs lack education and skills, receive minimal remuneration for their work, and face multiple vulnerabilities such as lack of social safety nets and social security benefits to protect them in the face of adverse life shocks (Akhtar 2011; Bonnet et al. 2021).

To address the deprivations faced by HBWs, all provinces, including Khyber Pakhtunkhwa (KP) and Balochistan, have initiated efforts to ensure the protection and welfare of HBWs. The KP provincial assembly passed the Khyber Pakhtunkhwa Home Based Workers (Welfare and Protection) Act, 2021, and the Balochistan Assembly passed the Balochistan Home Based Workers Bill, 2022.<sup>2</sup> To support implementation of these laws, the World Bank and

---

<sup>1</sup> World Bank staff calculations using 2020–21 Labor Force Survey microdata. Working-age population is defined as everyone ages 15 and older.

<sup>2</sup> Punjab passed a home-based workers bill in February 2023, making Pakistan the first country in South Asia to have passed HBWs bills in all provinces.

the provincial governments jointly initiated the KP and Balochistan Home-Based Workers Study 2022–23, with the following two objectives: (1) to develop a baseline quantitative and qualitative assessment of the working and living conditions of HBWs in these provinces, and (2) to support the provincial governments in designing and targeting interventions for uplifting HBWs.

**The KP and Balochistan Home-Based Workers Study 2022–23 focused on two districts in KP (Haripur and Peshawar) and two districts in Balochistan (Kharan and Quetta), using a comprehensive quantitative component and a supporting qualitative component.<sup>3</sup>** The quantitative component included an in-depth household survey through which 21,586 workers including more than 12,000 HBWs were interviewed. This component included 6,710 HBWs and 5,682 non-HBWs in KP, with 63 percent of the interviewed HBWs in Peshawar. In Balochistan, the survey included 5,595 HBWs and 3,599 non-HBWs, with 68 percent of the HBW sample in Quetta. The analysis and results of this HBWs survey have been finalized in collaboration with UN Women Pakistan. The quantitative study was supplemented by qualitative focus group discussions and key informant interviews to bring nuance to the results (refer to part 2 for details on methodology).

**Survey results show that women account for an overwhelming majority of HBWs (81 percent in KP and 90 percent in Balochistan).** HBWs in the sample are 30–31 years of age on average, and most of them (52 percent in KP and 65 percent in Balochistan) have no education at all. Most HBWs are married (65 percent in KP and 73 percent in Balochistan).

**Most HBWs in KP are own-account workers (64 percent), followed by contributing workers (32 percent), whereas most HBWs in Balochistan are piece-rate workers (80 percent).<sup>4</sup>** Across both provinces, most HBWs work as craft and trade workers in manufacturing, performing work such as stitching and embroidery (some HBWs, predominantly men in KP, are involved in livestock activities such as selling milk or milk-based products).

**Most HBWs in both KP and Balochistan have inadequate incomes, with average monthly wages below PRe 10,000.** In these provinces, the majority (94 percent in KP and 99 percent in Balochistan) earn less than the monthly minimum wage of PRe 25,000. A significant gender pay gap exists, with men earning significantly more than women. HBWs work on average 26 hours per week in KP and 43 hours per week in Balochistan. In addition, HBWs have limited access to formal training opportunities to enhance their productivity. Just 7 percent in KP and 5 percent in Balochistan reported having received any formal training at all.

**The majority of paid HBWs, defined as piece-rate workers and contributing workers, have limited physical and psychological security through access to leave or written contracts.<sup>5</sup>** Only 1.8 percent of HBWs in KP have access to leave whereas about 14.9 percent of HBWs in Balochistan have such access. Given the informality of these workers, any leave is likely to be unpaid. Focusing on piece-rate workers, only 1.3 percent of HBWs in KP and 5.1 percent of HBWs in Balochistan have a written bilateral contract with their employer. This situation indicates a lack of job security and basic provisions.

**HBWs have little access to publicly mandated social protection.** Only small shares of HBWs (13.3 percent of HBWs in KP and 5.8 percent in Balochistan) have access to programs such as the Benazir Income Support Program.

<sup>3</sup> Note that in this report results for KP do not represent the whole province but are representative of only Haripur and Peshawar districts collectively. Similarly, results for Balochistan are representative of only Kharan and Quetta collectively.

<sup>4</sup> In KP, 95 percent of these contributing workers support the paid work of own-account workers in the family.

<sup>5</sup> Physical and psychological security refers to workers' physical and mental well-being. Leave can guarantee workers flexibility during ill health or other extenuating personal circumstances, which can contribute to physical and mental well-being.

**Women HBWs in KP and Balochistan have limited physical mobility for work-related tasks, with the majority conducting their business solely from their homes.** Public transportation use is low, and women often rely on private transportation or personal vehicles when they need to travel. Gender norms impose additional constraints on women, limiting their mobility when interacting with people outside their established networks. Furthermore, domestic responsibilities are widely considered to be the domain of women. In this context, home-based work provides women an opportunity to earn while fulfilling domestic responsibilities. Consequently, almost all women report satisfaction with home-based work, even though it is a very precarious and unprotected form of employment.

**HBWs have minimal access to credit markets, with a low percentage having access to personal bank accounts (5.1 percent in KP and 8.3 percent in Balochistan) or to microfinance institutions (5.4 percent in KP and 6.3 percent in Balochistan), resulting in limited formal loan uptake.** There is also gender disparity in ownership of formal bank accounts, with men having significantly more access to credit markets than women.

**HBWs face higher vulnerability compared to non-HBWs.** Whereas most HBWs are women (81 percent in KP and 90 percent in Balochistan), most non-HBWs are men (95 percent in KP and 92 percent in Balochistan). In addition, HBWs earn significantly lower incomes, have fewer (unpaid) leave allowances, and have lower access to credit markets in comparison to non-HBWs.

**The study recommends adopting four broad strategies to create an enabling ecosystem for HBWs in KP and Balochistan.** First, because HBWs face multiple levels of deprivation, an integrated program approach is needed to address various constraints simultaneously. This approach would include coordinated programming to boost productivity of HBWs by tackling inadequate training opportunities, lack of access to credit and markets, and limited physical mobility. Second, effective design and implementation of such integrated programs will require strong coordination among government departments, private stakeholders, and nongovernmental organizations, potentially with provincial planning and development departments leading the effort. Third, embedding evidence-based feedback loops through evaluations and data collection is crucial for ongoing learning and improvement. Finally, given the significant share of HBWs in KP who are self-employed (own-account) and remain unprotected by existing law, amending the Khyber Pakhtunkhwa Home Based Workers (Welfare and Protection) Act, 2021, to include such workers is critical.

**In addition to the broad strategic recommendations, the study also recommends targeted programming to improve the conditions of HBWs.** There is a need to develop clear action plans around timely and effective implementation of laws, including the approval of clear implementation guidelines (rules) for effective registration of HBWs, conducting awareness campaigns, and ensuring HBWs' access to social security benefits. Furthermore, implementing context-specific skills training tailored to the needs of HBWs, facilitating their access to credit and product markets, and investing in gender-inclusive and safer public transportation can improve the productivity of HBWs and support their transition out of home-based work.

© 2019 SkyopterFilms Archives/Shutterstock



## PART 1

# SETTING THE STAGE: FEMALE LABOR FORCE PARTICIPATION AND HOME-BASED WORK IN PAKISTAN

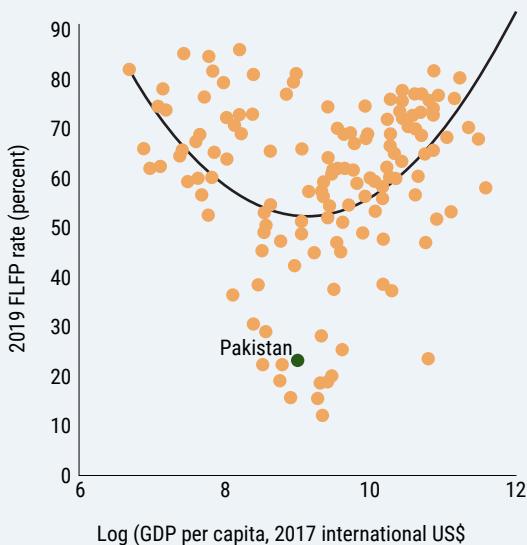
Female labor force participation remains critically low in Pakistan, with only 24.4 percent of working-age women active in the workforce.<sup>6</sup> Pakistan displays much lower female labor force participation rates than other countries at a similar income level (figure 1.1). The situation is worse in urban areas, where just 11.6 percent of working-age women are economically active. Furthermore, higher education levels do not necessarily translate into higher participation rates for women: less than 10 percent of urban Pakistani women with secondary schooling and only about 33 percent of those with postsecondary schooling participate in the labor force (World Bank 2019a).

The main reason for this low participation is women's limited mobility outside the home, largely owing to their lack of safety in public spaces (Amir et al. 2018). Multiple studies have looked at the prevalence of sexual harassment and perceptions of safety outside the home—and the results are alarming. In the largest metro cities of Karachi, Lahore, and Rawalpindi, 85–90 percent of women reported facing sexual harassment while using public transportation (ADB 2014; Aurat Foundation 2017; Shahla Tabbasum 2022). In urban Peshawar and Quetta, the prevalence of harassment in public spaces appears lower—33 percent of all women reported being harassed outside the home—probably because most women do not step out of the house unaccompanied.<sup>7</sup> Although chaperoned travel keeps women safe outside

<sup>6</sup> World Bank staff calculations using 2020–21 Labor Force Survey microdata. Working-age population is defined as everyone ages 15 and older.

<sup>7</sup> World Bank studies on sexual harassment in public spaces in urban Peshawar and urban Quetta, using data from urban household surveys published in 2020 and 2023, respectively.

**Figure 1.1. Female labor force participation and GDP per capita, Pakistan and comparators, 2019**



Source: World Bank Group 2022.  
Note: FLFP = female labor force participation.

tend to be better paid and more productive on average, have stagnated since the early 2000s. Women also reported much lower earnings than their male peers: Pakistan's gender pay gap of 34 percent is the highest in the world (ILO 2018). In the workplace, women face rampant gender discrimination by colleagues, along with a lack of sex-segregated facilities in line with societal norms.<sup>8</sup> Women also reported the lack of professional networks and career guidance on employment options and how to obtain a job, which limits career growth. Underscoring all these issues are strict gender norms that exist around women's primary role as caregivers in the home, with working women facing a double burden in the form of domestic and professional responsibilities.

In this highly constrained environment, home-based work enables more Pakistani women to engage in productive paid employment. Home-based work gives women the opportunity to become gainfully employed and contribute to household finances without leaving the safety of their homes. It presents a viable option for women from a safety perspective: they can work without having to enter unsafe public spaces, and they have the flexibility to accommodate their domestic care-giving responsibilities. At the same time, men are more likely to support this type of work. As such, even though home-based work may not provide high-productivity and well-paying employment, it allows women to exercise economic agency within the confines of the restrictive social context that currently governs most spaces in Pakistan.

The Labor Force Survey 2020–21 estimates the size of the home-based workforce<sup>9</sup> at nearly 2 million (1.6 million of them women), but the real magnitude is likely to be much larger. The conventional Labor Force Survey regularly fielded in Pakistan does not capture home-based work and tends to underestimate the size of this group (refer to

the home, it also restricts their mobility and access to markets, services, and opportunities, making their economic participation contingent on the willingness and availability of family members to escort them.

About a quarter of women are engaged in remunerative work, but an equal share aspires to join the workforce. That is, women's labor force participation could increase twofold if these "latent workers" could find suitable employment (Field and Vyborny 2022). An experimental study in Lahore explored the impact of incentivizing women to join the workforce by easing the mobility constraint. Findings suggest that (1) reducing physical mobility constraints has a large impact on job search for women, but not for men; (2) the availability of women-only transportation, indicating safe transit, is more important to women than the transportation fare; and (3) provision of women-only safe transportation encourages inactive women to increase their job search (Field and Vyborny 2022).

A myriad other challenges constrain working women. Most women work in low-productivity and low-paying jobs: in 2020, more than half of all women worked as unpaid family helpers. Wage jobs for women, which

<sup>8</sup> World Bank Women in the Workforce study series (World Bank 2018–22 in the references). Refer also to World Bank Group 2022.

<sup>9</sup> Excluding those working in agriculture.

part 3). In contrast, the recently conducted Punjab-wide home-based workers (HBWs) survey (2022–23) conducted by the Punjab Bureau of Statistics (report forthcoming) shows that Punjab province alone has 4.2 million HBWs, with 72 percent working as self-employed or own-account workers.<sup>10</sup>

Most of Pakistan's working women are engaged in home-based work. Recent surveys geared specifically toward capturing female labor force participation find a predominance of home-based work among employed women. For example, urban studies<sup>11</sup> in Peshawar and Quetta find that 65 percent of working women in urban Peshawar and 78 percent in urban Quetta are involved in home-based work. These findings are in line with those from other developing economies, where the proportion of informal HBWs ranges from 60 percent to 98 percent (Bonnet et al. 2021). This report goes on to further substantiate these findings.

Given that most of Pakistan's home-based work takes place in the informal sector, workers face deprivation along several dimensions, with low pay, lack of job security, and limited safety nets. Across developing countries, HBWs tend to have extremely low levels of education, and the same is true in Pakistan (Akhtar 2011; Bonnet et al. 2021). Furthermore, the working conditions of HBWs are far from ideal. A study by Akhtar (2011) finds that HBWs face high degrees of vulnerability, with almost no HBWs registered with any organization or union and 88 percent never having received the benefits of the subsidized health service (Akhtar 2011).

Since 2019, provinces have made a significant effort to create a legal framework to protect and safeguard the rights of HBWs. This framework includes access not just to employment opportunities with decent pay but also to social security measures that can help HBWs withstand adverse shocks. In particular, the governments of Khyber Pakhtunkhwa (KP) and Balochistan passed bills protecting HBWs in 2021 and 2022, respectively (refer to box 1.1 for further details). This legislation is in line with International Labour Organization (ILO) Convention No. 177 and its accompanying Recommendation No. 184, which promote equality of treatment between homeworkers and other wage earners and have the unstated objective of transforming home-based work into a source of decent work (ILO 2012).

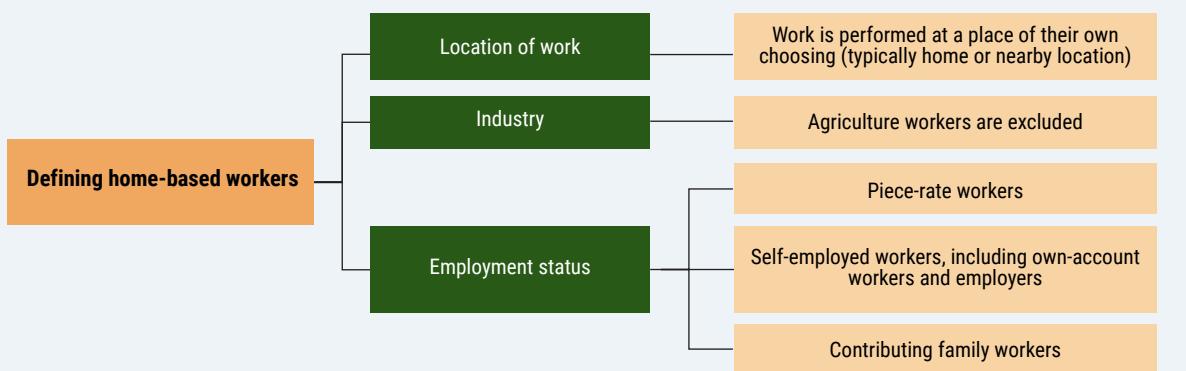
The KP and Balochistan Home-Based Worker Study is a first-of-its-kind effort to deepen understanding of the nature of home-based work in Pakistan and the extent of deprivation faced by those who practice it. It combines a large-scale quantitative primary data collection effort across four districts with qualitative research on the motivators for home-based work and the current policy environment (refer to appendix A for survey results). It is the first time that this uniquely vulnerable population has been interviewed systematically at such a scale in these provinces, and the insights gained from this work can be instrumental in designing effective policies and programs for the protection and welfare of HBWs in Pakistan.

In this study, HBWs are defined as those who carry out remunerative work in their home or in other premises of their choice and are employed informally without any regular contracts in place (figure 1.2). Following ILO Recommendation No. 184, persons with employee status and those who occasionally perform their work at home, rather than at their usual place of work, are not considered HBWs. Agricultural workers are also excluded from this definition. By employment status, only the following are included: piece-rate workers, own-account workers, employers, and contributing workers. Appendix B provides further details on the precise definitions of these categories of HBWs. In contrast to HBWs, non-HBWs are defined as those workers who carry out remunerative work at a place determined by their employer or by the nature of the work. Non-HBWs could be formal or informal workers and include those employed in agriculture.<sup>12</sup>

<sup>10</sup> Punjab's Home-Based Workers Act 2023 recognizes only piece-rate workers as home-based workers.

<sup>11</sup> The Peshawar Urban Household Survey, 2019–20, and Quetta Urban Household Survey, 2020–22, represent only urban areas of the two districts. As such, estimates are not directly comparable to the HBWs survey findings but do provide a reasonable benchmark.

<sup>12</sup> For the purposes of this study, informal workers are defined as those who do not have a written or regular contract in place with their employer.

**Figure 1.2. Definition of home-based workers**

Source: Adapted from Akhtar 2020.

### Box 1.1 Home-based workers protection bills in Pakistan

Although home-based workers (HBWs) constitute a significant and growing segment of the country's female workforce, until very recently they were not protected by existing labor laws—in part because home-based work is performed in the informal economy and with a high degree of invisibility. Furthermore, HBWs do not have a regular employer and are often self-employed or work without contracts. In the absence of a formal employer that can register HBWs and contribute to the government's social security fund, HBWs are left without any formal social security mechanism.

The World Bank—through its budgetary support process, SHIFT Development policy financing 1&2—supported the government of Pakistan in finalizing and adopting laws addressing HBWs in three provinces between 2019 and 2023. The federal cabinet cleared the draft of the federal HBWs act in 2020, but the national assembly has yet to adopt it. At the provincial level, Sindh passed the Sindh Home Based Workers Act in 2018, the Khyber Pakhtunkhwa (KP) Provincial Assembly passed the Khyber Pakhtunkhwa Home Based Workers (Welfare and Protection) Act in 2021, the Balochistan Assembly passed the Balochistan Home Based Workers Bill in April 2022, and Punjab passed the Punjab Home-Based Workers Act in 2023.

Despite differing in various ways, including their definitions and inclusion criteria of HBWs, the laws all aim to protect the rights of HBWs and regulate their working conditions. They also lay down mechanisms for registration of HBWs for coverage by all existing labor laws and provisions, such as minimum wages, access to existing social security schemes, and the right to organize.

The KP and Balochistan laws differ most prominently in their definitions of HBWs. Whereas the Balochistan law includes self-employed HBWs, the KP Act restricts its definition to piece-rate workers only. The KP law's definition presents potential problems because survey results indicate that most HBWs in KP province are self-employed.

Note: For more information on the provincial bills, refer to the websites of the KP Provincial Assembly, Provincial Assembly of Balochistan, the Provincial Assembly of Sindh, and Punjab Laws Online.



© Hassan Ali Abbasi/UNWOMEN

## PART 2

# SURVEY AND SAMPLING METHODOLOGY

This study included two parts: (1) an extensive quantitative survey aimed at systematically capturing the various dimensions of deprivation faced by home-based workers (HBWs); and (2) a supplemental qualitative study to understand the broader context of home-based work and prioritize recommendations.

## QUANTITATIVE SURVEY

The quantitative survey was designed to map out the various dimensions of deprivation faced by HBWs in Khyber Pakhtunkhwa (KP) and Balochistan. According to the International Labour Organization (ILO) decent work framework, decent work requires access to decent pay, a safe and fair work environment, access to social protection, and opportunities for social networks (ILO 2008). The survey instrument's design overlaps with the ILO framework in these aspects of work. In addition, given that informality and the role of women are significant features of HBWs in these provinces, the instrument was expanded to capture two additional elements: (1) women's control of resources, time, and mobility; and (2) socioeconomic aspects such as access to credit and product markets. The analysis in part 5 of this report falls into the following six categories: (1) full and productive employment; (2) safe work; (3) social

## Figure 2.1 Analysis framework

	<b>Full and productive employment</b>	Do HBWs have adequate wages and opportunities for human capital investments to ensure their economic and social well-being?
	<b>Safe work</b>	Do HBWs have a safe and healthy work environment to ensure physical and psychological wellbeing?
	<b>Social protection</b>	Do HBWs have access to publicly mandated social protection to ensure against risks?
	<b>Women's mobility, control of resources and time</b>	Do female HBWs have physical mobility, control of their resources, and access to avenues to balance their professional and domestic work?
	<b>Social justice</b>	Do HBWs engage with civic organisations (such as unions and NGOs) to improve and define their work conditions?
	<b>Credit and product markets</b>	Do HBWs have access to credit markets and product markets (inc. market knowledge) to make themselves more productive?

protection<sup>13</sup>; (4) women's mobility and control of resources and time; (5) social networks; and (6) credit and product markets (refer to figure 2.1).

The districts to be surveyed (two in each province) were selected by the provincial labor departments of KP and Balochistan. Within these districts, the sample of households to be interviewed was drawn using a two-stage stratified randomized sampling strategy. The purpose of stratification was to identify households with and without the presence of HBWs to ensure adequate representation of both groups in the final sample.

In the first stage, primary sampling units (PSUs) were randomly sampled from a complete list of all PSUs within each district using probability proportionate to size sampling.<sup>14</sup> Then a complete listing (census) of all sampled PSUs gathered some basic information on all resident households in the PSUs, including household size and, more crucially, the presence of HBWs in the household. This last measure was used to determine the HBW status of a household, that is, whether a household includes an HBW at the time of listing. HBW status was then used to stratify the sample in the second stage.

In the second stage, a random sample of households was drawn from each PSU using equal probability sampling, after stratifying for HBW status obtained during listing (as noted in the previous paragraph). HBW households were oversampled relative to their prevalence in the population, and these households formed most of the sample to be interviewed in the survey. To reduce clustering effects, no more than 16 households from each (sampled) PSU were selected for interviewing. The draw from each PSU consisted of 14 households with at least one HBW present, and 2 households with no HBW present. Table A.1 in appendix A presents the final sample counts.

13 The study focuses on both social security and social protection measures for home based workers.

14 Sampling was conducted with the support of the Pakistan Bureau of Statistics. The sampling frame of PSUs was based on the Population Census 2017.

Using this sampling methodology, the survey data are intended to be representative of the HBW population in each of the four districts. To obtain unbiased and representative estimates, the analysis assigned each household a sampling weight. Sampling weights were computed as the inverse of each household's selection probability (refer to appendix C for details).

## QUALITATIVE STUDY

Data were collected primarily through two channels: focus group discussions and key informant interviews. Eleven focus group discussions were conducted in the four designated districts across the two provinces. Table A.2 in appendix A shows the details of these group discussions, in terms of the HBW groups covered (for example, women and men HBWs, HBWs with disabilities, and transgender HBWs) and number of participants in each category. In addition, 63 key informant interviews with a broad range of relevant stakeholders were also carried out. Key informants included officials at government ministries/departments, development partners working on issues relating to HBWs, trade unions encompassing both workers and employers organizations, chambers of commerce and industries, nongovernmental and civil society organizations, and private sector stakeholders.



## PART 3 DATA

The survey collected data from 12,305 home-based workers (HBWs), creating a sample that is representative of households with HBWs in each of the four selected districts. The Khyber Pakhtunkhwa (KP) sample includes a total of 6,710 workers who reported home-based work as their primary profession, with 63 percent of those workers in Peshawar and the rest in Haripur. The Balochistan sample includes a total of 5,595 workers who reported home-based work as their primary profession, with 68 percent from Quetta and the rest from Kharan.

The interviewed sample also includes 9,281 non-HBWs—5,682 from KP and 3,599 from Balochistan. These data were obtained by interviewing one randomly selected non-HBW in each sampled HBW household, and by interviewing all workers in a smaller sample of households that did not have any HBWs. Although the sampling of our survey was not designed to be representative of the non-HBW population, it is meant to provide a comparator for HBWs when it comes to working conditions and outcomes (refer to part 6 of this report).

Note that data from the HBWs survey may not be directly comparable with data from the standard Labor Force Survey (LFS) because of various methodological differences, including the sampling strategy and interview protocols. First, the sampling strategy for the HBWs survey was designed specifically to identify and include households with HBWs, which the LFS does not do. Second, and more important, the HBWs survey interviewed all HBWs directly in person. In contrast, the LFS relies largely on proxy responses given by the primary respondent—usually a male member of the household. Consequently, the LFS is not particularly well-equipped to identify women workers in the household,

especially HBWs (who are largely women). To illustrate this point, table A.4 in appendix A shows the share of employed women who are HBWs, drawing from various survey data collected between 2019 and 2022 in the same districts (Peshawar and Quetta) as the HBWs study. The prevalence of HBWs captured by the HBWs survey (that is, 87 percent in Peshawar and 85 percent in Quetta) is closer to results from other district-representative surveys such as the Peshawar Urban Household Survey 2020 (65 percent in Peshawar) and Quetta Urban Household Survey 2021 (78 percent in Quetta) that were conducted using a similar methodology of interviewing each working woman directly as compared to the LFS (7 percent in Peshawar and 5 percent in Quetta).<sup>15</sup> This discrepancy leads to the conclusion that the LFS's current sampling strategy may not be best suited to capture HBWs.

Before presenting results, it is also important to reiterate that survey results are representative of HBWs at the district level, not at the provincial level. However, for the sake of comparison and conciseness, the analysis is reported at the provincial level. Keep in mind that provincial estimates are not representative of the whole province, but just of the two districts interviewed within each province.

---

<sup>15</sup> These two urban surveys are representative of urban Peshawar and Quetta, respectively. As such, the estimates are not directly comparable to the HBWs survey findings but provide a reasonable benchmark.



© Erum Fareed/UNWOMEN

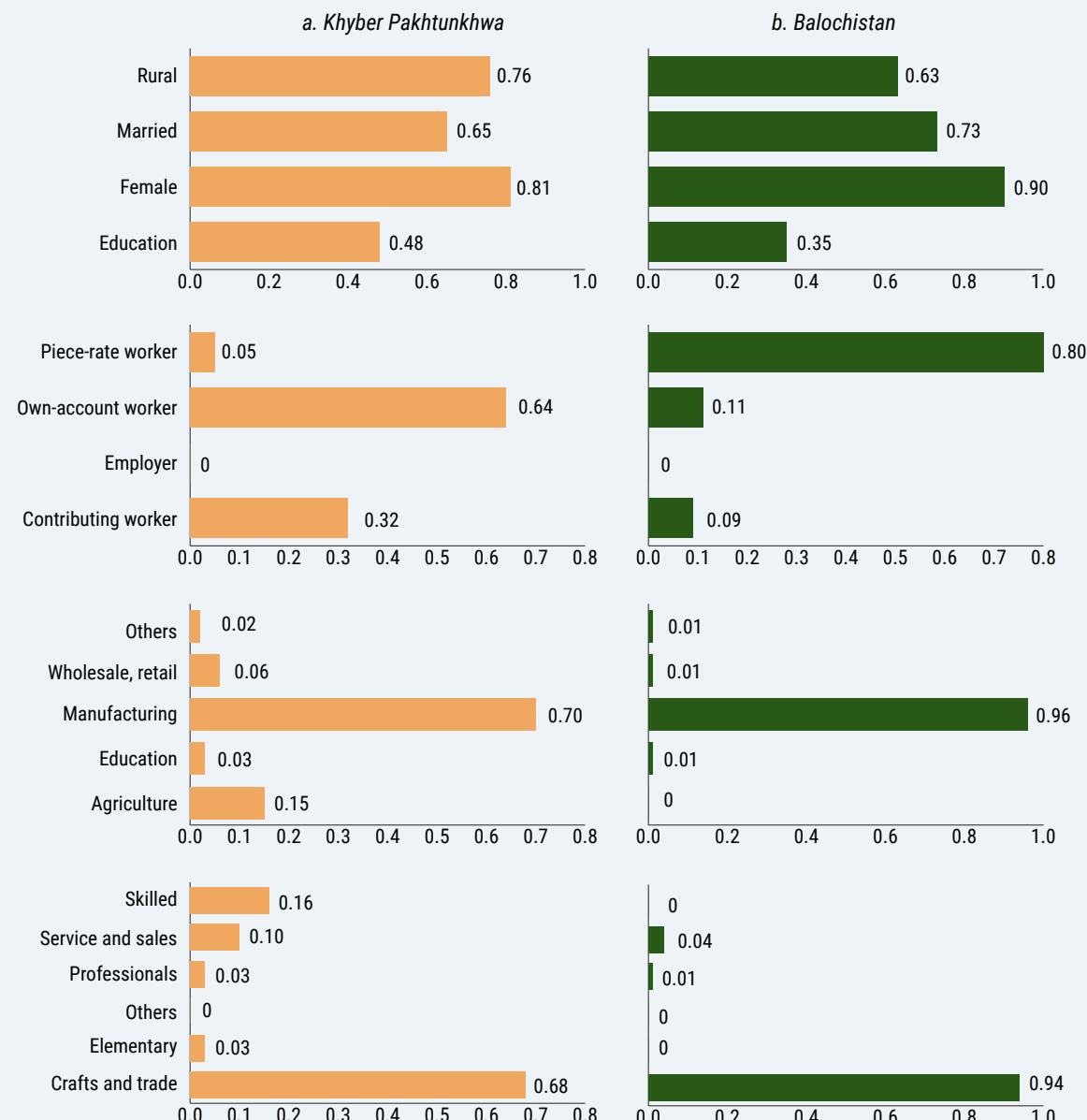
## PART 4

# PROFILE OF HOME-BASED WORKERS

What factors are correlated with home-based work? When observing/determining factors correlated with home-based work, multivariate regression analysis (refer to table A.15, panel a, in appendix A) confirms that women and individuals with little to no education are more likely to opt for home-based work, whereas older workers, in the case of Balochistan, are less likely to choose home-based work. Household structure also has a bearing on workers' choices: the more non-home-based workers (non-HBWs) a household has, the lower the chance that an additional member will take up home-based work. At the same time, the presence of additional working-age members increases the likelihood of home-based work, possibly because HBWs tend to rely on other household members for assistance. Interestingly, workers who are more empowered—whether through greater intrahousehold decision-making power or through financial inclusion (having a bank account)—are less likely to choose home-based work.

Of all HBWs in our sample, women make up the majority—81 percent in Khyber Pakhtunkhwa (KP) and 90 percent in Balochistan (refer to figure 4.1 and to table A.5, panel a, in appendix A). In both provinces, the average age is 30–31 years. In terms of education, 52 percent in KP and 65 percent in Balochistan have no education at all. Most of the sample is married and resides in rural areas.

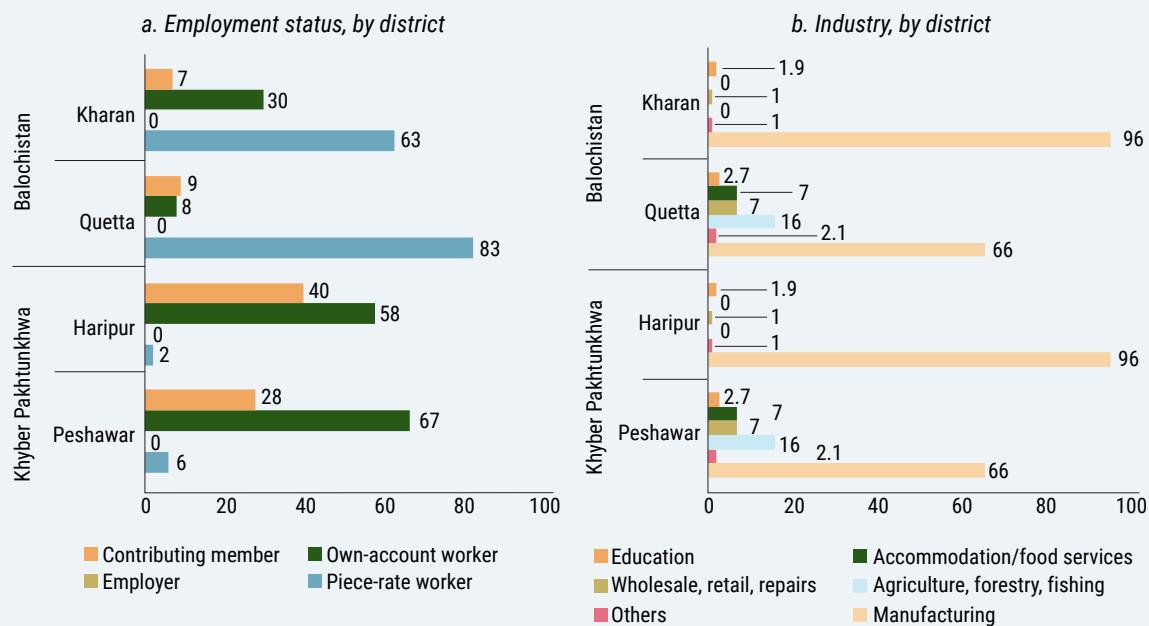
Looking at employment status, most HBWs in KP are own-account workers (64 percent) followed by contributing workers (32 percent), whereas most HBWs in Balochistan are piece-rate workers (80 percent) (figure 4.1 and table

**Figure 4.1. Profile of home-based workers**

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.  
Note: Estimates are representative only at the district level, not at the provincial level.

A.5, panel a).<sup>16</sup> The sample in KP has a starkly low proportion of piece-rate workers at 5.7 percent. These trends in employment status are the same across districts, urban and rural areas, and men and women (refer to figure 4.2 and table A.5, panel b).

<sup>16</sup> Most of these unpaid workers (95 percent) support other own-account workers in the household.

**Figure 4.2. District-level highlights: Employment status of home-based workers**

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Estimates are representative only at the district level, not at the provincial level. KP = Khyber Pakhtunkhwa.

Most HBWs across both provinces—70 percent in KP and 96 percent in Balochistan—work in the manufacturing industry (figure 4.1 and table A.5, panel a). The two most common types of manufacturing activities are stitching and embroidery. The second most common industry in KP is agriculture, forestry, and fishing (15 percent), in which workers (mostly men) carry out activities such as selling milk or milk-based products.<sup>17</sup> The most common occupational groups follow these results: 68 percent of HBWs in KP and 94 percent in Balochistan are crafts and trade workers, which is not surprising given that stitching and embroidery are the most common type of activities. Similarly, the second most common occupational group in KP is skilled agriculture/forestry, which aligns with the prevalence of selling milk or milk-based products.

<sup>17</sup> In Balochistan, the remaining 4 percent is equally represented by wholesale and retail, education, and others.



© Erum Fareed/UNWOMEN

## PART 5

# CONDITIONS OF HOME-BASED WORKERS

This section describes existing conditions of home-based workers (HBWs). It delves specifically into the current decent work deficits faced by HBWs across the different dimensions described in part 2 of this report and asks specific questions about each dimension.

### FULL AND PRODUCTIVE EMPLOYMENT

*Do HBWs have access to adequate living wages and opportunities for investments in training to ensure their socioeconomic well-being and to enhance their productivity?* One of the core requirements of decent work is that workers have an adequate living wage (Anker et al. 2003). This section explores whether HBWs in the sample have an adequate wage to ensure their economic and social well-being. In addition, it explores whether they have opportunities for training that can boost their productivity and returns.

Home-based work yields largely inadequate incomes across the sample in Khyber Pakhtunkhwa (KP) and Balochistan, with average incomes of less than PRe 10,000 per month. KP districts have a higher monthly average income: PRe

9,962 (US\$238 in 2017 purchasing power parity [PPP])<sup>18</sup> versus just PRe 5,352 (US\$128, 2017 PPP) in the Balochistan sample. Little variation occurs within KP across the two selected districts, but this is not the case in Balochistan, where average income is higher in Kharan (PRe 7,645) than in Quetta (PRe 5,041). Ascertaining pay adequacy involves consideration of two different benchmarks: (1) comparing reported incomes to the monthly minimum wage (PRe 25,000 in both provinces)<sup>19</sup> shows that nearly all HBWs (94 percent of HBWs in KP and 99 percent in Balochistan) earn less than the government-mandated minimum wage (refer to appendix table A.6, panels a and c); and (2) benchmarking against the national poverty line of PRe 3,758 per month per adult equivalent provides a baseline for the minimum level of resources needed to afford basic living expenses.<sup>20</sup> That comparison shows that 39 percent of HBWs in KP (53.1 percent in Haripur and 33.4 percent in Peshawar) and 49 percent of HBWs in Balochistan (51.6 percent in Quetta and 31.4 percent in Kharan) earn less than this minimum threshold (table A.6, panels a–d).<sup>21</sup>

Men HBWs earn significantly more than women HBWs (refer to the “by gender” comparison in table A.6, panels a and c), with a higher pay gap in KP than in Balochistan (refer to figure 5.1). Women in KP earn an average monthly income of PRe 7,722, whereas men earn PRe 21,430 (177 percent more). In Balochistan, women earn PRe 5,229 per month on average, and men earn 31 percent more.<sup>22</sup> Part of this difference could be explained by the fact that men, on average, work significantly longer hours than women. In KP for example, men work 32 hours per week compared to women’s 24 hours (table A.6, panel a). Both men and women in Balochistan tend to work longer hours, with women averaging 43 hours per week and men averaging 47 hours per week. Although well below the excessive hours limit of 50 hours per week, when coupled with domestic care responsibilities, this average likely presents a remarkably high workload for women (refer to Anker et al. 2003 for a discussion of excessive hour limits for decent work).

Among the different types of HBWs, piece-rate and contributing workers reported the lowest earnings (figure 5.1). In KP, piece-rate and contributing workers earn between PRe 7,000 and PRe 8,000 per month, significantly less than own-account workers and employers (PRe 10,416 per month). Workers in Balochistan show a similar trend across employment types.<sup>23</sup>

Multivariate regression analysis corroborates these trends and provides insights on how to boost outcomes and productivity of HBWs (refer to table A.15, panel b). Self-employed HBWs and those who work in the production of goods are more likely to have higher pay, but higher education levels do not necessarily correlate with higher earnings. However, more business-savvy HBWs who check product demand before starting work reported higher incomes on average. In Balochistan, HBWs whose work is affected by domestic responsibilities reported lower incomes, whereas those who have a higher awareness of their rights tended to report higher incomes from home-based work. This finding provides the following entry points toward improving HBWs’ incomes: graduation from piece-rate work to better-paying self-employed work, improved business skills and knowledge, and greater awareness about opportunities and rights as HBWs.

Paid HBWs (piece-rate workers and contributing family workers) have limited access to any type of leave (such as casual, sick, or maternity leave). In KP, only 1.8 percent of HBWs (1.0 percent in Haripur and 2.4 percent in Peshawar) have access to leave (refer to table A.7, panels a and b). In Balochistan, this proportion is higher (14.9 percent overall and 8.4 percent in Kharan), but most workers remain vulnerable without allowance to any leave (table A.7, panels c

<sup>18</sup> Based on the 2021 PPP conversion rate of PRe 41.80 to US\$1.00 and using data from the World Bank, World Development Indicators. This conversion rate accounts for differences in purchasing power.

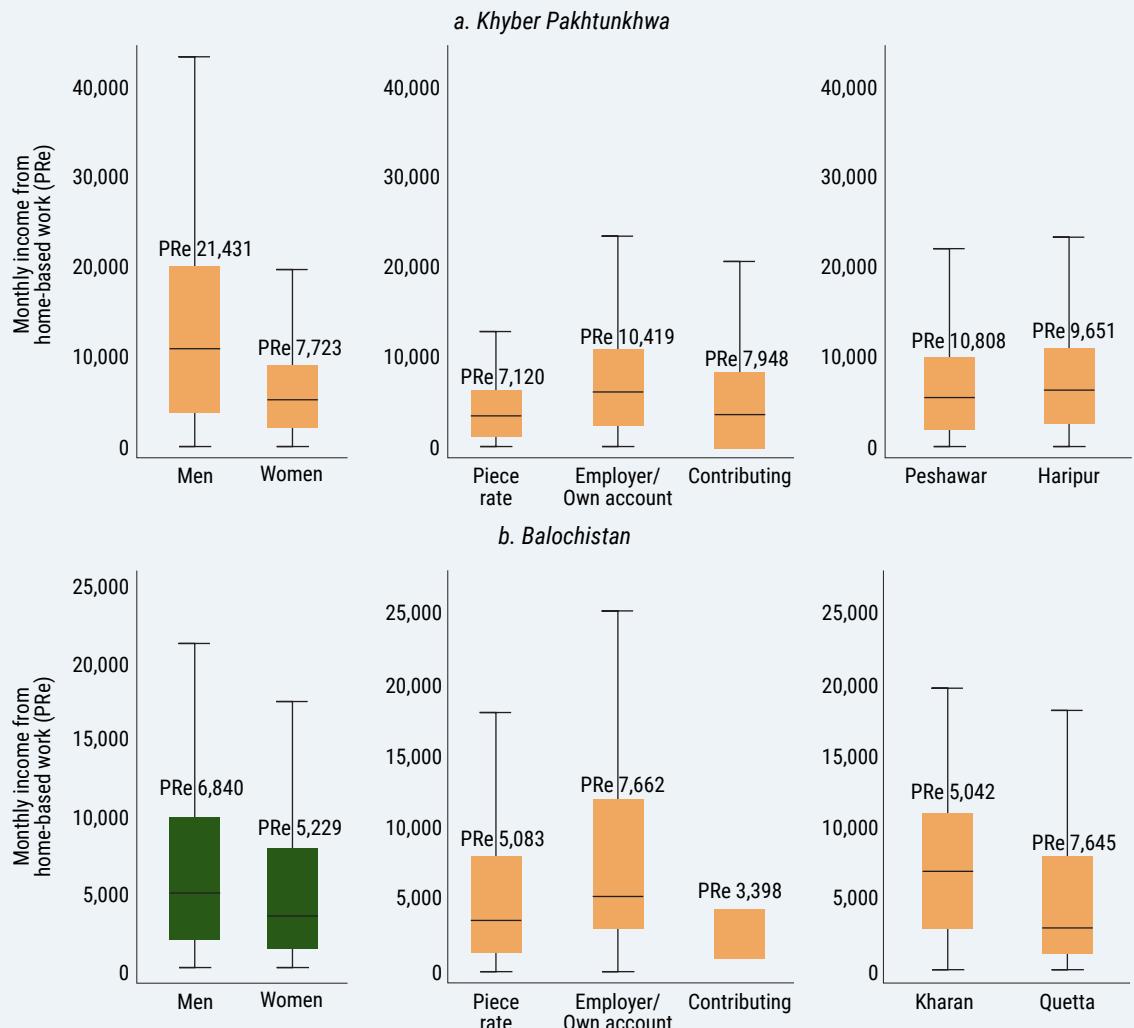
<sup>19</sup> The KP minimum wage became effective July 1, 2022 (Employers Federation of Pakistan web page, “KPK Minimum Rates of Wages Notification 2022”); the Balochistan minimum wage went into effect April 1, 2022 (Employers Federation of Pakistan web page, “Balochistan Minimum Rates of Wages Notification 2022”).

<sup>20</sup> The national poverty line is represented in 2018–19 Pakistan rupees based on methodology presented in the Pakistan Economic Survey 2021–22 (Government of Pakistan web page). This report compares individual workers’ monthly income from home-based work to the national (per adult equivalent) consumption level denoted by the poverty line.

<sup>21</sup> These proportions are meant only as benchmarks of the monetary value and should not be conflated with the poverty headcount rate, which relies on consumption spending rather than on income. The HBWs survey did not contain a consumption module.

<sup>22</sup> The “by gender” rows in table A.6, panels a and c, show that incomes earned by men and women differ significantly at the 1 percent level in KP and Balochistan.

<sup>23</sup> The “by employment status” rows in table A.6, panels a and c, show that the difference in incomes between piece-rate and own-account workers and employers is significant at the 5 percent and 1 percent levels, respectively.

**Figure 5.1. Variation in income, by gender and employment status**

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Estimates are representative only at the district level, not at the provincial level. PRe = Pakistan rupee.

and d). Focusing on piece-rate workers, findings show that few have written or formal bilateral contracts with their employer—only 1.3 percent in KP and 5.1 percent in Balochistan (table A.7, panels a and c). Within KP, Haripur has a larger proportion of HBWs who have a written contract with their employer at 4.9 percent, compared to only 0.8 percent in Peshawar (table A.7, panel b). In Balochistan, Quetta has a higher percentage of HBWs with written contracts, at 5.4 percent, compared to 2.6 percent in Kharan (table A.7, panel d). Given the informality of these workers, any leave is likely to be unpaid, indicating an overall lack of job security and diminished socioeconomic well-being.

Furthermore, HBWs have few opportunities to improve their productivity through formal trainings. In KP, although half of HBWs reported receiving some form of informal training or guidance, on average only 7.0 percent (5.2 percent in

Peshawar and 11.4 percent in Haripur) have had access to formal skills training (table A.6, panels a and b).<sup>24</sup> In Balochistan, this proportion is even lower, at just 5.0 percent, with 0.5 percent in Quetta and 5.4 percent in Kharan (table A.6, panels c and d). Reasons for not obtaining training differed across the two provinces: HBWs in KP most often cited cultural and normative constraints such as not being allowed to leave the house or disruption of housework, whereas HBWs in Balochistan noted financial constraints, such as high costs of attendance and travel, as well as lack of awareness.

Despite challenges in acquiring training, the qualitative data highlight that HBWs do have a demand for upgrading their training skills. During interviews, HBWs in both KP and Balochistan identified access to skills, markets, and affordable finance as top priority needs for expanding and improving their businesses. They expressed a demand for professional, business, management, and digital skills trainings. In terms of specific professional skills trainings, HBWs mentioned advanced tailoring, fancy embroidery, dress designing, bridal embroidery, advanced mobile repair, improved packing and labeling, and use of ultrasound machines. Specific business-related skills trainings included business expansion, product marketing and selling techniques, business management skills, communication skills, financial management, use of technology for business, social media marketing, and information technology skills for online training.

While recognizing the importance of trainings in securing sustainable livelihoods and enabling them to thrive in their respective fields, HBWs emphasized the importance of arranging training close to their home or place of work. The mobility constraints faced by HBWs result in limited networking, inability to identify market opportunities and scale up, and thus an intergenerational low market equilibrium that must be addressed through the creation of market links.

Although access to formal training is low across the sample of HBWs, significant differences exist across gender and employment status. In both KP and Balochistan, women HBWs are more likely than men HBWs to have received trainings (table A.6, panels a and c).<sup>25</sup> At the same time, piece-rate and contributing workers are less likely than self-employed HBWs to get skill trainings. In conjunction with lower earnings (as discussed earlier), this lack of access indicates that piece-rate and contributing workers are the most vulnerable group among HBWs and the least likely to have access to full and productive employment opportunities. Figure 5.2 summarizes district-level findings on full and productive employment for HBWs.

## SAFE WORK

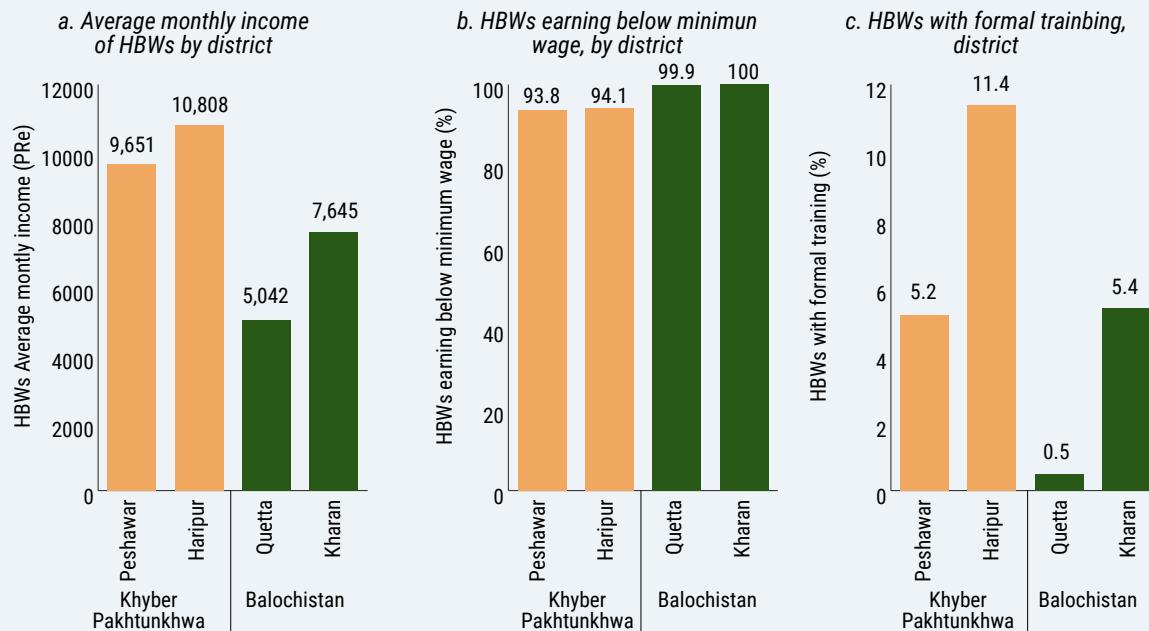
*Do HBWs have a safe and healthy work environment to ensure their physical and psychological well-being?* Promoting workers' physical and psychological well-being requires a safe and healthy work environment. The conditions of a work environment can pose harm in several ways: through excessively long hours, exposure to harmful substances that make workers prone to injury, or psychological pressures due to lack of leave (Anker et al. 2003). The study examined whether HBWs have access to a safe work environment by measuring psychological safety, physical safety, and awareness of rights.

HBWs reported a range of health issues related to work but had negligible rates of injury. In KP, 26.8 percent of HBWs reported facing health issues due to work, with Peshawar reporting a significantly higher proportion (36.3 percent) compared to Haripur (8.3 percent) (refer to table A.7, panels a and c). Balochistan had higher proportions: overall, 59.9 percent of HBWs reported health issues due to work, with 62.5 percent in Quetta and 41.2 percent in Kharan (table A.7, panels a and c). The three health issues reported most often by HBWs across KP and Balochistan were

24 Formal training is that provided (either in person or online) by a formal training institute (such as through a government, nongovernment, or private organization) and that may or may not come with completion certificates or diplomas. The most common type of training provider was a private institute, followed by government providers.

25 The "by gender" rows in panels a and c of table A.6 show that this difference is significant at the 5 percent and 1 percent levels, respectively.

### Figure 5.2. District-level highlights: Full and productive employment



Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Estimates are representative only at the district level, not at the provincial level. HBW = home-based worker.

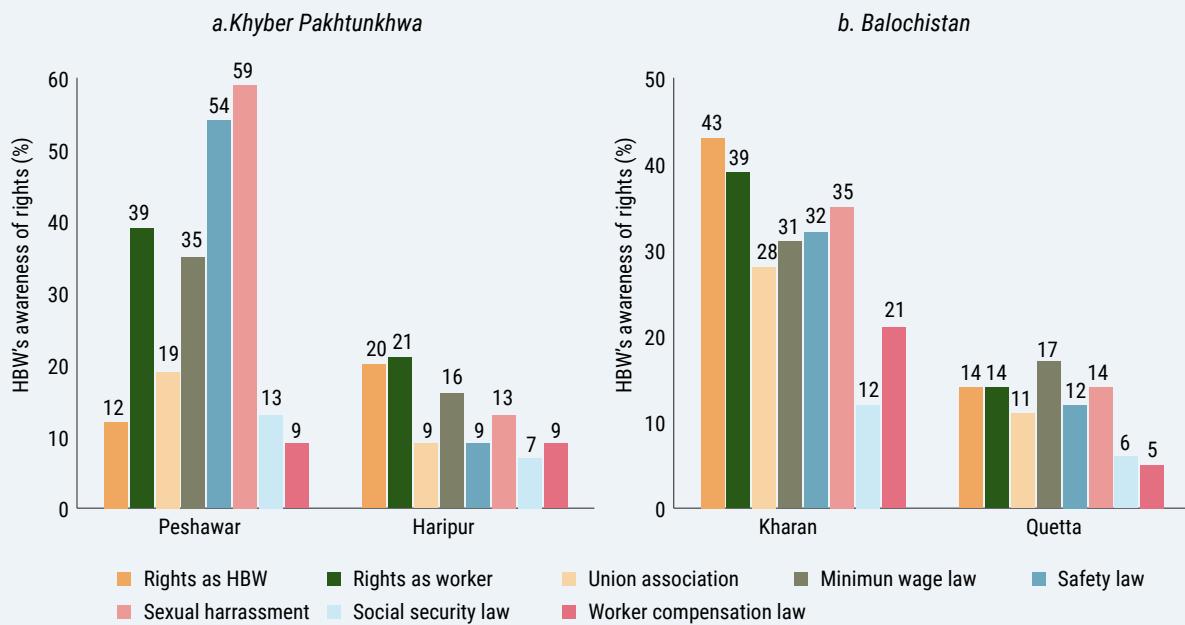
backache, headache, and affected eyesight. Reassuringly, the incidence of injury at work is low: only 1.6 percent of HBWs in KP and 2.1 percent in Balochistan reported suffering from an injury due to work in the last 12 months, with Peshawar and Quetta accounting for most of the reported incidents (table A.7, panels a–d).

Most HBWs in KP and Balochistan do not know their rights as workers: only 16.9 percent in KP and 17.3 percent in Balochistan were aware of these rights (table A.7, panels a and c). Within KP, HBWs in Peshawar have greater awareness of their rights (19.5 percent) than do those in Haripur (11.7 percent) (table A.7, panel b). Meanwhile, in Balochistan, a surprisingly higher proportion of HBWs in Kharan (43.4 percent) have awareness of their rights, compared to 13.6 percent in Quetta (table A.7, panel d). Figure 5.3 shows the awareness of HBWs across a range of basic rights: rights as a worker, rights of association with union workers, minimum wage laws, safety laws and regulations, laws of sexual harassment, social security law, and worker compensation law. Most HBWs in our sample across both provinces have little awareness of their basic rights, with the awareness of social security and worker compensation laws at especially low levels. A key reason for the low awareness of these two laws could be that they relate to registered workers only.

While awareness of rights is low among all types of HBWs, piece rate and contributing family workers reported the lowest awareness (figure 5.4). For example, in KP, only 7.5 percent of piece-rate workers and 9.6 percent of contributing workers reported being aware of their rights, significantly lower than the proportion of own-account workers (21.2 percent). Similarly, in Balochistan, 16 percent of piece-rate workers and 8.1 percent of contributing workers reported being aware of their rights, as compared to 31 percent of own-account workers.<sup>26</sup> Refer also to box 5.1 for a discussion of HBWs from marginalized groups and to figure 5.5 for district-level highlights of the safe work findings.

<sup>26</sup> The “by employment status” rows in panels a and c of table A.7 show that awareness of worker rights among piece-rate workers and contributing workers are significantly different at the 1 percent level in KP and Balochistan.

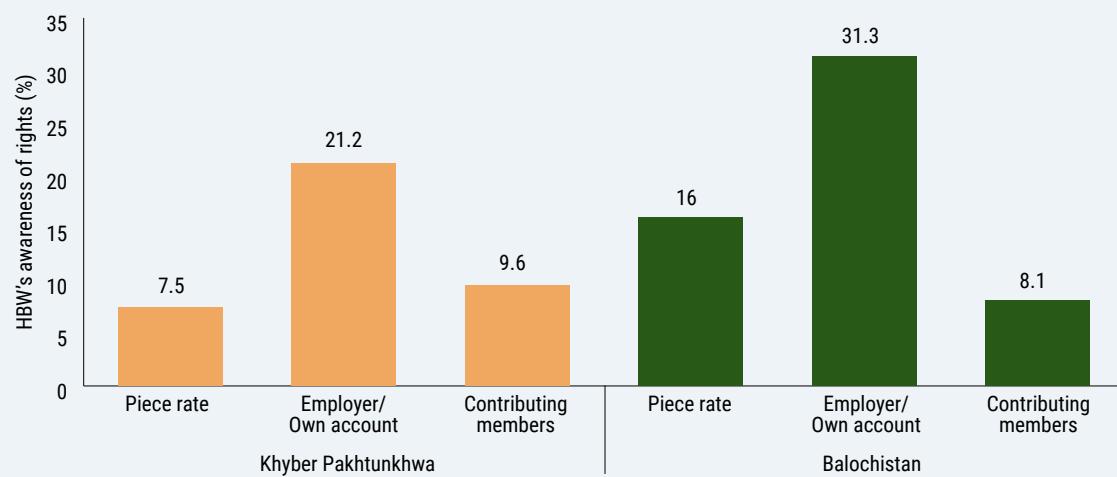
**Figure 5.3. HBWs' awareness of rights, by province and type of right**



Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Estimates are representative only at the district level, not at the provincial level. HBW = home-based worker.

**Figure 5.4. HBWs' awareness of rights, by province and employment status**



Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Estimates are representative only at the district level, not at the provincial level. HBW = home-based worker.

### **Box 5.1. Home-based workers from marginalized groups**

Qualitative data from the Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study 2022–23 show that transgender home-based workers (HBWs) have limited awareness of rights and face institutional barriers and discrimination. Data from focus group discussions highlight that transgender HBWs have limited awareness of rights granted by the Transgender Persons (Protection of Rights) Act 2018. Even those who are aware of their rights reported an inability to exercise them. A major concern involves the inability to lodge complaints due to the lack of required identification documents, such as the Computerized National Identity Card, with transgender identification. The Federal Shariat Court of Islamabad recently ruled that sections 2(f), 3, and 7 of the Transgender Act 2018 do not align with Islamic principles, which creates further complications. Despite an appeal against this ruling, it has led to widespread uncertainty about enforcement of the act. Several workers also reported facing prejudice, discrimination, and unequal treatment in their communities—for example, various forms of harassment including verbal abuse, unwanted touch, and sexual assaults. Transgender HBWs also noted that they receive less pay and respect compared to other HBWs within the community. Lack of recognition, unequal treatment, and institutional barriers to reporting harassment hinder the safety and well-being of transgender HBWs in both their personal and professional lives.

***"We know our rights, but we never get them."***

—Transgender HBW who was aware of rights, Peshawar

***"Our life is always at risk in terms of harassment."***

—Transgender HBW, Peshawar

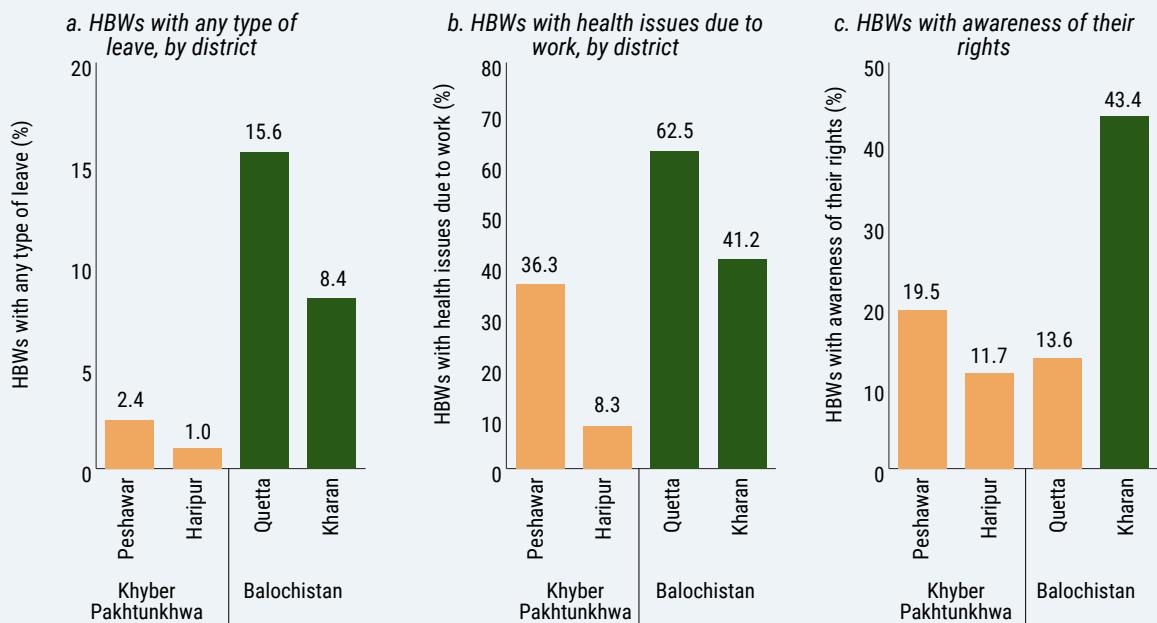
Qualitative data also show that HBWs with disabilities, particularly women, lag in awareness of rights, community support, and accessibility in public spaces. People with disabilities highlighted lack of respect, social ostracization, and verbal abuse from their communities as major challenges. For these individuals, the main motivation for choosing home-based work is to be productive household members and avoid being considered a burden on society. Their work allows them to contribute financially to their households, which earns them a higher status in their families and a stronger say in household decision-making. However, they are frequently excluded from social activities in their communities, with many HBWs with disabilities reporting being treated as inferior individuals. These HBWs also face obstacles in acquiring safe meeting spaces for clients and finding accessible public facilities. Many women with disabilities expressed concerns about the safety of their work-spaces. Importantly, women and marginalized groups tend to engage in home-based work because it allows them to avoid the constraints they face in mainstream work (such as restricted mobility, sexual harassment, lack of safe transportation, and discrimination). Nonetheless, disadvantaged people should not have to settle for low-productivity jobs in the home because of the discrimination faced elsewhere.

***"We do not want to make mujboori to this mazoori."***

—Differently abled man HBW, Quetta

***"People called us with different names related to our disability instead of taking our names and make fun of us which causes pain."***

—Woman HBW with disabilities, Peshawar

**Figure 5.5. District-level highlights: Safe work**

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Estimates are representative only at the district level, not at the provincial level. HBW = home-based worker.

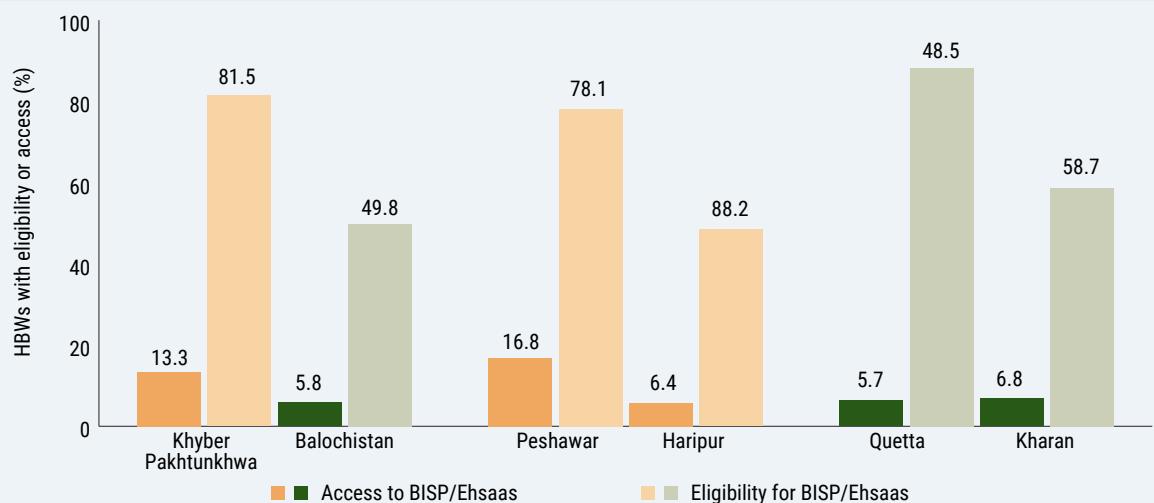
## SOCIAL PROTECTION

*Do HBWs have access to publicly mandated social protection to insure against risks?* Access to social protection is particularly essential for informal workers to help protect them from financial consequences of economic shocks or other risky life incidents. The International Labour Organization estimates that only 20 percent of the world's labor force has access to adequate social protection, and this proportion is lower for informal workers (ILO 2001).

Social security systems around the world vary in their institutional structure (public, private, or mixed) and targeting mechanism (universal, targeted benefits based on socioeconomic status, or conditional transfers) (Anker et al. 2003). In addition, many countries also offer other benefits such as unemployment benefits, old-age benefits, employment injury benefits, family benefits, maternity benefits, and disability benefits.

Given their unique vulnerability in terms of limited access to productive employment, workplace psychological and physical safety, and worker rights, HBWs require comprehensive social protection mechanisms in place. To measure such protections, the study considered the share of workers with access to the Benazir Income Support Program (BISP), Pakistan's flagship social protection program. BISP consists primarily of a proxy means-tested unconditional cash transfer administered across the country.

Social protection coverage across HBWs appears to be low, with 13.3 percent of HBWs in KP and just 5.8 percent in Balochistan reporting access to BISP support (refer to table A.8, panels a and c). Within KP, 16.8 percent of HBWs in Peshawar reported access to BISP, compared to only 6.4 percent in Haripur (table A.8, panel b). Within Balochistan, 5.7 percent reported access to BISP in Quetta, with similar access in Kharan at 6.8 percent (table A.8, panel d). To provide a benchmark for these findings, we estimate the share of HBWs belonging to households that are likely to

**Figure 5.6. BISP access and eligibility, by district**

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Estimates are representative only at the district level, not at the provincial level. BISP = Benazir Income Support Program; Ehsaas = Ehsaas Emergency Program (a social safety net and poverty alleviation program launched in 2019 by the government of Pakistan).

have qualified for BISP payments. BISP eligibility draws on a means-tested poverty scorecard, but these data are not available for the current sample; therefore, we broadly define households earning less than PRe 20,000 per month as eligible.<sup>27</sup> Based on this definition, an estimated 82 percent of HBWs in KP and 50 percent in Balochistan would qualify for BISP (figure 5.6)—much more than the actual prevalence reported in the survey and indicating a large population of vulnerable HBWs (up to 68 percent in KP and 44 percent in Balochistan).<sup>28</sup> Because only formal workers receive social security benefits such as medical care, disability and Employees Old Age Benefits, it is not surprising that access is close to zero across the sample.<sup>29</sup>

## WOMEN'S CONTROL OF RESOURCES, MOBILITY, AND SATISFACTION

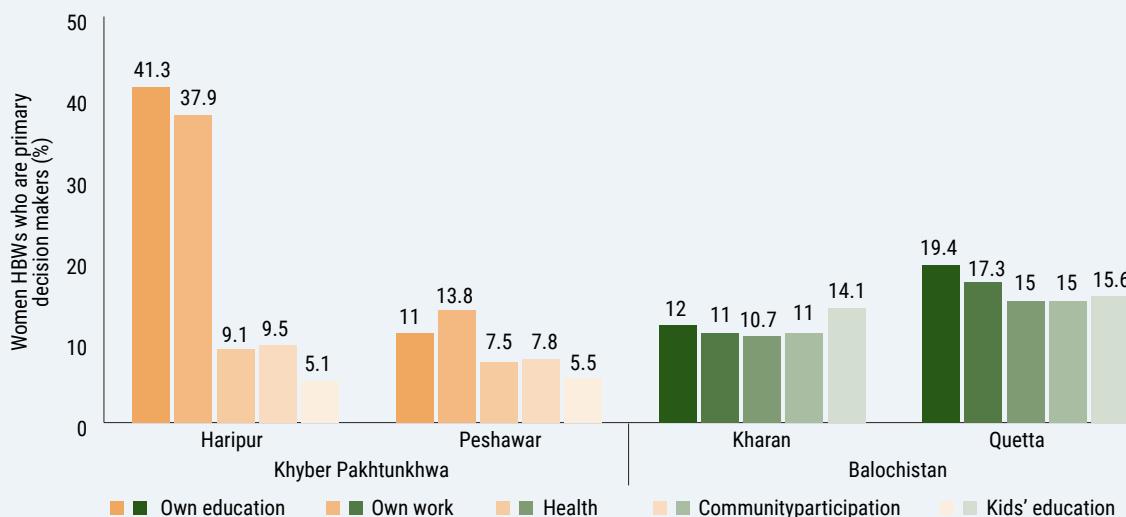
*Do women HBWs have physical mobility, control of their resources, and access to avenues to balance their professional and domestic work?* Most HBWs are women: 81 percent in KP and 90 percent in Balochistan. As such, it is particularly important to understand the various dimensions of agency and influence that these women have over their own decision-making and work-life balance. This consideration includes whether these women have sufficient access to and control of their income, can balance their work with domestic chores, and can safely commute with ease when they need to. These dimensions of agency are all important not just from a gender equality perspective but also for women's labor productivity.

The extent to which women HBWs leave their homes for work varies geographically and by type of employment. Although women HBWs conduct most business from home, they may have to leave the house for work-related tasks such as purchasing raw materials and delivering finished goods. A substantial share of women HBWs in KP

<sup>27</sup> This threshold is based on one of the eligibility criteria presented on the BISP website.

<sup>28</sup> This approximation of the eligibility criteria is an imperfect measure, but it gives a provisional estimate of the extent to which HBWs may be left out of the social safety net.

<sup>29</sup> Although laws granting social security benefits to HBWS had been passed in KP and Balochistan at the time of data collection, the Rules and subsequent steps for rollout had not yet been established. As a result, the majority of HBWs remained without the legally mandated coverage.

**Figure 5.7. Women's participation in household decision-making, by district and household matter**

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

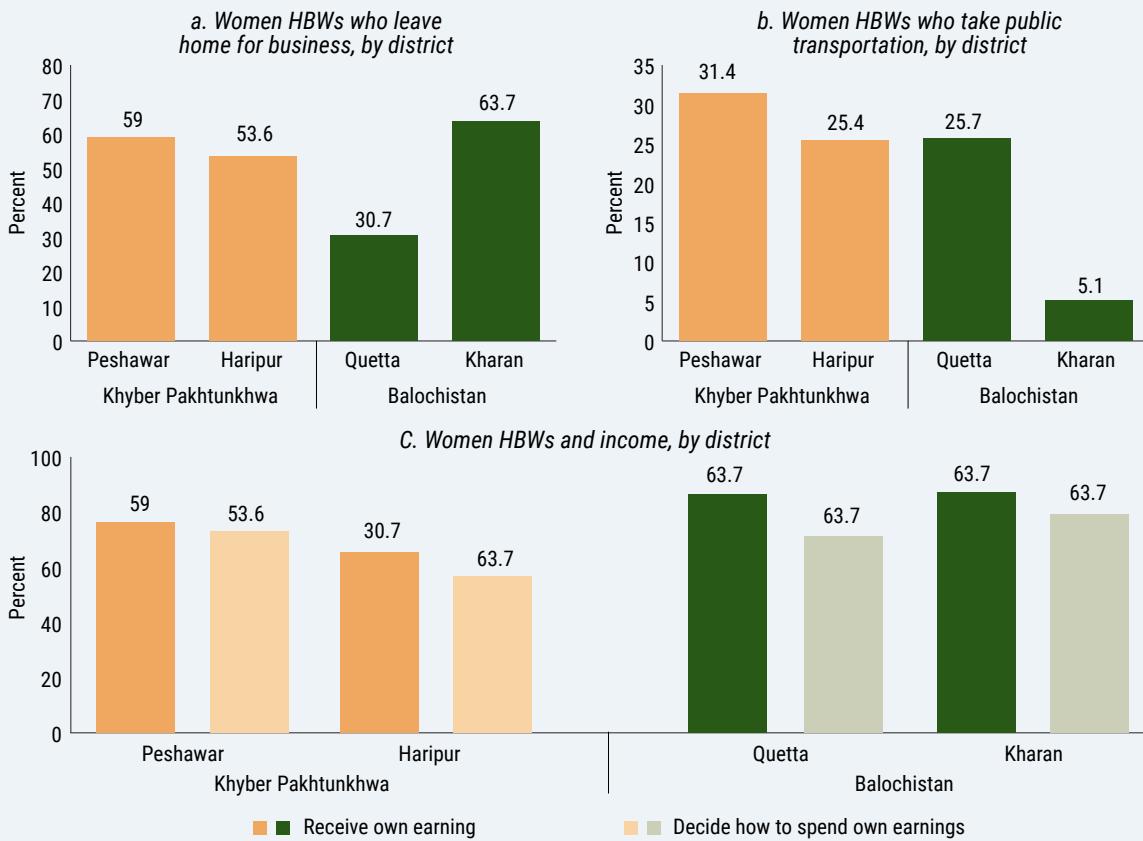
Note: Estimates are representative only at the district level, not at the provincial level.

(57 percent) reported leaving their homes for such business-related tasks, with similar shares reported across both Peshawar and Haripur. Meanwhile, just 33 percent of women HBWs in Balochistan reported leaving the house, with a surprisingly higher share in Kharan (63.7 percent) than in Quetta (30.7) (refer to table A.9, panels a–d). When women leave the house, they typically travel very short distances, with the median round trip only about 2 kilometers (except in Kharan, where villages are remote and distances large). That is, even when women leave their homes for work, they largely rely on markets close to their homes. Across all HBWs, own-account workers tend to be more mobile (71 percent in both KP and Balochistan) than piece-rate workers and contributing workers, and tend to travel further to procure and deliver raw materials and goods (table A.9, panels a and c).

Public transportation use is low among women HBWs. Among women who leave their homes for business, less than a third use public transportation to reach their destinations (30 percent in KP and 20 percent in Balochistan; table A.9, panels a and c). Use of public transportation is consistent for women HBWs across both districts of KP, whereas, in Balochistan, women HBWs in Quetta use public transportation more (25.7 percent) than those in Kharan (5.1 percent) (table A.6, panels b and d). Most women hire private transportation or use their own personal vehicles. Piece-rate workers are more likely than other types of workers to rely on public transportation, likely because these workers are economically more vulnerable and cannot afford private modes of transportation.

Most women HBWs in KP and Balochistan reported receiving (73 percent in KP and 86 percent in Balochistan) and spending their income themselves (refer to table A.9, panels a and c). Similarly, a large share of these women (68 percent in KP and 72 percent in Balochistan) also stated that they make decisions about how their income is spent in the household. These patterns are similar across districts in both provinces (table A.9, panels b and d), indicating that women HBWs (with the exception of contributing workers) exert significant agency over the income they earn.

Despite this apparent control over their income, women continue to have low involvement in decision-making on various critical household matters (figure 5.7). For example, about a fifth of women HBWs in KP are decision-makers regarding their own education and work. Shares are even lower for women HBWs in Balochistan. Roughly 7 percent of women in

**Figure 5.8. District-level highlights: Women's control of resources, mobility, and satisfaction**

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Estimates are representative only at the district level, not at the provincial level. HBW = home-based worker.

KP have a say in decisions about accessing health care and participating in community activities. Shares are higher in Balochistan at 12 percent, but still represent a minority of all women HBWs. It was observed that, in districts where women had higher decision-making powers, their education levels corresponded accordingly. In Haripur, women had the highest decision-making authority over their own education at 43.2 percent, which was reflected in their educational outcomes: 70.9 percent of the women HBWs were educated. In comparison, women's decision-making over their education is significantly low in Peshawar, which is reflected in a lower rate of educational attainment, at only 46.5 percent for women HBWs.

Despite the vulnerabilities associated with home-based work, 85 percent of women surveyed expressed satisfaction with such work simply because it allows them to work from home. Home-based work offers an effective channel through which women can be economically productive and empowered while functioning within the confines of the strict gender norms about their mobility. In addition, according to World Bank calculations based on HBWs survey data, most women HBWs (72 percent) report that their paid work does not affect their domestic responsibilities. In fact, most women HBWs in KP (87.5 percent) and Balochistan (53.6 percent) reported receiving support for domestic chores in their households (table A.9, panels a and c). Qualitative case studies about specific HBWs in appendix D additionally highlight how home-based work allows women the flexibility to respond to household shocks and/or improve the existing standard of living of their households within the confines of their home. Figure 5.8 summarizes the district-level findings on women HBWs' control of resources, mobility, and satisfaction.

## SOCIAL NETWORKS

*Do HBWs engage with civic organizations to improve and define their work conditions?* The extent to which workers express themselves and have autonomy in defining their work conditions is another aspect of decent work (Anker et al. 2002), as measured through two indicators: the proportion of HBWs who are registered with a union and the proportion of HBWs who are members of any nongovernmental organization.

Social engagement and networking opportunities are limited, with less than 1 percent overall of HBWs in KP and Balochistan reporting participation in any workers unions or nongovernmental groups (refer to table A.10, panels a and c). Only 0.08 percent of HBWs in KP and 0.76 percent of HBWs in Balochistan are members of a workers union. Participation in nongovernmental organizations is negligible across both provinces—0.09 percent in KP and 0.07 percent in Balochistan (table A.10, panels a and c)—and across districts (table A.10, panels b and d). Despite the limited number of unions working within Pakistan on HBWs' rights, some have successfully fought and gotten wages raised, such as in the case of bangle workers in Hyderabad. Box 5.2 explores the union space in Pakistan, particularly the successful participatory approach of the Home-Based Women Workers Federation.

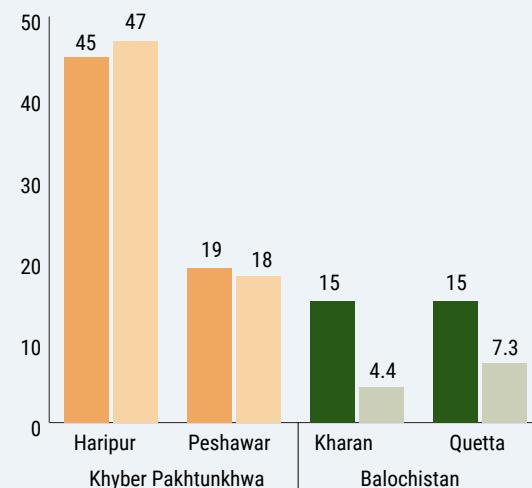
## SOCIOECONOMIC ENVIRONMENT

*Do HBWs have access to credit and product markets (including market knowledge) to make themselves more productive?* This final category looks at access to two types of markets in HBWs' socioeconomic environment that could have direct implications for the productivity of their work: access to credit markets and access to product markets.

HBWs have minimal access to credit markets. In KP, only 5.1 percent of HBWs have a bank account—3.3 percent in Peshawar and a much higher 8.6 percent in Haripur (refer to table A.11, panels a and b). In Balochistan, 8.3 percent of HBWs have access to bank accounts, with 8.6 percent in Quetta and 6.2 percent in Kharan (table A.11, panels c and d). In addition, few HBWs have access to microfinance institutions: 5.4 percent in KP and 6.3 percent in Balochistan, with Quetta reporting higher access at 6.8 percent compared to Kharan at 2.6 percent. (table A.11, panels a–d). The proportion of HBWs who take out formal loans is even lower—0.47 percent in KP and zero in Balochistan (table A.11, panels a and c).

In both provinces, men are significantly more likely than women to have a formal bank account—11.5 percent of men HBWs versus 3.6 percent of women HBWs in KP and 12.9 percent of men HBWs versus 8.0 percent of women HBWs in Balochistan (figure 5.9).<sup>30</sup> Where access to microfinance institutions is concerned,

**Figure 5.9. Access to bank accounts, by gender and district**



Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Estimates are representative only at the district level, not at the provincial level. HBW = home-based worker.

<sup>30</sup> The "by gender" comparison in table A.11, panels a and c, shows that ownership of bank accounts by men and women is significantly different at the 1 percent level in KP and Balochistan.

## Box 5.2. Unions working for HBWs in Pakistan

The union landscape for home-based workers (HBWs) in Pakistan, particularly in the provinces of Khyber Pakhtunkhwa (KP) and Balochistan, is underdeveloped and lacking in adequate representation. The Home-Based Women Workers Federation (HBWWF) is the main dedicated union for HBWs. Operating at the national level, it has a limited presence, with approximately 5,000 members primarily concentrated in Sindh and only 80 registered members in Quetta. Within Balochistan, the Hunermand HBWs Union has opened two district offices in Sibi and Quetta and has submitted its application but is not yet fully registered. Similarly, in KP, the Baghban HBWs Union and Alfallah HBWs Union have opened offices in Haripur and Abbottabad and have submitted applications but are not yet fully registered. The space for unions in Balochistan and KP is slowly developing, giving women HBWs in these regions a small collective platform to effectively voice their legitimate demands.

This dearth of representation creates a major gap in providing a collective, and effective, platform for HBWs in KP and Balochistan. Consequently, these women remain underserved and less able to address their specific concerns and issues. Mainstream workers and employers organizations, such as the Pakistan Workers Federation and the Employers Federation of Pakistan, focus primarily on formal sector establishments, leaving HBWs without adequate support and advocacy. The KP chapter of the Pakistan Workers Federation has expressed intent to engage with HBWs, but it is in the early stages of development and HBWs do not yet have clear representation in this region.

HBWWF is unique, because it is a member-based association that uses union-style mobilization. For isolated and marginalized workers, the process of organizing matters more than the end product, and HBWWF has developed an indigenous leadership focused on women workers' everyday struggles (Zulfiqar 2020). HBWWF does not link membership to any specific workplace or labor identity, focusing instead on women workers' challenges and advocating with government for the policy and implementation reforms HBWs need. It believes that everyday problems such as broken utility connections, open sewers, and common daily issues are more important to HBWs, so it focuses on resolving those problems to keep HBWs engaged (Zulfiqar 2020). By creating this space, HBWWF has empowered HBWs by providing them with voice, agency, and mobility.

HBWWF has registered many unions, including the Home-Based Women Bangle Worker Union in Hyderabad and the United Home-Based Garment Union in Karachi (Zulfiqar 2020). Both are led by HBWs, and all office holders are empowered women from the communities. The Bangle Worker Union has secured significant wage increases for bangle workers in Hyderabad. HBWWF's members exhibit a strong working-class identity, believing that, to get state recognition, they need to present their own interests in provincial and local assemblies. They stand up collectively to demand higher wages, contest local elections in their respective districts, and forge bonds with other working-class groups (Zulfiqar 2020). HBWWF's participatory approach offers an instructive case of success in Sindh, in organizing HBWs and empowering them to collectively fight for their rights.

### Box 5.3. Access to formal credit

Pakistan has the lowest proportion of female microcredit borrowers in South Asia at 56 percent, against approximately 90 percent for South Asia (Zulfiqar 2017). The recent shift from microfinance institutions to microfinance banks has moved the industry away from lending to women and created a strong bias toward lending to men. Within Pakistan, microfinance banks operate like regular commercial banks and are regulated by the central bank. Although originally intended to target women, as demand grew, these institutions evolved into social enterprises employing a business model to fulfill a social need (Zulfiqar 2017).

Studies have found that microfinance institutions that place more emphasis on serving women end up sacrificing their financial performance, whereas conventional banks with less outreach to women have greater profits (Zulfiqar 2017). Investing in women's businesses, which have low profits, earns a lower return. Because men's businesses prove more profitable for loans, male borrowers dominate microfinance bank portfolios (Zulfiqar 2017).

Furthermore, rather than addressing patriarchal norms, these institutions have deliberately lowered thresholds and do not monitor whether women have control over their loans (Zulfiqar 2017). With no restrictions in place on who can use the loan, husbands or brothers often end up in charge of the money although women received the loan on paper (Zulfiqar 2017).

10 percent of men HBWs in KP have access compared to only 4 percent of women HBWs.<sup>31</sup> In Balochistan, however, men and women HBWs have similar levels of access (6.7 percent and 6.3 percent, respectively). Refer also to box 5.3.

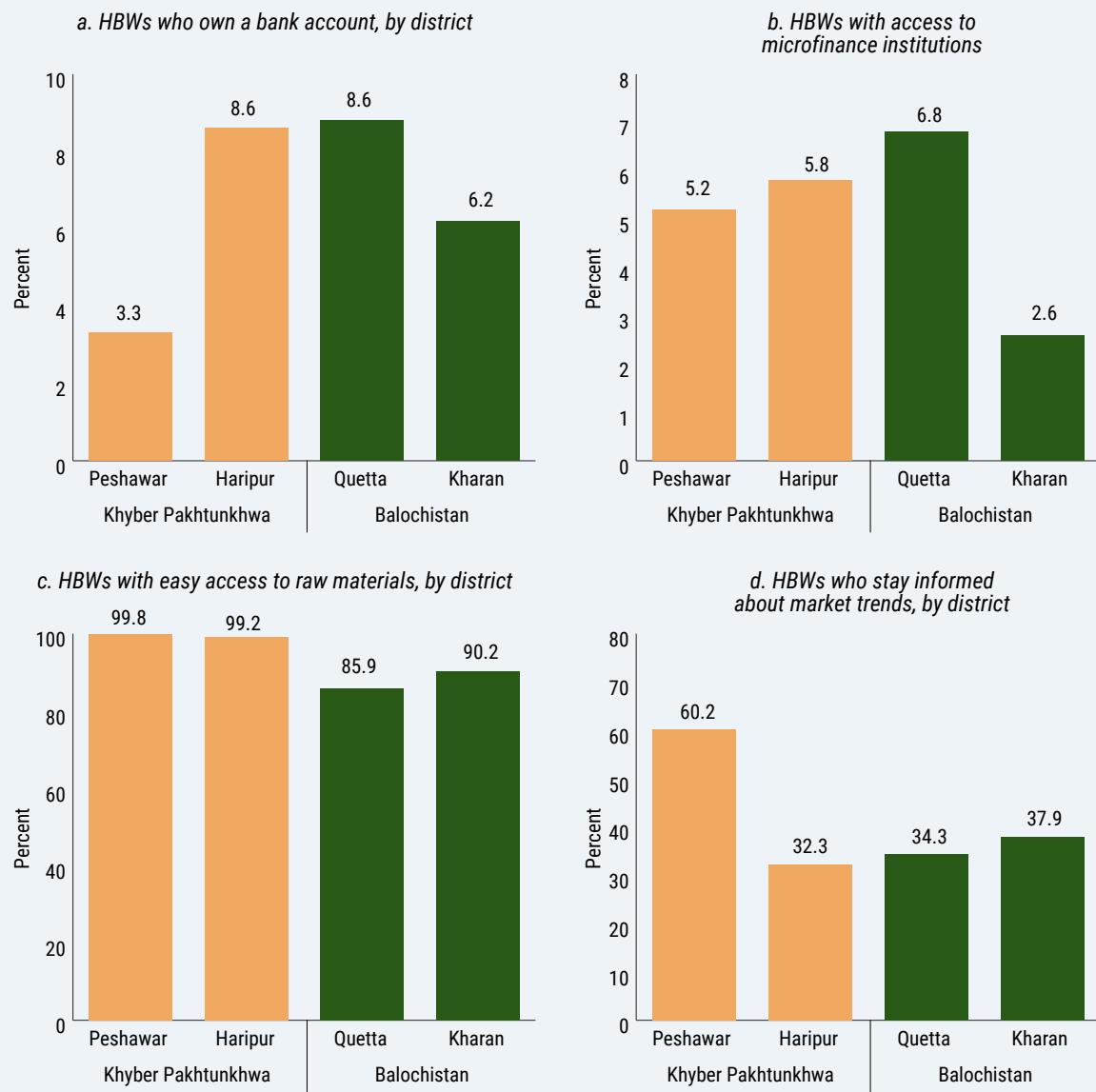
HBWs across both provinces report having easy access to raw materials. In KP, 99.6 percent of HBWs can access raw materials easily, whereas in Balochistan 87.1 percent can, with similar trends across districts (table A.11, panels a and c). Although these numbers are reassuring, as highlighted earlier, women typically travel only small distances for work. Women's mobility constraints raise the important question of whether the raw materials women can access are of the best possible quality to boost productivity.

With respect to changing market conditions, 50.7 percent of HBWs in KP and 34.7 percent in Balochistan stay informed about these conditions (table A.11, panels a and c). Differences exist by district in KP, with more HBWs in Peshawar than in Haripur staying informed—60.2 percent versus 32.2 percent, respectively (table A.11, panel b). Across both provinces, men HBWs stay more informed about changing market conditions than women do. Figure 5.10 summarizes the district-level results on credit and product markets.

---

<sup>31</sup> The "by gender" comparison in table A.11, panels a and c, shows that access to microfinance institutions for men and women is significantly different at the 1 percent level.

### Figure 5.10. District-level highlights: Credit and product markets



Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Estimates are representative only at the district level, not at the provincial level. HBW = home-based worker.



© EumFareed/UNWOMEN

## PART 6

# COMPARISON OF HOME-BASED AND NON-HOME-BASED WORKERS

*How do the conditions of home-based workers (HBWs) compare with conditions of non-HBWs?* This section explores key variables presented across the six categories of decent work in the previous section and offers a comparison between HBWs and non-HBWs (as defined in part 1 and appendix B).

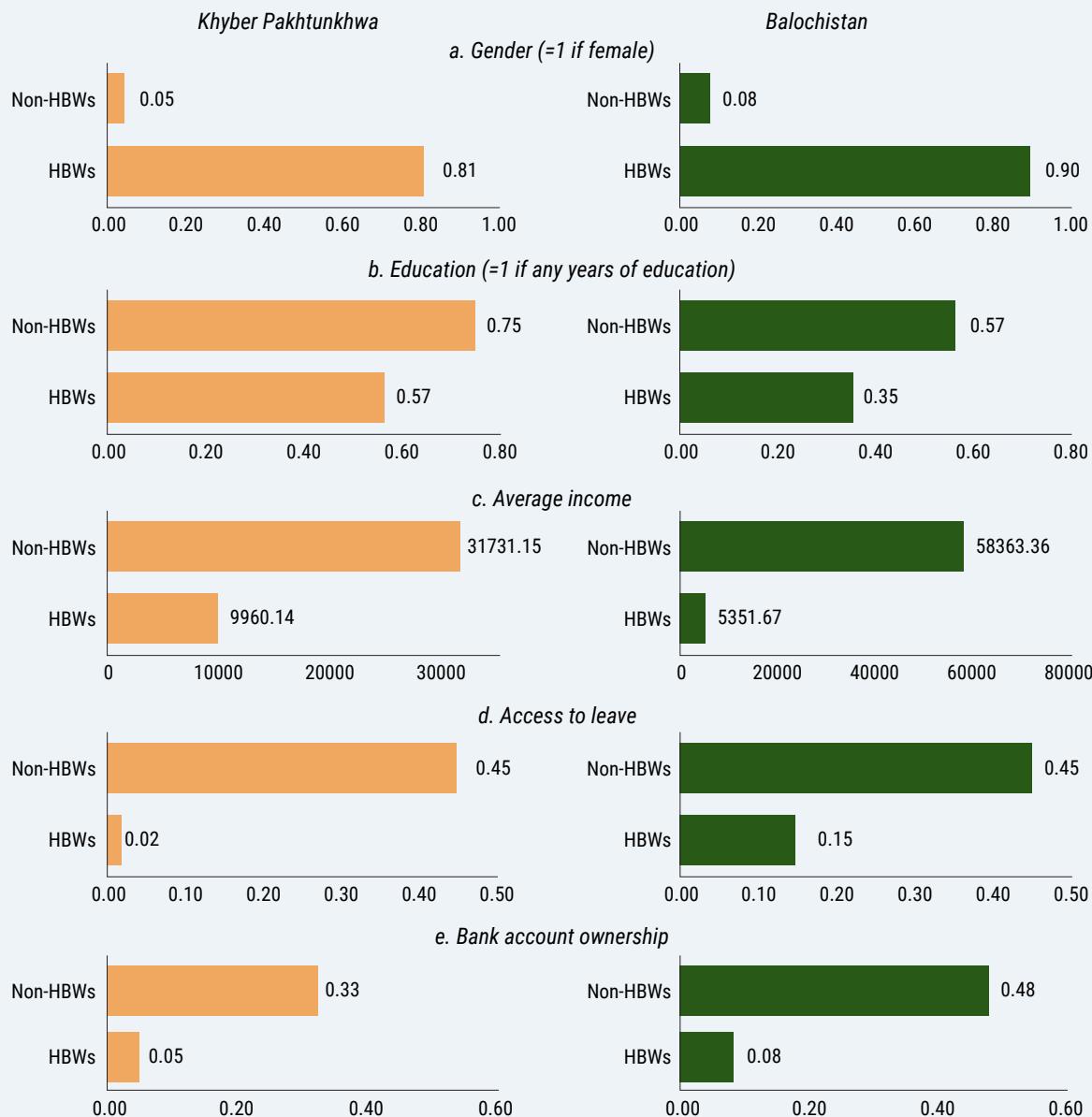
In terms of gender, women make up a significant majority of HBWs and the reverse is the case for non-HBWs (figure 6.1). In Khyber Pakhtunkhwa (KP), women account for 81 percent of the HBW sample and only 5 percent of the non-HBW sample. The trend is similar in Balochistan: women represent 90 percent of the HBW sample and just 8 percent of the non-HBW sample.<sup>32</sup> The high shares of women engaging in home-based work indicate that it offers a critical vehicle for women's participation in the economy.

HBWs earn significantly lower monthly incomes in comparison to non-HBWs. In KP, HBWs earn an average monthly wage of PRe 9,962 whereas non-HBWs earn PRe 31,726. Similarly, in Balochistan, HBWs earn an average monthly

---

<sup>32</sup> Table A.13 shows that the difference in the proportion of female workers across the HBW and non-HBW samples is significantly different at the 1 percent level for both provinces.

**Figure 6.1. Comparison between HBWs and non-HBWs, by gender, education, average income, access to leave, and bank account ownership**



wage of PRe 5,352 and non-HBWs earn PRe 58,363.<sup>33</sup> Although almost all HBWs in KP and Balochistan (94 percent and 99 percent, respectively) earn below the minimum wage, only about half of non-HBWs do so (58 percent in KP and 44 percent in Balochistan).

In addition to their lower incomes, HBWs have significantly lower access to credit than non-HBWs. For example, in KP, only 5 percent of HBWs own a bank account whereas 33 percent of non-HBWs own one. In Balochistan, 8 percent of HBWs own a bank account as compared to 48 percent of non-HBWs.<sup>34</sup>

Overall, these comparisons highlight the significantly greater vulnerability of HBWs across several dimensions.

---

33 Differences in income between HBWs and non-HBWs are significant at the 1 percent level for both provinces (table A.13).

34 Differences between HBWs and non-HBWs are significant at the 1 percent level for both provinces (table A.13).



## PART 7. POLICY RECOMMENDATIONS

As highlighted in this report, home-based workers (HBWs) face acute vulnerability and deprivation along several decent work dimensions. They lack adequate wages, human capital improvement opportunities, social security, secure employment conditions, access to credit markets, and physical mobility. These deficits reinforce each other, leading to low wages and productivity traps. The aim of any concerted effort to improve the working and living conditions of HBWs should be to target improved productivity, economic empowerment, and reduced vulnerability to external shocks. This report offers four high-level policy recommendations and a range of specific programmatic recommendations for achieving those aims. Table A.14. in Appendix A provides details for implementation arrangements for proposed policy recommendations.

The following four high-level recommendations relate to the broader strategies that need to be adopted to develop an enabling ecosystem for HBWs.

1. Because HBWs face deprivation on multiple critical dimensions, it is essential to have integrated programs that can address multiple constraints simultaneously. Given that many of these constraints work in tandem, a multipronged systemic approach would provide an enabling big push that can propel HBWs out of their current low-productivity and vulnerable economic status quo. For example, training programs to boost human capital accumulation will likely have little success if designed in isolation without taking mobility or financial constraints into account.

2. Effectively designing and implementing integrated programs for HBWs will require strong coordination among key government departments, local nongovernmental organizations (NGOs), international NGOs, civil society organizations, and private stakeholders, potentially through a lead government department. The planning and development departments in the relevant provinces could lead this effort by ensuring coordination across other government departments (such as provincial labor departments, women development departments, and social welfare departments), as well as among development partners (such as the International Labour Organization, United Nations Agencies like UN Women, and the World Bank), NGOs (such as the All Pakistan Women's Association, Aurat Foundation, Home-Based Women Worker's Federation, HomeNet Pakistan, and National Rural Support Program), and private providers. Although the planning and development departments in each province could operate as the overall lead department, specific programming initiatives and activities could be led by other government departments, such as women's development, labor, and so on.
3. Ensuring iterative and continuous improvement in programs implemented by multiple actors will necessitate embedding evidence-based feedback loops (through rigorous evaluations and routine data collection) in future programming for HBWs. The findings in this report offer an initial diagnostic of the conditions faced by HBWs. However, designing successful programs in this context requires a nuanced understanding of social norms, attitudes, perceptions, and behaviors of HBWs in response to different program designs. Thus, to strengthen future programming, it is critical to embed rigorous impact evaluations within current programs to understand how these factors interact with one another. A starting point, for example, would be to embed an impact evaluation within the existing implementation of the new HBWs laws in Balochistan, Khyber Pakhtunkhwa (KP), and other provinces to ascertain the effectiveness of laws in providing relief to HBWs in these provinces (box 7.1 provides the example of Sindh province).
4. It is critical for the Khyber Pakhtunkhwa Home Based Workers (Welfare and Protection) Act, 2021, to be amended to include self-employed HBWs (who work as own-account workers) in the definition of HBWs. Results from the survey show that own-account workers make up a significant share of HBWs in KP (64 percent). However, the 2021 act includes only piece-rate workers in the definition of HBWs, thereby excluding a large section of this vulnerable population. Addressing this omission is critical because own-account workers, like piece-rate workers, face high levels of deprivation across many facets. As it stands, the legislation leaves most HBWs in KP unprotected by the proposed social insurance measures.

Aside from these high-level policy recommendations, the report offers specific programmatic recommendations related to a selected set of activities to achieve the goals of increased productivity and economic empowerment of HBWs. These programmatic recommendations are divided into two categories: (1) effective implementation of HBWs laws for protection, and (2) improving labor market outcomes to boost productivity.

### **Box 7.1. Implementation of a home-based workers act in Sindh province**

The Sindh government passed the Sindh Home-Based Workers Act in 2018 and finalized the rules in February 2020. However, the registration process for home-based workers (HBWs) by the Sindh Labour Department (SLD) faced significant delays due to institutional challenges and lack of clarity in the registration process. These challenges mainly included frequent transfers of department secretaries, inadequate fund allocation by the provincial government, and ambiguity in the social security provision mechanism. The Sindh act, like the Balochistan act, acknowledges both piece-rate and self-employed own-account workers as HBWs; however, the SLD faced challenges in devising a mechanism to register both types of HBWs for social security, given that the employer does not exist in one case and may not be identifiable in the other. The act and rules place the responsibility for providing social security benefits entirely on the government without outlining any options for partial contributions from employers or workers. This lack of clarity makes the registration process complex because it requires the SLD to verify forms to ascertain whether the workers qualify as HBWs.

Despite receiving approximately 2,500 manual forms from the Home-Based Women Workers Federation (HBWWF) in 2021, the SLD launched the registration process, in 2024, developed the MIS database with support from HBWWF and UN Women, and has verified about 5,000 forms collected from Hyderabad, Karachi, Khairpur, and Sukkur districts. The registration process involves several steps: HBWs or their representatives fill out the form, obtain verification from the union council or labor union, and submit the form to verification counters at SLD divisional offices. Presently, the SLD is regularly receiving HBWs' forms and has received about 20,000 additional manual forms from Karachi alone (in addition to thousands from other districts). The SLD plans to conduct an awareness-raising campaign to inform and motivate HBWs to register for benefits. The ongoing initiative led by the International Labour Organization to consolidate labor laws in all provinces is seen as a way to simplify the registration process and expedite HBWs' access to social security benefits in Sindh. Unlike in Sindh, laws in KP and Balochistan do not involve a multistep verification process. Balochistan's rules include self-contribution by HBWs for a year before accessing social security benefits, whereas KP's law requires HBWs to work with an employer for a year under a formal contract to be eligible for benefits. KP's law also poses challenges to HBW registration because of its limited definition, which recognizes only piece-rate workers.

Note: For more information on the act, refer to the Provincial Assembly of Sindh's website.

## **EFFECTIVE IMPLEMENTATION OF HBWS LAWS**

Despite the passage of critical legislation to provide social protection for HBWs, improving the conditions of HBWs will require expeditious implementation of these laws. Sindh's experience with implementing the HBWs act underscores the importance of creating tailored and inventive approaches for registering HBWs in other provinces. Doing so ensures timely delivery of benefits to this vulnerable group and involves crafting clear and comprehensive implementation guidelines (rules) for provincial HBWs acts,<sup>35</sup> conducting awareness campaigns to educate HBWs about the registration process and its advantages and leveraging technology to streamline registration and access to social security benefits for HBWs. HBWs' awareness of rights also affects their income, with report findings confirming that HBWs who are aware of their rights earn better wages compared to those who are not.

<sup>35</sup> The KP and Punjab HBWs acts require amendment first to include self-employed/own-account workers.

The responsibility for implementing HBWs laws lies with the provincial labor departments, supported by development partners, NGOs, and civil society organizations to assist HBWs with registration, and by provincial social security institutions to provide benefits to HBWs.

The Balochistan Labor Department has begun registering HBWs in Kharan and Quetta districts, where the current HBWs study took place. This initiative is supported by UN Women, the World Bank, and several civil society organizations. The department requires ongoing technical assistance to register HBWs and ensure they receive social security benefits, working in coordination with the provincial social security institution in Balochistan.

## IMPROVING LABOR MARKET OUTCOMES TO BOOST PRODUCTIVITY

First, increasing HBWs' productivity will necessitate designing and implementing context- and needs-based trainings. Qualitative report findings highlight that HBWs identified improved access to skills trainings as one of their top priorities in addition to finance and markets. The findings in this report also highlight that HBWs have minimal access to formal trainings, creating an unmet demand for technical, business, and information technology skills that HBWs can acquire at affordable skills centers (public and private providers) to foster their microenterprises. Although such skills-based interventions can improve productivity of HBWs, implementation and design of such trainings must take into account contextual barriers (such as mobility and financial constraints highlighted by HBWs in the study). The report findings highlight that self-employed women HBWs with business skills and prior knowledge of product demand earn higher incomes compared to those paid on a piece-rate basis. Therefore, investing in specialized training programs that also embed market information can significantly enhance the economic status of HBWs.

This recommendation is also supported by a recent systematic review of skills-based interventions in South Asia, which shows that interventions sensitized to the prevailing social and logistical barriers women face (through, for example, providing monetary incentives, childcare services, mentoring for life skills, and training sessions close to women's homes) have larger impacts. Such interventions provide a starting point for programmatic considerations in the design of context- and needs-based trainings for HBWs, while highlighting the need for embedding evidence-based feedback loops within their design for iterative improvements.

The women development departments could take the lead in designing and implementing these trainings, supported by other government bodies (for example, social welfare departments, provincial Technical Education and Vocational Training Authorities, and the National Vocational and Training Commission), national and international NGOs (for example, Behbud and HomeNet Pakistan), and private providers.

One successful example is Behbud, a nonprofit organization that has empowered a large network of women HBWs across Pakistan for over five decades. It offers HBWs skills training for stitching clothes, provides high-quality materials, and sells finished products through its nationwide retail network. HBWs working on a piece-rate basis with Behbud earn PRe 30,000–40,000 monthly. Behbud also provides health and education facilities to HBWs and their families, especially girls who receive computer training. Regular sessions on wage setting, workers' rights, and communication skills enhance HBWs' capacities. Behbud's self-sustaining business model finances these interventions through product sales.

Second, it's important to develop targeted programs aimed at providing HBWs with easier access to credit and product markets. The report reveals inequality in access to credit between men and women HBWs. Considering the demand from women HBWs for better access to finance and markets, development of financial products must consider the unique challenges and needs that women face in order to effectively address gender disparities in access to credit. Additionally, the report highlights that access to bank accounts is inversely related to choosing home-based work.

Thus, enhancing women HBWs' access to formal credit and bank accounts can provide them with better income-generating opportunities.

One successful example is the Self-Employed Women's Association (SEWA), which has spearheaded initiatives to empower more than 2.5 million self-employed women in India by implementing targeted financial inclusion programs, facilitating market access, and establishing cooperatives like the SEWA Bank. SEWA focuses on capacity building of its members using management techniques, production optimization, new technologies, and digital inclusion. Through its trade union and cooperative structures, SEWA provides accessible credit options with flexible repayment structures and low-interest rates of 2 percent, enabling women to invest in and expand their home-based enterprises. The SEWA Bank has a loan recovery rate of 96 percent, highlighting its remarkable success. Through a combination of financial empowerment and market linkages, SEWA has played a pivotal role in enhancing economic opportunities for women HBWs, contributing to their financial independence and overall well-being.

The State Bank of Pakistan and the Securities and Exchange Commission of Pakistan can co-lead the effort to provide credit access to HBWs and their enterprises, with support from microfinance banks, nonbank microfinance companies, rural support programs, and other relevant NGOs.

Third, enhancing safe mobility options for women HBWs is important for improving their access to income-generating opportunities. This study highlights the low use of public transportation among women HBWs. Extensive evidence highlights that security and safety concerns (fear of sexual harassment) and gender norms are the primary factors underlying such limited usage. For example, studies from urban Peshawar and Quetta show that one in three women reported being harassed in public spaces, and other studies suggest that at least four in five women using public transportation in Pakistan experience harassment. These challenges can prevent women HBWs from traveling for their work and directly affect their earning potential. Investing in gender-inclusive public transportation infrastructure can enhance women HBWs' mobility, enabling them to access markets more easily. This improved access, in turn, may empower them to transition to more lucrative jobs outside the home—because study findings underscore that most non-HBWs (men) earn significantly higher incomes than HBWs (women).

The Peshawar BRT, launched in 2020, increased female ridership from 2 percent to 30 percent in just two years, owing in large part to gender-sensitive steps such as hiring female staff, conducting gender sensitization for staff, and constructing BRT corridors and stations with safety design features for women and children. Although BRT has made significant strides within its system, it's crucial to address also the challenges women face in the "last mile" of their journey—that is, reaching home or work after leaving BRT. Ensuring that women can commute safely for work and seize income-generation opportunities, while reducing the risk of harassment in public spaces, is critical. Moreover, raising awareness about sexual harassment in public areas among both passengers and the public can improve overall safety for women and children. An experimental study from Lahore confirmed that reducing physical mobility constraints by providing women-only transportation motivates women to enter the non-HBW job market (Field and Vyborny 2022).

The transport departments in each province could take the lead in designing and implementing such interventions, in coordination with women development departments. Additionally, broader support from the leading planning and development departments would be instrumental in engaging donors as well as private providers.

# APPENDICES

## APPENDIX A. TABLES

**Table A.1. Sampling of HBW and non-HBW households**

Sampling			
	1st stage	2nd stage	
	PSUs	HBW households	Non-HBW households
Khyber Pakhtunkhwa	355	5,325	710
Balochistan	245	3,675	490
Total	600	9,000	1,200

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: HBW = home-based worker; PSU = primary sampling unit.

**Table A.2. Description of focus group discussions**

Focus group discussions			
Number of FGDs	Category	District	Number of HBWs
<i>a. Khyber Pakhtunkhwa</i>			
2	Women HBWs (urban/rural)	Peshawar	20
1	Women HBWs	Haripur	10
1	Men HBWs	Peshawar	10
1	Women HBWs with disabilities	Peshawar	8
1	Transgender HBWs	Peshawar	8
Total: 6			
<i>b. Balochistan</i>			
2	Women HBWs (urban/rural)	Quetta	20
1	Women HBWs	Kharan	10
1	Men HBWs	Quetta	10
1	Men HBWs with disabilities	Quetta	10
Total: 5			
Total: 11			106

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: FGD = focus group discussion; HBW = home-based worker.

**Table A.3. Description of sample**

Sample description				
	HBWs I		Non-HBWs II	
	N	Proportion	N	Proportion
<b>a. Khyber Pakhtunkhwa</b>				
Peshawar	4,206	0.63	4,119	0.72
Haripur	2,504	0.37	1,563	0.28
<b>Total</b>	<b>6,710</b>		<b>5,682</b>	
<b>b. Balochistan</b>				
Quetta	3,800	0.68	2,559	0.71
Kharan	1,795	0.32	1,040	0.29
<b>Total</b>	<b>5,595</b>		<b>3,599</b>	

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: HBW = home-based worker; PSU = primary sampling unit.

**Table A.4. Share of HBWs among employed women, various data sources**

Share of HBWs					
Survey	Share of working-age women who are employed	Share of employed women who are HBWs in:			
		Khyber Pakhtunkhwa		Balochistan	
		Peshawar	Haripur	Quetta	Kharan
Khyber Pakhtunkhwa and Balochistan HBW Survey, 2022–23		87%	96%	85%	100%
Labor Force Survey, 2020–21	19.44%	7%	7%	5%	17%
Peshawar Urban Household Survey, 2019–20		65%			
Quetta Urban Household Survey, 2020–21				78%	

Sources: As shown in the table.

Note: The Peshawar Urban Household Survey, 2019–20, and Quetta Urban Household Survey, 2020–21, represent only urban areas of the two districts. As such, estimates are not directly comparable to the Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study findings but do provide a reasonable benchmark. HBW = home-based worker.

**Table A.5. Characteristics of HBWs**

	a. Characteristics of HBWs			
	Khyber Pakhtunkhwa		Balochistan	
	I	II	N	Mean
<b>Individual characteristics</b>				
Gender (=1 if female)	6,706	0.81	5,595	0.90
Age (mean)	6,706	31.12	5,595	30.07
Location (=1 if rural)	6,706	0.76	5,595	0.63
Marital status (=1 if married)	6,380	0.65	4,921	0.73
Education (=1 if any years of education, 0 otherwise)	6,706	0.48	5,583	0.35
Education (years)	6,706	5.88	5,583	3.71
<b>Employment status</b>				
Piece-rate worker	382	0.05	4,091	0.80
Employer	9	0.00	11	0.00
Own-account worker	4,346	0.64	924	0.11
Contributing member	1,969	0.32	569	0.09
<b>Industry</b>				
Agriculture, forestry, and fishing	999	0.15	2	0.00
Manufacturing	4,712	0.70	5,312	0.96
Wholesale, retail, and repairs	373	0.06	83	0.01
Accommodation and food services	280	0.04	15	0.00
Education	189	0.03	65	0.01
Others	157	0.02	58	0.01
<b>Occupation</b>				
Professionals	207	0.03	70	0.01
Services and sales workers	656	0.10	243	0.04
Skilled agriculture/forestry	1,077	0.16	4	0.00
Crafts and trade workers	4,561	0.68	5,220	0.94
Elementary occupations	195	0.03	27	0.00
Others	14	0.00	6	0.00

b. Characteristics of HBWs, by district								
	Khyber Pakhtunkhwa				Balochistan			
	Peshawar I		Haripur II		Quetta III		Kharan IV	
	N	Mean	N	Mean	N	Mean	N	Mean
<i>Individual characteristics</i>								
Gender (=1 if female)	4,205	0.83	2,501	0.77	3,800	0.90	1,795	0.90
Age (mean)	4,205	29.69	2,501	33.92	3,800	30.25	1,795	28.76
Location (=1 if rural)	4,205	0.69	2,501	0.88	3,800	0.61	1,795	0.78
Marital status (=1 if married)	3,969	0.68	2,411	0.67	3,310	0.72	1,611	0.79
Education (=1 if any years of education, 0 otherwise)	4,205	0.31	2,501	0.68	3,793	0.36	1,790	0.27
Education (years)	4,205	4.38	2,501	8.82	3,793	3.88	1,790	2.51
<i>Employment status</i>								
Piece-rate worker	4,205	0.06	2,501	0.02	3,800	0.83	1,795	0.63
Employer	4,205	0.00	2,501	0.00	3,800	0.00	1,795	0.00
Own-account worker	4,205	0.67	2,501	0.57	3,800	0.08	1,795	0.30
Contributing member	4,205	0.28	2,501	0.40	3,800	0.09	1,795	0.07
<i>Industry</i>								
Agriculture, forestry, and fishing	4,205	0.159	2,501	0.001	3,800	0.16	1,795	0.00
Manufacturing	4,205	0.658	2,501	0.958	3,800	0.66	1,795	0.96
Wholesale, retail, and repairs	4,205	0.065	2,501	0.011	3,800	0.07	1,795	0.01
Accommodation and food services	4,205	0.071	2,501	0.002	3,800	0.07	1,795	0.00
Education	4,205	0.027	2,501	0.019	3,800	0.03	1,795	0.02
Others	4,205	0.021	2,501	0.01	3,800	0.02	1,795	0.01
<i>Occupation</i>								
Professionals	4,205	0.032	2,501	0.019	3,800	0.03	1,795	0.02
Services and sales workers	4,205	0.103	2,501	0.037	3,800	0.10	1,795	0.04
Skilled agriculture/forestry	4,205	0.177	2,501	0	3,800	0.18	1,795	0.00
Crafts and trade workers	4,205	0.65	2,501	0.938	3,800	0.65	1,795	0.94
Elementary occupations	4,205	0.037	2,501	0.004	3,800	0.04	1,795	0.00
Others	4,205	0.003	2,501	0.001	3,800	0.00	1,795	0.00

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Fewer people answered the question on marital status, so the numbers in panels a and b are slightly lower for each province.

**Table A.6. Full and productive employment**

	Income						Hours		Training	
	Avg income/month (in PRe) I		% earning below minimum wage II		% earning below national poverty line III		Avg. hours/week IV		% with formal training V	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
<b>a. Full and productive employment, Khyber Pakhtunkhwa</b>										
Overall sample of HBWs	4,722	9,962.735	4,722	0.939	4,722	0.387	6,706	25.816	6,706	0.073
<i>By gender</i>										
Male	743	21,430.544	743	0.791	743	0.252	1,198	32.440	1,198	0.058
Female	3,979	7,722.697	3,979	0.968	3,979	0.413	5,508	24.264	5,508	0.076
p-value mean diff (male – female)		(0.000)***		(0.000)***		(0.000)***		(0.000)***		(0.028)**
<i>By employment status</i>										
Paid worker by piece rate or work performed	351	7,119.733	3,51	0.962	351	0.560	382	34.328	382	0.024
Employer	8	47,226.356	8	0.217	8	0.103	9	52.628	9	0.097
Own-account worker	3,906	10,386.956	3,906	0.934	3,906	0.358	4,346	29.327	4,346	0.096
Contributing member	457	7,947.938	457	0.966	457	0.522	1,969	17.527	1,969	0.033
p-value mean diff (piece rate – own account/emp)		(0.018)**		(0.054)*		(0.000)***		(0.000)***		(0.000)***
p-value mean diff (piece rate – contributing)		(0.690)		(0.777)		(0.295)		(0.000)***		(0.385)
p-value mean diff (own account/emp – contributing)		(0.033)**		(0.006)***		(0.000)***		(0.000)***		(0.000)***
<i>By urban/rural</i>										
Urban	1,625	11,210.552	1,625	0.910	1,625	0.336	2,265	27.344	2,265	0.073
Rural	3,097	9,536.868	3,097	0.949	3,097	0.404	4,441	25.322	4,441	0.073
p-value mean diff (urban – rural)		(0.036)**		(0.000)***		(0.000)***		(0.000)***		(0.991)
<b>b. Full and productive employment, by district, Khyber Pakhtunkhwa</b>										
Overall	4,722	9,962.735	4,722	0.939	4,722	0.387	6,706	25.816	6,706	0.073
Peshawar	3,278	9,650.501	3,278	0.938	3,278	0.334	4,205	28.647	4,205	0.052
Haripur	1,444	10,808.224	1,444	0.941	1,444	0.531	2,501	20.295	2,501	0.114

	Income						Hours		Training	
	Avg income/month (in PRe) I		% earning below minimum wage II		% earning below national poverty line III		Avg. hours/week IV		% with formal training V	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
<b>c. Full and productive employment, Balochistan</b>										
Overall sample of HBWs	4,560	5,351.669	4,560	0.999	4,560	0.492	5,595	42.960	5,525	0.048
<i>By gender</i>										
Male	398	6,840.248	398	0.997	398	0.372	655	46.902	633	0.018
Female	4,162	5,228.510	4,162	1.000	4,162	0.502	4,940	42.508	4,892	0.052
p-value mean diff (male – female)		(0.000)***		(0.039)**		(0.000)***		(0.000)***		(0.000)***
<i>By employment status</i>										
Paid worker by piece rate or work performed	3,799	5,082.979	3,799	1.000	3,799	0.505	4,091	43.690	4,041	0.049
Employer	9	35,419.416	9	0.804	9	0.458	11	66.182	11	0.283
Own-account worker	750	7,458.519	750	0.998	750	0.385	924	52.756	919	0.070
Contributing member	2	3,398.128	2	1.000	2	0.265	569	23.211	554	0.006
p-value mean diff (piece rate – own account/emp)		(0.000)***		(0.003)***		(0.000)***		(0.000)***		(0.020)**
p-value mean diff (piece rate – contributing)		(0.824)		(0.993)		(0.777)		(0.000)***		(0.000)***
p-value mean diff (own account/emp – contributing)		(0.677)		(0.962)		(0.848)		(0.000)***		(0.000)***
<i>By urban/rural</i>										
Urban	2,898	5,339.532	1,662	0.999	1,662	0.463	3,598	42.089	3,555	0.036
Rural	1,662	5,372.504	2,898	0.999	2,898	0.509	1,997	44.464	1,970	0.070
p-value mean diff (urban – rural)		(0.830)		(0.872)		(0.003)***		(0.000)***		(0.000)***
<b>d. Full and productive employment, by district, Balochistan</b>										
Overall	4,560	5,351.669	4,560	0.999	4,560	0.492	5,595	42.960	5,525	0.048
Quetta	3,093	5,041.714	3,093	0.999	3,093	0.516	3,800	42.795	1,772	0.005
Kharan	1,467	7,645.244	1,467	1.000	1,467	0.314	1,795	44.172	3,753	0.054

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Because everyone in the survey did not answer the question regarding average income per month, the total number of observations in the first three columns is lower. HBW = home-based worker; PRe = Pakistan rupee.

Significance level: \* = 10 percent, \*\* = 5 percent, \*\*\* = 1 percent.

**Table A.7. Safe work**

	Psychological safety		Invisibility		Physical safety				Awareness	
	% with any leaves I		% with written contract with employer (only for piece rate) II		% who suffered health issue due to work III		% who suffered an injury due to work IV		% with awareness of rights as an HBW V	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
<b>a. Safe work, Khyber Pakhtunkhwa</b>										
Overall sample of HBWs	2,351	0.018	306	0.013	6,706	0.268	6,706	0.016	6,698	0.169
<i>By gender</i>										
Male	549	0.014	62	0.000	1,198	0.221	1,198	0.023	1,194	0.201
Female	1,802	0.019	244	0.015	5,508	0.279	5,508	0.014	5,504	0.161
p-value mean diff (male – female)		(0.366)		(0.451)		(0.000)***		(0.019)**		(0.001)***
<i>By employment status</i>										
Paid worker by piece rate or work performed	382	0.070	306	0.013	382	0.458	382	0.020	382	0.075
Employer	n.a.	0.000	n.a.	n.a.	9	0.339	9	0.000	9	0.365
Own-account worker	n.a.	0.000	n.a.	n.a.	4,346	0.341	4,346	0.022	4,339	0.212
Contributing member	1,969	0.011	n.a.	n.a.	1,969	0.094	1,969	0.002	1,968	0.096
p-value mean diff (piece rate – own account/emp)		()				(0.000)***		(0.770)		(0.000)***
p-value mean diff (piece rate – contributing)		(0.000)***				(0.000)***		(0.000)***		(0.264)
p-value mean diff (own account/emp – contributing)		()				(0.000)***		(0.000)***		(0.000)***
<i>By urban/rural</i>										
Urban	758	0.048	145	0.014	2,265	0.452	4,205	0.022	2,258	0.203
Rural	1,593	0.011	161	0.013	4,441	0.209	2,501	0.003	4,440	0.158
p-value mean diff (urban – rural)		(0.000)***		(0.934)		(0.000)***		(0.001)***		(0.000)***
<b>b. Safe work, by district, Khyber Pakhtunkhwa</b>										
Overall sample of HBWs	2,351	0.018	306	0.013	6,706	0.268	6,706	0.016	6,698	0.169
Peshawar	1,308	0.024	250	0.008	4,205	0.363	4,205	0.022	4,204	0.195
Haripur	1,043	0.010	56	0.049	2,501	0.083	2,501	0.003	2,494	0.117

	Psychological safety		Invisibility		Physical safety				Awareness	
	% with any leaves I		% with written contract with employer (only for piece rate) II		% who suffered health issue due to work III		% who suffered an injury due to work IV		% with awareness of rights as an HBW V	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
<b>c. Safe work, Balochistan</b>										
Overall sample of HBWs	4,660	0.149	3,602	0.051	5,592	0.599	5,595	0.021	3,918	0.173
<i>By gender</i>										
Male	428	0.124	264	0.048	655	0.572	655	0.013	134	0.138
Female	4,232	0.151	3,338	0.052	4,937	0.603	4,940	0.022	3,784	0.174
p-value mean diff (male – female)		(0.177)		(0.792)		(0.157)		(0.173)		(0.329)
<i>By employment status</i>										
Paid worker by piece rate or work. performed	4,091	0.158	3,602	0.051	4,089	0.624	4,091	0.023	3,185	0.160
Employer	n.a.	n.a.	n.a.	n.a.	11	0.330	11	0.022	6	0.162
Own-account worker	n.a.	n.a.	n.a.	n.a.	924	0.525	924	0.007	669	0.314
Contributing member	569	0.062	n.a.	n.a.	568	0.466	569	0.020	58	0.081
p-value mean diff (piece rate – own account/emp)						(0.000)***		(0.009)***		(0.000)***
p-value mean diff (piece rate – contributing)		(0.000)***				(0.000)***		(0.634)		(0.165)
p-value mean diff (own account/emp – contributing)						(0.026)**		(0.026)**		(0.000)***
<i>By urban/rural</i>										
Urban	1,754	0.127	1,354	0.046	3,595	0.573	3,800	0.024	1,466	0.184
Rural	2,906	0.162	2,248	0.054	1,997	0.644	1,795	0.002	2,452	0.167
p-value mean diff (urban – rural)		(0.001)***		(0.265)		(0.000)***		(0.263)		(0.163)
<b>d. Safe work, by district, Balochistan</b>										
Overall sample of HBWs	4,660	0.149	3,602	0.051	5,592	0.599	5,595	0.021	3,918	0.173
Quetta	3,409	0.156	2,587	0.054	3,798	0.625	3,800	0.024	2,587	0.136
Kharan	1,251	0.084	1,015	0.026	1,794	0.412	1,795	0.002	1,331	0.434

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: The question about "% with any leaves" was asked only of piece-rate and contributing workers, thus the reduced sample size. The question about having a "written contract with employer" was asked only of piece-rate workers and not everyone answered this question. HBW = home-based worker; n.a. = not applicable.

Significance level: \* = 10 percent, \*\* = 5 percent, \*\*\* = 1 percent.

**Table A.8. Access to social protection**

	% with access to BISP	
	N	Mean
<b>a. Access to social protection, Khyber Pakhtunkhwa</b>		
Overall sample of HBWs	6,706	0.133
<i>By employment status</i>		
Paid worker by piece rate or work performed	382	0.1778
Employer	9	0.2485
Own-account worker	4,346	0.1467
Contributing member	1,969	0.0989
p-value mean diff (piece rate – own account/emp)		(0.135)
p-value mean diff (piece rate – contributing))		(0.000)***
p-value mean diff (own account/emp – contributing)		(0.000)***
<i>By urban/rural</i>		
Urban	2,265	0.1379
Rural	4,441	0.1314
p-value mean diff (urban – rural)		(0.495)
<b>b. Access to social protection, by district, Khyber Pakhtunkhwa</b>		
Overall sample of HBWs	6,706	0.133
Peshawar	4,205	0.168
Haripur	2,501	0.064
<b>c. Access to social protection, Balochistan</b>		
Overall sample of HBWs	5,537	0.058
<i>By employment status</i>		
Paid worker by piece rate or work performed	4,045	0.0608
Employer	11	0.2399
Own-account worker	917	0.0536
Contributing member	564	0.0362
p-value mean diff (piece rate – own account/emp)		(0.584)
p-value mean diff (piece rate – contributing)		(0.036)**
p-value mean diff (own account/emp – contributing)		(0.087)*

	% with access to BISP	
	N	Mean
<i>By urban/rural</i>		
Urban	1,973	0.0520
Rural	3,564	0.0616
p-value mean diff (urban – rural)		(0.145)
<b>d. Access to social protection, by district, Balochistan</b>		
Overall sample of HBWs	5,537	0.0581
Quetta	3,760	0.0567
Kharan	1,777	0.0679

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: BISP = Benazir Income Support Program; HBW = home-based worker.

Significance level: \* = 10 percent, \*\* = 5 percent, \*\*\* = 1 percent.

**Table A.9. Women's mobility and control of resources and time**

	Women's mobility				Control of resources and time					
	% of women who leave home for business I		% of women who take public transportation II		% of women HBWs who receive pay themselves III		% of women who decide how to spend their own earnings IV		% of women who get support from family members for domestic work V	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
<b>a. Women's mobility and control of resources and time, Khyber Pakhtunkhwa</b>										
Overall sample of HBWs	4,981	0.574	3,076	0.299	5,508	0.728	5,508	0.678	5,263	0.8745
<i>By employment status</i>										
Paid worker by piece rate or work performed	314	0.460	184	0.451	314	0.832	314	0.819	308	0.8269
Employer	4	0.366	2	0.433	4	1.000	4	1.000	3	0.5225
Own-account worker	3,499	0.706	2,555	0.291	3,702	0.952	3,702	0.875	3,523	0.8502
Contributing member	1,164	0.262	335	0.281	1,488	0.197	1,488	0.203	1,429	0.9382
p-value mean diff (piece rate – own account/emp)		(0.000)***		(0.000)***		(0.000)***		(0.007)***		(0.298)
p-value mean diff (piece rate – contributing)		(0.000)***		(0.000)***		(0.000)***		(0.000)***		(0.000)***
p-value mean diff (own account/emp – contributing)		(0.000)***		(0.662)		(0.000)***		(0.000)***		(0.000)***
<i>By urban/rural</i>										
Urban	1,771	0.594	1,081	0.125	1,897	0.800	1,897	0.732	1,824	0.8184
Rural	3,210	0.567	1,995	0.360	3,611	0.704	3,611	0.660	3,439	0.8937
p-value mean diff (urban – rural)		(0.094)*		(0.000)***		(0.000)***		(0.000)***		(0.000)***
<b>b. Women's mobility and control of resources, and time, by district, Khyber Pakhtunkhwa</b>										
Overall sample of HBWs	4,981	0.574	3,076	0.299	5,508	0.728	5,508	0.678	5,263	0.875
Peshawar	3,453	0.590	2,176	0.314	3,592	0.763	3,592	0.731	3,369	0.884
Haripur	1,528	0.536	900	0.254	1,916	0.654	1,916	0.568	1,894	.0.856
<b>c. Women's mobility and control of resources and time, Balochistan</b>										
Overall sample of HBWs	4,780	0.330	1,748	0.205	4,939	0.864	5,593	0.721	4,484	0.5363
<i>By employment status</i>										
Paid worker by piece rate or work performed	3,762	0.302	1,150	0.221	3,802	0.895	4,091	0.742	3,484	0.5409
Employer	6	0.518	3	0.000	6	1.000	11	0.668	6	0.7496
Own-account worker	662	0.710	488	0.150	701	0.829	922	0.722	609	0.5707

	Women's mobility				Control of resources and time					
	% of women who leave home for business I		% of women who take public transportation II		% of women HBWs who receive pay themselves III		% of women who decide how to spend their own earnings IV		% of women who get support from family members for domestic work V	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
Contributing member	350	0.279	107	0.148	430	0.544	569	0.515	385	0.4398
p-value mean diff (piece rate – own account/emp)		(0.000)***		(0.006)***		(0.000)***		(0.272)		(0.257)
p-value mean diff (piece rate – contributing)		(0.782)		(0.143)		(0.000)***		(0.000)***		(0.001)***
p-value mean diff (own account/emp – contributing)		(0.000)***		(0.984)		(0.000)***		(0.000)***		(0.000)***
<i>By urban/rural</i>										
Urban	1,919	0.318	504	0.222	1,794	0.852	1,997	0.676	1,706	0.5213
Rural	3,458	0.365	1,244	0.196	3,145	0.871	3,596	0.747	2,778	0.5451
p-value mean diff (urban – rural)		(0.000)***		(0.201)		(0.063)*		(0.000)***		(0.123)
<b>d. Women's mobility and control of resources and time, by district, Balochistan</b>										
Overall sample of HBWs	4,780	0.330	1,748	0.205	4,939	0.864	5,593	0.721	4,484	0.5363
Quetta	3,611	0.307	835	0.257	3,349	0.863	3,799	0.711	3,151	0.5457
Kharan	1,766	0.637	913	0.051	1,590	0.873	1,794	0.791	1,333	0.458

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: For the indicator “% of women who leave home for business,” the sample size is restricted to women who source their raw materials themselves and leave home to deliver finished goods, thus the lower sample size. Similarly, for the indicator “% of women who take public transportation,” the percentage is reported out of those who leave home for business. The remaining indicators are restricted to just women, thus the lower sample sizes. HBW = home-based worker. Significance level: \* = 10 percent, \*\* = 5 percent, \*\*\* = 1 percent.

**Table A.10. Social networks**

	% of HBWs who are members of a workers union I		% of HBWs who are members of other workers org/NGO II	
	N	Mean	N	Mean
<b>a. Access to social networks, Khyber Pakhtunkhwa</b>				
Overall sample of HBWs	6,706	0.0008	6,706	0.0009
<i>By gender</i>				
Male	1,198	0.0024	1,198	0.0006
Female	5,508	0.0004	5,508	0.0010
p-value mean diff (male – female)		(0.023)**		(0.704)
<i>By employment status</i>				
Paid worker by piece rate or work performed	382	0.0066	382	0.0066
Employer	9	0.0000	9	0.0000
Own-account worker	4,346	0.0006	4,346	0.0008
Contributing member	1,969	0.0003	1,969	0.0003
p-value mean diff (piece rate – own account/emp)		(0.002)***		(0.005)***
p-value mean diff (piece rate – contributing)		(0.002)***		(0.002)***
p-value mean diff (own account/emp – contributing)		(0.530)		(0.390)
<i>By urban/rural</i>				
Urban	2,265	0.0020	2,265	0.0018
Rural	4,441	0.0004	4,441	0.0006
p-value mean diff (urban – rural)		(0.045)**		(0.154)
<b>b. Access to social networks, by district, Khyber Pakhtunkhwa</b>				
Overall sample of HBWs	6,706	0.0008	6,706	0.0009
Peshawar	4,205	0.0008	4,205	0.0008
Haripur	2,501	0.0007	2,501	0.0011
<b>c. Access to social networks, Balochistan</b>				
Overall sample of HBWs	5,595	0.0076	5,595	0.0007
<i>By gender</i>				
Male	655	0.0032	655	0.0000
Female	4,940	0.0081	4,940	0.0008
p-value mean diff (male – female)		(0.195)		(0.509)
<i>By employment status</i>				
Paid worker by piece rate or work performed	4,091	0.0018	4,091	0.0003

	% of HBWs who are members of a workers union I		% of HBWs who are members of other workers org/NGO II	
	N	Mean	N	Mean
Employer	11	0.0000	11	0.0000
Own-account worker	924	0.0545	924	0.0038
Contributing member	569	0.0025	569	0.0000
p-value mean diff (piece rate – own account/emp)		(0.000)***		(0.003)***
p-value mean diff (piece rate – contributing)		(0.729)		(0.705)
p-value mean diff (own account/emp – contributing)		(0.000)***		(0.114)
<i>By urban/rural</i>				
Urban	1,997	0.0014	1,997	0.0003
Rural	3,598	0.0112	3,598	0.0009
p-value mean diff (urban – rural)		(0.000)***		(0.435)
<b>d. Access to social networks, by district, Balochistan</b>				
Overall sample of HBWs	5595	0.0076	5595	0.0007
Quetta	3800	0.0083	3800	0.0006
Kharan	1795	0.0023	1795	0.0010

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: HBW = home-based worker; NGO = nongovernmental organization.

Significance level: \* = 10 percent, \*\* = 5 percent, \*\*\* = 1 percent.

**Table A.11. Access to credit and product markets**

	Credit markets						Product markets			
	% who have a bank account I		% with access to MFI II		% who have taken a formal loan III		% who can access raw materials easily IV		% HBWs who stay informed about changing market conditions IV	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
<b>a. Social and economic context, Khyber Pakhtunkhwa</b>										
Overall sample of HBWs	6,706	0.051	6,706	0.0535	6,706	0.0047	5,343	0.9962	6,706	0.5070
<i>By gender</i>										
Male	1,198	0.115	1,198	0.1001	1,198	0.0059	932	0.9965	1,198	0.5628
Female	5,508	0.036	5,508	0.0426	5,508	0.0044	4,411	0.9962	5,508	0.4939
p-value mean diff (male - female)		(0.001)***		(0.000)***		(0.463)		(0.870)		(0.000)***
<i>By employment status</i>										
Paid worker by piece rate or work performed	382	0.032	382	0.0582	382	0.0136	136	0.9891	382	0.5881
Employer	9	0.000	9	0.2981	9	0.0420	9	1.0000	9	0.9207
Own-account worker	4,346	0.065	4,346	0.0609	4,346	0.0062	3,926	0.9957	4,346	0.5786
Contributing member	1,969	0.026	1,969	0.0376	1,969	0.0003	1,272	0.9978	1,969	0.3514
p-value mean diff (piece rate - own account/emp)		(0.004)***		(0.836)		(0.124)		(0.384)		(0.752)
p-value mean diff (piece rate - contributing)		(0.001)***		(0.093)*		(0.000)***		(0.184)		(0.000)***
p-value mean diff (own account/emp-contributing)		(0.183)		(0.000)***		(0.001)***		(0.261)		(0.000)***
<i>By urban/rural</i>										
Urban	2,265	0.063	2,265	0.0577	2,265	0.0032	1,744	0.9951	2,265	0.4904
Rural	4,441	0.047	4,441	0.0522	4,441	0.0052	3,599	0.9966	4,441	0.5124
p-value mean diff (urban-rural)		(0.000)***		(0.386)		(0.311)		(0.441)		(0.121)
<b>b. Social and economic context, by district, Khyber Pakhtunkhwa</b>										
Overall sample of HBWs	6,706	0.051	6,706	0.0535	6,706	0.0047	5,343	0.9962	6,706	0.5070
Peshawar	4,205	0.033	4,205	0.0518	4,205	0.0010	3,494	0.9979	4,205	0.6018
Haripur	2,501	0.086	2,501	0.0570	2,501	0.0119	1,849	0.9923	2,501	0.3222

	Credit markets						Product markets			
	% who have a bank account I		% with access to MFI II		% who have taken a formal loan III		% who can access raw materials easily IV		% HBWs who stay informed about changing market conditions IV	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
<b>c. Social and economic context, Balochistan</b>										
Overall sample of HBWs	5,594	0.083	5,595	0.0633	5,595	0.0000	2,342	0.8709	4,089	0.3465
<i>By gender</i>										
Male	655	0.129	655	0.0672	655	0.0000	318	0.9234	288	0.3989
Female	4,939	0.078	4,940	0.0628	4,940	0.0000	2,024	0.8623	3,801	0.3432
p-value mean diff (male - female)		(0.000)***		(0.685)		()		(0.002)***		(0.098)*
<i>By employment status</i>										
Paid worker by piece rate or work performed	4,091	0.073	4,091	0.0534	4,091	0.0000	1446	0.8552	4,089	0.5130
Employer	11	0.332	11	0.1632	11	0.0000	9	0.9750	11	0.6360
Own-account worker	924	0.145	924	0.1580	924	0.0000	725	0.9171	924	0.3450
Contributing member	568	0.096	569	0.0332	569	0.0000	162	0.8821	569	0.2250
p-value mean diff (piece rate - own account/emp)		(0.000)***		(0.000)***		()		(0.000)***		(0.221)
p-value mean diff (piece rate - contributing)		(0.084)*		(0.067)*		()		(0.450)		(0.000)***
p-value mean diff (own account/emp-contributing)		(0.004)***		(0.000)***		()		(0.153)		(0.004)***
<i>By urban/rural</i>										
Urban	3597	0.085	3598	0.0403	3598	0.0000	1685	0.8488	1564	0.2875
Rural	1997	0.081	1997	0.1029	1997	0.0000	657	0.9140	2525	0.3822
p-value mean diff (urban-rural)		(0.648)		(0.000)***		()		(0.000)***		(0.000)***
<b>d. Social and economic context, by district, Balochistan</b>										
Overall sample of HBWs	5,594	0.083	5,595	0.0633	5,595	0.0000	2,342	0.8709	4,089	0.3465
Quetta	3,800	0.086	3,800	0.0683	3,800	0.0000	1,094	0.8591	2,995	0.3431
Kharan	1,794	0.062	1,795	0.0261	1,795	0.0000	1,248	0.9017	1,094	0.3786

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: The sample size for the indicator, “Percentage of who can access raw materials easily” is lower because not everyone answered this question; for those who answered “does not apply,” we coded it as missing. HBW = home-based worker; NGO = nongovernmental organization.

Significance level: \* = 10 percent, \*\* = 5 percent, \*\*\* = 1 percent.

**Table A.12. Summary profile of HBWs, overall and district level**

	Profile of HBWs											
	Khyber Pakhtunkhwa						Balochistan					
	Peshawar I		Haripur II		Overall III		Quetta IV		Kharan V		Overall VI	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
<i>Individual profile</i>												
Gender (=1 if female)	4,205	0.83	2,501	0.77	6,706	0.81	3,800	0.896	1,795	0.903	5,595	0.897
Age (mean)	4,205	29.69	2,501	33.92	6,706	31.12	3,800	30.247	1,795	28.759	5,595	30.069
Location (=1 if rural)	4,205	0.69	2,501	0.88	6,706	0.76	3,800	0.613	1,795	0.779	5,595	0.633
Marital status (=1 if married)	3,969	0.68	2,411	0.67	6,380	0.65	3,310	0.717	1,611	0.788	4,921	0.730
Education (=1 if any years of education, 0 otherwise)	4,205	0.31	2,501	0.68	6,706	0.48	3,793	0.364	1,790	0.268	5,583	0.354
<i>Employment status</i>												
Piece rate	284	0.06	98	0.02	382	0.05	2,997	0.828	1,094	0.630	4,091	0.805
Employer	5	0.00	4	0.00	9	0.00	9	0.001	2	0.001	11	0.001
Own-account worker	2,892	0.67	1,454	0.57	4,346	0.64	382	0.084	542	0.297	924	0.109
Contributing worker	1,024	0.28	945	0.40	1,969	0.32	412	0.087	157	0.072	569	0.085
<i>Industry</i>												
Agriculture, forestry, and fishing	196	0.09	803	0.30	999	0.15	2	0.001	0	0.000	2	0.000
Manufacturing	3,330	0.70	1,379	0.57	4,712	0.70	3,549	0.954	1,763	0.992	5,312	0.960
Wholesale, retail, and repairs	275	0.08	98	0.04	373	0.06	69	0.012	14	0.005	83	0.015
Accommodation and food services	267	0.11	13	0.00	280	0.04	15	0.002	0	0.000	15	0.003
Education	63	0.01	126	0.06	189	0.03	59	0.021	6	0.002	65	0.012
Others	74	0.02	82	0.03	157	0.02	54	0.011	4	0.001	58	0.010
<i>Occupation</i>												
Professionals	78	0.01	129	0.07	207	0.03	66	0.022	4	0.001	70	0.013
Services and sales workers	428	0.12	227	0.07	656	0.10	197	0.039	46	0.021	243	0.044
Skilled agriculture/forestry	266	0.11	811	0.30	1,077	0.16	2	0.000	2	0.001	4	0.001

Profile of HBWs												
	Khyber Pakhtunkhwa						Balochistan					
	Peshawar I		Haripur II		Overall III		Quetta IV		Kharan V		Overall VI	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	
Crafts and trade workers	3,235	0.70	1,323	0.56	4,561	0.68	3,491	0.934	1,729	0.972	5,220	0.937
Elementary occupations	187	0.06	8	0.00	195	0.03	20	0.004	7	0.003	27	0.005
Others	11	0.00	3	0.00	14	0.00	4	0.001	2	0.001	6	0.001
<i>Conditions</i>												
Average income	3,278	9650.50	1,444	10808.22	4,722	9962.74	3,093	5041.714	1,467	7645.244	4,560	5351.669
% workers below minimum wage	3,278	0.94	1,444	0.94	4,722	0.94	3,093	0.999	1,467	1.000	4,560	0.999
% of employees with formal training (with or without diploma)	4,205	0.05	2,501	0.11	6,706	0.07	1,772	0.005	3,753	0.054	5,525	0.048
% aware of worker rights	4,204	0.20	2,494	0.12	6,698	0.17	2,587	0.136	1,331	0.434	3,918	0.173
% with any leaves	1,308	0.02	1,043	0.01	2,351	0.02	3,409	0.156	1,251	0.084	4,660	0.149
% women HBWs who receive pay themselves	3,592	0.76	1,916	0.65	5,508	0.73	3,349	0.863	1,590	0.873	4,939	0.864
% women who have support at home	3,369	0.88	1,894	0.86	5,263	0.87	3,151	0.546	1,333	0.458	4,484	0.536
% women who use public transportation	2,176	0.31	900	0.25	3,076	0.30	835	0.257	913	0.051	1,748	0.205
% with access to BISP	4,205	0.17	2,501	0.06	6,706	0.13	3,760	0.057	1,777	0.068	5,537	0.058
% workers who are members of a workers union	4,205	0.00	2,501	0.00	6,706	0.00	3,800	0.008	1,795	0.002	5595	0.008
% who own bank accounts	4,205	0.03	2,501	0.09	6,706	0.05	3,800	0.086	1,794	0.062	5594	0.083
% who can access raw materials easily	3,494	1.00	1,849	0.99	5,343	1.00	1,094	0.859	1,248	0.902	2342	0.871

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: BISP = Benazir Income Support Program; HBW = home-based worker.

**Table A.13. Comparison of HBWs and non-HBWs**

	Profile of workers (HBWs and non-HBWs)									
	Khyber Pakhtunkhwa		Balochistan		p-value difference	N	Mean	N	Mean	p-value difference
	HBW workers I	Non-HBWs II	HBW workers I	Non-HBWs II						
	N	Mean	N	Mean						
<i>Individual profile</i>										
Gender (=1 if female)	6,706	0.81	5,682	0.05	(0.000)***	5,595	0.90	3,599	0.08	(0.000)***
Age (mean)	6,706	31.12	5,682	35.03	(0.000)***	5,595	30.07	3,599	36.67	(0.000)***
Location (=1 if rural)	6,706	0.76	5,682	0.61	(0.000)***	5,595	0.63	3,599	0.49	(0.000)***
Marital status (=1 if married)	6,380	0.65	5,566	0.79	(0.000)***	4,921	0.73	3,464	0.82	(0.000)***
Education (=1 if any years of education, 0 otherwise)	6,706	0.48	5,682	0.68	(0.000)***	5,583	0.35	3,599	0.57	(0.000)***
<i>Conditions</i>										
Average income	4,722	9962.74	5,058	31726.41	N/A	4,560	5351.67	2,453	58363.36	N/A
Average hours worked per week	6,710	25.8	5,610	57.6	(0.000)***	5,595	42.90	3,599	51.66	(0.000)***
Hourly wage	4,559	105.50	4,974	136.8	N/A	4,557	37.80	2,436	236.80	N/A
% workers below minimum wage	4,722	0.94	5,058	0.58	(0.000)***	4,560	1.00	2,453	0.44	(0.000)***
% of employees with formal training (with or without diploma)	6,706	0.07	5,679	0.08	(0.6855)	5,525	0.05	3,596	0.06	(0.608)
% aware of worker rights	6,706	0.28	3,890	0.42	(0.000)***	5,595	0.19	2,918	0.48	(0.000)***
% with any leaves	2,351	0.02	2,990	0.45	(0.000)***	4,660	0.15	2,916	0.45	(0.000)***
% women who receive pay themselves	5,508	0.73	118	0.86	(0.8175)	4,939	0.86	89	0.92	(0.057)
% women who have support at home	5,263	0.87	117	0.83	(0.4834)	4,484	0.54	82	0.78	(0.007)***
% with access to BISP	6,706	0.13	3,659	0.15	(0.000)***	5,537	0.06	2,879	0.03	(0.005)**
% worker who are member of a worker union	6,706	0.00	3,890	0.01	(0.2976)	5,595	0.01	2,918	0.03	(0.000)***
% who own bank account	6,706	0.05	3,890	0.33	(0.000)***	5,594	0.08	2,917	0.48	(0.000)***

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: Sample sizes are lower for the "marital status" and "average income/month" because not everyone answered these questions. Furthermore, "% of individuals earning below minimum wage" is dependent on average income so it has lower sample sizes. The indicator "% with any leaves" has a lower sample size because it was asked only of piece-rate and contributing workers. Similarly, for the indicator "% of women who take public transportation," the percentage is reported out of those who leave home for business. The indicators for women are restricted to just women, thus lower sample sizes. BISP = Benazir Income Support Program; HBW = home-based worker.

Significance level: \* = 10 percent, \*\* = 5 percent, \*\*\* = 1 percent.

**Table A.14. Implementation arrangements for policy recommendations**

<b>a. High-level policy recommendation to develop an enabling ecosystem for HBWs in KP and Balochistan</b>	
Recommendation	Stakeholder(s) responsible
Need for systemic programming	Government partners, development partners (including CSOs) private providers, CSOs.
Strong coordination among all stakeholders (government departments, development partners, private providers)	Leading department: Planning and development departments to ensure coordination across all stakeholders
Embedding evidence-based feedback loops in future programming	Leading department: Main implementing government department (see programming lead departments below) with support from other stakeholders
Amendment in KP HBW provincial law to include own account workers.	Labor Department of KP
<b>b. Specific programmatic recommendations</b>	
Effective implementation of laws (registration of HBWs, design and implementation of awareness campaigns, and provision of social security benefits)	<p>Lead government department(s):</p> <ul style="list-style-type: none"> <li>• Labor Department of Balochistan</li> <li>• Labor Department of KP</li> </ul> <p>Other government departments:</p> <ul style="list-style-type: none"> <li>• KP Employee Social Security Institution, Balochistan Employee Social Security Institution</li> <li>• Key Development partners (including CSOs) and private providers:</li> <li>• UN Women</li> <li>• International Labour Organization (ILO)</li> <li>• HomeNet Pakistan</li> <li>• Aurat Foundation</li> <li>• Balochistan Rural Support Program (BRSP)</li> <li>• National Rural Support Program (NRSP)</li> <li>• Sungi Development Foundation (SDF)</li> <li>• Sarhad Rural Support Program</li> <li>• Pakistan Workers Federation – KP Chapter</li> <li>• The All-Pakistan Women's Association (APWA)</li> <li>• Home Based Women Workers Federation (HBWWF).</li> <li>• Institute for Development studies &amp; practice (ISDP)</li> </ul>
Design of context and needs-based training programs	<p>Lead government department(s):</p> <ul style="list-style-type: none"> <li>• Women Development Department (WDD) Balochistan</li> <li>• Women Development Department (WDD) KP</li> </ul> <p>Other government departments:</p> <ul style="list-style-type: none"> <li>• Provincial TVETAs and skills training institutes</li> <li>• Provincial social welfare departments</li> <li>• National Vocational and Technical Training Commission</li> <li>• SMEDA</li> </ul> <p>Development partners (including CSOs) and private providers:</p> <ul style="list-style-type: none"> <li>• Home Based Women Workers Federation (HBWWF)</li> <li>• Behbud</li> <li>• Aurat Foundation</li> <li>• HomeNet Pakistan</li> <li>• Chamber of Commerce</li> <li>• Institute for Development studies &amp; practice (ISDP)</li> <li>• Rural support networks</li> </ul>

<p>Design of programs to offer access to credit and product markets</p>	<p><b>Lead government department(s):</b></p> <ul style="list-style-type: none"> <li>• State Bank</li> <li>• Securities and Exchange Commission of Pakistan (SECP)</li> <li>• Provincial women development departments</li> <li>• SMEDA</li> </ul> <p><b>Microfinance banks:</b></p> <ul style="list-style-type: none"> <li>• APNA Microfinance Bank</li> <li>• FINCA Microfinance Bank</li> <li>• Khushhali Microfinance Bank-Kashf Microfinance Bank</li> <li>• Kashf Microfinance Bank</li> <li>• Mobilink Microfinance Bank</li> <li>• PAK-OMAN Microfinance Bank</li> <li>• Sindh Microfinance Bank</li> <li>• Telenor Microfinance Bank</li> <li>• HBL Microfinance Bank</li> <li>• ASA Pakistan</li> </ul> <p><b>Nonbank microfinance companies:</b></p> <ul style="list-style-type: none"> <li>• Akhuwat</li> <li>• AMRDO Foundation</li> <li>• Farmers Development Organisation</li> <li>• Badbaan Community Development Microfinance Company</li> <li>• Damen Support Programme</li> <li>• FFO Support Program</li> <li>• Islamic Relief Pakistan</li> <li>• JWS Pakistan</li> <li>• Micro Options Support Program</li> <li>• Rural Community Development Programs</li> <li>• SAATH Development Society</li> <li>• Sayya Microfinance Company</li> <li>• Shadab Rural Development Organisation</li> <li>• Shah Sachal Sami Foundation</li> <li>• Taleem Finance Company Ltd</li> <li>• Thardeep Microfinance Foundation</li> <li>• Wasil Foundation</li> </ul> <p><b>Rural support programs:</b></p> <ul style="list-style-type: none"> <li>• National Rural Support Program (NRSP)</li> <li>• Punjab Rural Support Program (PRSP)</li> <li>• Sarhad Support Program (SRSP)</li> <li>• Sindh Rural Support Organisation</li> <li>• Balochistan Rural Support Program</li> </ul> <p><b>Other key NGOs supporting HBWs' access to markets and skills.</b></p> <ul style="list-style-type: none"> <li>• HomeNet Pakistan, Lahore</li> <li>• Baidarie, Sialkot</li> <li>• Sungi Development Foundation</li> <li>• Behbud</li> <li>• Institute for Development studies &amp; practice (ISDP)</li> </ul> <p><b>Markets:</b></p> <ul style="list-style-type: none"> <li>• Behbud</li> <li>• Polly and Other Stories</li> <li>• Objects</li> </ul>
---	---

Design of more gender-inclusive transportation	<p>Lead government department(s):</p> <ul style="list-style-type: none"> <li>Transport Department of Balochistan</li> <li>Transport Department of KP</li> <li>KP Urban Mobility Authority</li> </ul> <p>Development partners (including CSOs) and private providers:</p> <ul style="list-style-type: none"> <li>UN Women</li> <li>Aurat Foundation</li> </ul>
--	---

Source: Original table compiled by World Bank staff for this report.

Note: CSO = civil society organization; HBW = home-based worker; INGO = international nongovernmental organization; KP = Khyber Pakhtunkhwa; NGO = nongovernmental organization; TVETA = Technical Education and Vocational Training Authority.

**Table A.15. Multivariate regression analysis**

	Khyber Pakhtunkhwa	Balochistan	
<b>a. Determinants of HBW status, by province</b>			
Female	3.133 (0.161)	**	3.437 (0.217)
<i>Education</i>			
Primary completion	0.416 (0.182)	*	-0.324 (0.203)
Matriculation completion	0.196 (0.170)		-0.274 (0.232)
Higher education	-0.168 (0.240)		-0.906 (0.241)
Other	0.990 (0.505)	*	-0.691 (0.383)
Marital status (married)	-0.189 (0.189)		-0.028 (0.193)
Age	0.007 (0.006)		-0.016 (0.005)
Received formal training	-0.038 (0.308)		-0.353 (0.388)
Uses mobile	-0.811 (0.196)	**	0.066 (0.234)
Has own bank account	-0.776 (0.154)	**	-0.677 (0.180)
Makes decision regarding own employment/job/work	-0.269 (0.095)	**	-0.819 (0.126)
HH: dwelling has flush toilet connected to sewer	0.073 (0.147)		-0.044 (0.098)
HH: uses gas/LPG as cooking fuel	-0.397 (0.128)	**	0.009 (0.118)
HH: dwelling has roof made of RCC/RBC	-0.071 (0.143)		0.408 (0.142)

	Khyber Pakhtunkhwa	Balochistan	
HH: owns washing machine	0.106 (0.136)		-0.062 (0.100)
HH: owns microwave	0.264 (0.424)		-0.723 (0.440)
HH: owns motorcycle	0.130 (0.126)		0.176 (0.112)
HH: owns computer	0.375 (0.209)		0.207 (0.232)
HH: number of children (under 15)	-0.007 (0.049)		-0.051 (0.056)
HH: number of working-age adults (ages 15–64)	0.351 (0.044)	**	0.196 (0.048)
HH: number of old adults (ages 65 or more)	0.296 (0.104)	**	0.169 (0.159)
HH: dependency ratio	1.119 (0.703)		0.576 (0.630)
HH: number of non-HBWs	-0.986 (0.089)	**	-1.291 (0.129)
HH: urban	-0.224 (0.149)		-0.442 (0.123)
Intercept	-1.255 (0.411)	**	0.306 (0.453)
Number of observations	9317		5464
<b>b. Determinants of HBW earnings, by province</b>			
Weekly total hours worked	0.020 (0.002)	**	0.001 (0.003)
<i>Employment status (excluding contributing workers)</i>			
Employer/own account	0.362 (0.140)	**	0.421 (0.097)
<i>Education</i>			
Primary completion	-0.210 (0.087)	*	-0.163 (0.148)
Matriculation completion	-0.139 (0.123)		-0.166 (0.180)
Higher education	-0.438 (0.144)	**	-0.222 (0.147)
Other			0.006 (0.332)
<i>Industry</i>			
Manufacturing	0.569 (0.270)	*	

	Khyber Pakhtunkhwa	Balochistan	
Wholesale and retail trade; repair of motor vehicles and motorcycles	-0.501 (0.408)		
Accommodation and food service activities	0.201 (0.268)		
Education	-0.429 (0.521)		
Others	0.742 (0.357)	*	
<i>Occupation</i>			
Service and sales workers	0.019 (0.331)		
Skilled agricultural, forestry and fish	0.292 (0.358)		
Craft and related trades workers	-0.391 (0.360)		
Elementary occupations	0.156 (0.404)		
Others	2.096 (0.416)	**	
Years working as HBW	0.011 (0.008)		0.013 (0.006) *
Checks demand before starting work	0.129 (0.069)		-0.020 (0.086)
Sells finished goods from home	0.216 (0.148)		-0.098 (0.098)
Decides how own income is spent	-0.125 (0.134)		-0.066 (0.078)
Work is affected by domestic care duties	-0.022 (0.081)		-0.290 (0.076) **
Age	-0.013 (0.004)	**	-0.003 (0.003)
HH size	-0.005 (0.008)		-0.032 (0.014) *
HH: Dependency ratio	0.318 (0.185)		-0.064 (0.164)
HH: Urban	0.122 (0.079)		0.058 (0.094)
Has own bank account	-0.086 (0.131)		-0.030 (0.104)
HBW rights awareness index	0.038 (0.133)		0.371 (0.111) **

	Khyber Pakhtunkhwa	Balochistan	
HH: uses gas/LPG as cooking fuel	0.225 (0.081)	**	-0.031 (0.098)
HH: owns computer	0.310 (0.113)	**	0.166 (0.166)
HH: dwelling has roof made of RCC/RBC	0.055 (0.072)		-0.213 (0.100)
HH: Non-HBW exist	0.081 (0.135)		0.117 (0.082)
Industry: Manufacturing			-0.136 (0.178)
Occupation: Crafts and related trades			-0.249 (0.162)
Female			-0.015 (0.153)
Intercept	7.268 (0.554)	**	8.762 (0.275)
Number of observations	2988		4056

Source: Khyber Pakhtunkhwa and Balochistan Home-Based Workers Study, 2022–23.

Note: HBW = home-based worker; HH = household; LPG = liquefied petroleum gas; RBC = reinforced with brick and concrete; RCC = reinforced with cement and concrete.

\* p < .05 \*\* p < .01

## APPENDIX B. DEFINITION OF HOME-BASED WORKERS

Home-based workers (HBWs) are those workers who carry out remunerative work in their home or in other premises of their choice, other than the workplace of the employer (which results in a product or service as specified by the employer, irrespective of who provides the equipment, materials, or other inputs used). Persons with employee status and those who occasionally perform their work at home, rather than at their usual place of work, are not considered HBWs (International Labour Organization Recommendation No. 184).

Although such workers can be part of the formal economy, that is, have registered businesses and pay income taxes, this study focused exclusively on those working in the informal sector. The informal sector refers to businesses or activities that are entirely underreported, such as otherwise lawful businesses operating through extra-legal channels. Thus, informal workers such as HBWs could directly or indirectly work for formal firms, without having proper legal contracts and being compensated by cash.

**Based on the definition put forth by Women in Informal Employment: Globalizing and Organizing, or WIEGO, HBWs can be identified using the following criteria:**

**Location of work:** Work is performed at a place of their own choosing (typically home or nearby location).

**Industry:** Agriculture workers are excluded. The exception to this exclusion is the production of goods using the outputs from agriculture or livestock, which either are sold/bartered on the market or are part of another production chain (for example, production of milk, yogurt, ghee, eggs, and husbandry of fancy birds to be sold as pets). Persons performing these activities from their own homes are also considered HBWs.

**Employment status:** Those working as regular employees on fixed wages or even as part-time/casual employees of an organization are not included (WIEGO Statistical Brief No 9, 2013). Based on employment status, there are three types of HBWs:

1. **Piece-rate workers:** Paid HBWs working on piece-rate (and those contributing family workers helping such workers). Workers carrying out work in their homes for remuneration, resulting in a product or service as specified by the employer(s)/middle persons, contractor, irrespective of who provides the equipment, materials or other inputs used.
2. **Self-employed HBWs:** HBWs working independently as own-account workers or employers. Own-account workers function independently and do not employ any paid help for the completion of work orders or production. They produce their own service (such as training) or goods (such as handicrafts, clothes, and household items) and sell either to a contractor or middleman, or directly to their customers. An own-account worker will not have an employer or any paid employees. In some cases, these own-account workers may function in groups that work collectively. In such cases, one of the group members may have a coordinating role and sell all goods on behalf of other workers, for an extra share of the profit. Employers are self-employed individuals who employ paid workers in their business. These could be hired either as regular employees or as casual/part-time employees based on the need. The important feature is that they operate solely from their homes (or a place of their choosing in the vicinity), and function informally.
3. **Contributing family workers:** These HBWs assist a family or household member who performs home-based work. Contributing family workers support HBWs who may be piece-rate HBWs or self-employed HBWs. They support the completion of work or orders but do not typically receive regular payment such as a wage or salary, in return for the work performed, and they do not make the most important decisions affecting the enterprise or have responsibility for it. In some exceptional cases, a contributing family worker may receive a stipend or share of profits in return for this labor. In these cases, we will still consider them as contributing family workers.

## APPENDIX C. COMPUTING SAMPLING WEIGHTS

To obtain unbiased estimates for the population using the survey data, sampling weights were computed as the inverse of each household's selection probability. The probability  $P_{hbj}$  of interviewing a household  $h$ , of home-based worker (HBW) status  $j$  (household has at least one HBW or not), in a primary sampling unit (PSU)  $b$ , is the product  $P_1 P_2$  of (1) selecting the PSU for listing in the first stage, and (2) selecting the household from the listing data in the second stage.

$$P_1 = \frac{k \tilde{N}_b}{\tilde{N}_d}$$

where

$k$  is the total number of PSUs to be selected for listing;

$\tilde{N}_b$  is the number of households in the PSU, as per the 2017 Census; and

$\tilde{N}_d$  is the total number of households in district  $d$ , as per the 2017 Census.

In the second stage, the sample was drawn based on the HBW status of the households as reported during listing.

$$P_2 = \frac{m_{bj}}{M_{bj}}$$

where

$m_{bj}$  is the number of households interviewed in the PSU, for each group by HBW status  $j$ ; and

$M_{bj}$  is the total number of households listed in the PSU, for each group by HBW status  $j$ .

To obtain unbiased estimates from the survey, the data reported from that household were affected by a sampling weight  $w_{hbj}$  equal to the inverse of its selection probability ( $w_{hbj} = p_{hbj}^{-1}$ ).

## APPENDIX D. STORIES OF VULNERABLE HOME-BASED WORKERS

### **Story of a woman home-based worker from Peshawar**

Najma is a married woman who completed secondary school and now works as a tailor, stitching from her house, selling clothes in the market, and catering to custom requests from a few customers. Najma was married at a very young age (15 years), and initially her husband worked and was in good health. Eventually, he fell ill and was unable to continue working, which caused financial distress for the family because he was the only breadwinner. Najma, who knew basic stitching at the time, thought it may be best to use this skill to temporarily feed the family. Although hesitant to go out of her house for work, she even faced backlash from some relatives when she started working but paid no mind to them. She advertised her stitching abilities to those within her community so that she could get some business. She had to borrow money from a few relatives to buy a stitching machine, and a few friends provided her some cloth to start her work. Her family saw some dark days in which her children survived on just water, and there was no money to buy medicine for her husband. However, gradually her work grew, and with the income she bought medicine and food for her family and even paid back the loan on the stitching machine. She also entered all her children into schools, and the conditions of her house improved greatly. Now, Najma faces muscle pain due to work, and it is getting difficult for her to manage the workload by herself in her condition. She wants to make a training center, where she can train other women to learn stitching, and expand her business. She is thankful that she had a skill that she could use to get her family out of financial troubles and put food on the table.

### **Story of a transgender home-based worker from Peshawar**

Waris has been working as a home-based worker for the last five years. She is a 25-year-old transgender woman currently working as a tailor at her home and helping to run a nongovernmental organization to support transgenders. Waris lost both her parents at a young age, her mother dying when Waris was in eighth grade. She studied until grade 10, passing her examinations from a co-educational school. After matriculation, she applied to be a General Duty Pilot in the Air Force, and successfully passed the test and medical examination. However, upon completion of all requirements, she was informed that there was a problem with her body, which made her unable to join the Air Force. She discovered that the Air Force was discriminating against her on the basis of her gender identity, because they did not want a transgender person to serve as a General Duty Pilot.

After a few months, she started a pharmacy business, while taking her FSc Part I examinations. She was able to sell medicines but eventually faced discrimination again when she was mocked by customers. Eventually, the mockery and taunts became too much for Waris, and she left the pharmacy. She moved in with her community of transgenders but was disappointed by their choice of profession. After spending time studying the various issues faced by the community, she decided to work to improve the situation. She formed and registered a nongovernmental organization with the Social Welfare Department in 2017, aimed at improving living standards of transgenders. Recently, she implemented part of the Kamyab Jawan program and provided training to a group of 25 transgenders. She has further planned to open an industrial unit with the help of the trained transgenders. Through her endeavors, she wants to change community perceptions regarding transgenders and give them a decent chance at a professional life.

### **Story of a woman home-based worker from Quetta**

Munira, who was educated until grade 4, has been working as a home-based worker for the past few years. She works with her sister's husband and produces tassels and sells "karkhi" suits from Dera Bugti. Her average monthly income varies from PRe 5,000 to PRe 6,000 per month, and it is barely enough to make ends meet. Many years earlier, she was involved in some stitching work with her cousin, making goods and selling at the market, but the profits kept diminishing and she had limited sales. It was a huge loss to her financially, because she had taken a loan from her cousin to start this work and was unable to pay it back. After remaining without employment for two years, Munira is now involved in this tassel-making work, and she finds it pays enough money to put food on the table, but it hasn't afforded her the comfort of financial security just yet. She hopes to someday be able to pay off the loan to her cousin.

### **Story of a differently abled man home-based worker from Quetta**

Hameed was afflicted with polio at the age of seven. He received schooling until grade eight and, after the death of his father, was put in charge of all responsibilities of the family. He currently takes care of his mother, and is married with three young daughters, one of whom is in third grade. Initially, he started working as a salesman at a small stall while learning rosary making from his mentor. Eventually, he started making and selling rosaries in the local market and established a small production unit with several other home-based workers engaged. At one point, he had 15 home-based workers employed with him, producing and selling rosaries to middlemen for onward selling to the Islamic Republic of Iran. He suffered a financial loss in 2012 when an electrical short circuit caused a fire in this production unit, resulting in a loss of PRe 150,000. He eventually established a new production unit and began the production of rosaries, using stone imported from Afghanistan. He currently has six home-based workers employed with him as students.

To further improve his business, he needs better stone cutting machinery and new machines for proper finishing to improve the quality of his product. On average, he earns PRe 20,000 per month, and he pays PRe 800 daily wage to the home-based workers he has employed. He worries that the increasing price of the raw material is reducing his profit margin. To counter this loss, he has started mobile repair work at his home, after receiving training from a social complex that works with differently abled people in Quetta. He uses the income from this mobile repair work, alongside his income from rosary making, to meet his household expenditures. During COVID-19, he also ran a tea stall to meet his needs. He works hard to bear all the expenditures of his family.

# REFERENCES

- ADB (Asian Development Bank). 2014. "Rapid Assessment of Sexual Harassment in Public Transport and Connected Spaces in Karachi." Report, Asian Development Bank, Manila.
- Akhtar, S. 2011. Searching for the Invisible Workers: A Statistical Study of Home-Based Workers in Pakistan. Islamabad: International Labour Organization.
- Akhtar, S. 2020. "Home-Based Workers in Pakistan—A Statistical Profile." WIEGO Statistical Brief 26, Women in Informal Employment: Globalizing and Organizing, Manchester, U.K.
- Amir, S., A. Kotikula, R. Pande, L. Bossavie, and U. Khadka. 2018. "Female Labor Force Participation in Pakistan: What Do We Know?" Pakistan Gender and Social Inclusion Platform and Social Protection and Jobs, World Bank, Washington, DC. <https://documents1.worldbank.org/curated/en/444061529681884900/pdf/Female-labor-force-participation-in-Pakistan-what-do-we-know.pdf>.
- Anker, R., I. Chernyshev, P. Egger, and F. Mehran. 2003. "Measuring Decent Work with Statistical Indicators." International Labour Review 142 (2): 147–78.
- Anker, R., I. Chernyshev, P. Egger, F. Mehran, and J. Ritter. 2002. "Measuring Decent Work with Statistical Indicators." Policy Integration Working Paper No. 2, International Labour Office, Geneva.
- Aurat Foundation. 2017. "Women's Safety Audit in Public Transport in Lahore." Women Development Department (Punjab), UN Women, and Aurat Publication Information Service Foundation.
- Bonnet, F., F. Carré, M. Chen, and J. Vanek. 2021. "Home-Based Workers in the World: A Statistical Profile." WIEGO Statistical Brief 27, Women in Informal Employment: Globalizing and Organizing, Manchester, U.K.
- Field, E., and K. Vyborny. 2022. "Women's Mobility and Labor Supply: Experimental Evidence from Pakistan." ADB Economics Working Paper Series 655, Asian Development Bank, Manila.
- ILO (International Labour Organization). 2001. Stopping Forced Labour: Global Report under the Follow-Up to the ILO Declaration on Fundamental Principles and Rights at Work. Report of the Director-General, International Labor Conference, 89th Session. Geneva: ILO.
- ILO (International Labour Organization). 2008. "Report of the Director-General: Sixth Supplementary Report: Measuring Decent Work." In Report of the Director-General: Sixth Supplementary Report: Measuring decent work. Geneva: ILO.
- ILO (International Labour Organization). 2012. "Decent Work Indicators." ILO factsheet, September 9, ILO, Geneva.
- Shahla Tabbasum, K. S. 2022. "Sexual Harassment on Public Transport: A Survey Study of Rawalpindi, Pakistan. Journal of Humanities, Social and Management Sciences 3 (1): 258–66.

- World Bank. 2018. "Female Labor Force Participation in Pakistan: What Do We Know?" Note, Pakistan Gender and Social Inclusion Platform and Pakistan Social Protection and Jobs, World Bank, Washington, DC.
- World Bank. 2019a. "Labor Force Aspirations, Experiences and Challenges for Urban, Educated Pakistani Women: Discussions in Four Metro Cities." Pakistan Gender and Social Inclusion Platform and Center of Gender and Policy Studies, World Bank, Washington, DC. <https://documents1.worldbank.org/curated/en/19007161161113613/pdf/Labor-Force-Aspirations-Experiences-and-Challenges-for-Urban-Educated-Pakistani-Women-Discussions-in-Four-Metro-Cities.pdf>.
- World Bank. 2019b. "Labor Force Experiences for Urban, Low-Income Pakistani Women." Women in the Workforce study note, Pakistan Gender and Social Inclusion Platform and Center of Gender and Policy Studies, World Bank, Washington, DC.
- World Bank. 2020. "Sexual Harassment in Public Spaces: Analysis of New Survey Data from Peshawar, Pakistan." Women in the Workforce study note, Pakistan Gender and Social Inclusion Platform, Poverty and Equity Program Global Practice, World Bank, Washington, DC.
- World Bank. 2021. "Women in the Workforce in Peshawar." Women in the Workforce study note, Pakistan Gender and Social Inclusion Platform and Pakistan Poverty and Equity Program, World Bank, Washington, DC.
- World Bank. 2022. "Women in the Workforce in Quetta: Results from the Quetta Urban Household Survey." Women in the Workforce study note, Pakistan Gender and Social Inclusion Platform and Pakistan Poverty and Equity Program, World Bank, Washington, DC. <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099033023182039369/p174803009c73a0f40a3050aca7fc0e117f>.
- World Bank Group. 2022. "From Swimming in Sand to High and Sustainable Growth: A Roadmap to Reduce Distortions in the Allocation of Resources and Talent in the Pakistani Economy." Pakistan's Country Economic Memorandum, World Bank, Washington, DC.
- Zulfiqar, G. 2017. "Does Microfinance Enhance Gender Equity in Access to Finance? Evidence from Pakistan." *Feminist Economics* 23 (1): 160–85.
- Zulfiqar, G. 2020. "An Analysis of the Homeworker Network in Pakistan: A Global Justice Network (GJN) Perspective." *Global Networks* 20 (4): 656–76.





Norwegian Embassy  
Islamabad



Khyber Pakhtunkhwa  
Federally Administered Tribal Areas  
and Balochistan  
Multi-Donor Trust Fund

