HOMEWORKERS IN GARMENT SUPPLY CHAINS:

Research from Karachi, Pakistan

HomeNet South Asia Trust

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Homenet SOUTH ASIA
Network of Homebased workers in South Asia

Transform Trade

HomeWorkers Worldwide

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HomeWorkers Worldwide

Homenet South Asia
Network of Home-Based Workers in South Asia

Homenet Pakistan

sabah Nepal

SEWA

CLASS Nepal

Service to People SAVE

EXECUTIVE SUMMARY

Introduction of the Study

This report presents the findings of the research titled 'Homeworkers in Garment Supply Chains: Research from Karachi, Pakistan', which HomeNet South Asia Trust (HNSA) conducted with women homeworkers (HWs) between December 2020 and January 2021. Women HWs are sub-contracted workers found at the lower tiers of global garment supply chains. The survey was conducted in Karachi city in Pakistan.

This report is the product of the Hidden Homeworkers Project, co-funded by the European Union and conducted in partnership with Transform Trade (formally known as Traidcraft Exchange); Homeworkers Worldwide; and HNSA and its affiliates, SAARC Business Association of Home-Based Workers (SABAH) Nepal, CLASS Nepal, Self-Employed Women's Association (SEWA) Bharat (in Delhi), Social Awareness and Voluntary Association (SAVE), and HomeNet Pakistan (HNP).

HNP took the lead in conducting the survey. Most HWs surveyed (65 percent) did not belong to any organisation, whereas among those who did, the majority belonged to HNP (92 percent). The research was conducted when the country saw a reduction of COVID-19 cases. Hence, the findings were compared between the time 'Before COVID-19' and 'During COVID-19' under the following headings: Homeworker's Work Details, Working Conditions, Nature of Agreements and Remuneration, Access to Social Security and Basic Services, and Supply Chain Transparency.

Work Details

An overwhelming majority of the women HWs mentioned that they started working as an HW to earn an income. Some of them did so because they were not allowed to work outside of their home or no other work was available. A few chose homeworking to take care of their house, children, and elderly in their families. The survey found that HWs' spouses were the primary earners while HWs supplemented the family income.

Before COVID-19, tailoring was the most common type of work HWs were involved in, followed by embroidery and embellishment. The situation was quite different during COVID-19, with most HWs (60 percent) going without work. The average homeworking years were 9. Before COVID-19, the major sources of work for HWs were local community leaders or residents, followed by local factories and sub-contractors. These community leaders or local residents were women HWs who did not have mobility restrictions (unlike others) and engaged directly with local factories or workshops for large orders. For the overwhelming majority of HWs, their place of work was inside the house. Most worked 8 hours a day before COVID-19, whereas very few worked 8 hours a day during COVID-19. The number of working days remarkably varied before and during COVID-19: 21 to 30 days per month for most women HWs before COVID-19, compared to no work for most women during COVID-19. Only a few of them worked 21 to 30 days per month during COVID-19.

Working Conditions

HWs' working conditions were not satisfactory. Very few of them used safety equipment. The most common health problems due to work were eye strain/headache, back pain, and neck/shoulder pain. Eye strain or headache was even more pronounced among women HWs working in the embellishment sector. Most HWs used to visit doctors to deal with their health issues.

Most HWs did not experience any harassment or abuse from contractors or people who provided them work. Key informant interviews (KIIs) also revealed that many HWs receiving work from community leaders or local residents did not face any misbehaviour because these women were known to the leaders and residents and were from the same community.

Nature of Agreements and Remuneration

Most women HWs mentioned they signed no agreements with the contractors or agents

who provided them work. KIIs conducted during the survey revealed that many HWs were already trained over the years on home-based workers' policy, its pre-requirements, and how it would be supporting them. One of the requirements was to have either a written supplier's contract or an employment contract. Despite this, most HWs had no written agreements. Before COVID-19, prevalence of no agreement was mostly observed in the embellishment sector and the embroidery sector, whereas verbal agreements were quite common in the stitching sector. Additionally, written supplier contracts (with invoices and delivery notes) were observed in the tailoring sector and the stitching sector.

Most HWs were paid on a piece-rate basis. They received payment once a week followed by twice a month and once a month. In most cases, their payments were generally based on the number of pieces they produced; they did not receive a monthly salary or weekly wage. This meant that they used to get paid once they completed the required tasks. Average monthly earnings were very low as compared to the Sindh government's minimum monthly wage before COVID-19, which reduced further during COVID-19 (PKR 7,934 (USD 45) before COVID-19 and PKR 6,545 (USD 37) during COVID-19 against the Sindh government's minimum wage of PKR 19,000 (USD 108) at the time of the survey). Unfortunately, none of them were aware of their state government's minimum wage. KIIs revealed that despite HWs working for long hours, they were still unable to earn the minimum monthly wage because of the irregularity of work, low wage, poor infrastructure (non-availability of electricity and equipment), and increased household chores. Even though most HWs had conducted negotiations to increase their piece-rate wages, very few of them believed such negotiations helped increase the wages. Most HWs did not believe they earned enough to meet their basic needs before COVID-19. The situation worsened when HWs did not have work during COVID-19. The survey also found that most of them had not organised and collectively bargained with contractors before COVID-19, and such activity was non-existent during COVID-19 because of most HWs not having work.

Access to Social Security and Basic Services

Access to social security benefits was almost non-existent. Very few HWs' employers provided them health insurance. Most did not have health insurance, accidental insurance, old-age allowance, and maternity allowance. With regard to the social protection benefits the government provided, only one-third of HWs were aware of the different schemes available. Among them, almost all HWs had access to ration cards and food support programmes before and during COVID-19. Regarding basic services, more than half of HWs had access to electricity and housing; however, solid waste management, regular water supply, individual toilets, and covered drains were accessible to less than half of the respondents. Access to streetlights was also found to be severely low. The KIIs conducted in the towns of Organi and Baldia showed the same results. HWs lacked the basic necessities because their places of residence were in slum areas. Their place of residence were compact settlements with congested spaces, poor infrastructure, and water and electricity issues. Frequent load shedding and acute water shortages were very common.

Supply Chain Transparency

The survey revealed a lack of transparency and awareness among HWs about where their products were sold and what the names of the brands they worked for were. The KIIs revealed that this lack of transparency and awareness occurred because contractors used to hide such information to prevent HWs from finding out the actual worth of the products. Nevertheless, a few literate HWs had found the information by reading the labels (tags) attached to the pieces of cloth and by searching for the labels on Google.

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ACRONYMS

HBWs	Home-based workers
HCR	Himalaya Comprehensive Research Pvt Limited
HNSA	HomeNet South Asia Trust
HNP	HomeNet Pakistan
HWs	Homeworkers
ILO	International Labour Organization
N	Number of respondents
PKR	Pakistani rupee
USD	US dollar
WHWs	Women homeworkers
WIEGO	Women in Informal Employment Globalizing and Organizing

1. ABOUT THE REPORT

This report is the product of the Hidden Homeworkers Project, co-funded by the European Union and prepared in partnership with Transform Trade (formally known as Traidcraft Exchange); Homeworkers Worldwide; and HomeNet South Asia (HNSA) and its affiliates, SAARC Business Association of Home-Based Workers (SABAH) Nepal, Centre for Labour and Social Studies (CLASS) Nepal, Self-Employed Women's Association (SEWA) Bharat (Delhi), Social Awareness and Voluntary Association (SAVE), and HomeNet Pakistan (HNP).

This report presents the findings of the research titled 'Homeworkers in Garment Supply Chains: Research from Karachi, Pakistan' conducted with women homeworkers (HWs) in December 2020 and January 2021 by HNSA affiliate HNP. The data were processed and analysed in Nepal by Himalaya Comprehensive Research Pvt Limited on behalf of HNSA. This report is part of a similar report prepared in Nepal and India on HWs.[1]

The main objective of the research was to understand the situation of women HWs residing near Sindh Industrial Trading Estate in Karachi city, Pakistan, before and during COVID-19. Other specific objectives consisted of understanding HWs' work details and working conditions; HWs' wage rates, incomes, and financial conditions; the nature of the agreements HWs had signed with sub-contractors/intermediaries; HWs' accessibility to social security and basic services; HWs' accessibility to social protection/assistance; domestic and international supply chains HWs were involved in; and the extent of HWs' organisation and collective voice. The report also highlights the issues and needs of women HWs.

The research depicts the working conditions of women HWs in the garment industry sub-contracting chains and highlights their issues and needs. A set of recommendations is outlined for different sectors to take up the issues of HWs. The findings of the research can also contribute to building new programmes and strategies in this sector.

[1] *The report of the research conducted in India and Nepal was published in April 2021 under the title 'Homeworkers in Garment Supply Chains: Research from India and Nepal'. The report is available at https://hnsa.org.in/resources/homeworkers-garment-supply-chains-research-india-and-nepal.*
A joint report of the three countries could not be published because data could not be collected in Pakistan around the same time it was collected in the other two countries. Thus, additional questions were added to the original questionnaire to find out HWs' situation during COVID-19.

2. OVERVIEW OF HOME-BASED WORKERS AND HWs IN GARMENT INDUSTRIES

The International Labour Organization (ILO) Convention 1996 on Home Work (No. 177) defines homework as *'work carried out by a person, to be referred to as a homeworker, (i) in his or her home or in other premises of his or her choice, other than the workplace of the employer; (ii) for remuneration; (iii) which results in a product or service as specified by the employer, irrespective of who provides the equipment, materials or other inputs used unless this person has the degree of economic independence necessary to be considered an independent worker under national laws, regulations or court decisions'*. The Convention further states that *'the term "employer" means a person, natural or legal, who either directly or through an intermediary, if any, gives out home work in pursuance of his or her business activity'*.

There are two main categories of home-based workers (HBWs): self-employed (or own account HBWs) and sub-contracted piece-rate HBWs (often called HWs). An informal workforce consisting of HWs carries out key aspects of production in domestic and global supply chains. HWs are a type of HBWs sub-contracted by a contractor (or a series of sub-contractors or intermediaries) to produce or add value to goods in their own homes or adjacent premises. This informal workforce performs key aspects of production for both domestic and global supply chains. HWs do not have direct access to raw materials or markets. On the one hand, self-employed or own-account HBWs produce goods and/or offer services from their own homes or adjacent premises and have direct access to raw materials and markets. HWs, on the other hand, are sub-contracted and are provided with orders, deadlines, and raw materials by intermediaries or sub-contractors based on which they deliver orders and get paid on a piece-rate basis. They are not involved in the sale of the final products they produce (Chen and Sinha, 2016; Chen and Sinha, 2019). However, both self-employed HBWs and sub-contracted HWs have to cover many of the non-wage costs of production such as workplace, equipment, utilities, and transport. They also bear many production risks such as delayed or cancelled orders, unreliable supply of raw materials, delayed payments, and rejected goods (Chen and Sinha, 2019).

The number of HBWs in Pakistan's non-agricultural sector was estimated to be 2,474,571 as of 2017/18 (Akhtar, 2020), with 81 percent being women and 19 percent being men. Women HBWs in the non-agricultural sector comprised about 46 percent, whereas men HBWs comprised only 2 percent. This shows that non-agricultural home-based work was the major source of employment for women in Pakistan.

Table 2.1: Home-based Workers in Pakistan's Non-agricultural Sector By Sex, 2017–18

DESCRIPTION	WOMEN	MEN	TOTAL
Number of non-agricultural HBWs	2,003,786	470,785	2,474,571
Sex proportion in non-agricultural HBWs	81%	19%	100%
Share in total non-agricultural Employment	46%	2%	7%

Source: Akhtar, 2020

In Pakistan, involvement of women HBWs in the manufacturing sector was mainly observed in the textiles and apparel sector (39 percent) as of 2017–18. Another 11 percent of women HBWs was observed in services (Akhtar, 2020). These two sectors accounted for about 50 percent of women HBWs in Pakistan as of 2017-18. These findings reveal that the manufacture of textiles and apparel was the sector with the highest concentration of women HBWs in Pakistan.

The number of HWs in Pakistan was estimated to be 674,247, and they were mainly involved in manufacturing textiles and apparel. Among them, 94 percent were women (Akhtar, 2020). They significantly contributed to domestic and global supply chains of garment and textile industries in Pakistan. Despite this, they had to work in poor and unsafe conditions. They were also likely to be exposed to harmful chemicals, fumes, fibre dust, or hazardous materials (UN Women, 2018; HNSA and WIEGO, 2020). Many of them were unaware of the brands they produced goods for, the supply chain links in their work beyond contractors, their rights, and the scope of their responsibilities (Sinha and Mehrotra, 2016). Their lack of awareness had a negative impact on their bargaining power with sub-contractors, leaving them vulnerable to various forms of exploitation. Average earnings were found to be well below the national minimum wage and inadequate to raise a family (Chen and Sinha, 2016; Sinha and Mehrotra, 2016).

HWs stitching a bedsheet at their vocational training center in Karachi, Pakistan

3. METHODOLOGY OVERVIEW

3.1 RESEARCH DESIGN

In this survey, purposive sampling was used to select locations and women HWs. Locations were identified based on the large numbers of women HWs that worked there according to women leaders from HNP. The survey was conducted with HWs in six locations of Karachi: North Nazimabad Town, Surjani Town, Landhi Town, Liaqatabad Town, Baldia Town, and Orangi Town (HNP is actively working in these locations). These locations are urban and semi-urban areas of Karachi where informal economic activities take place on a substantial scale.

A closed-ended questionnaire (with a few open-ended questions) was formulated to interview HWs. Some questions were formulated with a view to capture changes that occurred because of COVID-19. Once the final draft of the questionnaire was ready, it was translated into Urdu, piloted, and revised prior to actual data collection from HWs. The survey was administered to a total of 110 women HWs. Data collectors entered the data obtained through the survey in CSPro software and then analysed the data using SPSS software for statistical analysis.

3.2 SELECTION OF WOMEN HWs

Respondents of the survey were HWs aged 18 and above who were regularly working in garment supply chains for global brands. They were selected on the basis of their knowledge about the brands they produced for and the markets (international and domestic) their products were supplied to.

3.3 ENUMERATORS, TRAINING, AND FIELDWORK

Enumerators were selected from local areas. Good communication skills and engagement with HNP as active leaders and field mobilisers were taken into consideration while selecting them. They were also actively working as HWs. One of them ran a vocational centre for HWs.

Before the enumerators were deployed to the field for interviewing HWs, HNP provided them brief training. They were oriented in each and every question and instructed on how to fill in the questionnaire. They were taught about data confidentiality and instructed to take consent from each respondent before starting an interview. The enumerators conducted mock calls among themselves during the training to familiarise them with each question and to increase their confidence.

The fieldwork for the data collection was conducted in December 2020 and January 2021. On average, it took about 45 minutes to administer one questionnaire. During the data entry phase, it was found that a few questionnaires were not filled properly. Thus, the survey team had to go back to the respondents in April 2022 and May 2022 to obtain more information. Obtaining consent from respondents was mandatory before starting an interview. If a respondent hesitated to share information or disliked sitting for an interview, enumerators had to respect her opinion and select another candidate.

3.4 CHALLENGES OF THE SURVEY

Several challenges were encountered during the data collection process. First, HWs were unable to answer some of the questions, which required data collectors to spend more time explaining the questions to them. Data collectors had difficulties managing time because they were also working as HWs. The data collection period had to be extended because of the travelling requirement to data collection sites, enumerators' availability, and the lengthy questionnaire. Furthermore, some of the questionnaires had to be revisited because of unclear open-ended responses noted by the data collectors. Issues were encountered during the data entry process with the CSPro software, which took more than three months to resolve.

3.5 LIMITATIONS OF THE SURVEY

The survey was limited to women HWs working in garment sector supply chains. The survey had attempted to include HWs who were working for international garment brands. However, HWs working for domestic brands predominated because of HWs' limited knowledge about whom they were producing for.

The survey was conducted in four prime locations of Karachi. However, it should not be taken as a scientifically representative sample of the entire women HW population of Karachi. The sampling method of the survey was purposive, where the surveyed HWs were largely those who already had some links and engagements with HNP.

4. RESPONDENTS' PROFILES

All the 110 women HWs included in the survey were from select cities in Karachi, Pakistan. Out of them, about 17 percent were from urban areas and about 83 percent were from semi-urban areas.

Table 4.1: Composition of the Sample by Rural-Urban Settlement (in Percent)

RURAL-URBAN SETTLEMENT	PAKISTAN
Urban	17.3%
Semi-urban	82.7%
Total	100%
N	110

About forty-seven percent of the respondents were aged between 18 and 30, whereas about 33 percent were aged between 31 and 40. Those aged between 41 and 50 comprised about 18 percent, whereas those aged 51 and above comprised about 2 percent.

Table 4.2: Age Group Composition of the Sampled Respondents (in Percent)

AGE GROUP	PAKISTAN
18–30	47.3%
31–40	32.7%
41–50	18.2%
51 and above	1.8%
Total	100%
N	110

About 64 percent of the respondents interviewed in Pakistan were married, whereas about 22 percent were unmarried. About 8 percent were widowed, 4 percent were separated, and 3 percent were divorced.

Table 4.3: Marital Status of the Sampled Respondents (in Percent)

MARITAL STATUS	PAKISTAN
Married	63.6%
Unmarried	21.8%
Widowed	8.2%
Separated	3.6%
Divorced	2.7%
Total	100%
N	110

In terms of educational status, those who were unable to read and write made up about 17 percent. About 11 percent could write their signatures only. Those who had basic levels of reading and writing proficiency made up about 9 percent. About 36 percent of the respondents mentioned they had completed primary education, whereas about 23 percent mentioned they had completed secondary education. Those who had completed higher education (i.e. graduate or above) comprised about 5 percent.

Table 4.4: Educational Status of the Sampled Respondents (in Percent)

EDUCATIONAL STATUS	PAKISTAN
Unable to read and write	17.3%
Able to write signature only	10.9%
Basic level of reading and writing	9.1%
Completed primary education	35.5%
Completed secondary education	22.7%
Completed higher education (graduate or above)	4.5%
Total	100%
N	110

Most respondents included in the survey belonged to the Muhajir ethnic group (39 percent). These were followed by the Punjabis (about 25 percent) and Hindkos (about 16 percent). The Pashtun ethnic group constituted about 14 percent of the sample. Seraikis, Sindhis, and Balochs comprised about 6 percent, 1 percent, and 1 percent of the sample, respectively.

Table 4.5: Ethnic Composition of the Sample (in Percent)

ETHNICITY	PERCENT
Muhajir	39.1%
Punjabi	24.5%
Hindko	15.5%
Pashtun	13.6%
Saraiki	5.5%
Sindhi	0.9%
Baloch	0.9%
Total	100%
N	110

5. FINDINGS

5.1 WORK DETAILS

5.1.1 REASONS FOR BECOMING A HW

The overwhelming majority of the HWs surveyed in Karachi mentioned that they started working as HWs to earn an income. This income paid for various household and school expenses. Some 45 percent said that they started working as HWs because they were not allowed to work outside the home. Some 21 percent worked as HWs because no other work was available. Those who said that they started working as HWs to take care of housework, children, and elderly members of their families made up about 19 percent. Only about 6 percent of the respondents mentioned doing home-based work to gain financial independence. HWs of survey locations in Karachi had 9 years of working experience on average.

Table 5.1: Reasons for Working as Homeworkers (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	PERCENT
To earn an income	90%
Not allowed to work outside of home	44.5%
No other available work	20.9%
To take care of house, children, and elderly members of family	19.1%
For financial independence	5.5%
Total	180%
N	110

5.1.2 INTRA-HOUSEHOLD INCOME EARNING RESPONSIBILITIES

Before COVID-19, about 51 percent of HWs mentioned that their husbands were the primary earners, whereas 36 percent of HWs mentioned that they were the primary earners. The data did not differ much during COVID-19, where 53 percent of HWs (slightly more than before COVID-19) mentioned that their husbands were the primary earners, whereas 32 percent HWs mentioned that they were the primary earners. About 7 percent and 9 percent HWs, respectively, mentioned their fathers were the primary earners before and during COVID-19. The proportion of those who mentioned their sons or daughters were the primary earners was similar (about 5 percent and 6 percent HWs, respectively).

Table 5.2: The Primary Earner in the Household (Base = All)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
Husband	50.9%	52.7%
Self	36.4%	31.8%
Father	7.3%	9.1%
Son/Daughter	4.5%	5.5%
Brother	0.9%	0.9%
Total	100%	100%
N	110	110

5.1.3 ACCESS TO TRAINING

Most of the HWs in Pakistan (about 66 percent) had not received any training before the pandemic. Occupation health and safety training was the most common type of training HWs received (about 21 percent). Participation in other forms of training such as organising and labour rights training, women rights training, skill development training, and financial literacy training were about 16 percent, 16 percent, 14 percent, and 12 percent, respectively. Entrepreneurship development training had a very low percentage of participation (only about 6 percent).

Table 5.3: Participation in Training Before COVID-19 (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	PERCENT
No involvement in training	66.4%
Occupation health and safety training	20.9%
Organising and labour rights training	16.4%
Women rights training	16.4%
Skills development training	13.6%
Financial literacy training	11.8%
Enterprise development training	5.5%
Total	150.9%
N	110

Key informant interviews (KII) revealed that the reason for non-involvement in training by most HWs at the time of the survey was the recent identification of new clusters where homeworking was present and where HWs were not yet linked to HNP and local member-based organisations (MBOs).

5.1.4 SOURCES OF WORK

The major sources of work for most HWs (about 42 percent) before the pandemic were community leaders or local residents, followed by local factories or workshops (about 23 percent), sub-contractors or agents (about 20 percent), and manufacturers or export houses (about 17 percent). During the pandemic, the study showed that as high as 60 percent of HWs had no work. Around 31 percent mentioned receiving work from community leaders and local residents. Very few respondents mentioned receiving work from manufacturers/export houses (about 6 percent), local factories or workshops (about 4 percent), and sub-contractors or agents (about 3 percent), respectively.

Table 5.4: Sources of Work Before and During COVID-19 (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
No work during COVID-19	-	60%
Community leaders or local residents	41.8%	30.9%
Local factories or workshops	23.6%	3.6%
Sub-contractors or agents	20%	2.7%
Manufacturers or export houses	17.3%	5.5%
Family members	2.7%	0%
Total	105.5%	102.7%
N	110	110

KIIs revealed that community leaders or local residents are women HWs who do not face mobility restrictions and engage directly with local factories or workshops for large orders. They accumulate HWs in their area and provide them work. Many HWs are restricted from free travel because of social norms and safety concerns (GLM/LIC, 2018).

5.1.5 TYPES OF WORK

Before the pandemic, tailoring (i.e. making a complete garment) was the most common type of work with about 50 percent of HWs engaged in it, followed by embroidery (about 38 percent) and embellishment (e.g. sequins work) (about 33 percent). Around 9 percent were involved in stitching parts of garments and sewing buttons/sleeves. However, during COVID-19, 60 percent of the HWs had no job orders. Those who were engaged in tailoring, embroidery, and embellishment made up about 20 percent, 23 percent, and 16 percent, respectively. These were lower percentages than those before COVID-19. HWs involved in finishing tasks such as cropping, assembling, cutting, ironing, folding, and recycling were left without work during the pandemic. This indicates the negative impact COVID-19 has had on their livelihoods.

Table 5.5: Types of Homework Participants Were Involved in Before and During COVID-19 (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
No work during COVID-19	-	60%
Tailoring (i.e. making a complete garment)	50%	20%
Embroidery	38.2%	22.7%
Embellishment (e.g. adding sequins)	32.7%	16.4%
Stitching (parts of a garment, sewing buttons or sleeves)	9.1%	1.8%
Cropping	5.5%	0%
Assembling/packing (footwear or other apparel)	3.6%	0%
Cutting	2.7%	0%
Ironing	1.8%	0%
Finishing and/or quality control/checking	1.8%	0.9%
Bag making	1.8%	0.9%
Folding	0.9%	0%
Recycling waste material	0.9%	0%
Total	149.1%	122.7%
N	110	110

The HBWs women do different kinds of sewing work.

5.2 WORKING CONDITIONS

5.2.1 LOCATIONS OF WORK

The overwhelming majority of the HWs surveyed worked inside the house (about 96 percent). Around 4 percent of the HWs worked outside the house/in their veranda/on a nearby street, whereas 2 percent worked in home-based workshops at walking distance from their homes. Some 2 percent also mentioned that they worked in community work centres.

Table 5.6: Location of Work (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	PERCENT
Inside the house	95.5%
Outside the house/in their veranda/on the street	3.6%
Home-based workshop walking distance from home (owned by self or own organisation)	1.8%
Community work centre (owned by self or own organisation)	1.8%
Total	102.7%
N	110

5.2.2 HEALTH ISSUES RELATED TO WORK

About 83 percent of HWs in Karachi mentioned that they had eye strain or headache followed by back pain (about 64 percent), neck/shoulder pain (about 56 percent), a feeling of tiredness and sadness (about 36 percent), cuts and wounds from needle/thread (about 26 percent), and hip/leg pain (about 20 percent). Only about 2 percent mentioned that they did not have health problems

Table 5.7 Health Problems Faced by Homeworkers Because of the Work (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	PERCENT
Eye strain/headache	82.7%
Back pain	63.6%
Neck/shoulder pain	56.4%
Feeling tired and sad all the time	35.5%
Cuts and wounds from needle or thread	26.4%
Hip/leg pain	20%
Chest problems/trouble breathing	1.8%
No	1.8%
Total	288.2%
N	110

Eye strain or headache was the most pronounced health problem (about 94 percent) in embellishment jobs followed by back pain (about 78 percent), neck/shoulder pain (about 72 percent), a feeling of tiredness and sadness (about 56 percent), cuts/wounds (about 44 percent), and hip/leg pain (about 14 percent). The result was similar for embroidery and tailoring work, but the degree of response was lower.

Table 5.8 Health Problems by Type of Work (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	EMBROIDERY	EMBELLISHMENT	TAILORING
Eye strain/headache	90.5%	94.4%	85.5%
Back pain	66.7%	77.8%	54.5%
Neck/shoulder pain	54.8%	72.2%	50.9%
Feeling tired and sad all the time	50%	55.6%	40%
Cuts and wounds from needle or thread	38.1%	44.4%	23.6%
Hip/leg pain	11.9%	13.9%	18.2%
Chest problems/trouble breathing	2.4%	2.8%	1.8%
No	2.4%	2.8%	1.8%
Total	316.7%	363.9%	276.4%
N	42	36	55

Note: Categories of work with very low responses were omitted from the table.

Many studies on HWs have revealed that health and safety issues are a constant problem in the garment industry. HWs have to work in poor and unsafe conditions. Pains on their back, neck, and shoulders are very common because they have to sit in one position over long hours. They are also often exposed to harmful chemicals, fumes, fibre dust, and/or hazardous materials in their work (UN Women, 2018; HNSA and WIEGO, 2020).

HWs taking protective measures to prevent health problems made up only 24 percent. About 76 percent mentioned that they did not take any protective measures to avoid or reduce health problems.

Table 5.9: Participants Taking Protective Measures to Prevent Health Problems (Base = All)

DESCRIPTION	PERCENT
Yes	23.6%
No	76.4%
Total	100%
N	110

Most HWs who reported taking protective measures mentioned visiting a doctor (96 percent) as a protective measure to reduce the negative impact of their work. About 15 percent of them also mentioned using masks to prevent health problems.

Table 5.10: Protective Measures Taken to Prevent Health Problems (Base = Only Those Who Took Protective Measures to Prevent Health Problems)

DESCRIPTION	PERCENT
Visiting a doctor	96.2%
Using masks	15.4%
Total	111.5%
N	26

5.2.3 USE OF SAFETY EQUIPMENT

Very few HWs (about 29 percent) used safety equipment such as hand gloves and masks during their work.

Table 5.11: Usage of Safety Equipment Such as Hand Gloves and Masks During Work (Base = All)

DESCRIPTION	PERCENT
Yes	29.1%
No	70.9%
Total	100%
N	110

Of those HWs who reported that they used safety equipment while working, about 97 percent used aprons, about 16 percent used needle guards, and about 3 percent used masks and gloves.

Table 5.12: Safety Equipment Used During Work (Base = Only Those Who Said That They Used Safety Equipment) (Percentages Based on Multiple Responses)

DESCRIPTION	PERCENT
Apron	96.9%
Needle guards	15.6%
Masks and gloves	3.1%
Total	115.6%
N	32

5.2.4 CONTRACTORS/AGENTS' BEHAVIOUR TOWARDS HWs

An overwhelming majority of HWs (about 85 percent) mentioned that they did not experience any form of misbehaviour from contractors or the people who provided them work. However, there were some cases of misbehaviour. About 13 percent mentioned that contractors delayed their payments and about 3 percent mentioned suffering verbal abuse (3 cases). KIIs revealed that many HWs receiving work from community leaders or local residents did not face any misbehaviour because these women were known to them and were from the same community. Community leaders obtained work directly from factories or workshops, and they distributed it among the HWs in their communities.

Table 5.13: Experience of Misbehaviour from the Contractor or the Person Who Provided the Work (Base = All)

DESCRIPTION	PERCENT
No	84.5%
Delayed payment	12.7%
Verbal abuse	2.7%
Total	100%
N	110

HWs experiencing forms of misbehaviour were cross-tabbed by their work providers. It was found that almost one-fourth (about 24 percent) of those who obtained work from community leaders/local residents had experienced delayed payment. This figure was 14 percent among those who obtained work from sub-contractors/agents, followed by manufacturers/ export houses (5 percent). One-third (about 33 percent) of those who obtained work from their family members had been victims of verbal abuse.

Table 5.14: Experience of Misbehaviour from Contractors or Work Providers (Base = All)

	FAMILY MEMBER	SUB-CONTRACTOR /AGENT	COMMUNITY LEADER/LOCAL RESIDENT	LOCAL FACTORY/ WORKSHOP	MANUFACTURER/ EXPORT HOUSE
No	66.7%	81.8%	76.1%	96.2%	94.7%
Delayed payment	0%	13.6%	23.9%	0%	5.3%
Verbal abuse	33.3%	4.5%	0%	3.8%	0%
Total	100%	100%	100%	100%	100%
N	3	22	46	26	19

Regarding incidences of non-payment for completed work before and during the pandemic, more than 80 percent of HWs received payment for completed work.

Table 5.15: Incidences of Non-payment for Completed Work (Base = All)

	BEFORE COVID-19	DURING COVID-19
Yes	18.2%	20%
No	81.8%	80%
Total	100%	100%
N	110	110

Proportions of incidences of non-payments were the same before and during COVID-19 (about 18 percent) among those who obtained work from sub-contractors/agents. This proportion increased during COVID-19 (about 26 percent) compared to before COVID-19 (about 22 percent) among those who obtained work from community leaders/ local residents. Incidences of non-payments increased during COVID-19 (about 23 percent) compared to before COVID-19 (about 19 percent) among those who obtained work from local factories/ workshops. However, the opposite situation was observed among those who obtained work from manufacturers/export houses (about 11 percent before COVID-19; about 5 percent during COVID-19).

Table 5.16: Incidences of Non-payment for Completed Work By Work Providers (Base = All)

	SUB-CONTRACTOR /AGENT		COMMUNITY LEADER /LOCAL RESIDENT		LOCAL FACTORY /WORKSHOP		MANUFACTURER/ EXPORT HOUSE	
	Before COVID-19	During COVID-19	Before COVID-19	During COVID-19	Before COVID-19	During COVID-19	Before COVID-19	During COVID-19
Yes	18.2%	18.2%	21.7%	26.1%	19.2%	23.1%	10.5%	5.3%
No	81.8%	81.8%	78.3%	73.9%	80.8%	76.9%	89.5%	94.7%
Total	100%	100%	100%	100%	100%	100%	100%	100%
N	22	22	46	46	26	26	19	19

Most HWs (about 76 percent) received full payment after rectifying the mistakes made in their work. Some 26 percent mentioned that the cost of damage was deducted from their piece-rate wage. About 6 percent mentioned that contractors would become angry and aggressive. Last, about 5 percent said that they were asked to rectify mistakes without any payment.

Table 5.17: Results if Participants Made a Mistake in their Work (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	PERCENT
I am asked to rectify the mistake, but I get paid	75.5%
The cost of the damage gets deducted from my piece-rate wage	25.5%
Contractor becomes angry and aggressive	6.4%
I am asked to rectify the mistake without any payment	4.5%
Total	111.8%
N	110

5.2.5 HOURS AND DAYS OF WORK

Working hours before the pandemic were reported to be higher. About 51 percent of HWs worked for 8 hours, 24 percent of HWs worked for 6 to 7 hours, and 12 percent of HWs worked for 9 to 10 hours. During the pandemic, 60 percent of HWs were not working. Working hours dropped to less than 6 hours for about 16 percent of the respondents. About eight percent HWs reported working for 6 to 7 hours. Those who were working for 8 hours and 9 to 10 hours a day made up only about 4 percent and 9 percent of the sample, respectively.

Table 5.18: Hours of Work in a Day (Base = All)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
Less than 6 hours	10%	15.5%
6–7 hours	23.6%	8.2%
8 hours	50.9%	3.6%
9–10 hours	11.8%	9.1%
More than 10 hours	3.6%	3.6%
No work during COVID-19	-	60%
Total	100%	100%
N	110	110

The number of days HWs used to work in a month before and during COVID-19 varied significantly. Most HWs (about 75 percent) used to work 21 to 30 days a month followed by 15 to 20 days (about 21 percent) before COVID-19. During COVID-19, about 60 percent did not work, 23 percent worked less than 15 days, and 16 percent worked from 21 to 30 days. This indicates that most HWs were facing unemployment issues.

Table 5.19: Number of Working Days in a Month (Base = All)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
Less than 15 days	4.5%	22.7%
15 to 20 days	20.9%	1.8%
21 to 30 days	74.5%	15.5%
No work during COVID-19	-	60%
Total	100%	100%
N	110	110

5.3 NATURE OF AGREEMENTS

5.3.1 VERBAL AGREEMENT

A large number of surveyed HWs, about 47 percent, mentioned that there were no agreements between them and their employers.[2] Another 26 percent mentioned that they had verbal agreements with their employers. Only one-fourths (about 25 percent) said that they had written supplier contracts with invoices and delivery notes.

Table 5.20: Kinds of Agreement with Employers (i.e. Supplier/Contractor/Subcontractor/Factory/Company (Base = All)

DESCRIPTION	PERCENT
No agreement	47.3%
Verbal agreement	26.4%
Written supplier contract, with invoices and delivery notes	24.5%
Written employment contract	1.8%
Total	100%
N	110

Pakistan is the only country in South Asia that has passed a HBW act, the Sindh Home-Based Workers Act of 2018, and has a draft Punjab Home-Based Workers Law. Other provinces are in the process of creating and enacting a HBW law. According to the KIIs, during the survey, many HWs had already been trained over the years on HBW policy, its pre-requirements, and how it would support them. One of the requirements is to have either a written supplier's contract or an employment contract. HWs have started to adhere to these requirements and request for

[2] *A study conducted in four countries in South Asia (Bangladesh, India, Nepal, and Pakistan) also supports this finding (Sinha and Mehrotra 2016).*

proof of employment. HWs also obtain work directly from factories where an employment contract can be requested.

Prevalence of no agreement was mostly observed before COVID-19 in the embellishment sector, where as high as 97 percent HWs said that there were no agreements with employers, followed by the embroidery sector (about 79 percent), tailoring sector (about 46 percent) and stitching sector (about 10 percent). Verbal agreements were quite common in the stitching sector (about 70 percent). Written supplier contracts (with invoices and delivery notes) were observed in the tailoring sector (about 36 percent) and the stitching sector (about 20 percent). Very few HWs said that they had written employment contracts in the embroidery sector (about 2 percent) and the tailoring sector (about 2 percent).

Table 5.21: Kinds of Agreement with Employers By Type of Work Before COVID-19 (Base = All)

DESCRIPTION	EMBROIDERY	EMBELLISHMENT	TAILORING	STITCHING
No agreement	78.6%	97.2%	45.5%	10%
Verbal agreement	11.9%	2.8%	16.4%	70%
Written supplier contract with invoices and delivery notes	7.1%	0%	36.4%	20%
Written employment contract	2.4%	0%	1.8%	0%
Total	100%	100%	100%	100%
N	42	36	55	10

Note: Categories with very low responses were omitted from the table.

HW doing cutting work in Karachi, Pakistan

The survey also revealed that incidences of no agreement were higher among HWs whom contractors provided with raw materials, designs and equipment, and per-piece rates and deadlines than those whom contractors provided with all of the above except equipment (about 50 percent vs. 39 percent). Meanwhile, verbal agreement was observed more in the latter group (about 58 percent) than the former one (about 23 percent). Evidence of written supplier contracts was higher in the former group (about 26 percent) than the latter group (about 3 percent).

Table 5.22: Kinds of Agreement with Employers By Material Arrangement Before COVID-19 (Base = All)

DESCRIPTION	THE CONTRACTOR PROVIDES ME WITH RAW MATERIALS AND DESIGNS AND SETS PIECE RATES AND DEADLINES	THE CONTRACTOR PROVIDES ME WITH RAW MATERIALS, DESIGNS, AND EQUIPMENT AND SETS PIECE RATES AND DEADLINES
No agreement	39.4%	49.5%
Verbal agreement	57.6%	22.8%
Written supplier contract with invoices and delivery notes	3%	25.7%
Written employment contract	0%	2%
Total	100%	100%
N	33	101

HWs working without any formal written agreements find themselves in a situation where their employers do not recognise them as formal workers. This deprives them of their rights and privileges as workers. HNSA, in a recently published toolkit, revealed that HWs of South Asian countries including Pakistan were the least recognised category of workers among the different layers of the global supply chain, were paid extremely low piece rates, and were not covered by social security (HNSA and WIEGO, 2020).

5.3.2 HOMEWORKING ARRANGEMENTS

Regarding homeworking arrangements, before COVID-19, contractors or employers provided HWs with raw materials, equipment, and designs and set the piece rate and deadlines in most cases (about 92 percent). However, this figure came down to about 33 percent during COVID-19. Similarly, before COVID-19, contractors or employers provided about 30 percent of HWs with raw materials and designs (but no equipment) and set the piece rate and deadlines. This figure was only about 8 percent during COVID-19.

Table 5.23: Types of Arrangement Applied to Home-working Situation Before and During COVID-19 (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
No work during COVID-19	-	60%
The contractor provides me with raw materials, designs, and equipment (or explains the nature of the work) and sets piece rates and deadlines	91.8%	32.7%
The contractor provides me with raw materials and design (or explains the nature of work) and sets piece rates and deadlines	30%	8.2%
I provide raw materials, equipment, and designs of the products for sale to the final customer	0%	0.9%
Total	121.8%	101.8%
N	110	110

5.3.3 TRACKING ORDERS

The survey revealed that almost 45 percent of HWs did not track their work. Some 40 percent said they tracked their work by noting it down in a diary regularly (although the diary was not signed by their contractors or employers). Some 19 percent mentioned that their contractors used to keep records of their work, whereas about 15 percent mentioned that they tracked their work by keeping a passbook with dates, orders, and payments received signed by the contractor or employer.

Table 5.24: Ways of Tracking HWs' Work (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	PERCENT
No tracking	44.5%
Use diary or notebook (not signed by contractor)	40%
Contractor keeps records	19.1%
Have passbook with dates/orders/payments received (countersigned by contractor)	14.5%
Use other method (not signed by contractor)	1.8%
Total	120%
N	110

Most respondents who obtained work from community leaders (78 percent), family members (67 percent), and manufacturers (about 58 percent) had no tracking systems. Most HWs to whom sub-contractors (about 73 percent) and local factories (about 62 percent) provided work had a diary or a notebook (not signed by a contractor) to keep track of their work. About 35 percent

of those whom local factories employed and about 32 percent of those whom manufacturers employed had a passbook with dates/orders/payments received that a contractor countersigned.

Table 5.25: Ways of Tracking Work By Work Providers (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	FAMILY MEMBER	SUB-CONTRACTOR/ AGENT	COMMUNITY LEADER/ LOCAL RESIDENT	LOCAL FACTORY/ WORKSHOP	MANUFACTURER/ EXPORT HOUSE
No tracking	66.7%	27.3%	78.3%	0%	57.9%
Have a passbook with dates/ orders/payments received (countersigned by contractor)	0%	0%	2.2%	34.6%	31.6%
Use diary or notebook (not signed by contractor)	33.3%	72.7%	19.6%	61.5%	10.5%
Use other method (not signed by contractor)	0%	0%	2.2%	3.8%	0%
Contractor keeps records	33.3%	72.7%	8.7%	0%	0%
Total	133.3%	172.7%	110.9%	100%	100%
N	3	22	46	26	19

5.4 REMUNERATION

5.4.1 MINIMUM MONTHLY WAGE

The level of awareness of the minimum monthly wage as specified by the Sindh government of Pakistan was very low: only about 25 percent of the HWs surveyed mentioned being aware of it. Most, about 75 percent, HWs were not aware about the minimum wage.

Table 5.26: Awareness of the Minimum Wage as Specified by Pakistan (Base = All)

DESCRIPTION	PERCENT
Yes	25.5%
No	74.5%
Total	100%
N	110

The minimum monthly wage was PKR 19,000 (USD 108) in Karachi.[3] Yet, none of the HWs gave the correct figure. This indicates that HWs' knowledge of the minimum wage was not at the level they had claimed. However, about 18 percent of the HWs who claimed they knew the minimum monthly wage stated that it was PKR 17,500 (USD 99). This was the correct figure before July 2021. Therefore, these HWs' knowledge had not been updated after the change in regulations.

Table 5.27: Correct Knowledge of Minimum Monthly Wage (Base = Those Who Said They Were Aware of the Minimum Wage)

DESCRIPTION	PERCENT
Minimum wage correctly mentioned	0%
Minimum wage incorrectly mentioned	100%
Total	100%
N	28

5.4.2 NEGOTIATIONS

HWs surveyed seemed to be quite active with regard to participating in negotiations to increase their piece rates before COVID-19. Those who had conducted negotiations to increase their piece rates made up about 56 percent of the sample.

Table 5.28: HWs Conducting Negotiations to Increase Their Wages (Base = All)

DESCRIPTION	PERCENT
Yes	55.5%
No	44.5%
Total	100%
N	110

Even though the proportion of HWs who said that they had conducted negotiations to increase their piece rates was relatively higher among those who had membership of an organisation than among those who did not have such membership (about 59 percent vs. about 54 percent), the difference was not highly significant. Nevertheless, it indicates that HWs who were formally organised were more likely to participate in negotiations with their contractors to increase their remuneration.

[3] *The Sindh government issued a notification that PKR 25,000 (USD 142) would be the minimum monthly wage as of July 2021, but some employers filed a case saying they could not afford it. Instead, they offered to give PKR 19,000 as the minimum monthly wage. Nevertheless, in July 2022, the minimum wage was revised to 25,000 PKR per month. In this report, the minimum monthly wage is considered to be PKR 19,000.*

Table 5.29: Negotiation Status to Increase Piece Rates By HWs with Membership of Organisations (Base = All)

DESCRIPTION	MEMBERSHIP OF ORGANISATIONS	
	Yes	No
Yes	59%	53.5%
No	41%	46.5%
Total	100%	100%
N	39	71

Out of HWs who had conducted negotiations to increase piece rates before COVID-19, a third (about 33 percent) mentioned that the negotiations had not helped to increase their piece rates. Another 62 percent mentioned that the negotiations had helped a little, whereas only about 5 percent said that the negotiations had helped a great deal.

Table 5.30: Negotiations Helped Increase Wages (Base = Only Those Who Said They Had Conducted Negotiations to Increase Their Wages)

DESCRIPTION	PERCENT
Yes, very much	4.9%
Yes, a little	62.3%
No	32.8%
Total	100%
N	61

5.4.3 PAYMENT

An overwhelming majority of the HWs (about 88 percent) said that they used to get paid on a piece-rate basis and that payment was made once all the pieces were completed. Another 10 percent mentioned a target number of pieces they had to complete in a month to secure their pay, and about 2 percent mentioned receiving daily wages based on the target number of pieces completed per day.

Table 5.31: Basis of Getting Paid (Base = All)

DESCRIPTION	PERCENT
Piece Rate	88.2%
Daily Wage	1.8%
Monthly Wage	10%
Total	100%
N	110

Regarding the frequency of payment, most HWs received payment once a week (about 43 percent) followed by at least twice a month (about 33 percent), at least one a month (about 20 percent), and at least once in every six months (about 3 percent). Very few HWs mentioned receiving payment after more than six months and only during festive seasons.

Table 5.32: Frequency of Payment by Contractors/Employers (Base = All)

DESCRIPTION	PERCENT
At least once a week	42.7%
At least twice a month	32.7%
At least once a month	20.0%
At least once every six months	2.7%
After more than six months	0.9%
Only during festive seasons	0.9%
Total	100%
N	110

Because most HWs had no written contracts with their employers (Section 5.3.1), they were not in a position to complain about late payments. Additionally, their payments were generally based on the number of pieces they produced; they did not receive a monthly salary or weekly wages. This meant that they used to get paid once they completed the tasks required of them.

5.4.4 MONTHLY EARNINGS

The average monthly earning of the HWs was PKR 7,934 (equivalent to USD 45) before COVID-19.[4] This declined to PKR 6,545 (equivalent to USD 37) during COVID-19. Therefore, their monthly income was very low before COVID-19 and reduced further during COVID-19.

Table 5.33: Average Monthly Earning (Base = All 'Before COVID-19'; Base = Only Those Who Had Work 'During COVID-19')

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
Pakistani rupee	7,934	6,545
US dollar	45.1	37.2
N	110	44

Exchange rate: 1 USD = 176.1 PKR

[4] *Monthly earning was calculated based on rate per piece, rate per day, or rate per month. Homeworkers who mentioned earning rates per piece were asked about the number of pieces they produced in a month. Then, monthly earning was calculated by multiplying the number of pieces and rate per piece. Monthly earnings of those who mentioned earning rates per day or per month were calculated accordingly (e.g. by multiplying the rate per day by 30).*

Before COVID-19, the average monthly earning was highest in tailoring work (PKR 9,682/ USD 55), followed by stitching (PKR 8,626 / USD 49), embroidery (PKR 5,512/ USD 31), and embellishment (PKR 3,506/ USD 20). The difference in monthly earning was also highest in tailoring: from PKR 1,500/ USD 6 to PKR 52,500/ USD 298. A remarkable difference in monthly earnings was observed in embroidery: from PKR 1,000/ USD 6 to PKR 20,000/ USD 114. Further, a significant difference was seen in stitching: from PKR 3,500/ USD 20 to PKR 20,000/ USD 114.

Table 5.34: Average Monthly Earning By Type of Work Before COVID-19 (Base = All)

DESCRIPTION	EMBROIDERY	EMBELLISHMENT	TAILORING	STITCHING
Pakistani rupee	5,512	3,506	9,682	8,626
N	42	36	55	10
Minimum	1,000	1,000	1,500	3,500
Maximum	20,000	15,000	52,500	20,000

The scenario was quite different during COVID-19. The average monthly earning was highest in stitching (PKR 14,000/ USD 80) followed by tailoring (PKR 9,346/ USD 53), embroidery (PKR 2,494 / USD 14), and embellishment (PKR 2,017/ USD 11). Before COVID-19, the difference in monthly earning was highest in tailoring: from PKR 500/ USD 3 to PKR 52,500/ USD 298 during COVID-19. The difference was significantly higher in embroidery: from PKR 500/ USD 3 to PKR 15,000/ USD 85 during COVID-19. A remarkable difference was found in stitching: from PKR 8,000/ USD 45 to PKR 20,000/ USD 114 during COVID-19.

Table 5.35: Average Monthly Earning By Type of Work During COVID-19 (Base = Only Those Who Had Work)

DESCRIPTION	EMBROIDERY	EMBELLISHMENT	TAILORING	STITCHING
Pakistani Rupee	2,494	2,017	9,346	14,000
N	25	18	22	2
Minimum	500	800	500	8,000
Maximum	15,000	4,000	52,500	20,000

HWs who worked for more than 10 hours in a day before COVID-19 were likely to earn more in a month in Karachi. Monthly earning was only PKR 5,569/ USD 32 for those who worked less than 6 hours in a day, whereas it was PKR 10,000/ USD 57 for those who worked more than 10 hours a day.

Table 5.36: Average Monthly Earning (in Local Currency) Before COVID-19 By Hours of Work (Base = All)

DESCRIPTION	HOURS OF WORK					
	< 6 hours	6–7 hours	8 hours	9–10 hours	> 10 hours	Total
Monthly Earning (PKR)	5,569	8,423	8,139	7,442	10,000	7,934
Monthly Earning (USD)	32	48	46	42	57	45
N	11	26	56	13	4	110

Monthly earning was quite unpredictable during COVID-19. Longer hours of work did not necessarily result in a higher monthly income. HWs who worked for more than 10 hours a day during COVID-19 earned only PKR 4,500/ USD 26 a month, whereas those who worked between 9 and 10 hours earned PKR 17,750/ USD 101 a month. A total of 10 HWs were working 9 to 10 hours a day during the pandemic. Among these 10, who were all earning PKR 17,750/ USD 101 in a month on average during COVID-19, six were working in tailoring, three in embroidery, and one in stitching.

Table 5.37: Average Monthly Earning (in Local Currency) During COVID-19 By Hours of Work (Base = Only Those Who Had Work)

DESCRIPTION	HOURS OF WORK					
	< 6 hours	6–7 hours	8 hours	9–10 hours	> 10 hours	Total
Monthly Earning (PKR)	2,215	4,347	3,925	17,750	4,500	2,610
Monthly Earning (USD)	13	25	22	101	26	15
N	17	9	4	10	4	44

More than half of the HWs (about 56 percent) mentioned that they did not earn enough to meet their basic needs before COVID-19, whereas another 44 percent mentioned that they earned enough. The study revealed that HWs condition deteriorated during COVID-19: as high as 95 percent of HWs mentioned that they did not earn enough to meet their basic needs.

Figure 5.38: Homeworkers' Response to Whether They Earned Enough to Meet Their Basic Needs (Base = All)

	BEFORE COVID-19	DURING COVID-19
Yes	43.6%	5.5%
No	56.4%	94.5%
Total	100.0%	100.0%
N	110%	110%

The number of hours they worked in a day significantly affected HWs' perception of whether they earned enough to meet their basic needs before COVID-19. HWs who worked more hours a day were more likely to think they earned enough to meet their basic needs. Among those who worked

less than 6 hours a day, only about 27 percent thought they earned enough, whereas among those who worked between 9 and 10 hours a day, about 54 percent thought they earned enough.

Table 5.39: Proportion of Homeworkers Who Believed that They Earned Enough to Meet Their Basic Needs Before COVID-19 Based on Their Working Hours in a Day (Base = All)

DESCRIPTION	HOURS OF WORK				
	< 6 hours	6–7 hours	8 hours	9–10 hours	> 10 hours
Yes	27.3%	46.2%	42.9%	53.8%	50%
No	72.7%	53.8%	57.1%	46.2%	50%
Total	100%	100%	100%	100%	100%
N	11	26	56	13	4

HWs' monthly income was very low, and their chances of getting work were low during COVID-19 (about 60 percent of the HWs were jobless). HWs were more likely to perceive they earned enough to meet their basic needs when working longer hours. Among those who worked less than 6 hours a day, only about 6 percent thought they earned enough, whereas among those who worked between 9 and 10 hours a day, about 20 percent thought they earned enough. Despite the fact that the adequacy of their income increased with longer hours of work, those who worked more than 10 hours a day did not believe they earned enough (not a single HW said they earned enough to meet their basic needs during the pandemic).

Table 5.40: Proportion of Homeworkers Who Believed That They Earned Enough to Meet Their Basic Needs During COVID-19 By Working Hours in a Day (Base = Only Those Who Had Work)

DESCRIPTION	HOURS OF WORK				
	< 6 hours	6–7 hours	8 hours	9–10 hours	> 10 hours
Yes	5.9%	11.1%	25%	20%	0%
No	94.1%	88.9%	75%	80%	100%
Total	100%	100%	100%	100%	100%
N	17	9	4	10	4

KIIs revealed that despite working long hours, HWs are still unable to reach the minimum monthly wage level because of the irregularity of work, low wages, poor infrastructure (non-availability of electricity and equipment), and increased household chores.

5.5 ACCESS TO SOCIAL SECURITY AND BASIC SERVICES

5.5.1 SOCIAL SECURITY PROVIDED BY EMPLOYERS

An overwhelming majority of HWs (about 97 percent) mentioned that they received no social security benefits from their employers before COVID-19. Only about 3 percent mentioned having health insurance. Accidental insurance and maternity allowance were non-existent. HNSA and WIEGO (2020) also found that social security benefits did not cover HWs of South Asian countries despite the fact that they were one of the most important components within the different layers of the global supply chain.

Table 5.43: Social Security Benefits Employers Provided Before COVID-19 (Base = All)

DESCRIPTION	PERCENT
No Benefits	97.3%
Health Insurance	2.7%
Total	100%
N	110

5.5.2 SOCIAL SECURITY PROVIDED BY THE GOVERNMENT

Only about one-third of the HWs (about 32 percent) mentioned that they were aware the government provided social assistance schemes, whereas the remaining two-thirds (about 68 percent) mentioned that they were not aware of such schemes.

Table 5.44: Awareness of Government-provided Social Assistance Schemes (Base = All)

DESCRIPTION	PERCENT
Yes	31.8%
No	68.2%
Total	100%
N	110

HWs who stated they were aware of government-provided social assistance schemes were asked which facilities they had accessed before COVID-19. Those who had ration cards and food support programme access made up about 97 percent of the sample. During COVID-19, the percentage of HWs accessing these facilities increased to 100 percent.

Table 5.45: Social Assistance Facilities Homeworkers Accessed Before COVID-19 (Base = Only Those Who Were Aware of Government-provided Social Assistance Schemes) (Percentages Based on Multiple Responses)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
Ration card/food support program	97.1%	100%
Widow allowance	2.9%	0%
Total	100%	100%
N	35	35

5.5.3 SUPPORT TO ACCESS GOVERNMENT SOCIAL SECURITY

Among those who mentioned they were receiving social assistance facilities from the government before COVID-19, about 51 percent mentioned that they had received help to access these facilities.

Table 5.46: HWs Receiving Help to Access Government-provided Social Assistance Schemes Before COVID-19 (Base = Only Those Who Were Aware of Government-provided Social Assistance Schemes)

DESCRIPTION	PERCENT
Yes	51.4%
No	48.6%
Total	100%
N	35

Most HWs mentioned the names of HBW group leaders who had helped them access these facilities.

5.5.4 ACCESS TO BASIC SERVICES

With regard to access to basic services, access to electricity (about 56 percent), access to housing (about 54 percent), access to solid waste management (about 46 percent), and access to regular water supply through individual taps (about 38 percent) were moderate. Access to individual toilets (about 32 percent) and covered drains (about 28 percent) was quite low, whereas access to streetlights was extremely low (about 5 percent).

Table 5.47: Access to Basic Services Before COVID-19 (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	PERCENT
Electricity	55.5%
Housing	53.6%
Solid waste management	46.4%
Regular water supply through individual water taps	38.2%
Individual toilets	31.8%
Covered drains	28.2%
Streetlights	4.5%
None of them	33.6%
Total	291.8%
N	110

Based on the KIIs, HWs in the surveyed locations faced many difficulties. They lacked the basic necessities because their places of residence were in slum areas, namely, Organi and Baldia Town, the two major towns selected for the survey. Orangi Town has compact settlements of single- or double-storey houses and congested lanes, with poor water and electricity infrastructure. Residents face intense electricity load shedding (blackouts) and acute water shortage. Baldia Town has low-rise, high-density settlements located in the peripheral sub-urban area of Karachi. Provision of gas, electricity, and water for residents is poor.

5.6 DOMESTIC AND INTERNATIONAL TRADE

Before the pandemic, about 87 percent of HWs believed the products they produced were sold in all markets within the country, whereas about 73 percent believed the products were sold in international markets. About 12 percent believed the products were sold in local markets or small shops. The scenario was quite different during COVID-19: most of the HWs did not have work. About 35 percent mentioned that the products were sold in all markets within the country, whereas only about 9 percent mentioned that the products were sold in international markets. About 6 percent said the products were sold in local markets and small shops.

Table 5.48: Destination Markets for Homeworker Products (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
In all markets within the country	87.3%	34.5%
In international markets	72.7%	9.1%
In local markets or small shops	11.8%	6.4%
Do not know	0.9%	62.7%
Total	172.7%	112.7%
N	110	110

About 39 percent of the HWs who mentioned that the products they produced were sold in international markets identified the names of textile industries and export houses such as Star Garments and Areesha Garments. About 25 percent of HWs mentioned knowing that their products were exported through the labels on textiles. Around 16 percent mentioned other export houses such as Adam Gee Garments and Alhadi Textiles, and about 5 percent mentioned Regent Textile. During COVID-19, about 90 percent of HWs mentioned that they were not aware of the brands they produced for. Only 10 percent were able to identify brands based on the labels attached to garments, but they did not disclose the names of the brands.

Table 5.49: Name of Brands of Exported Products (Base = Only Those Who Mentioned That the Products They Worked on Were Sold in International Markets)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
Star Garments and Areesha Garments	38.8%	0%
Multiple brands based on labels on cloths (Aerosoft, Gul Ahmed, Cha Cha Masks, Khadi)	25%	10%
Reagent Textile	5%	0%
Others	16.2	0%
Do Not Know	15%	90%
Total	100%	100%
N	80	10

Based on the KIIs, HWs usually did not know where their work was going because, in many cases, contractors hid this information from HWs to prevent them from finding out the actual worth of the products in the market. Nevertheless, a few literate HWs tried to find out this information by reading the labels (tags) attached to pieces of cloth. They Googled the label names or tried to find them on social media such as Facebook. For example, a few workers found out that they were doing stonework for KHADI, a well-known brand in Pakistan.

About two-thirds of the HWs (about 63 percent) who mentioned that the products they produced were sold in international markets before COVID-19 also stated that the

products were exported to India (about 63 percent), followed by the United Arab Emirates (about 58 percent), the United Kingdom (about 56 percent), the United States (about 54 percent), Japan (about 50 percent), and Saudi Arabia (about 49 percent). Around 13 percent mentioned other European countries, followed by China (about 9 percent), Canada (about 8 percent), Africa (about 5 percent), Turkey (about 4 percent), and Bangladesh (about 4 percent). The scenario was quite different during COVID-19. Among those who were working during the pandemic, half of the HWs were not aware of the countries the products were being exported to. About 40 percent mentioned the United Kingdom, followed by the United Arab Emirates (about 30 percent), India (about 20 percent), the United States (about 20 percent), Japan (about 20 percent), Saudi Arabia (about 20 percent), and Africa (about 20 percent). However, the number of HWs who mentioned the above was very small because most of them were not working during COVID-19.

Table 5.50: Countries to Which Products Were Exported (Base = Only Those Who Mentioned That the Products they Worked on Were Sold in International Markets) (Percentages Based on Multiple Responses)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
India	62.5%	20%
UAE	57.5%	30%
UK	56.3%	40%
USA	53.8%	20%
Japan	50%	20%
Saudi Arabia	48.8%	20%
Other European Countries	12.5%	0%
China	8.8%	0%
Canada	7.5%	0%
Africa	5%	20%
Turkey	3.8%	0%
Bangladesh	3.8%	0%
Germany	1.3%	0%
Indonesia	1.3%	0%
Don't know/Cannot say	6.3%	50%
Total	378.8%	220%
N	80	10

An overwhelming majority of the HWs (about 93 percent) who mentioned that the products they produced were sold in international markets before COVID-19 stated they learnt about this from their contractors or agents. The remaining 7 percent did not respond to the question. However, during COVID-19, about 60 percent stated they did not know where the products were being exported because they were not working, and only about 40 percent mentioned they knew that the products were being sold in international markets

Table 5.51: Sources of Knowledge about Brands and Countries to Which Products Were Exported (Base = Only Those Who Mentioned That the Products They Worked on Were Sold in the International Markets)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
From contractor	92.5%	40%
Don't know/Cannot say	7.5%	60%
Total	100%	100%
N	80	10

5.7 COLLECTIVE VOICE

The survey revealed that about two-thirds of the HWs (about 65 percent) were not members of any formal or informal organisations. Only one-third (35) percent had such membership.

Table 5.52: Membership of Informal/Formal Organisations (Base = All)

DESCRIPTION	PERCENT
Yes	35.5%
No	64.5%
Total	100%
N	110

HW doing stitching work in Karachi, Pakistan

Among those who were members of an organisation, as high as 92 percent were members of HNP. Some 13 percent were involved with women's groups, and some 8 percent were involved with self-help groups.

Table 5.53: Organisations With Which Homeworkers Were Involved (Base = Only Those Who Were Members of Any Informal/Formal Organisations) (Percentages Based on Multiple Responses)

DESCRIPTION	PERCENT
HomeNet Pakistan	92.3%
Women's groups	12.8%
Self-help groups	7.7%
Total	112.8%
N	39

KIIs revealed that, at the time of the study, HWs surveyed were not yet involved with HNP. However, they were involved with local-member-based organisation and informal networks, which did not have direct contact with HNP. The survey was also conducted during the pandemic, when HWs were directly linked with their community leaders.

Slightly more than half of the HWs (about 55 percent) mentioned they had not raised any issues as a group before COVID-19; however, this figure was only about 35 percent during COVID-19. Some 45 percent had raised the issue of increasing piece rates before COVID-19, but this percentage declined to about 30 percent during

COVID-19. About 23 percent had raised the issue of irregular work before COVID-19, whereas only about 18 percent did so during COVID-19. Last, only about 1 percent said they had raised the issue of violence against women before COVID-19; however, the situation was quite different during COVID-19, with almost one-third (about 35 percent) HWs raising the issue of violence against women.

Table 5.54: Issues Raised as a Group (Base = All) (Percentages Based on Multiple Responses)

DESCRIPTION	BEFORE COVID-19	DURING COVID-19
No issues raised yet	54.5%	34.5%
Increase in piece rates/wages	44.5%	30%
Irregular work	22.7%	18.2%
Violence	0.9%	34.5%
Total	122.7%	117.3%
N	110	110

6. CONCLUSIONS

HWs' situation was far below satisfactory: most were not equipped with safety measures; did not believe they were earning enough to meet their basic needs; and did not receive any social security benefits from employers and the government. Their participation in training; their opportunities for skill, financial literacy, and enterprise development; their access to safety equipment; and their earnings were severely low. Additionally, though there was high prevalence of eye strain, headache, back pain, neck pain, and shoulder pain among HWs, their access to health facilities was very limited. They did not receive social security benefits from their employers either. Most HWs had no tracking systems. Only a few of them had a diary or a notebook (not signed by a contractor) to keep track of their work. The situation further deteriorated during COVID-19. Evidence of the worsening situation was plentiful: about 60 percent HWs had no work during the pandemic. Among those HWs who had work, very few were working for 8 hours a day and more. Thus, the opportunity for getting work during COVID-19 was severely limited.

Most HWs had no formal agreement with their employers. Such cases were observed mostly in the embellishment sector before COVID-19, followed by the embroidery and tailoring sectors. Verbal agreements, meanwhile, were quite common in the stitching sector. Similarly, cases of no agreement were higher among HWs whom contractors provided with raw materials, designs and equipment, and set piece rates and deadlines than among HWs whom contractors provided with all of the above except equipment. Because most HWs had no formal agreements with their employers and could not formally prove that they were sub-contracted workers, there was a high possibility of their getting exploited.

Delayed payments were observed with some HWs, particularly those who obtained work from community leaders/ local residents and sub-contractors/agents. Verbal abuse was surprisingly higher among those who obtained work from their own family members. This indicates that family relationships did not necessary ensure good behaviour toward HWs. Incidences of non-payments increased during COVID-19 compared to before COVID-19, particularly among HWs who obtained work from community leaders/local residents and local factories/workshops. Because most HWs were not unionised, they did not have the solidarity to raise their voices.

HWs' level of knowledge about the minimum wage was low. Average monthly earnings were well below the national minimum wage and further declined during COVID-19. HWs were not in a position to negotiate with their contractors to increase wages because of a lack of written agreements.

Before COVID-19, the supply of products to both international and domestic markets was quite high. However, the situation deteriorated when the pandemic disrupted both domestic and global supply chains. The study revealed that most HWs knew who they were producing for. An overwhelming majority also had an idea about the countries their products were being exported to.

Even though Pakistan is the only South Asian country to have legally recognised HBWs (including HWs), it had not implemented its HBW policy at the time of the study.

7. RECOMMENDATIONS

The following recommendations arising from the survey findings have been made for (a) HBW organisations, (b) suppliers, (c) brands, and (d) governments.

7.1 HBW ORGANISATIONS

HBW organisations need to make efforts to unionise HWs in garment supply chains so that they can demand their rights and benefits in a strong voice. These organisations need to educate HWs about written agreements, safety measurements, work tracking systems, and social security benefits. They also need to provide HWs' professional training for skill development. Organisations should conduct awareness programmes to educate HWs about their right to decent piece-rate wages based on the minimum wage. Furthermore, HWs should be educated on safety and health in the workplace as their fundamental right.

7.2 SUPPLIERS

Suppliers need to acknowledge that HWs are essential components of their supply chain. They also need to formally recognise HWs as their own workers with labour, health, and minimum wage rights. Suppliers need to regularly monitor subcontractors to ensure that they have formal written agreements with HWs, and that their piece-rate wages and working conditions adhere to national and international labour standards. Suppliers should ensure HWs are paid wages that meet or exceed the minimum wage. Suppliers also need to demand that their subcontractors keep track of the work of every HW. Last, suppliers need to compel their subcontractors to have regular discussions with HWs that help promote transparency and improve working conditions of HWs.

7.3 BRANDS

Brands need to recognise the contributions of HWs in garment supply chains. They also need to be accountable for the working conditions and human rights of HWs and ensure that they purchase garments from suppliers only if all the labour rights of HWs are adhered to, including the right to minimum wage and access to social security. Because brands are in the privileged position to make decisions about who can produce for them, they can compel their suppliers to ensure basic rights of HWs in every aspect. Brands also need to promote transparency to ensure HWs receive decent wages and other facilities.

7.4 GOVERNMENT

The Sindh HBW policy of 2018 needs to be implemented, which could pave the way for its implementation in other provinces. This will help HWs fight for their right to a minimum piece-rate wage, social security, and a safe workplace. Governments must also accurately maintain statistical data on HWs and their contributions towards the national economy and update the data regularly. Additionally, governments should provide

different vocational and financial literacy training so that interested people can start their own entrepreneurships. Governments need to monitor activities of suppliers and subcontractors and the working conditions of HWs to ensure that HWs are provided decent wages and facilities. Governments also need to ensure that brands outsourcing labour abide by HBW policies and local laws in addition to ILO conventions, Organisation for Economic Co-operation and Development (OECD) guidelines, and country codes of conduct to ensure that HWs' human and labour rights are not violated. Because the situation of HWs has become even more vulnerable due to the pandemic, governments need to introduce social welfare schemes for them (e.g. guarantees of minimum hours of work, food security).

HW making a quilt in Karachi Pakistan

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HOMENET SOUTH ASIA TRUST

Registered Office:
Rogers House 5, President John Kennedy
Street Port Louis, Mauritius
T: +230 2031139

Liaison Office:
Flat No. 709, Indraprakash Building,
21, Barakhamba Road,
New Delhi - 110001 India
T: 011 41064643

Website: hnsa.org.in
facebook.com/HomeNetSouthAsia
twitter.com/hnsa_2016