

IMPACT OF GLOBALIZATION ON THE ECONOMIC CONDITIONS OF SELF-EMPLOYED WOMEN

Nasreen Aslam Shah*

Abstract

Globalization is a multidimensional process which affects millions of women lives and economic globalization is playing the major part in it. The effects of economic globalization are diverse. This research article is examined the effects of economic globalization on the lives of self-employed women of Karachi. In Pakistan economic freedom provides many opportunities to women to participate in informal sector, especially for rural women who migrate to cities in search of employment. Self-employed women are easily exploited by middle man because of their unawareness of market trends. These women are paid low wages, suffer from job insecurity, have long working hours with no medical benefits and insurance coverage. Their role in economy remains invisible and hidden. Their economic conditions working environment and outcome of their work are the core issues of the research. Results show that gender discrimination, absence of quality primary and secondary education, vocational training, ill health, poverty, lack of vital knowledge about reproductive health.

Key Terms: Globalization, Self-employed women, Poverty

* Nasreen Aslam Shah, Professor, Department of Social Work & Director, Centre of Excellence for Women's Studies University of Karachi, Karachi, Pakistan

Introduction

In too many instances, the march to globalization has also meant the marginalization of women and girls. And that must change.

Hillary Clinton 25th April, 2011,¹

Nowadays people are linked to each other around the globe. People, cultures, economies are integrated and this integration or pursuit of uniformity is termed as globalisation. Giddens (1990)² defined globalisation as the intensification of worldwide social relations through time and space. It is a multifaceted concept that encompasses a variety of meanings and dimensions. Appadurai, 1990³ suggested that current global flows occur in and through the growing integration and disjuncture of different landscapes-finanscapes (e.g. money and trade) technoscapes (e.g. technology and information) ethnoscap (e.g. people through international migration and travel) mediascapes (e.g. mass media and communication) and ideoscapes (e.g. ideas, images and ideology). Globalisation is a multidimensional process which has takeover the world.

Economic globalisation is a historical process, the result of human innovation and technological progress. It refers to the increasing integration of economies around the world, particularly through the movement of goods, services, and capital across borders. The term sometimes also refers to the movement of people (labour) and knowledge (technology) across international borders. There are also broader cultural, political and environmental dimensions of globalization⁴.

The process of globalisation of economic activity is not only strongly gendered but also spatially linked with urban areas, which are seen as the center of modernization in developing countries. Not only the urban but also the rural areas are becoming more closely integrated with the outside world due to changing socio-economic conditions, migration, improved communications and the growth of multinational agro-industrial and mining projects. Such changes discourage the patriarchal gender contract, under which families are supported by a male breadwinner, as women moves in to the labour force in response to new employment opportunities and increasing poverty. The restricting of the global economy associated with the new international division of labour has marked effects at global, national and local levels. This new spatial distribution of production is a restructuring of social relations, including gender relations, as market recruit specific, gender, age, ethnic and religious groups. Women workers are concentrated in light industries producing consumer goods, ranging from food processing, textiles and garments to chemicals, rubber, plastics and electronics⁵.

¹ <http://newwavefeminism.tumblr.com/post/4944466582/in-too-many-instances-the-march-to-globalization>

² Giddens, A, *The Consequences of Modernity*. Cambridge: Polity Press. 1990.

³ Appadurai, A. *Disjuncture and Differences in the Global Culture Economy*. In Featherstone, M. (Ed) *Global Culture: Nationalism, Globalisation and Modernity* (p. 295-310) Newbury park, CA: Sage. 1990

⁴ Chow, E. N. *Globalisation, East Asian Development, and Gender: A Historical Perspective*. In: Chow, E. N. (Ed.) *Transforming Gender and Development in East Asia*. New York, Routledge. 2002.

⁵ Nasreen, Shagufta, *Impact of Globalization Policies (fiscal austerity, privatization and trade liberalization) on the Women Workers of Urban and Industrial Sectors of Karachi*, A Ph.D Dissertation, Centre of Excellence for Women's Studies, University of Karachi, 2011.

Globalization is multi-dimensional process which affects millions of lives in many ways. People of South Asia are suffering from many socio-economic and political problems, such as poverty, illiteracy, unemployment, unequal treatment of women, violence against women, pollution, exploitation of child labour and religious fundamentalism⁶. A region like South Asia, which is already home to a quarter of the world's poor population, can certainly not afford to let globalisation further compound the inequalities, already existing here. Moreover, it is said that poverty today has a woman's face. Of the 1.3 billion people living in poverty, 70 percent are women⁷.

From gender perspective men and women both are facing these issues but women suffer more than men as United Nations ,1995⁸ stated that women though engaged in two third of the world's work yet earn only 5% of the world's income and own less than 1% of the world's real property. But role of United Nations regarding effects of globalization on women is complex. The United Nations has not dealt with the new challenges posed to women by the process of globalization. Women are the worst victim of the negative impacts of globalisation. The inequalities and constraints generated by economic and technological globalization demands for international campaigning, advocacy and policy design to eliminate the negative effects of globalization⁹. Globalization has reduced the ability of women in developing nations to find paid work that offers security and dignity. Moreover women's work continues to be stigmatized as inferior in comparison to males work, regardless of their increased responsibilities in society¹⁰.

Pakistan is one of the most populous countries in the world with per capita income of US\$ 1200 and the disparities between the low and high income groups have increased by time¹¹. Gender discrimination, unequal access to resources and opportunities, lack of basic services, women's under-representation in politics and business and the imbalance of power relationships between men and women hamper the progress of the society as a whole. Keeping the talents, energies and aspirations at bay from half the society impairs human development¹².

In Pakistan, the process of globalisation started along with other developing countries. Analysts observe a shift in policies from 1988 and 1990, when Pakistan signed

⁶ Supputhai, M. Education and Human Rights of Women with Special Reference to South Asian Nations. In "Women in the Face of Globalization" Bhumali, A. and Kumar, S. A. (eds.) Serial Publications, India p.114, 2007.

⁷ National Human Development Report FYR Macedonia, Decentralization for Human Development http://hdr.undp.org/en/reports/nationalreports/europethecis/macedonia/macedonia_2004_en.pdf, 2004

⁸ Gender and Human Development Report, United Nations Development Program, Oxford University Press, New York, USA, 1995

⁹ Choedon, Y. The United Nations and Women's Rights: An Overview of Issues and Achievements in Women in the Face of Globalization. In: Bhumali, A. and S. Kumar, A. (Ed.) Serial Publications, India p.175. 2007

¹⁰ Gupta, S. Women, Work and Globalisation, A.K Publication, New Delhi p.189. 2009.

¹¹ Ayub, N. The Self-Employed Women in Pakistan. A Case Study of the Self-Employed Women of Urban Informal Sector in Karachi, Pakistan Association for Women's Studies & Noor Jahan Memorial Educational and Welfare Society, Karachi, 1994.

¹² Gender Mainstreaming Project. The Gender issue Government of Pakistan Planning and Development Division www.pc.gov.pk/Gender/Mainstreaming Retrieved on 30th August, 2012.

agreements with IMF, World Bank and Asian Development Bank¹³. The process of economic globalisation makes negative impact on the status of women especially self-employed. According to the report of Pakistan Employment Trends for Women¹⁴ the share of female employment in the informal economy is 72% and it is expected to increase further. The percentage of females subject to difficult working conditions increases as 8 out of 10 women are employed in dangerous working conditions. Official figures also indicated that women comprise 57.1% of the informal sector labour force in the manufacturing sector and out of which 42% of these women suffer from health problems and 51% of women spend 6 to 8 hours on productive work¹⁵.

Status of Women in Pakistan

The ratio of businesses owned by women globally has increased significantly over the past decade. However, women are still confined in their attempts to participate fully in entrepreneurial activities as a result of glass ceiling, discriminatory laws, gender blind policies and cultural practices. Notably, research showed that female entrepreneurs find accessing capital, contracts and markets more difficult than their male counterparts. Hence, gender statistics therefore play a crucial role in order to understand the impact of policies, norms and cultural values of the entrepreneurial activities of women and men¹⁶.

It has been witnessed that poverty is more deep-rooted for women. Exclusion are actively produced and reproduced by specific processes of production and market engagement make it an imperative for all of us to address the processes of impoverishment, in general and feminized impoverishment, in particular. Feminization of poverty is a dynamic process of social exclusion and marginalization that operates differentially among women and men, involving discrimination, denial, and violation of human rights leading to deprivation and vulnerability to risks and difficulties for women¹⁷.

In Pakistan, the financial crisis is a demonstration of the relationship between problems of governance, the decay of institutions, and the adverse structure and slow growth of GDP. The essential feature of the problem in the context of economic revival is that the government has severe fiscal constraints for undertaking major initiatives for stimulating the economy or directly attacking poverty¹⁸.

¹³ Irfan, M. Pakistan's Wage Structure during 1990/91-2006/07. Retrieved March 13, 2011, from Pide: <http://www.pide.org.pk/pdf/pws.pdf>, 2008, 2008, Sayeed, A. Structural Adjustment and Its Impact on Women, Working Paper No.1. Karachi: PILER & SDPI, 2001 and Zaidi, A. A. Issues in Pakistan Economy, Karachi: Oxford University Press, 1999.

¹⁴ Government of Pakistan. Pakistan Employment Trends for Women: Series No.5. Islamabad: Ministry of Labour, Manpower, Labour Market Information and Analysis Unit, 2009.

¹⁵ Shah, N. A. Directory of Self-Employed Women of Karachi, Centre of Excellence for Women's Studies, Anjuman Taraqqi-e-Niswan & University of Karachi, Karachi, 2010.

¹⁶ Franco, A. & Winqvist, K. Statistics in focus. The entrepreneurial gap between women and men. Eurostat, 2002. (http://epp.eurostat.cec.eu.int/cache/ITY_OFFPUB/KS-NK-02-011/EN/KS-NK-02-011-EN.PDF) Available at <<http://www.eupreface.org/PDFs/F&F/Europeanlevel.pdf>> Retrieved on 22nd June, 2010

¹⁷ Ascertaining Impacts of Globalization on Rural Women in Pakistan: A Collaborative Research Study of South Asia Partnership-Pakistan and the Centre for Development Policy Alternatives, 2009.

¹⁸ Hussain, A. 'Poverty, Growth and Governance: Human Development Report', Islamabad, UNDP 2003

Women in Pakistan have seen a lot of chaos in this regard. Since the creation of Pakistan it has been recorded in the Report of the Commission on the Status of Women in 1985 in these words, 'Bought and sold, beaten and mutilated, even killed with impunity and social approval, dispossessed and disinherited despite legal safeguard'¹⁹. Due to fragile economy, in-country migration and increasing unemployment, more and more women are seeking income earning opportunities in the job market. Lack of education and skill forces concentrate also in the informal sector or secondary sector of the segmented labor market. In 1990–1991, 77 percent of economically active women in urban areas were working in the informal sector where they suffered from economic exploitation, harassment and abuse and had no defense labor laws. Abusive working conditions at the workplace, compounded by harsh conditions at home where women continue to take the solitary responsibility for domestic work, overburdened them which become dangerous to their health²⁰.

Another aspect is the existence and implementation of laws. The Constitution of Pakistan 1973, safeguards women from discrimination in Article 25(2) and give access to all citizens to public services and places in article 26, 27. However it was during the 1980s that Ex-president of Pakistan, Zia-ul-Haq initiated Islamisation and introduced the Hudood Laws and the Law of Evidence orders which inflicted grave injustices and untold miseries on women in Pakistan and faced criticism in the country and internationally²¹.

In April 2008, the Small Business Administration published a report about business women derived from the Current Population Survey Annual Social and Economic Supplement. The report had many interesting findings about the conditions of self-employed women in business, especially when compared to wage- and salary-earning women²². The report stated that there is a strong alliance between holding a managerial occupation and industry sector participation and self-employment among women; Wage and salary-earning women are more often employed in industries typically associated as "female," and more likely to be employed in public or education service industries than self-employed women; By a small margin, more self-employed minorities had a college degree than self-employed whites, and self-employed women had more education than wage- and salary-earning women; Most of the self-employed women are between the ages of 40 and 59 than any other age group; and Majority of self-employed women are likely to fall into either the category of lower earning quadrant, or upper earning quadrant.

The 20th century saw a spectacular increase in the number of women in the labor force. This increase in labor force participation represents a striking change in the allocation of women's time between work and home activities. The suppleness afforded by self employment is often regarded as a way to better balance work and home activities. Though, just as little is known about the nonmarket activities of women, little is known about the differences in time allocations between self-employed women and women

¹⁹ Khawar, M. & Shaheed, F. *Women of Pakistan: Two Steps Forward, One Step Backward?* Lahore: Vanguard Books, p. 21 1987.

²⁰ Social Policy and Development Centre. *Social Development in Pakistan: Annual Review*, p. 34, 1998.

²¹ Qureshi, A. An Islamic Critique of the Rape Laws of Pakistan. *Michigan Journal of International Law*, Vol.18, No.2,1997.

²² Uses <<http://womeninbusiness.about.com/b/2008/12/03/comparison-between-self-employed-women-and-wage>> Retrieved on 6th July, 2010.

employed in other organizations. The number of self-employed women has increased gradually over the past three decades. Self-employment rates for women also show a proportional increase over the last 35 years, compared with men's self-employment. Whereas the self-employment rate for women was 42 percent of the rate for men in 1979, it remained near 55 percent from 1994 to 2003. In 2003, 6.8 percent of women in the labor force were self-employed, compared with 12.4 percent of men. These trends continue despite widespread policies to support business ownership among subgroups such as women. A better understanding of what inspire self-employed women and how they balance work and family time could increase the effectiveness of these policies²³.

The self employed women is a wide spread term having a cluster of meanings under its name. The term self employment is defined according to culture, politics and in different contexts depending upon the literature or situation given. This paper of mine basically covers the wide range of data taking out a variety of definition for self employment. ILO Study conducted in 2002 states that the term "home based worker" is used to refer to the general category of workers who carry out remunerative work within their homes or in the surrounding grounds²⁴.

In 1990s, when I first entered the field for this study and required help to identify self employed women for my study, the common phrase used for the self employed women in local language was 'women who work' (kām karne wālī auraten) and thus the domestic work women do was utter rejected as 'work'. Frank, 2008²⁵ observed that the existing definition of 'work' is 'waged labor' in a formally structured relation and this definition is based upon masculine ideal of 'work'. The present conditions of self employed women in Pakistan are the result of major flaws in the process of development. Siddique, 2005²⁶ highlighted these problems as: industrial development without ample development in agriculture, attempting to establish large scale industry without the preceding development of small scale industry, urbanization outpacing industrialization and population growth racing to the lead of increase in employment opportunities.

Sinha, 2006²⁷ in one of her study which was conducted in an Indian background observed that in the past women took on works like dairying, basket and mat making, weaving etc. They do such works for the utilization of their household or for the local market. The speedy rejection of the formal sector which has caused loss of jobs by a large number of workers, his study disperses this as a factor pushing workers into informal work, including home based worker.

²³ Self-Employed Women and Time Use by Tami Gurley-Calvez, Morgantown, WV, Katherine Harper, Knoxville, TN, Amelia Biehl, Flint, MI for SBA. Uses http://www.extension.org/pages/Self_employed_women_and_time_use,_February_2009 Retrieved on 6th July, 2010.

²⁴ ILO. Women and men in the informal economy: A statistical picture. Geneva, p. 44, 2002.

²⁵ Frank, A. K. (2008). 'Key feminist concerns regarding core labor standards, decent work and corporate social responsibility', WIDE Network, Belgium, (www.wide-network.org), p. 16. Also see The Self Employed Women in Pakistan: A Case Study of the Self Employed Women of Urban Informal Sector in Karachi. Karachi: Pakistan Association for Women's Studies & NEWS Karachi.

²⁶ Siddiqui, A. T. Dynamics of Social Change, Shadman Printers, Karachi, Pakistan, p. 143, 2005.

²⁷ Sinha, S. Rights of Home based Workers. New Delhi: National Human Rights Commission of India, p. 14, 2006.

The position of women in the labour force varies with the level of economic development. Marmen and Paxon, 2000²⁸ gauge this situation that in poor countries women are mainly engaged in family enterprises issues such as gender gaps in wages and glass ceilings are largely unrelated. Instead, the major concern are how resources are owed to women and girls inside their families; whether women are engaged in self-employment face obstacles in access to credit and other factors of production and beside that women have right to inherit or purchase land or own other assets.

Additionally, a self employed women's association with informal economy auxiliary deprives them from social protection safeguard including work security, health care, retirement benefits and even representation²⁹.

The term 'women workers' has been explained by many theorists which identify the bonding of women with their work. In the light of the argument developed by feminist theorists claims that the working woman wage earner is possibly be more radical than the housewife. This is because women workers are able to identify the reality of wage gaps and therefore know that women's rights do not subsist in practice³⁰.

A study conducted in 1973 by scholars Salahuddin & Shamim, 1992³¹ hardly three years after the Dhaka fall deals with the story of dawn-to-dusk resistance by the poor, asset less, nomadic, migrant women who come from the rural areas to work in the city of Dhaka, in the informal sector portrays that almost all of these women were poor and worked under nerve-racking conditions.

The Home Net South Asia's Kathmandu Declaration held in the year 2000 revealed the estimate of women working in the informal sector represents that there are over 100 million home based workers around the globe, among them over 50 million home based workers belonged to South Asia of whom around 80 per cent are women.

The report by the UNIFEM on Progress of World Women, 2008-2009 indicated that although the susceptible employment has lessen globally by three percent since 1997 but about 1.5 billion people are still in this class and the shares are larger for women (51.7%). This difference is worse in some regions showing the ratio, i.e. eight out of ten women workers are vulnerable at employment in sub-Saharan Africa and South Asia³². The routine definition of 'work' is defined as waged labour in a formally structured employment relation which is based upon a masculine ideal of 'work'. On the other hand the argument made by McDowell, 1999³³ is that it is important to note what is regarded as work, is a result of both societal and statistical definitions which have a

²⁸ Kristin, M. and Paxon, C. Women's Work and Economic Development. The Journal of Economic Perspectives, Vol. 14, No. 4: p. 141-164, 2000.

²⁹ Social Protection for Home-based Women Workers in South Asia :Learning from Action and Research,
<http://www.homenetsouthasia.net/pdf/Social%20Protection%20for%20Homebased%20Women%20Workers%20in%20South%20Asia.pdf>

³⁰ Humm, M. The Dictionary of Feminist Theory, London: Prentice Hall, p. 313, 1989.

³¹ Khaled, S. and Shamim, I. Women in Urban Informal Sector: Employment Pattern Activity Types Problems. Dhaka: Women for Women. p.1,1992.

³² Who Answers to Women? Gender and Accountability,
<http://www.unifem.org/progress/2008/index-2.html?>

³³ Mcdowell, Linda, Gender Identity and Place, Understanding Feminist Geographies, John Wiley & Sons, 1999

variety of meanings. An economist, Mohiuddin 2003³⁴ a Pakistani national based in the USA observed that poverty is an issue of both gender and class in South Asia because imbalanced gender relations feminize poverty which results in more poor women than poor men, their poverty is more stern, and they face greater difficulties in lifting themselves and their children out of the poverty trap. Due to these uneven gender relations, also stated that poor women suffer more from capability scarcity than poor men.

Rassam, 1980³⁵ argued that women of rural backgrounds suffered a rejection in status as they have lost their productive role which they traditionally played in the pre- industrial economy as the goods they produced were replaced by imported or locally produced factory ones.

Methodology

The women entrepreneur of this study are located in the traditional, lower and lower-middle class strata of the Pakistani urban society in which she suffers or has suffered from restrictions on her mobility and freedom. The inequalities in incomes, health and in educational outcomes in the lives of self employed women forced me to make this study.

For this study, eighteen towns of Karachi have been selected and the samples were 1800 self employed women from different caste, creed and religions in Pakistan. Collection of the data was drawn upon questionnaire, selected case studies and researcher's observations which unveiled the darker and illuminated both faces of life of a self employed women. The gender discrimination begins early in the lives of these women as there was absence of quality primary and secondary education, vocational training, ill-health, poverty, lack of vital knowledge about reproductive health, etc.

The following towns were selected to collect the sample.

- | | | | |
|-----------------|-------------|-----------------|---------------------|
| 1. Keamari | 2. SITE | 3. Baldia | 4. Orangi |
| 5. Lyari | 6. Saddar | 7. Jamshed | 8. Gulshan |
| 9. Shah Faisal | 10. Landhi | 11. Korangi | 12. North Nazimabad |
| 13. New Karachi | 14. Gulberg | 15. Liaquatabad | 16. Malir |
| 17. Bin Qasim | 18. Gadap | | |

In this study, 1800 interviews were taken. Each interview was conducted by visiting the interviewee's house several times.

The interviewing schedule created for this research included questions that aimed at obtaining personal data about the respondents, such as age, educational attainment, marital status, number of children, typology of work, etc. Thus the interviewing schedule for this study had 95 questions in all, having sub parts denoted as i, ii, iii and iv etc.

Results and Discussion

³⁴ Mohiuddin, Y. N. 'Health and Poverty: South Asia' in Encyclopedia of Women and Islamic Cultures, vol. 3, p. 178, 2003.

³⁵ Amal Rassam, Women and Domestic Power in Morocco, International journal of Middle Eastern studies. Vol. 12, p. [171]-179, 1980.

The term home-based work was used for the first time in the decade of the 1970s. Home-based work means to do paid work from homes has increased rapidly in Asia particularly in the South Asian countries, Pakistan, Sri Lanka, India and Nepal. All these countries have a large number of working women who are illiterate and provide cheap labour force³⁶. Self-employed women form a substantial portion of home-based working women who supplement their household income by working within the four walls of their homes for reasons of security and domestic responsibilities. There is no distinction between the self-employed women from the larger population of home-based working women with the exception that the latter are more or less free in the choice of trades they ploy and /or the ownership of their tools of trade and procurement of the raw material. Some sell their products directly in the market while majority depends upon men-folk of their families or middleman of the whole-sellers or retailers to sell their products. They work for the informal sector or are employed by the middleman who may be vendors for the formal sector e.g., garments industry. However, due to their inaccessibility to raw materials, equipment and market, these segments of trade are carried out by male members of their families or middleman. They are grossly underpaid and thoroughly exploited. Whereas, their contribution to the national economy is immense judging by the volume of their production of innumerable items, such as sewing and embroidery, food processing (which means cleaning and peeling of garlic, dried fruits, prawns etc), weaving of banarsi cloth, making imitation jewellery, artificial flowers and other decorative items, making shopping bags from cement sacks, biscuit packets and handkerchiefs etc.

The survey result showed that majority of respondents were illiterate (824 out of 1800). Due to illiteracy these women don't have choice in work. Poverty, gender inequality and teenage marriages are major causes of illiteracy. Due to illiteracy majority of self employed women are doing this work because that is their family work and due to unawareness and illiteracy they don't find any other job. Tiwari and Tiwari (2007)³⁷ described the blockades faced by women entrepreneurs by stating that women have lack of knowledge of the economic environments in which they have to function, lack of skills in assembling resources such as credit, work force, family labor and time which is required to manage any specific economic activity, presence of socio-cultural hurdles to women's participation in economic activities and lack of commitment within the communal sphere for activity managed by women.

849 out of 1800 are married and 448 have 4-6 children and 410 have 1-3 children. This also showed the trend of larger families and effects on family in general and on women's health in particular. Women suffer badly because of lack of health facilities in their area. Lack of family planning services make negative impact during pregnancy and pre and post delivery. Majority of the respondents 1354 out of 1800 are living in single family structure. The survey shows that majority of respondents are living in their owned houses but males have the possession of houses. This clearly shows male dominancy. According to the survey results 1389 out of 1800 self-employed women worked for 9 to 12 months in the year 2009.

Majority of women workers 1771 said that they have to perform all household chores along with their productive work. In South Asian belt majority of women have to face the triple burden of work. The life of working women in the rural background included

³⁶ Zia, S. Home-based Work aur Mehnatkash Aurtain, Lahore, Women Workers Help Line, 2008.

³⁷ Tiwari,S.and Tiwari,A.Women, Entrepreneurship and Economic Development, New Delhi : Sarup & Sons, 2007.

everyday chores in which these women are engaged includes, collection of water, fuel, feeding, preservation of kitchen garden, guarding the farmlands, care of dairy animals and their products, domestic house work, all of these together make their relationship very special and close to nature.

As Table 1 shows that 2 major age groups are active in self-employment, one belongs to the age group of 16- 20 and other belongs to above 40 years. This indicates that women in their adolescence period of time started work to support their families. Moreover, second group is above 40 years which continued work in their late ages due to poverty and not even get proper payment and their work also make negative effects on their health specially skin diseases, eyes infections and respiratory diseases are very common in that age group. Even in old age with serious physical disabilities their hard labour to earn money for their familiars never stops. (Table 2) Majority of respondents 970 out of 1800 are earning Rs. 1000-2000/- monthly which shows the inequality between their work and wage. Because of poverty and unemployment women are forced to do informal work. The working conditions of self employed women have not been changed since years. They have been caught in the cobweb of poverty and patriarchy which influenced their working conditions both in domestic and public spheres. Mernissi 1991³⁸ exemplify this situation by making an argument that women had their place as unquestioned collaborators in a revolt that made the mosque as open place and the family unit a temple of debate.

Economic freedom provides many opportunities to women to participate in informal sector, especially for rural women who migrate to cities in search of employment. These women are easily exploited by middleman and employers because of their unawareness of market trends. These women are paid low wages, suffer from job insecurity, have long working hours with no medical benefits and insurance coverage. Indeed they remain almost invisible and hidden. Because of the middleman these self-employed women workers do not know whom they are working for. Facing double exploitation caused by the patriarchal society and the feudal system, these women remain caught in the never ending whirlpool of poverty and ignorance. Constant work, poor working and poor diet along with the burden of child birth and child bearing these women suffer from serious health problems such as T.B, respiratory diseases, arthritis, skin diseases and eyes infections. They age early. Sexual harassment is also a very severe problem they suffer from³⁹.

These self employed women whether living in rural or urban settings of Pakistan, in general, they work longer hours more than men also for the reason that they are running their self employment businesses from home. Some of them are having shops coupled with their homes, making designs on bangles, embroidery, cleaning chicken wings/claws, stitching/embroidery work etc. All such typologies of work require their full involvement round the clock, as can be seen that nearly 70% of the women work for 5-8 hours and around 18% for 9-12 hours (Table 3). A sociologist describes the working condition of self employed women in his book that the relationship between hours of work and female participation in the labor forces over lifetime. He found that family income has no effect on wife's demand for leisure. The probability of LFP is inversely

³⁸ Mernissi, F. *The Veil and the Male Elite: A Feminist Interpretation of Women's Rights in Islam* (tr. Mary JO Lakeland), New York: Addison-Wesley. p. 11.1991.

³⁹ Zia, S. *Home-based Work aur Mehnatkash Aurtain*, Lahore, Women Workers Help Line, 2008.

related to lifetime wealth measures. He concluded that the number of children also affect lifetime labor supply decisions significantly⁴⁰.

Table – 4 shows that 1784 women work as self employed workers. Only 16 worked on a contract basis. This indicates that self-employed women prefer to work on entrepreneurial level. It also created a sense of independence in them however these self-employed women are dependent on their male spouses for the provision of raw material, marketing and selling of goods. Due to the uncertain conditions of the city Karachi, cultural restrictions especially in the name of Purdah these women were remained confine to their homes. The number of self-employed women has increased gradually over the past three decades. Self-employment rates for women also show a proportional increase over the last 35 years, compared with men's self-employment. Whereas the self-employment rate for women was 42 percent of the rate for men in 1979, it remained near 55 percent from 1994 to 2003. In 2003, 6.8 percent of women in the labor force were self-employed, compared with 12.4 percent of men. These trends continue despite widespread policies to support business ownership among subgroups such as women. A better understanding of what inspire self-employed women and how they balance work and family time could increase the effectiveness of these policies.

So in such cases their domestic and social lives affected drastically or in other words they might not spend any social life. Children are neglected when both parents are working out or inside the home and in the absence of any social support system, children rights to education, leisure, care and other responsibilities are at risk. The dilemma is also that the majority of the self employed women have no control over the businesses they have fostered in years and in cases when their husband dies or marriage breaks down, they have been excluded from owning property or assets.

Due to these flaws, self employed women face a lot of challenges in their business oriented careers like gender biases in employment sector, feminization of poverty, triple burden of work, freedom in mobility, lack of legal protection, lower wage, asset and earning gaps, childcare crisis in the formal sector (because when women work; children are neglected and sometimes they are not able to gain proper education).

Challenging attitudes toward self employed women's work required a multifaceted approach. Government of Pakistan should undertake legislative, financial and administrative measures in order to overcome these barriers. Need for Creating an enabling environment for women's entrepreneurship and participation in labor market is required for healing up the above mentioned challenges faced by these women.

Summarizing the discussion; I would like to advice that social policies should be promoted to tackle discrimination in the work place both at in and outside the home

⁴⁰ Naqvi, Naqvi F., Zareen & Shahnaz, Lubna ,How Do Women Decide To Work In Pakistan? 2002 ,Uses:
<<http://www.pide.org.pk/pdf/psde%2018agm/how%20do%20women%20decide%20to%20work%20in%20pakistan.pdf>> Retrieved on 8th July, 2010

Table 1

Distribution of the respondents according to their age group

Towns	Up to 15 years	16 – 20 years	21 – 25 years	26 – 30 years	31 – 35 years	36 – 40 years	More than 40 years	Row total
Keamari	12 (12%)	15(15%)	09 (9%)	10(10%)	17(17%)	09 (9%)	28 (28%)	100
SITE	-	18(18%)	09 (9%)	11(11%)	14(14%)	14(14%)	34(34%)	100
Baldia	-	36(36%)	09 (9%)	11(11%)	08 (8%)	10(10%)	26(26%)	100
Orangi	-	45(45%)	11(11%)	11(11%)	08 (8%)	14(14%)	11(11%)	100
Lyari	-	13(13%)	12(12%)	09 (9%)	16(16%)	12(12%)	38(38%)	100
Saddar	-	37(37%)	17(17%)	06 (6%)	08 (8%)	11(11%)	21(21%)	100
Jamshed	-	27(27%)	15(15%)	06 (6%)	14(14%)	06 (6%)	32(32%)	100
Gulshan	-	25(25%)	16(16%)	15(15%)	10(10%)	07(7%)	27(27%)	100
Shah Faisal	-	12(12%)	21(21%)	17(17%)	13(13%)	14(14%)	23(23%)	100
Landhi	02(2%)	20(20%)	15(15%)	14(14%)	10(10%)	12(12%)	27(27%)	100
Korangi	-	36(36%)	19(19%)	08(8%)	13(13%)	07(7%)	17(17%)	100
North Nazimabad	-	34(34%)	15(15%)	13(13%)	12(12%)	08(8%)	18(18%)	100
New Karachi	-	30(30%)	09(9%)	12(12%)	11(11%)	15(15%)	23(23%)	100
Gulberg	07(07%)	19(19%)	10(10%)	16(16%)	11(11%)	12(12%)	25(25%)	100
Liaquatabad	-	32(32%)	08(8%)	12(12%)	15(15%)	16(16%)	17(17%)	100
Malir	-	13(13%)	15(15%)	16(16%)	19(19%)	16(16%)	21(21%)	100
Bin Qasim	-	12(12%)	23(23%)	17(17%)	11(11%)	15(15%)	22(22%)	100
Gadap	08(08%)	23(23%)	13(13%)	19(19%)	15(15%)	07(7%)	15(15%)	100
Column Total	29 (1.61%)	447 (24.83%)	246 (13.67%)	223 (12.38%)	225 (12.50%)	205 (11.38%)	425 (23.61%)	1800

Table. 1 showing the distribution of the respondents according to the age groups. There are only 29 minors out of 1800 self employed women. Most of the respondents fall in the group one with the age limit of years 16-20 as they are 447 out of 1800.

Table – 2

Distribution of the respondents according to their personal income

Towns	Less than 1000	1001 – 2000	2001 – 3000	3001 – 4000	4001 - 5000	5001 - 6000	6001 -7000	7001- 8000	More than 10,000	Row total
Keamari	02 (2%)	57 (57%)	33 (33%)	06 (6%)	02 (2%)	-	-	-	-	100
SITE	-	69 (69%)	27 (27%)	03 (03%)	-	-	01 (1%)	-	-	100
Baldia	02(2%)	70 (70%)	26 (26%)	02 (2%)	-	-	-	-	-	100
Orangi	-	43 (43%)	52 (53%)	05 (5%)	-	-	-	-	-	100
Lyari	11 (11%)	55 (55%)	21 (21%)	06 (6%)	03 (3%)	03 (3%)	-	-	01 (1%)	100
Saddar	05 (5%)	61 (61%)	28 (28%)	-	05 (5%)	01 (1%)	-	-	-	100
Jamshed	-	33 (33%)	59 (59%)	07 (7%)	-	-	-	01 (1%)	-	100
Gulshan	10 (10%)	35 (35%)	50 (50%)	04 (4%)	-	01 (1%)	-	-	-	100
Shah Faisal	03 (3%)	57 (57%)	40 (40%)	-	-	-	-	-	-	100

Landhi	07 (7%)	69 (69%)	18 (18%)	06 (6%)	-	-	-	-	-	100
Korangi	-	46 (46%)	50 (50%)	04 (4%)	-	-	-	-	-	100
North Nazimabad	75 (75%)	18 (8%)	04 (4%)	03 (3%)	-	-	-	-	-	100
New Karachi	01 (1%)	64 (64%)	30 (30%)	05 (5%)	-	-	-	-	-	100
Gulberg	-	82 (82%)	18 (18%)	-	-	-	-	-	-	100
Liaquatabad	-	70 (70%)	11 (11%)	15 (15%)	-	02 (2%)	02 (2%)	-	-	100
Malir	30 (30%)	56 (56%)	11 (11%)	03 (3%)	-	-	-	-	-	100
Bin Qasim	15 (15%)	57 (57%)	27 (27%)	01 (1%)	-	-	-	-	-	100
Gadap	66 (66%)	32 (32%)	02 (2%)	-	-	-	-	-	-	100
Column total	227 (12.61%)	974 (54.11%)	507 (28.16%)	70 (3.88%)	10 (0.55%)	07 (0.38%)	03 (0.16%)	01 (0.05%)	01 (0.05%)	1800

Table -2 shows distribution of the respondents according to their personal monthly income. 974 self employed women were earning only Rs. 1001-2000 per month.

Table – 3

Distribution of the respondents according to hours they spent on work

Towns	1 – 4 hours	5 – 8 hours	9 – 12 hours	More than 12 hours	Row total
Keamari	10 (10%)	86 (86%)	04 (4%)	-	100
SITE	03 (03%)	76(76%)	21 (21%)	-	100
Baldia	10(10%)	55(55%)	35(35%)	-	100
Orangi	04(04%)	59(59%)	37(37%)	-	100
Lyari	09 (09%)	71(71%)	20(20%)	-	100
Saddar	21 (21%)	63(63%)	16 (16%)	-	100
Jamshed	11 (11%)	76 (76%)	13 (13%)	-	100
Gulshan	17(17%)	63(63%)	20(20%)	-	100
Shah Faisal	15 (15%)	68 (68%)	17 (17%)	-	100
Landhi	18 (18%)	63(63%)	18 (18%)	01(1%)	100
Korangi	18 (18%)	76 (76%)	06(6%)	-	100
North Nazimabad	17(17%)	74(74%)	09(09%)	-	100
New Karachi	06 (6%)	76(76%)	18 (18%)	-	100
Gulberg	21(21%)	63(63%)	16(16%)	-	100
Liaquatabad	12 (12%)	72(72%)	16(16%)	-	100
Malir	10 (10%)	66 (66%)	24 (24%)	-	100
Bin Qasim	13 (13%)	66 (66%)	21 (21%)	-	100
Gadap	14(14%)	74(74%)	12(12%)	-	100
Column total	229 (12.72%)	1247 (69.28%)	323 (17.95%)	01 (0.05 %)	1800

Table – 3 shows that majority of the respondents work for 5 to 8 hours daily as they are 1247 in number. 323 women reported to work for 9 to 12 hours. Those who work for less hours might be doing some other job in addition to their home based work.

Table – 4

Distribution of the respondents according to do they work on contract

Towns	Yes	No	Row total
Keamari	-	100 (100%)	100
SITE	-	100 (100%)	100
Baldia	-	100 (100%)	100
Orangi	04 (4%)	96 (96%)	100
Lyari	-	100 (100%)	100
Saddar	-	100 (100%)	100
Jamshed	-	100 (100%)	100
Gulshan	-	100 (100%)	100
Shah Faisal	-	100 (100%)	100
Landhi	07 (7%)	93 (93%)	100
Korangi	-	100 (100%)	100
North Nazimabad	-	100 (100%)	100
New Karachi	03 (3%)	97 (97%)	100
Gulberg	-	100 (100%)	100
Liaquatabad	-	100 (100%)	100
Malir	02 (2%)	98 (98%)	100
Bin Qasim	-	100 (100%)	100
Gadap	-	100 (100%)	100
Column total	16 (0.88%)	1784 (99.11%)	1800

Table – 4 shows that 1784 women work as self employed workers. Only 16 worked on a contract basis.

Acknowledgements

Support for this research work was provided through Project No. 20-310/R&D from Higher Education Commission, Islamabad, Pakistan.

I am also thankful to Dr. M. Nadeemullah (Asst. Prof.) and Dr. M. Faisal Zia (Research Associate) Dept. of Social Work, University of Karachi for their support in data collection.