

# COVID-19 & The New Normal for Women in the Economy

PAKISTAN

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The Asia Foundation

**IDEAS**

INSTITUTE OF DEVELOPMENT  
AND ECONOMIC ALTERNATIVES





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## 1. Introduction

The spread of the COVID-19 pandemic is a global health emergency that has had direct and indirect effects on economies and societies across the world. While the virus persists, many countries have successfully slowed down community transmission among their populations. From its initial two cases reported at the end of February 2020, Pakistan saw a rapid rise in the number of COVID-19 cases over the course of a few months. The government struggled to implement stringent measures to curb the spread of the disease due to socioeconomic, political and religious considerations. For example, during the early lockdown phase, religious seminaries expressed strong opposition to the imposition of lockdown and social distancing in mosques and cancellations of congregational prayers (Ali et al., 2020). The situation was exacerbated by a lack of citizen trust in government institutions and citizens' reluctance to comply with government-supported smart testing drives (Asghar et al., 2020).

The government started with partial or 'smart' lockdowns in different parts of the country. This involved the closure of major centers and shops, including educational institutions, malls, trading centers, beauty parlors, parks and cinemas. This was followed by a complete nationwide lockdown that lasted for nearly 6 weeks. Once the lockdown was lifted during the end of May, the country once again saw a surge in cases placing it among the top 12 pandemic affected countries in the world in June 2020 (Briefing, 2020).

However, since that surge in early summer Pakistan has witnessed slowing infection rates as daily confirmed cases fell from 6,482 daily cases in mid-June to 584 confirmed cases emerging per day by mid-September. As of September 15, 2020, in Pakistan, there were a total of 298,025 confirmed cases of COVID-19 with a 2.1 percent fatality rate (Platform, 2020).

The social and economic effects of COVID-19 and its associated lockdown effects are most acute in the least developed, developing, and emerging economies (UNDP, 2020). Primarily it has exacerbated the already existing gender and income inequalities. With a drop in GDP and increased unemployment, developing countries face rising poverty and food insecurity among their populations. While the Pakistani economy suffers

as a whole, it is the informal economy which is more vulnerable to economic shocks and downturns.

For informal workers, it is estimated that the short and long term impacts of COVID-19 will manifest 'disproportionately and differently' for women as compared to men (UNDP, 2020). Women in the informal sector tend to earn and save less, have lower job security and restricted access to social protection. Additionally, women working in non-essential service industries such as food service, hospitality and domestic work (housekeeping and childcare) are more likely to be laid off or exploited for their labor during the pandemic and resulting economic crisis. The informal sector, which predominantly comprises of women workers, is also marked by limited access to capital, credit constraints and high rates of business failures as compared to the formal sector. Gender norms also contribute to the layers of discrimination women experience with access to finance, buyers, networks, and technology. These vulnerabilities are likely to be intensified due to the COVID-19 pandemic.

This study sets out to estimate the negative effects of COVID-19 on the informal economy and its associated socio-economic toll on the females working in this sector. Conducted by The Asia Foundation and Institute of Development and Economic Alternatives (IDEAS), it aims to explore the impact of the COVID-19 pandemic on workers in the informal sector of Pakistan's economy. In particular, the study focuses on the multidimensional impacts of the pandemic on women who constitute a large proportion of the informal workforce. The report is structured in the following manner: Section III outlines research methodology and descriptive statistics, Section IV highlights the economic impact of the pandemic, while Section V discusses the socio-emotional toll of the pandemic and its associated lockdown. Section VI sheds light on the awareness and outreach of the government's social protection measures. Section VII offers policy recommendations to offset the economic and social effects of the pandemic.

## 2. Research Objectives

The study was designed to unpack the impact of COVID-19 on women by addressing the following research questions:

1. What is the extent of vulnerability of women in the informal sector to socioeconomic effects of the COVID-19 pandemic?
2. What are the coping mechanisms employed by women in the informal sector in order to mitigate the effects of the pandemic?
3. What is the reach of the government to address the vulnerabilities that have been exacerbated due to the pandemic?
4. What are various smart policy options that can be adopted to provide relief - particularly to women in the informal economy - from economic and social shocks associated with the COVID-19 pandemic?

## 3. Research Methodology

The study employs a mixed-methods approach to attempt addressing the questions mentioned above. It involves data collected through a quantitative survey, supplemented with semi-structured qualitative and Key Informant Interviews (KIs). This approach allows the findings of the quantitative data collection activities to be grounded in the participants' experiences.

Due to partial lockdowns and social distancing protocols, in person surveys were not conducted for the purpose of this study. To collect the primary data, IDEAS collaborated with local NGOs to provide access to females engaged in various sub-sectors of the informal economy. Data was collected from the target respondents through short, phone-based surveys.

### Sample

A convenience-based, random sampling technique was employed to identify the sample for the study<sup>1</sup>. A representative sample, inclusive of women working in different sectors based on their proportions in the Labor Force Survey 2017-2018 was selected. To this effect, the study included a

total of 1116 surveys of women belonging to various sub-sectors in the informal economy. We buttressed our quantitative data through 20 qualitative interviews and 4 KIs.

The sampling frame comprises of females who had been involved in any form of paid work 12 months before the survey was rolled out. This time frame included the pre-COVID-19 situation, the lockdown period and the resumption of economic activities following lockdown being lifted across the country. The sample for the survey has been drawn from Punjab and Sindh, which had 76 percent of the total reported confirmed cases of COVID-19. Approximately 68 percent of the respondents belonged to rural areas within the two provinces.

As the study relied on phone-based surveys, the sample is only representative of those females who either own a phone or have access to one at home through a family member. The survey was conducted between July and August 2020.

## 4. The Informal Sector and Female Workforce in Pakistan

The Pakistan Bureau of Statistics defines the informal market as consisting of micro and home-based firms that employ less than 10 persons. It comprises all small-scale manufacturing firms, household enterprises and agricultural activities that are allowed to stay unregistered by the government but operate within the purview of the law (Choudhary et al., 2016). With a large proportion of the labor force employed in non-agricultural informal settings, Pakistan appears to have one of the largest informal economies among developing countries and is likely to face severe economic repercussions of the pandemic (Choudhary et al., 2016). According to the latest Labor Force Survey of Pakistan (2017-2018), the informal sector accounts for approximately 72 percent of non-agricultural employment. The survey also indicates that 71.8 percent of the country's female workforce is involved in informal employment: 78 percent of female rural workers, while 67 percent of female urban workers belong to the informal sector.

Although the study presents a snapshot of the informal sector's overall economic downturn,

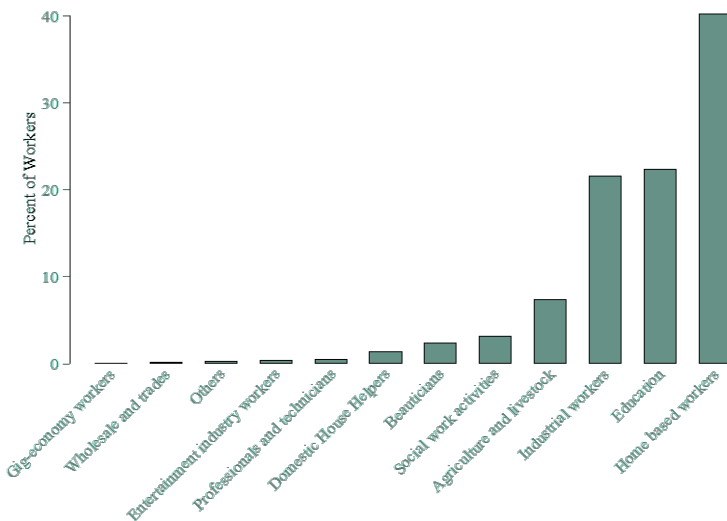
<sup>1</sup> Technical details and justification of sampling is given in Appendix B



differences in various outcomes by sub-sector are also estimated wherever they are significant.

Figure 1 shows that a large proportion of the sample comprises of home-based workers (40 percent), followed by teachers (23 percent), own-account workers participating in the textile, garment and handicraft industries (20 percent); females engaged informally in agriculture and livestock (9 percent), beauticians (5 percent) and other subsectors. The division of the participants according to sub-sectors of the informal economy, allows for an evaluation of the differences in impact in each sub-sector and thus, can inform sector specific policy responses and relief efforts.

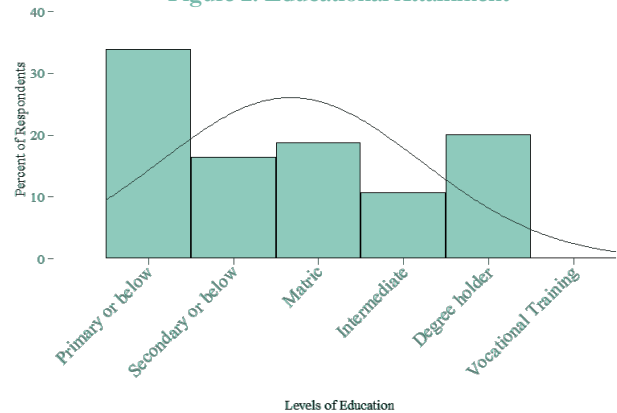
Figure 1: Selected Subsectors from Informal Economy



### 4.1 Demographics

Most of the females engaged in the informal sector have low educational attainment. Data from the survey shows that 35 percent of the sample women have attained primary or below education. 10 percent of the women had completed secondary education, while only 20 percent were degree holders.

Figure 2: Educational Attainment



Source: IDEAS Women in Informal Sector Survey 2020

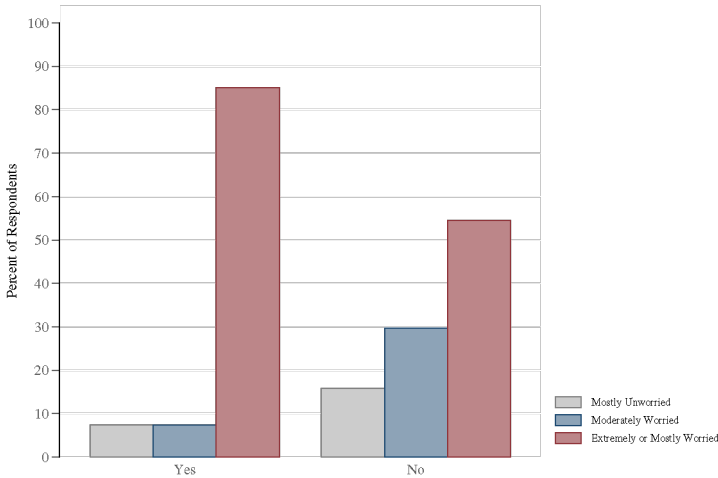
Before March 2020, 47 percent of the women in the sample were working full time in the informal sector, while 51 percent of the women were engaged in part-time informal work. The sample consisted of nearly 24 percent small and medium business owners, 17 percent regular paid employees, 51 percent casual employees or workers being paid piece rates/ based on performance, 5.6 percent were owner cultivators or sharecroppers on small farms and 2 percent of the sample were teachers working in low or medium cost private schools (Please see Table A1 and Table A2 of Appendix A).

## 5. Attitudes towards COVID-19

Figure 3 presents how worry levels among these women varied based on their knowledge of someone having tested positive for COVID-19.

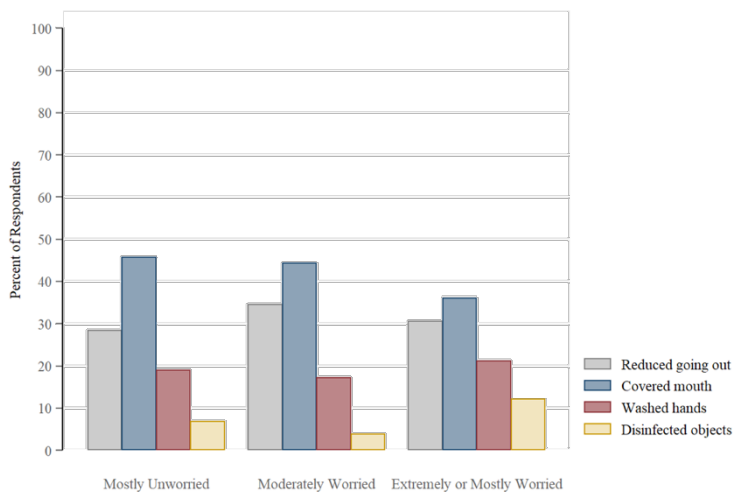
At the time of data collection, only 6 percent of the sampled women personally knew someone who had tested positive for COVID-19. Although they did not know many people who had tested positive, nearly 71 percent of the respondents reported being worried about contracting the disease or its spread in general. Additionally, many women (18.2 percent) reported not being worried about the disease at all.

Figure 3: Worry Levels and COVID prevalence



These high worry levels are also reflected in precautionary measures the respondents adopted to avoid contracting the virus. 85 percent of all the women in the sample took precautionary measures to avoid getting sick. This included reducing trips outside of the house (67.8 percent), avoiding social gatherings (45.6 percent); keeping a distance of at least 6 feet with people outside of their homes (52 percent); wearing a mask outside (79 percent), and covering their mouth when they sneeze or cough (63.3 percent); washing their hands regularly (72.3 percent) and increasing the use of disinfectant for objects and surfaces (34 percent).

Figure 4: Precautionary Measures Employed



45 percent of the women believed that the government’s efforts to curb the spread of the disease (i.e. the imposition of lockdown) was an appropriate measure. However, 25 percent were of the view that the measures taken by the government were too extreme. 30 percent of those reporting to be worried about the disease were also critical and wary of the government’s decision to impose a lockdown.

## 6. Impact of COVID-19 on Informal Economy

The economic impact of the pandemic on the informal sector can be categorized into the following; Firstly, the financial fragility of the informal sector, as captured by profit losses and loss in wages, secondly, the impact on business operations and employment of workers in non-agricultural and agricultural activities and thirdly, expectations about the future and coping mechanisms adopted for economic survival.

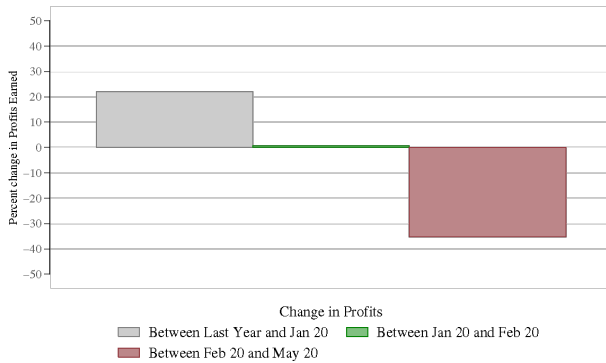
“ When we first heard about Corona, we weren’t worried at all. When the government responded by locking everything down we became very worried. Naturally we were concerned about how we will make a living. But then we told ourselves it’s better to be alive than risk going out and getting sick. ”  
*42 year old Domestic Worker*

### 6.1. Financial Losses and Vulnerability

For this study, financial losses are measured by calculating economic losses faced by business owners, reduction of wages and salaries of non-agricultural employees, and the reduction in the number of working hours of female farm workers. Similarly, vulnerability is analyzed by measuring the number of household members laid off from their jobs and the loss of household income incurred subsequently.

Female business owners were questioned about their average sales and costs for four different periods: 1) For the year 2019; 2) January 2020; 3) Between February and March 2020 and 4) Between March and May 2020, when a lockdown was imposed in Pakistan owing to the pandemic. This mode of data collection allowed for an assessment of changes in the profits earned by businesses over a period of time. Evidence in Figure 5 suggests that the pandemic had already caused massive disruptions to small businesses just several weeks after its onset. During the lockdown period, small informal businesses experienced around 40 percent decrease in profits. More than 50 percent of the sample reported earning lower profits than last year. On average, they earned 64 percent lower than the profits earned in the last year. Qualitative data suggests that as soon as the country went into the lockdown, panic started setting in. A female private teacher reported: “When we first heard about the spread of COVID-19, we got more worried about losing our jobs than risking our health”

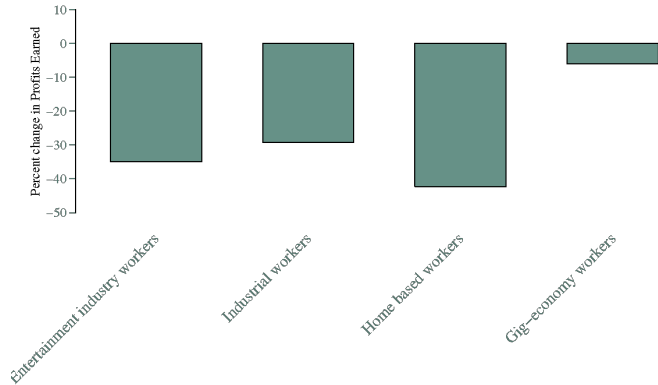
Figure 5: Change in Profits since Last Year



Source: IDEAS Women in Informal Sector Survey 2020

Disaggregating these results by sub-sectors, as evidenced in Figure 6, indicates that home-based work, small scale industries and arts and entertainment were the worst-hit businesses. Home-based workers suffered more than 40 percent of the total losses, followed by arts and entertainment (33 percent) and industrial workers (30 percent).

Figure 6: Change in Profits since Last Year

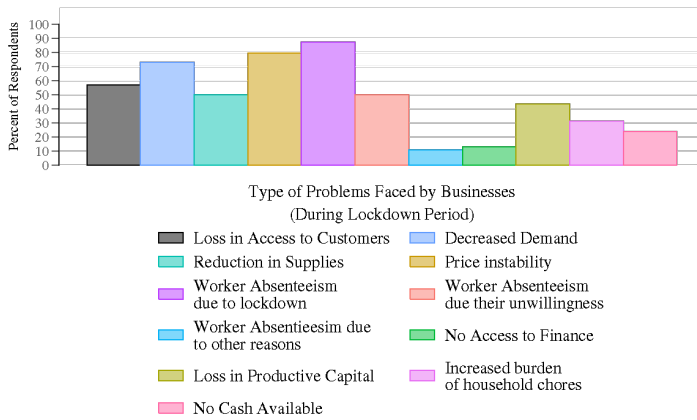


Source: IDEAS Women in Informal Sector Survey 2020

Females who were employed in various sub-sectors also faced severe economic shocks; 22 percent reported reduction in hourly wage or salary. The economic shock had a differential impact across various sub-sectors. Service providers experienced 90 percent reduction in wage payment, followed by agricultural workers (46 percent) and home-based workers (44 percent). More than 37 percent reported delays in wage payment. 16 percent further experienced reduction in non-pecuniary benefits.

As businesses adapted to the changing dynamics during the lockdown period, female workers employed in these informal businesses had to employ measures to shield them from the impact. More than 75 percent of the females switched jobs from what they were previously doing in February 2020. Almost 40 percent of the employees spent savings to cover income losses, 40 percent borrowed money, 50 percent had to sell their assets to cover the losses incurred and 20 percent were forced to violate lockdown measures to earn a living.

Figure 7: Problems Faced during Lockdown



Source: IDEAS Women in Informal Sector Survey 2020

Similarly, 75 percent of farm workers in the sample used up their savings to cope with the financial losses due to reduced working hours. 50 percent had to use their social capital to make up for losses while almost 45 percent borrowed money.

Although the government guaranteed the continuation of basic food supplies, the agriculture sector was mostly exempted from lockdown measures. However, 49 percent of the females engaged in informal sector worked fewer number of hours than previous crop cycle of the same crop. Additionally, KIs have suggested that due to clampdown on transportation, women involved in livestock farming and management quickly ran out of fodder and food items for their livestock.

“ During the lock down period I couldn't go to work for a month as our farm owner was cautious. Our daily wage was significantly reduced as the farm owner also incurred heavy losses. ”  
22 year old farm worker from Muzaffargarh

It is reported that these female farmers found it more difficult to feed the animals than to provide food for their own families during this time. Additionally, women were also unable to access local markets or larger supply chains because of a lack of adequate transportation. As a result, large amounts of agricultural byproducts such as eggs, butter, milk and cheese often went to waste. Daily income that came from the sale of these food items was lost, which put an additional financial strain on the households.

Figure 8: Steps Taken by Workers to adjust during Lockdown



Source: IDEAS Women in Informal Sector Survey 2020

10 percent of the respondents also reported having a member who lost his job. Similarly, 5 percent of the respondents reported that household members under 18 years of age lost their jobs as well. On average these households lost PKR 16,000 which is almost 39 percent of the average household income in Pakistan (CEIC, 2020).

## 6.2. Declining Employment Trends

This section analyzes the impact of COVID-19 on employment trends in Pakistan. A recent study found that Pakistan's unemployment rate is predicted to surge to 28 percent as result of COVID-19. A 30 percent redundancy in the formal sector is also projected due to a prolonged lockdown, resulting in a 189 billion rupees impact on the private sector (Saleem, 2020).

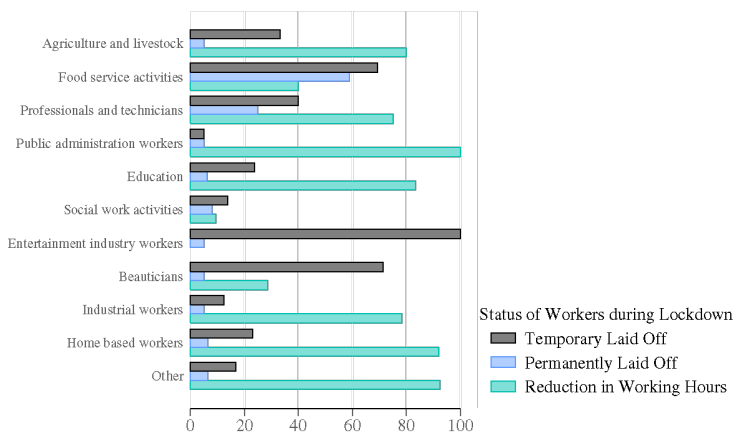
“ I tried getting a job in a nearby factory. But they were not hiring. They even laid off many of the women in my community who were working there as well ”  
A home-based worker

For the informal sector, the situation is just as dire. This study finds that business owners had to temporarily lay off 60 percent of their workforce,

while 25 percent reduced their employees' salaries to sustain their business operations. Less than 10 percent employers on the other hand permanently laid off their workforce.

Workers employed in the informal sector also portray a grim picture. Overall, 17 percent of the workers were temporarily laid off, 2 percent lost their jobs permanently and 82 percent of them experienced a reduction in pay. Disaggregating declining employment trends by sector reveals that almost all of the arts and entertainment industry workers were temporarily laid off, followed by beauticians (70 percent) and domestic house helpers (65 percent). It is worth noting that although home-based workers experienced a reduction in wage payment, only 20 percent of them lost their jobs. Domestic house helpers have been permanently laid off followed by technicians and professionals, for whom permanent lay-off rates were as high as 25 percent. Most of the sectors experienced fairly high reductions in working hours. This owes to the fact that during the lockdown period, markets were opened for only a limited period of time and remained closed over the weekends.

Figure 9: Impact on Workers during Lockdown



Source: IDEAS Women in Informal Sector Survey 2020

### 6.3. Coping Mechanisms

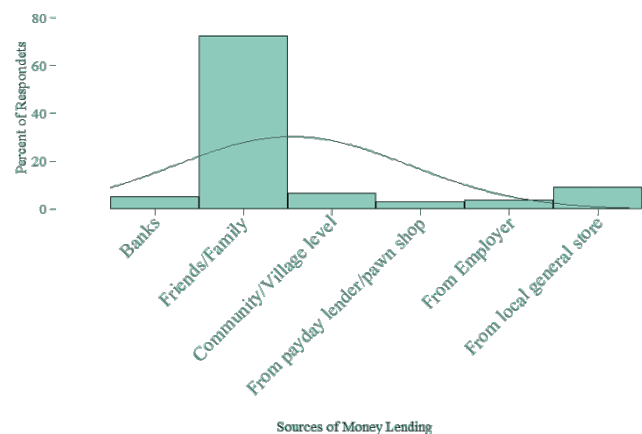
Amidst losses in profits and wages and decreasing employment trends, females in the informal sector employed different mechanisms to cope during the pandemic. Data shows that females had two fiscal reactions to cover their losses - i.e., borrowing money and decreasing spending. On average, respondents borrowed PKR

35,000 from various sources (Figure 10). This is almost 100 percent of the spending during the lockdown period.

“ The situation was so bad everyone I knew had to borrow the money out of deprivation. Since everybody started borrowing money, the local general stores stopped lending money at all. ”  
60 year old domestic worker from Lahore

Given the degree of informality of the businesses where business and operational expenses are not easily demarcated, evidence from the data suggests that borrowing has also been used to keep the business running. Evidence suggests that most of the borrowing has taken place informally from friends, family, community members or from local general stores where they either bought things on credit or borrowed money to cover their expenses.

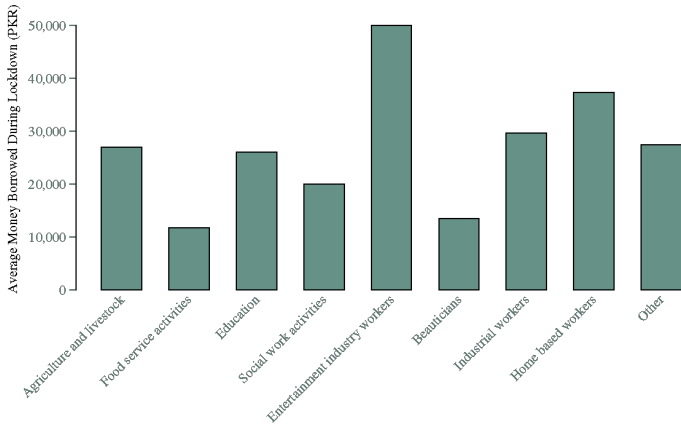
Figure 10: Sources of Borrowing



Source: IDEAS Women in Informal Sector Survey 2020

Figure 11 shows that people working in the arts and entertainment industry borrowed the greatest sum of money (on average, PKR 50,000) followed by home-based workers (on average, PKR 38,000) and industrial workers (on average, PKR 30,000). These three types of businesses were adversely affected due to lockdown measures. The highest cases of workers being temporarily out of work were reported from the arts and entertainment industry which in turn explains the large sums of borrowing on average. Home-based business owners dealt with more than 40 percent profit losses followed by industrial workers.

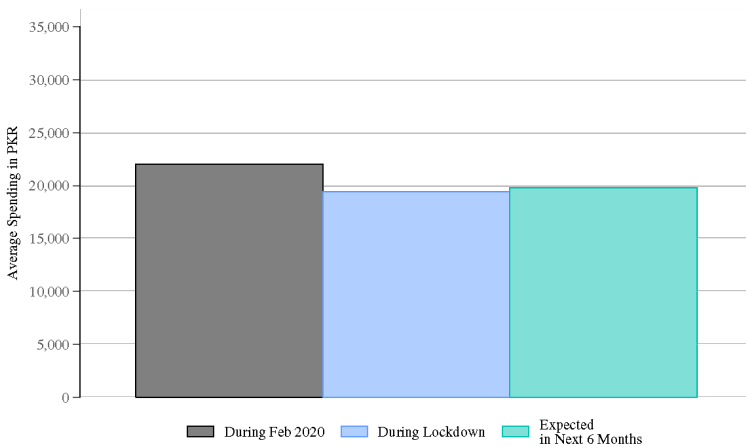
Figure 11: Average Borrowing by Sector



Source: IDEAS Women in Informal Sector Survey 2020

To cope with a loss in wages, respondents had to decrease their spending. On average, female respondents reported a 10 percent decrease in spending during the lockdown as compared to spending levels in February 2020. Respondents reported keeping the spending low to cope with financial vulnerability and unemployment for the next six months.

Figure 12: Average Spending

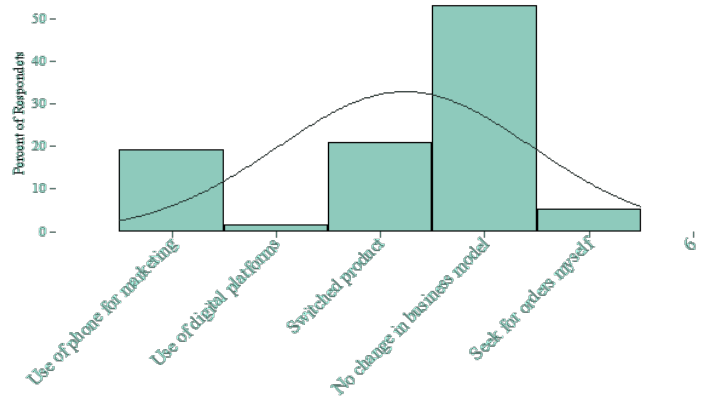


Source: IDEAS Women in Informal Sector Survey 2020

While the pandemic brought a number of economic shocks as explained in the previous sections, it has caused small and medium business enterprises to rethink and revamp their business models. While the adoption of digital platforms for these businesses is still in transition, Figure 13

shows a 22 percent increase in digitization; with increased phone usage for product marketing accounting for 20% percent of the ratio. Similarly, 20 percent of the respondents switched their product to adjust to the lockdown measures and 5 percent reported to seeking orders themselves instead of waiting for orders to be delivered at home.

Figure 13: Change in Business Models

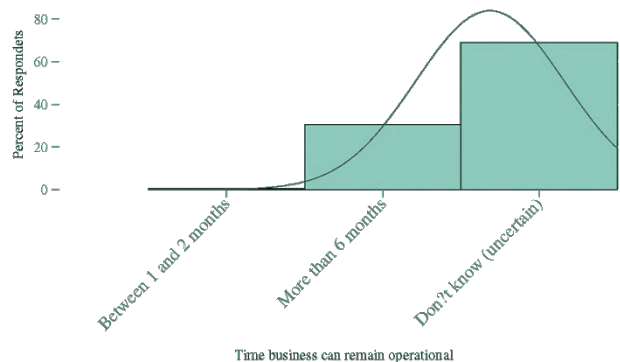


Source: IDEAS Women in Informal Sector Survey 2020

#### 6.4. Expectations about Future

While high end and formal businesses may have the capacity to provide pay to their staff in order to retain their trained workforce, small and mid-sized businesses might not be able to do so. With the disruption of supply chains and dramatic decreases in demand, employees in small and mid-sized businesses had to forgo wages that they were previously owed while also potentially losing their jobs. While easing of the lockdown resulted in the resumption of business activities, small and informal businesses no longer operate to their full capacity as they have incurred heavy losses and reduced workforce amidst limited working hours.

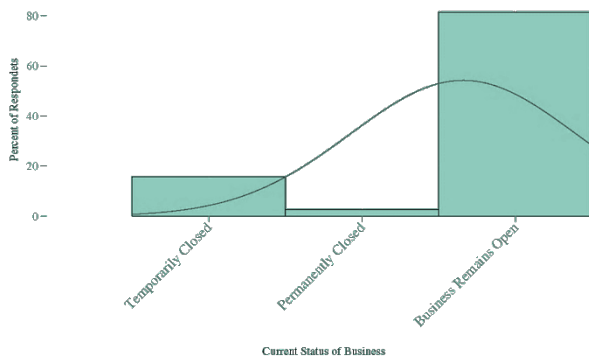
Figure 14: Current Status of the Business



Source: IDEAS Women in Informal Sector Survey 2020

There is a high degree of uncertainty among female business owners regarding the sustainability or viability of their businesses for the next six months. This is indicated by Figure 14 and (Figure 15. Data in these figures show that although 81 percent of the businesses remain open, more than two thirds of the respondents are uncertain about how long they can sustain their businesses. Similarly, while only 18 percent of female business owners expect their investment to decrease from the previous year, more than 40 percent of them anticipate that they will earn less than they did the year before - indicating expectations of low profit margins.

Figure 15: Business Sustainability after Lockdown



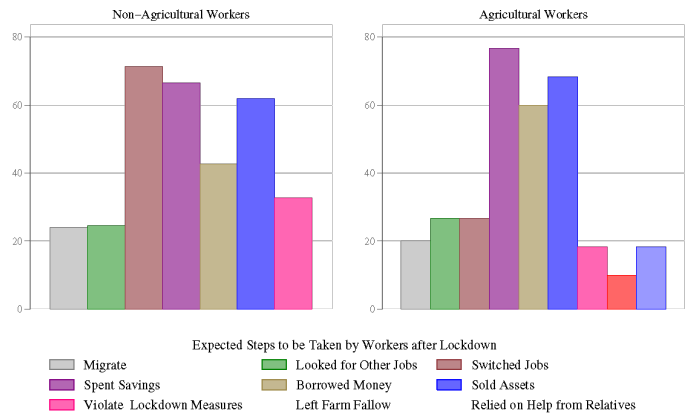
Source: IDEAS Women in Informal Sector Survey 2020

Due to the government's strict standard operating procedures, businesses will have to reduce the number of workers and clients they allow into their facilities at a given time. Evidence from the survey targeting business owners suggests that in the next six months, out of those employees who were temporarily laid off during the lockdown period, they have to permanently lay-off 25 percent of those employees. This entails fears of increase in future layoffs.

This is further evident in Figure 16 where between 50 – 60 percent of agricultural and non-agricultural workers are shown to have an expectation of switching jobs. 55 percent of informal workers and almost 60 percent of the farmers fear cutting into their savings whereas 50 percent of the respondents predict that they will have to sell their assets in the near future. Almost 60 percent of the farmers also think that they have to rely on family and relatives for financial aid. 20 percent of the non-agricultural workers think that they will have to violate lockdown measures if any lockdown happens in the future. This clearly shows

the vulnerability and low expectations about the future.

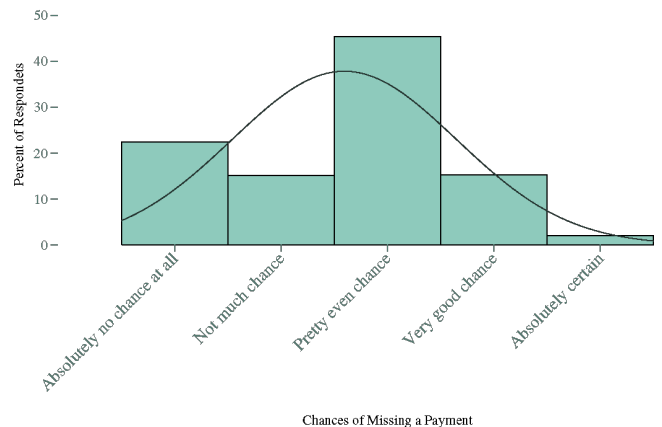
Figure 16: Expected Steps by Workers to adjust after Lockdown



Source: IDEAS Women in Informal Sector Survey 2020

More than 65 percent of the respondents also expect a high chance of missing a payment like house rent, utility bills or any other financial liability.

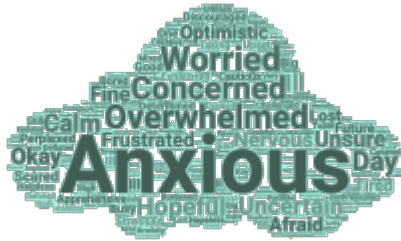
Figure 17: Chances of Missing a Payment



Source: IDEAS Women in Informal Sector Survey 2020

## 7. Socio-emotional Toll of COVID-19

In addition to the economic impact of the pandemic and the lockdown, women have also faced an increased burden of social and emotional pressures. This study measures socioemotional impact of COVID-19 on females engaged in the informal sector through following measures:



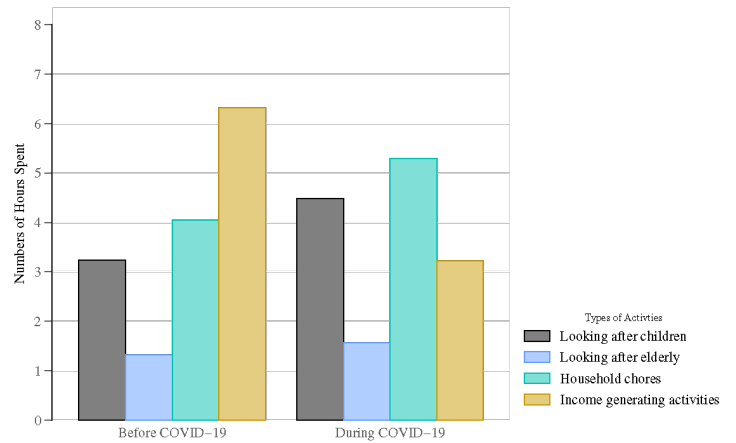
- Substantial increase in care-giving and domestic responsibilities
- Decrease in decision making and agency
- Increased incidences of Gender Based Violence

### 7.1. Increased domestic responsibilities

As a result of lockdowns, large families found themselves stuck at home in cramped or closed spaces for an extended period (Women, 2020). According to estimates by the International Labor Organization (ILO), women were involved in nearly four times as much unpaid work and responsibilities around the house and childcare and eldercare responsibilities compared to men (ILO, 2018).

Women faced an additional responsibility of providing care to household members, caring for children, the elderly and family members with disabilities in some cases. The physical and psychological strain this situation places on women – especially those who cannot afford to work from home, can have severe consequences for the emotional well-being of women. Figure 18 shows that women spend 31 percent more time looking after children during a lockdown, 60 percent more time looking after elderly, and 70 percent more time doing household chores. Consequently, the time spent by women on income generating activities has decreased by 60 percent.

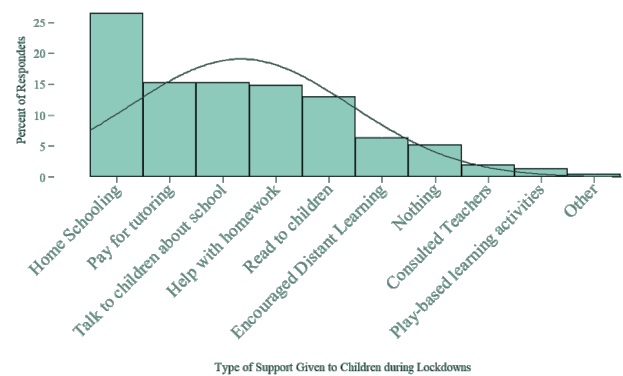
Figure 18: Change in Time Distribution



Source: IDEAS Women in Informal Sector Survey 2020

Additionally, females who were already burdened with increased domestic responsibilities had to manage their children's home-schooling – 25 percent of the sample reported being faced with this situation. Figure 19 highlights women's steps to ensure that their children's education continues during the lockdown, such as paying their children's school fees, which 15 percent of the respondents claimed to have done so.

Figure 19: Measures to support children education



Source: IDEAS Women in Informal Sector Survey 2020

### 7.2. Decision Making Ability

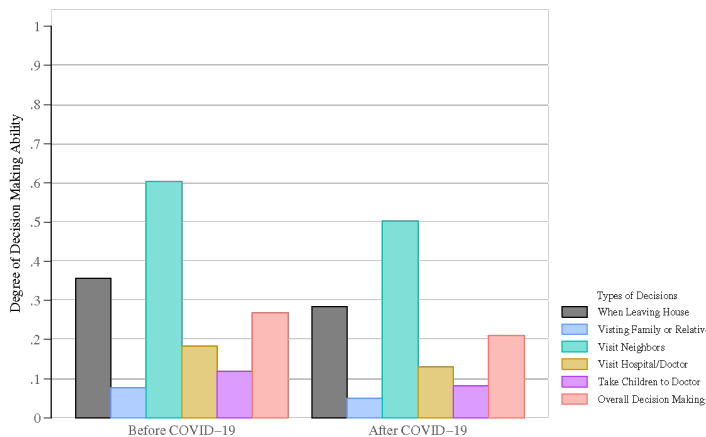
In conservative cultural settings such as those in Pakistan, financial decisions usually rest with the male members of a household (Mahmood, 2002a). Women in rural areas have also reported that while they yield influence on decisions concerning their



children’s education, their husbands and other family members play a dominant role in deciding what household purchases to make or whether to consult a healthcare practitioner or not in the event that a family member falls ill. Research shows that women who are able to make decisions about their mobility are likely to have a greater participation in household decision making in general (Mahmood, 2002b).

Results (Figure 20) show that owing to the pandemic, there has been a marked decrease in women’s freedom to leave the house to visit friends and relatives, go shopping and their autonomy around decisions pertaining to health, education and household finances has reduced. Through KIIs, it has also been ascertained that due to financial constraints, male members who have lost their jobs are likely to exert greater control and influence over household expenses and the social lives of their wives and daughters. This is likely to be an outcome of the stress caused by a loss of livelihood and confinement due to lockdown.

Figure 20: Change in Decision Making Ability



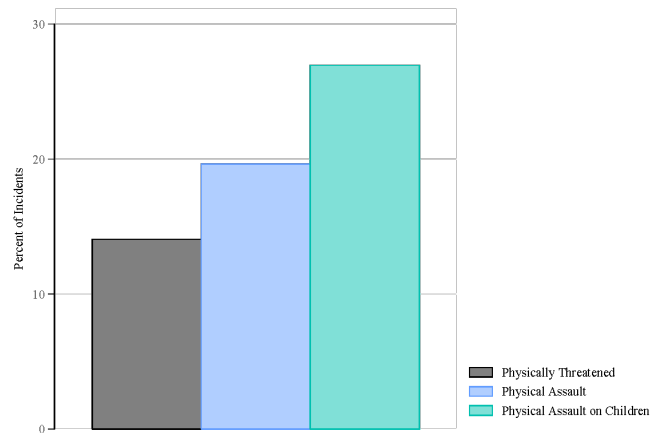
Source: IDEAS Women in Informal Sector Survey 2020

### 7.3. Increase in domestic violence

There are widespread reports from community organizations working on the ground that women working in the informal sector have been severely impacted by domestic violence during the pandemic. Many have lost their jobs and are confined to small homes where distancing from abusive spouse and relatives is not possible. Government officials reported a 25 percent increase in domestic violence incidents during the lockdown across the Punjab province, with authorities registering 3,217 cases between March and May. For this study, domestic violence was

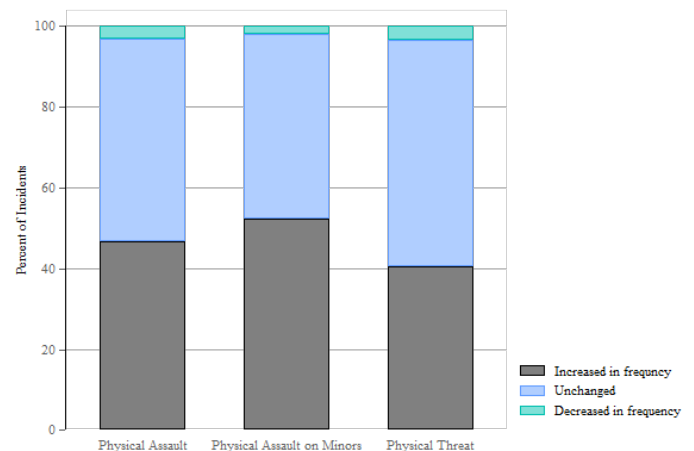
measured through two questions: Respondents were asked if they personally knew someone from within their community who was either threatened physical harm by their husbands or physically assaulted by their husbands. Figure 21 shows that 14 percent of the females knew someone in their community who was threatened physical harm by her husband. 19 percent knew someone who was physically assaulted by her husband while 27 percent knew of cases where children were beaten by their parents. 20 percent reported incidences of family members threatening women with physical harm, while 25 percent reported physical assault instances quite often prior to the pandemic.

Figure 21: Incidence of Domestic Violence



Following the onset of the pandemic, a staggering 40 percent of respondents reported increase in incidences of threats of physical violence, 46 percent reported increase in incidences of physical assault from spouses and 52 percent reported increase in incidences of increased child beating at home (Figure 22).

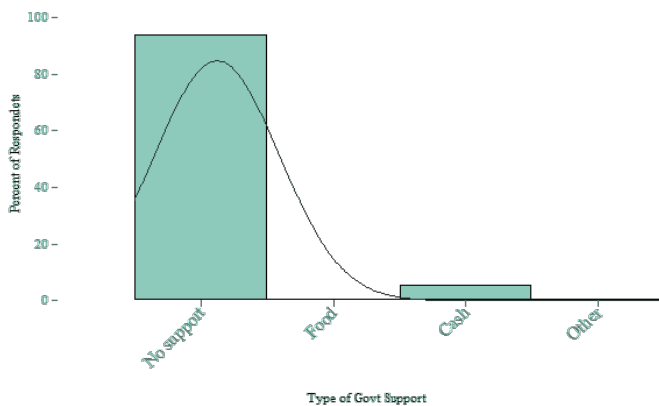
Figure 22: Change in Incidence of Domestic Violence during Lockdown



## 8. Awareness and Reach of Government Social Protection Measures

The results show how losses in income, profits, and declining employment trends have impacted females working in the informal sector in the previous sections. The study also reflects how these financial losses are exacerbated by socioemotional toll in terms of decreased agency and increased incidences of gender-based violence. This section analyzes the degree of social protection measures that were available for females working in the informal sector during this period. Most informal workers did not have access to, or awareness about social assistance programs involving non-contributory transfers in cash, vouchers, or in-kind, directed at the extreme poor.

Figure 23: Type of Govt. Support Received



Source: IDEAS Women in Informal Sector Survey 2020

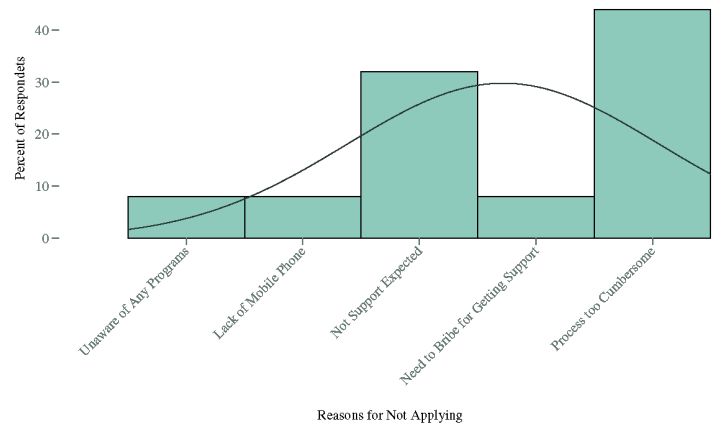
As businesses mainly operate with little or no documentation, workers in this sector are not protected by social insurance or other unemployment benefits that are provided to formal sector employees. This creates large gaps in social protection coverage for informal workers. Data suggests that more than 90 percent of female respondents did not receive any support from the government. Of those who are receiving any help from the government, 79 percent reported that it was insufficient to meet their needs.

“ Although the government handled the situation of Corona very well but they failed to reach to deserving people. We never received any help from Ehsas program. First my husband tried to get the money but he returned empty handed thrice. Then being a woman, I tried but was unsuccessful as well. I strongly believe that government has failed completely in helping females working in the informal sector. ”

36 year old farm worker from Muzaffargarh

The study also measured the extent of awareness around policy options specific for the informal sector. Only 3 percent were aware of the available options relating to protection policy instruments and out of those, only 10 percent applied for the social protection programs. 45 percent of the respondents reported to consider the process as too cumbersome. This is likely linked with the fact that the informal sector mainly operates with little or no documentation and informal workers avoid seeking any formal help for fear of coming under the radar of tax authorities. 30 percent of respondents expected to receive no help from the government even after applying for an option relating to social protection.

Figure 24: Reasons for Not Applying for any Govt. Support



Source: IDEAS Women in Informal Sector Survey 2020

Findings from the quantitative survey are supplemented by key informant interviews. According to sources, women in the informal sector, limited partly by low levels of literacy, are often unable to access social protection programs offered by the government. Registration for the *Ehsaas Program* implemented by the government to provide relief from COVID-19 was done through SMS. However, many women did not have access to mobile phones and therefore were deprived of this service. If they were able to access mobile phones, they were often unable to follow instructions and register themselves with the program. Many NGOs and civil society organizations took up the task of providing women with information about the program and helping them register. According to a key informant “if NGOs weren’t helping these females, it is highly

*likely that even fewer would have been able to register themselves and receive benefits.”*

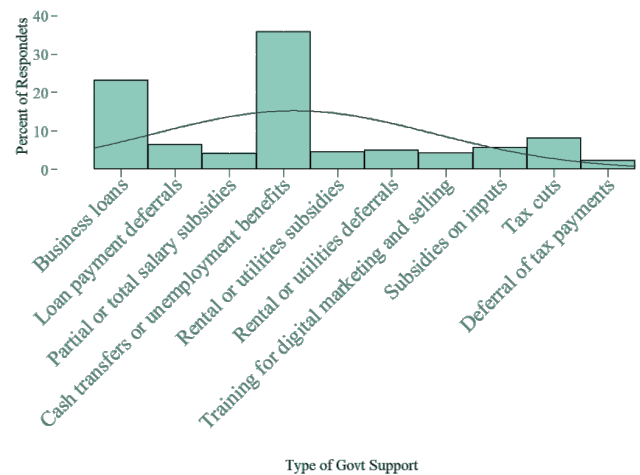
## 9. Policy Recommendations

Even before the pandemic hit, women had limited participation in the informal labor force due to the burden of childcare and other domestic responsibilities. This had direct consequences for their productivity and earnings. With families being stuck at home due to lock down measures implemented by the government, women’s responsibilities have increased by manifold. Due to their work and employment nature, women in the informal sector face a heightened risk of job insecurity and reduced earnings. Many small businesses have also had to temporarily lay off their workforce or put them on reduced pay. Women in the informal sector will likely be one of the last segments of society to recover from the economic implications of the pandemic.

Relief measures and recovery policies aiming to support the informal (female) workforce requires urgent attention and should consider and target the needs identified by them. Figure 25 shows that cash transfers to provide relief as unemployment benefits and business loans are the top priorities for government support identified by this segment of the workforce. However, currently majority of the informal workforce is not recognized or captured in the labor data and therefore falls through the safety nets. It is therefore imperative the informal workforce be documented to enable social security benefits to be designed and targeted at them.

Additionally, there are several important immediate, medium- and long-term actions that need to be considered and are presented in the following table presents not in any order of priority but as multi-faceted responses that are needed. We deliberately do not assign responsibility of any single recommendation to a particular institution because all measures require a coordinated and partnership-based effort in order to deliver what is a fundamental right and service to the most vulnerable, not just at the hands of a pandemic, segments of our society.

Figure 25: Proposed Govt. Responses



Source: IDEAS Women in Informal Sector Survey 2020

	BUSINESS/ECONOMY RELATED	HOUSEHOLD RELATED	GENDER BASED VIOLENCE	EDUCATION RELATED
IMMEDIATE PHASE	<ul style="list-style-type: none"> <li>Improve labor force data to include informal workers, so that Market current economic safety nets such as Ehsaas Program and other programs can be extended to the female informal and gig economy-based workers.</li> <li>Launch an immediate recovery-based program only for women entrepreneurs, focusing on digital and financial literacy and contextually market it.</li> <li>Create a task force for women centric economic recovery with women chambers, government ministries, private sector, and civil society organizations.</li> </ul>	<ul style="list-style-type: none"> <li>Promote social campaigns that encourage, encouraging men to take an active role in the household arguing for overall harmony and productivity.</li> <li>Ensure that schools remain open with robust COVID-19 mitigating mechanisms, freeing up productive time for working mothers.</li> </ul>	<ul style="list-style-type: none"> <li>Launch distance-based counselling to deal with the trauma emanating from increased proximity to sources of abuse.</li> <li>Create manuals and outlets for families to deal with the friction drivers, which come through COVID-19 economic austerity.</li> <li>Increase awareness about available government mandated reporting channels for physical and sexual abuse through public service announcements.</li> </ul>	<ul style="list-style-type: none"> <li>Expand the use of conditional cash transfers, including vouchers and stipends, to expand girls education and women's skills training. Use monetary incentivizing mechanisms under the Ehsaas program, to encourage both indirect and direct stakeholders to allow female education participation.</li> </ul>
NEAR PHASE	<ul style="list-style-type: none"> <li>Increase access to finance for women led enterprise through tapping in micro finance institutions.</li> <li>Focus on data collection and usage capacity, to have more data-driven interventions in and size women, led to the economy's contribution.</li> <li>Create a targeted public relations campaign urging economic recovery through women led enterprises.</li> </ul>	<ul style="list-style-type: none"> <li>Use economic indicators, such as quantifying women's unpaid work in households and using the benchmark for data-driven advocacy about gender equity.</li> <li>Roll out a massive freelance training program, linking women to more digital oriented gig work – which can be done in tandem with household work.</li> </ul>	<ul style="list-style-type: none"> <li>Identify conflict drivers in the nexus of women's mobility for economic purposes and clashing interests to establish baselines for future sensitization programs.</li> <li>Increase provision of pro-bono legal aid for women, to pursue legal action against abuse perpetrators.</li> </ul>	<ul style="list-style-type: none"> <li>Introduce affirmative action-based subsidies and bursaries to increase female students' access to the internet for learning purposes.</li> <li>Create pro-bono educational counselling available to women in a distance basis, helping women to curate a specific and pragmatic educational plan to advance their educational attainment goals.</li> </ul>

## DISTANT PHASE

- Focus on large scale training programs to reskill the female workforce from traditional means of production to service based and IT based fields.
- Size the contribution of women led enterprises within the Gross Domestic Product and come up with a 5-year plan to increase the number.
- Create a digitization program for households across the country, with a focus on internet connectivity and IT infrastructure to include women confined to the household.
- Focus on introducing an equal pay legislation enforcement mechanism, incentivizing households to free up time for women to go for productive work for overall economic gain.
- Focus on a culture shift in which violence against women exercising economic agency is actively stigmatized, using large-scale social campaigns and highlighting women's success stories as entrepreneurs.
- Introduce legislation with provisions to aid women willing to integrate into paid work, by introducing laws against coercion when women exercise economic agency.
- Link higher education degrees to industry for women to highlight female education's long-term economic gains to households.
- Create a hybrid strategy for women to acquire more in demand-cutting edge technical skills, such as software development – which can be attained in both in person and distance learning formats.
- Focus on female academic entrepreneurship, in which business schools and accelerators can incubate ideas and enterprise led by female students.

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## Appendix A. Data Description Tables

Table 1: Individual Characteristics

	Col %
Type of Locality	
Rural	68.5
Urban	31.1
Peri-Urban	0.4
<b>Total</b>	<b>100.0</b>
<b>Age Brackets</b>	
Between 15 and 25	16.7
Between 26 and 35	40.8
Between 36 and 45	31.6
Between 46 and 55	10.1
Between 56 and 65	0.8
<b>Total</b>	<b>100.0</b>
<b>Marital Status</b>	
Married	83.0
Widowed	3.0
Divorced	0.6
Never Married	13.4
<b>Total</b>	<b>100.0</b>
<b>Educational Attainment</b>	
Primary or below	33.9
Secondary or below	16.5
Matric	18.7
Intermediate	10.7
Degree holder	20.1
Vocational Training	0.2
<b>Total</b>	<b>100.0</b>
<b>Access to mobile phone</b>	
Yes	60.7
No	39.2
Refuse to answer	0.1
<b>Total</b>	<b>100.0</b>
<b>Access to internet</b>	
Yes	44.0
No	55.6
Refuse to answer	0.4
<b>Total</b>	<b>100.0</b>
<b>Sample size</b>	<b>1,116</b>

Source: IDEAS Females in Informal Sector 2020



Table 2: Household Characteristics

	Col%
<b>Household Size</b>	
Between 1 and 5	32.9
Between 6 and 10	61.5
Between 10 and 15	4.7
More than 15	0.9
<b>Total</b>	<b>100.0</b>
<b>Number of Children</b>	
Between 1 and 5	91.9
Between 6 and 10	9.1
<b>Total</b>	<b>100.0</b>
<b>Number of Children Bellow 18</b>	
None	6.8
Between 1 and 5	89.4
Between 6 and 10	3.7
More than 10	0.1
<b>Total</b>	<b>100.0</b>
<b>Number of People above 60</b>	
0	72.0
1	21.6
2	6.3
3	0.1
<b>Total</b>	<b>100.0</b>
<b>Sample Size</b>	<b>1,116</b>

Source: IDEAS Females in Informal Sector 2020

## Appendix B. Statistical Appendix

In order to determine sample of respondents within each sub-sector, three criteria were used to determine the appropriate sample size: the level of precision, the level of confidence or risk, and the degree of variability in the attributes being measured. The following rules for each of these three criteria were:

- The level of precision also called sampling error, is the range in which the true value of the population is estimated to be. This range is often expressed in percentage points. For our project we will set sampling error at +/- 5 percent.
- We set the **confidence interval at 95 percent, which means that 95 out of 100 samples will have the true population value within the range of precision specified earlier.**
- The third criterion, the degree of variability in the attributes being measured, refers to the distribution of attributes in the population. We determine degree of variability through **proportion of population within each sub-sector in Labor Force Survey of Pakistan 2017-18<sup>2</sup>.**

We use the following formula for calculating a sample for each sub-sector.

$$n_0 = Z^2pq/e^2 \quad (1)$$

Where n is the number of surveys to be conducted in each sector. "Z2" is the abscissa of the normal curve that cuts off an area a at the tails (1 - a equals the desired confidence level, e.g., 95 percent), e is the desired level of precision, p is the estimated proportion of females working in each sub-sector in the population, and q is 1-p.

---

<sup>2</sup> As the LFS dataset is slightly dated, we assume greater variability to account for any survey sampling error in LFS.

## Appendix C. Data Collection Toolkits

This appendix includes the following data collection toolkits:

- Structured quantitative survey
- Structured qualitative survey
- Semi-structured Key informant interview survey

While all questionnaires were translated into Urdu (National Language of Pakistan), the attached surveys are English versions.

IDEAS Women in Informal Sector Survey 2020:  
(Quantitative Survey Instrument)

The Asia Foundation Phone Survey

Field	Question	Answer
enum_name (required)	Conducted By	120
		121
		122
		123
		124
		125
		126
		127
		128
		129
	777	
enum_other (required)	Please specify other	
hh_id (required)	Household ID	
talk (required)	Did someone pick up the call?	1 Yes
		2 No
talk_yes		
intro_note	My name is [enum_name]. We are calling you now to see if you would be willing to participate in a survey about COVID. This interview is not compulsory, and if you choose to continue with the interview, you can choose not to respond to any or all of the questions we ask. All of your responses will be used for research purposes only, and are guaranteed to be kept anonymous and confidential. Your name and your answers will not be disclosed to anyone. We apologize for any interruption this may cause - we assure you that we will require your time only briefly. To the best of our knowledge, there are no risks to you associated with participating in this research. You will not receive any other personal benefits from participation in the survey.	
consent (required)	Do you understand this explanation? If so, may we continue the interview?	1 Yes
		2 No
talk_yes > Confirm details of Respondent		
nam_co	Name: [b_name]	1 Yes
		2 No
num_co	Number: [b_number]	1 Yes
		2 No
gender (required)	What is your gender?	1 Male
		2 Female
job	We're doing any paid work in last 6-7 months? Or are you doing any work?	1 Yes
		2 No
talk_yes > survey		
talk_yes > survey > background		
name (required)	What is your name	
age (required)	What is your age	
mstatus (required)	What is your marital status?	1 Married
		2 Widowed
		3 Divorced
		4 Never Married
		999 Refused to answer
relation_hh (required)	Relationship to HH head	1 Spouse
		2 Daughter
		3 Mother
		4 Sister

		5	Mother in Law
		6	Sister in Law
		7	Self
		8	Daughter in Law
		777	Other
		999	Refuse to Answer
relation_hh_other (required)	Please specify other		

Field	Question	Answer																												
province (required)	Name of Province	<table border="1"> <tr><td>1</td><td>Punjab</td></tr> <tr><td>2</td><td>Sindh</td></tr> <tr><td>3</td><td>KPK</td></tr> <tr><td>4</td><td>Balochistan</td></tr> <tr><td>5</td><td>Tribal Areas</td></tr> <tr><td>6</td><td>Kashmir</td></tr> <tr><td>7</td><td>FATA</td></tr> </table>	1	Punjab	2	Sindh	3	KPK	4	Balochistan	5	Tribal Areas	6	Kashmir	7	FATA														
1	Punjab																													
2	Sindh																													
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4	Balochistan																													
5	Tribal Areas																													
6	Kashmir																													
7	FATA																													
district (required)	Name of District Need to discuss																													
tehsil (required)	Name of Tehsil Need to discuss																													
area (required)	What type of area do you live in?	<table border="1"> <tr><td>1</td><td>Rural</td></tr> <tr><td>2</td><td>Urban</td></tr> <tr><td>3</td><td>Peri-Urban</td></tr> </table>	1	Rural	2	Urban	3	Peri-Urban																						
1	Rural																													
2	Urban																													
3	Peri-Urban																													
education (required)	What is your highest level of general education	<table border="1"> <tr><td>1</td><td>Below Primary</td></tr> <tr><td>2</td><td>Primary (Class 5)</td></tr> <tr><td>3</td><td>Below Secondary</td></tr> <tr><td>4</td><td>Secondary (Class 8)</td></tr> <tr><td>5</td><td>Matric</td></tr> <tr><td>6</td><td>FA/FSc.</td></tr> <tr><td>7</td><td>BA/BSc</td></tr> <tr><td>8</td><td>MA/MSc</td></tr> <tr><td>9</td><td>MPhil/PhD</td></tr> <tr><td>10</td><td>MBBS/LLB</td></tr> <tr><td>11</td><td>Did not attend school</td></tr> <tr><td>12</td><td>Vocational Training/Diploma</td></tr> <tr><td>777</td><td>Others</td></tr> <tr><td>999</td><td>Refuse to Answer</td></tr> </table>	1	Below Primary	2	Primary (Class 5)	3	Below Secondary	4	Secondary (Class 8)	5	Matric	6	FA/FSc.	7	BA/BSc	8	MA/MSc	9	MPhil/PhD	10	MBBS/LLB	11	Did not attend school	12	Vocational Training/Diploma	777	Others	999	Refuse to Answer
1	Below Primary																													
2	Primary (Class 5)																													
3	Below Secondary																													
4	Secondary (Class 8)																													
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7	BA/BSc																													
8	MA/MSc																													
9	MPhil/PhD																													
10	MBBS/LLB																													
11	Did not attend school																													
12	Vocational Training/Diploma																													
777	Others																													
999	Refuse to Answer																													
education_other (required)	Please specify other																													
occup (required)	What was your employment status before March 2020?	<table border="1"> <tr><td>1</td><td>Full Time</td></tr> <tr><td>2</td><td>Part Time</td></tr> <tr><td>3</td><td>Retired</td></tr> <tr><td>4</td><td>Unemployed</td></tr> <tr><td>5</td><td>Student</td></tr> <tr><td>6</td><td>Housewife</td></tr> <tr><td>7</td><td>Choose not to Work</td></tr> <tr><td>777</td><td>Others</td></tr> <tr><td>999</td><td>Refuse to Answer</td></tr> </table>	1	Full Time	2	Part Time	3	Retired	4	Unemployed	5	Student	6	Housewife	7	Choose not to Work	777	Others	999	Refuse to Answer										
1	Full Time																													
2	Part Time																													
3	Retired																													
4	Unemployed																													
5	Student																													
6	Housewife																													
7	Choose not to Work																													
777	Others																													
999	Refuse to Answer																													
occup_other (required)	Please specify other																													

emp_type (required)	Type of Employment	
		1 Regular paid employee with fixed wage
		2 Casual paid employee
		3 Paid worker by piece rate or work performed
		4 Paid non-family apprentice
		5 Employer
		6 Own account worker (Agriculture)
		7 Own account worker (non-agriculture)
		8 Owner cultivator
		9 Share cropper
		10 Contract cultivator
		11 Contributing family worker (Agriculture)
		12 Contributing family worker (non-agriculture)
		13 Business Owner
		777 Other
emp_type_other (required)	Please specify other	

Field	Question	Answer
emp_sector (required)	Which sector best describes your nature of work?	1 Agriculture, forestry, livestock and fishing
		2 Mining and quarrying
		3 Manufacturing
		4 Electricity, gas, steam and air conditioning supply
		5 Water supply; sewerage, waste management and remediation activities
		6 Construction
		7 Wholesale and retail trade; repair of motor vehicles and motorcycles
		8 Transportation and storage
		9 Accommodation and food service activities
		10 Information and communication
		11 Financial and insurance activities
		12 Real estate activities
		13 Professional, scientific and technical activities
		14 Administrative and support service activities
		15 Public administration and defence; compulsory social security
		16 Education

		17	Human health and social work activities
		18	Arts, entertainment and recreation
		19	Other service activities including beauticians
		20	Activities of households as employers; undifferentiated goods
		21	Industrial work including textile industries
		22	Home based workers
		23	Freelancers on internet, gig-economy workers
		777	Other
		888	Don't know
		999	Refuse to answer
emp_sector_other (required)	Please specify other		
hh_size (required)	How many people currently live in the HH?		
old_60 (required)	How many of them are above the age of 60?		
old_18 (required)	How many of them are children below the age of 18?		
wrong_size_note	Aap ne ghar me logon ki tadad sahi likhi. Wapis ja kar tadad sahi karain.		
talk_yes > survey > background > What is the age of the youngest child in the household?			
years_young (required)	Years		
months_young (required)	Months		
child_yesno (required)	Do you have any children?	1	Yes
		2	No
		999	Refuse to answer
child_no (required)	How many children do you have?		
child_school (required) Field	Do you have any children currently in school? Question	1	Yes
		2	No
		999	Refuse to answer
child_edu (required)	Are they continuing their education from home? Options parh kar btayen.	1	Yes, the transition has been fairly smooth
		2	Yes, but the transition has not been effective
		3	No
child_edu_steps (required)	What are the main actions you are taking to support children's education while schools are closed?	1	Nothing
		2	Talk to children about school
		3	Read to children
		4	Pay for tutoring
		5	Tell children to review their books
		6	Help with homework
		7	Call child's teacher/head teacher/school
		8	Play-based learning activities
		9	Encourage children to do distance learning
		777	Other
		999	Refuse to Answer
child_edu_steps_other (required)	Please specify other		

talk_yes > survey > background > What are the 3 most important concerns for your family right now?																		
concerns_m1 (required)	First biggest concern	<table border="1"> <tr><td>1</td><td>Income/ employment</td></tr> <tr><td>2</td><td>Food insecurity</td></tr> <tr><td>3</td><td>Health</td></tr> <tr><td>4</td><td>Housing insecurity (fear of being kicked out etc.)</td></tr> <tr><td>5</td><td>Safety</td></tr> <tr><td>6</td><td>Inflation</td></tr> <tr><td>7</td><td>There are no concerns</td></tr> <tr><td>777</td><td>Other</td></tr> </table>	1	Income/ employment	2	Food insecurity	3	Health	4	Housing insecurity (fear of being kicked out etc.)	5	Safety	6	Inflation	7	There are no concerns	777	Other
1	Income/ employment																	
2	Food insecurity																	
3	Health																	
4	Housing insecurity (fear of being kicked out etc.)																	
5	Safety																	
6	Inflation																	
7	There are no concerns																	
777	Other																	
concerns_m1_other (required)	If other, please specify																	
concerns_m2 (required)	Second biggest concern	<table border="1"> <tr><td>1</td><td>Income/ employment</td></tr> <tr><td>2</td><td>Food insecurity</td></tr> <tr><td>3</td><td>Health</td></tr> <tr><td>4</td><td>Housing insecurity (fear of being kicked out etc.)</td></tr> <tr><td>5</td><td>Safety</td></tr> <tr><td>6</td><td>Inflation</td></tr> <tr><td>7</td><td>There are no concerns</td></tr> <tr><td>777</td><td>Other</td></tr> </table>	1	Income/ employment	2	Food insecurity	3	Health	4	Housing insecurity (fear of being kicked out etc.)	5	Safety	6	Inflation	7	There are no concerns	777	Other
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4	Housing insecurity (fear of being kicked out etc.)																	
5	Safety																	
6	Inflation																	
7	There are no concerns																	
777	Other																	
concerns_m2_other (required)	If other, please specify																	
concerns_m3 (required)	Third biggest concern	<table border="1"> <tr><td>1</td><td>Income/ employment</td></tr> <tr><td>2</td><td>Food insecurity</td></tr> <tr><td>3</td><td>Health</td></tr> <tr><td>4</td><td>Housing insecurity (fear of being kicked out etc.)</td></tr> <tr><td>5</td><td>Safety</td></tr> <tr><td>6</td><td>Inflation</td></tr> <tr><td>7</td><td>There are no concerns</td></tr> <tr><td>777</td><td>Other</td></tr> </table>	1	Income/ employment	2	Food insecurity	3	Health	4	Housing insecurity (fear of being kicked out etc.)	5	Safety	6	Inflation	7	There are no concerns	777	Other
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5	Safety																	
6	Inflation																	
7	There are no concerns																	
777	Other																	
concerns_m3_other (required)	If other, please specify																	
cell_phone (required)	Do you have access to a cell phone?	<table border="1"> <tr><td>1</td><td>Yes</td></tr> <tr><td>2</td><td>No</td></tr> <tr><td>999</td><td>Refuse to answer</td></tr> </table>	1	Yes	2	No	999	Refuse to answer										
1	Yes																	
2	No																	
999	Refuse to answer																	

internet (required) Field	Do you have access to the internet Question	<table border="1"> <tr><td>1</td><td>Yes</td></tr> <tr><td>2</td><td>No</td></tr> <tr><td>999</td><td>Refuse to answer</td></tr> </table>	1	Yes	2	No	999	Refuse to answer				
1	Yes											
2	No											
999	Refuse to answer											
talk_yes > survey > lockdown												
corona_pos (required)	Do you personally know anyone who has been afflicted with covid-19/coronavirus?	<table border="1"> <tr><td>1</td><td>Yes</td></tr> <tr><td>2</td><td>No</td></tr> <tr><td>999</td><td>Refuse to answer</td></tr> </table>	1	Yes	2	No	999	Refuse to answer				
1	Yes											
2	No											
999	Refuse to answer											
corona_worry (required)	On a scale of 1-5, how worried are you about the spread of covid-19/ corona virus? شمار کنندہ کے لیے: سارے آپشنز اونچی آواز میں پڑھیں	<table border="1"> <tr><td>1</td><td>Not worried at all</td></tr> <tr><td>2</td><td>Mostly not worried</td></tr> <tr><td>3</td><td>Moderately worried</td></tr> <tr><td>4</td><td>Mostly worried</td></tr> <tr><td>5</td><td>Extremely worried</td></tr> </table>	1	Not worried at all	2	Mostly not worried	3	Moderately worried	4	Mostly worried	5	Extremely worried
1	Not worried at all											
2	Mostly not worried											
3	Moderately worried											
4	Mostly worried											
5	Extremely worried											
corona_support (required)	How supportive were you of the measures taken by Government of Pakistan during March till May. شمار کنندہ کے لیے: سارے آپشنز اونچی آواز میں پڑھیں	<table border="1"> <tr><td>1</td><td>Not effective at all</td></tr> <tr><td>2</td><td>Mostly ineffective</td></tr> <tr><td>3</td><td>Moderately effective</td></tr> <tr><td>4</td><td>Mostly effective</td></tr> <tr><td>5</td><td>Extremely effective</td></tr> </table>	1	Not effective at all	2	Mostly ineffective	3	Moderately effective	4	Mostly effective	5	Extremely effective
1	Not effective at all											
2	Mostly ineffective											
3	Moderately effective											
4	Mostly effective											
5	Extremely effective											
corona_measure (required)	Do you think your country's government response to the current coronavirus outbreak is appropriate, too extreme, or not sufficient? شمار کنندہ کے لیے: سارے آپشنز اونچی آواز میں پڑھیں	<table border="1"> <tr><td>1</td><td>Much too extreme</td></tr> <tr><td>2</td><td>Somewhat too extreme</td></tr> <tr><td>3</td><td>Appropriate</td></tr> </table>	1	Much too extreme	2	Somewhat too extreme	3	Appropriate				
1	Much too extreme											
2	Somewhat too extreme											
3	Appropriate											



		4 Somewhat insufficient
		5 Not sufficient
corona_precautions_a (required)	As a precaution against the virus, have you done anything in the in the months of March till May?	1 Yes
		2 I have not changed my behaviour outside of my home
		999 Refuse to answer
corona_precautions_type (required)	If yes, as a precaution against the virus, which of the following have you done in the last seven days?	1 I have attended fewer social gatherings (family visits etc)
		2 I cover my mouth and nose with my arms when I cough or sneeze
		3 I have reduced the number of trips I make outside of my house
		4 I keep a distance of at least two meters(6 feet) with people outside my home
		5 I wear a mask to cover my mouth and nose when I leave my home
		6 I wash my hands more frequently
		7 I have cleaned objects with disinfectant/ bleach more often
		777 Other's
		999 Refuse to Answer
corona_precautions_type_others (required)	Others specify	
talk_yes > survey > business_exp		
talk_yes > survey > business_exp > business_sec1		
business_sec1_q1 (required)	How many paid employees did your business have at the end of February 2020? (both full-time and part-time, excluding yourself)	
	What were your total annual sales/revenue in 2019 in rupees? In rupees. Write "999" if refused to answer, "888" agar yaad nahi hai and "666" if business was started in 2020.	
business_sec1_q2 (required)	What was your total cost in 2019 in PKR In rupees. Write "999" if refused to answer, "888" agar yaad nahi hai and "666" if business was started in 2020.	
business_sec1_nq1 (required)	What was your average monthly sales/revenue in Jan 2020 in PKR In rupees. Write "999" if refused to answer, "888" agar yaad nahi hai and "666" if business was started after jan in 2020.	
business_sec1_nq2 (required)	What was your average monthly sales/revenue in Jan 2020 in PKR In rupees. Write "999" if refused to answer, "888" agar yaad nahi hai and "666" if business was started after jan in 2020.	
business_sec1_nq3 (required)	What was your total cost in Jan 2020 in PKR In rupees. Write "999" if refused to answer, "888" agar yaad nahi hai and "666" if business was started after jan in 2020.	
business_sec1_nq4 (required)	What was your average monthly sales/revenue in Feb 2020 in PKR In rupees. Write "999" if refused to answer, "888" agar yaad nahi hai and "666" if business was started after feb in 2020.	

Field	Question	Answer
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business_sec1_nq5 (required)	What was your total cost in Feb 2020 in PKR In rupees. Write "999" if refused to answer, "888" agar yaad nahi hai and "666" if business was started after feb in 2020.	
business_sec1_nq6 (required)	What was your average monthly sales/revenue in March till May 2020 in PKR In rupees. Write "999" if refused to answer, "888" agar yaad nahi hai and "666"	
business_sec1_nq7 (required)	What was your total cost in March till May 2020 2020 in PKR In rupees. Write "999" if refused to answer, "888" agar yaad nahi hai and "666"	
business_sec1_q3 (required)	Were your average monthly sales/revenue during March to May compared to your sales/revenue in the same average monthly period last year?	<input type="checkbox"/> 1 Higher than last year <input type="checkbox"/> 2 Lower than last year <input type="checkbox"/> 3 Same as last year <input type="checkbox"/> 4 Business started in 2020
business_sec1_q4 (required)	How much higher in percentage?	
business_sec1_q5 (required)	How much lower in percentage?	
business_sec1_q6 (required)	Do you expect your sales/revenue in the July to September compared to your sales/revenue in the same period last year to be higher or lower?	<input type="checkbox"/> 1 Higher than last year <input type="checkbox"/> 2 Lower than last year <input type="checkbox"/> 3 Same as last year <input type="checkbox"/> 4 Business started in 2020
business_sec1_q7 (required)	How much higher in percentage?	
business_sec1_q8 (required)	How much lower in percentage?	
business_sec1_q9 (required)	Does your business have at least one female owner?	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No <input type="checkbox"/> 999 Refuse to answer
talk_yes > survey > business_exp > During the lockdown period of March to May, has your business been facing any of the following challenges due to the coronavirus/COVID-19 outbreak and related restrictions?		
business_sec2_q1 (required)	Difficulties in accessing customers due to mobility restrictions imposed by government	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q2 (required)	Loss in demand due to other reasons (e.g., regular customers can no longer afford our products or services or have cancelled orders)	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q3 (required)	Difficulties in accessing suppliers due to mobility restrictions imposed by government	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q4 (required)	Reduction in the availability and/or price increases for the main inputs	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q5 (required)	Difficulties with worker absenteeism arising from mobility restrictions imposed by the government	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q6 (required)	Difficulties with worker absenteeism arising from other reasons (e.g. workers being sick or not having childcare)	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_nq1 (required)	Difficulties with worker absenteeism arising from their unwillingness to come due to safety concerns	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q7 (required)	Difficulties in securing access to finance (e.g. banks or MF institutions are closed or operate at restricted capacity)	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q8 (required)	Difficulties tending to my business because I have to take care of a family member (e.g. children, sick relative, etc)	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q9 (required)	Depreciation of productive capital due to inactivity	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q10 (required)	Running out of cash (operating capital)	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q11 (required)	Others	<input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No
business_sec2_q11_o (required)	Please specify other	
talk_yes > survey > business_exp > During the lockdown period of March to May, how many of your workers experienced any of the following as a result of the coronavirus/covid-19 outbreak and related restrictions?		
business_sec3_q1 (required)	Temporary layoff/suspension of work (without pay) مؤقت ورکرز کی تعداد لکھیں . اگر کوئی مؤقت نہیں ہوا تو 0 لکھیں	
business_sec3_q2 (required)	Permanent layoff/suspension of work (without pay) مؤقت ورکرز کی تعداد لکھیں . اگر کوئی مؤقت نہیں ہوا تو 0 لکھیں	

business_sec3_q3 (required)	Reduction in earnings from this work or delays in wage payment متاثر ورکرز کی تعداد لکھیں . اگر کوئی متاثر نہیں ہوا تو 0 لکھیں	
talk_yes > survey > business_exp > business_sec4		

Field	Question	Answer												
business_sec4_q1 (required)	What is the current status of your business? اگر کاروبار عوام کے لئے بند ہے لیکن کام چلتا ہے تو اسے کھلا سمجھا جانا چاہئے	<table border="1"> <tr><td>1</td><td>Temporarily closed by government mandate</td></tr> <tr><td>2</td><td>Temporarily closed due to challenges related to the COVID-19 outbreak</td></tr> <tr><td>3</td><td>Permanently closed due to challenges related to the COVID-19 outbreak</td></tr> <tr><td>4</td><td>4-Temporarily or permanently closed due to factors unrelated to the COVID 19 outbreak</td></tr> <tr><td>5</td><td>Business remains open</td></tr> <tr><td>999</td><td>Refused to answer</td></tr> </table>	1	Temporarily closed by government mandate	2	Temporarily closed due to challenges related to the COVID-19 outbreak	3	Permanently closed due to challenges related to the COVID-19 outbreak	4	4-Temporarily or permanently closed due to factors unrelated to the COVID 19 outbreak	5	Business remains open	999	Refused to answer
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4	4-Temporarily or permanently closed due to factors unrelated to the COVID 19 outbreak													
5	Business remains open													
999	Refused to answer													
business_sec4_q2 (required)	Under current conditions, for how much longer do you think you will be able to keep your business open?	<table border="1"> <tr><td>1</td><td>Less than 2 weeks</td></tr> <tr><td>2</td><td>Between 2 and 4 weeks</td></tr> <tr><td>3</td><td>Between 1 and 2 months</td></tr> <tr><td>4</td><td>Between 2 and 6 months</td></tr> <tr><td>5</td><td>More than 6 months</td></tr> <tr><td>888</td><td>Don't know (uncertain)</td></tr> </table>	1	Less than 2 weeks	2	Between 2 and 4 weeks	3	Between 1 and 2 months	4	Between 2 and 6 months	5	More than 6 months	888	Don't know (uncertain)
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2	Between 2 and 4 weeks													
3	Between 1 and 2 months													
4	Between 2 and 6 months													
5	More than 6 months													
888	Don't know (uncertain)													
business_sec4_q3 (required)	Has your business adjusted its business model to reduce being directly in physical proximity with customers? Social Distancing	<table border="1"> <tr><td>1</td><td>Use of phone for marketing, placing order etc.</td></tr> <tr><td>2</td><td>Use of Internet, online social media, specialized apps or digital platforms</td></tr> <tr><td>3</td><td>Switched product</td></tr> <tr><td>4</td><td>No change in business model</td></tr> <tr><td>777</td><td>Other</td></tr> </table>	1	Use of phone for marketing, placing order etc.	2	Use of Internet, online social media, specialized apps or digital platforms	3	Switched product	4	No change in business model	777	Other		
1	Use of phone for marketing, placing order etc.													
2	Use of Internet, online social media, specialized apps or digital platforms													
3	Switched product													
4	No change in business model													
777	Other													
business_sec4_q3_o (required)	Please specify other													
talk_yes > survey > business_exp > In the next 6 months, how many of your workers do you expect will experience any of the following as a result of the coronavirus/covid-19 outbreak and related restrictions?														
business_sec5_q1 (required)	Temporary layoff/suspension of work (without pay) متاثر ورکرز کی تعداد لکھیں . اگر کوئی متاثر نہیں ہوا تو 0 لکھیں													
business_sec5_q2 (required)	Permanent layoff/suspension of work (without pay) متاثر ورکرز کی تعداد لکھیں . اگر کوئی متاثر نہیں ہوا تو 0 لکھیں													
business_sec5_q3 (required)	Reduction in earnings from this work or delays in wage payment متاثر ورکرز کی تعداد لکھیں . اگر کوئی متاثر نہیں ہوا تو 0 لکھیں													
business_sec6_q1 (required)	Over 2020, do you expect your business' total sales to be higher or lower compared to 2019?	<table border="1"> <tr><td>1</td><td>Higher than last year</td></tr> <tr><td>2</td><td>Lower than last year</td></tr> <tr><td>3</td><td>Same as last year</td></tr> <tr><td>4</td><td>Business started in 2020</td></tr> </table>	1	Higher than last year	2	Lower than last year	3	Same as last year	4	Business started in 2020				
1	Higher than last year													
2	Lower than last year													
3	Same as last year													
4	Business started in 2020													
business_sec6_q2 (required)	How much higher in percentage?													
business_sec6_q3 (required)	How much lower in percentage?													
business_sec6_q4 (required)	Over 2020, do you expect your business' total investment to be higher or lower compared to 2019?	<table border="1"> <tr><td>1</td><td>Higher than last year</td></tr> <tr><td>2</td><td>Lower than last year</td></tr> <tr><td>3</td><td>Same as last year</td></tr> <tr><td>4</td><td>Business started in 2020</td></tr> </table>	1	Higher than last year	2	Lower than last year	3	Same as last year	4	Business started in 2020				
1	Higher than last year													
2	Lower than last year													
3	Same as last year													
4	Business started in 2020													
business_sec6_q5 (required)	How much higher in percentage?													

business_sec6_q6 (required)	How much lower in percentage?		
business_sec6_q7 (required)	When are you expecting that this business will resume operations?	1	Less than 2 weeks
		2	Between 2 and 4 weeks
		3	Between 1 and 2 months
		4	Between 2 and 6 months
		5	More than 6 months
		6	Never
		888	Don't know (uncertain)
talk_yes > survey > business_exp > During the lockdown period of March to May, have you had to do any of the following?			
business_sec7_q1 (required)	Temporarily migrated back to my original home place	1	Yes
		2	No
business_sec7_q2 (required)	Permanently migrated back to my original home place	1	Yes
		2	No

Field	Question	Answer	
business_sec7_q3 (required)	Find another job/earning occupation	1	Yes
		2	No
business_sec7_q4 (required)	Spent savings to cover living expense	1	Yes
		2	No
business_sec7_q5 (required)	Borrowed money to cover living expenses	1	Yes
		2	No
business_sec7_q6 (required)	Sold assets to cover living expenses	1	Yes
		2	No
business_sec7_q7 (required)	Relied on the help of extended family members to cover living expenses	1	Yes
		2	No
business_sec7_q8 (required)	Violate containment measures to maintain a living	1	Yes
		2	No
talk_yes > survey > business_exp > Do you expect to have to do any of the following in the next two months because of Covid-19/coronavirus or related restrictions?			
business_sec8_q1 (required)	Temporarily migrated back to my original home place	1	Yes
		2	No
business_sec8_q2 (required)	Permanently migrated back to my original home place	1	Yes
		2	No
business_sec8_q3 (required)	Find another job/earning occupation	1	Yes
		2	No
business_sec8_q4 (required)	Spent savings to cover living expense	1	Yes
		2	No
business_sec8_q5 (required)	Borrowed money to cover living expenses	1	Yes
		2	No
business_sec8_q6 (required)	Sold assets to cover living expenses	1	Yes
		2	No
business_sec8_q7 (required)	Relied on the help of extended family members to cover living expenses	1	Yes
		2	No
business_sec8_q8 (required)	Violate containment measures to maintain a living	1	Yes
		2	No
talk_yes > survey > worker_exp			
talk_yes > survey > worker_exp > worker_exp_sec1			
worker_sec1_q1 (required)	As of end of February 2020, what was your occupation?	1	Manager
		2	Production worker
		3	Non production worker
		777	Other
worker_sec1_q1_o (required)	Please specify other		

worker_sec1_q2 (required)	How many paid employees the business you work for had at the end of February 2020? (both full-time and part-time, including yourself)	
worker_sec1_q3 (required)	Are you registered for an online platform for getting work these days	1 Yes 2 No 999 Refuse to answer
worker_sec1_q4 (required)	Which platform are you using	
talk_yes > survey > worker_exp > During the lockdown period of March to May, have you experienced any of the following because of Covid-19/coronavirus or related restrictions?		
worker_sec3_q1 (required)	Temporary layoff/suspension of work (without pay)	1 Yes 2 No 999 Refuse to answer
worker_sec3_q2 (required)	Permanent layoff/suspension of work (without pay)	1 Yes 2 No 999 Refuse to answer
worker_sec3_q3 (required)	Reduction in number of working hours	1 Yes 2 No 999 Refuse to answer
worker_sec3_q4 (required)	By how much? جواب فیصد میں دیں	
worker_sec3_q5 (required)	Increase in number of working hours	1 Yes 2 No 999 Refuse to answer
worker_sec3_q6 (required)	By how much? جواب فیصد میں دیں	

Field	Question	Answer
worker_sec3_q7 (required)	Reduction in hourly wage, piece rate, or salary.	1 Yes 2 No 999 Refuse to answer
worker_sec3_q8 (required)	By how much? جواب فیصد میں دیں	
worker_sec3_q9 (required)	Increase in hourly wage, piece rate, or salary.	1 Yes 2 No 999 Refuse to answer
worker_sec3_q10 (required)	By how much? جواب فیصد میں دیں	
worker_sec3_q11 (required)	Delay in wage payment.	1 Yes 2 No 999 Refuse to answer
worker_sec3_q12 (required)	Reduction in non-pecuniary benefits, such as employer-provided childcare, employer-provided meals, employer-provided transportation, or other employer-provided benefits.	1 Yes 2 No 999 Refuse to answer
talk_yes > survey > worker_exp > During the lockdown period of March to May, have you had to do any of the following?		
worker_sec4_q1 (required)	Temporarily migrated back to my original home place	1 Yes 2 No
worker_sec4_q2 (required)	Permanently migrated back to my original home place	1 Yes 2 No
worker_sec4_q3 (required)	Find another job/earning occupation	1 Yes 2 No
worker_sec4_q4 (required)	Spent savings to cover living expense	1 Yes 2 No
worker_sec4_q5 (required)	Borrowed money to cover living expenses	1 Yes 2 No
worker_sec4_q6 (required)	Sold assets to cover living expenses	1 Yes 2 No

worker_sec4_q7 (required)	Relied on the help of extended family members to cover living expenses	1 Yes
		2 No
worker_sec4_q8 (required)	Violate containment measures to maintain a living	1 Yes
		2 No
talk_yes > survey > worker_exp > Do you expect to have to do any of the following in the next three months because of Covid-19/coronavirus or related restrictions?		
worker_sec5_q1 (required)	Temporarily migrated back to my original home place	1 Yes
		2 No
worker_sec5_q2 (required)	Permanently migrated back to my original home place	1 Yes
		2 No
worker_sec5_q3 (required)	Find another job/earning occupation	1 Yes
		2 No
worker_sec5_q4 (required)	Spent savings to cover living expense	1 Yes
		2 No
worker_sec5_q5 (required)	Borrowed money to cover living expenses	1 Yes
		2 No
worker_sec5_q6 (required)	Sold assets to cover living expenses	1 Yes
		2 No
worker_sec5_q7 (required)	Relied on the help of extended family members to cover living expenses	1 Yes
		2 No
	Violate containment measures to maintain a living	1 Yes
		2 No
worker_sec5_q8 (required)		
talk_yes > survey > farmer_exp		
agri_live	What sort of agriculture are you involved in?	1 Agriculture
		2 Livestock
talk_yes > survey > farmer_exp > farmer_sec1		
farmer_sec1_q1 (required)	What is the most important crop for your household?	1 Rice
		2 Cotton
		3 Wheat
		4 Sugarcane
		777 Others
farmer_sec1_q2 (required)	In which phase of the crop cycle are you?	1 Land preparation
		2 Planting
		3 Crop on the farm: Applying inputs, weeding
		4 Harvesting
		5 Selling
		0 None of the above (off-season)
farmer_sec1_q3 (required)	Relative to the same season in the last year, how many days did you and your household members spend on this activity on your farm?	1 I was not allowed to go to the farm this year
		2 Much fewer days, lowest number of days in past 5 years
		3 Fewer days
		4 About the same
		5 More days
		6 Many more days, highest number of days in past 5 years
		7 Not applicable
farmer_sec1_q4 (required)	Relative to the same season in the last year, how many days did you hire workers to work on this activity on your farm?	1 I was not allowed to go to the farm this year

		2 Much fewer days, lowest number of days in past 5 years
		3 Fewer days
		4 About the same
		5 More days
		6 Many more days, highest number of days in past 5 years
		7 Not applicable
farmer_sec1_q5 (required)	Relative to the same season in the last year, how many days did you and your household members spend on this activity on other people's farms (including plantations)?	1 I was not allowed to go to the farm this year
		2 Much fewer days, lowest number of days in past 5 years
		3 Fewer days
		4 About the same
		5 More days
		6 Many more days, highest number of days in past 5 years
		7 Not applicable
farmer_sec1_q6 (required)	Relative to the same season in the last year, how many seeds and inputs (e.g. fertilizer, chemicals) have you used (do you plan to use) for your farm for this crop?	1 Not allowed to go buy inputs; inputs are not available
		2 Much fewer, lowest in past 5 years
		3 Fewer
		4 About the same
		5 More
		6 Many more , highest number in past 5 years
		7 Not applicable

farmer_sec1_q7 (required)	Relative to the same season in the last year, how much have you harvested (do you expect to harvest) for your farm for this crop?	1 Not allowed to go harvest.
		2 Much fewer, lowest in past 5 years
		3 Fewer
		4 About the same
		5 More
		6 Many more , highest number in past 5 years
		7 Not applicable
farmer_sec1_q8 (required)	Relative to the same season in the last year, how are /do you expect prices for this crop?	1 Much lower, lowest price in the last 5 years.
		2 Lower
		3 About the same
		4 Higher
		5 Much higher, highest price in the last 5 years
farmer_sec1_q9 (required)	Are you/do you expect to be able to sell your crop in the locations/markets where you usually sell it?	1 Yes
		2 No, but I expect to find other channels to sell all my crop

		3 No, I will likely not be able to sell all my crop
		4 No, I will likely not be able to sell any of my crop
		5 Not applicable
talk_yes > survey > farmer_exp > During the months of March till May, have you had to do any of the following?		
farmer_sec2_q1 (required)	Temporarily migrated back to my original home place	1 Yes
		2 No
farmer_sec2_q2 (required)	Permanently migrated back to my original home place	1 Yes
		2 No
farmer_sec2_q3 (required)	Left your farm fallow	1 Yes
		2 No
farmer_sec2_q4 (required)	Change crops grown on your farm	1 Yes
		2 No
farmer_sec2_q5 (required)	Find another job/earning occupation	1 Yes
		2 No
farmer_sec2_q6 (required)	Spent savings to cover living expense	1 Yes
		2 No
farmer_sec2_q7 (required)	Borrowed money to cover living expenses	1 Yes
		2 No
farmer_sec2_q8 (required)	Sold assets to cover living expenses	1 Yes
		2 No
farmer_sec2_q9 (required)	Relied on the help of extended family members to cover living expenses	1 Yes
		2 No
farmer_sec2_q10 (required)	Violate containment measures to maintain a living	1 Yes
		2 No
talk_yes > survey > farmer_exp > Do you expect to have to do any of the following in the next three months because of Covid-19/coronavirus or related restrictions?		
farmer_sec3_q1 (required)	Temporarily migrated back to my original home place	1 Yes
		2 No
farmer_sec3_q2 (required)	Permanently migrated back to my original home place	1 Yes
		2 No
farmer_sec3_q3 (required)	Left your farm fallow	1 Yes
		2 No
farmer_sec3_q4 (required)	Change crops grown on your farm	1 Yes
		2 No
farmer_sec3_q5 (required)	Find another job/earning occupation	1 Yes
		2 No
farmer_sec3_q6 (required)	Spent savings to cover living expense	1 Yes
		2 No
farmer_sec3_q7 (required)	Borrowed money to cover living expenses	1 Yes
farmer_sec3_q8 (required)	Sold assets to cover living expenses	1 Yes
		2 No
farmer_sec3_q9 (required)	Relied on the help of extended family members to cover living expenses	1 Yes
		2 No
farmer_sec3_q10 (required)	Violate containment measures to maintain a living	1 Yes
		2 No
talk_yes > survey > farmer_exp > farmer_sec4		
farmer_sec4_q1	Are you involved in livestock trading? (buying and selling)	1 Yes
		2 No
farmer_sec4_q2	Were livestock trading activities taking place in formal markets near you before March?	1 Yes
		2 No
		1 Yes, same as before



farmer_sec4_q3	Were livestock trading activities taking place in formal markets near you between March and May?	2 Yes, reduced activity 3 Yes, increased activity 4 No, markets were closed
farmer_sec4_q4	Were livestock trading activities taking place in formal markets after lock down was lifted	1 Yes, same as during lock down 2 Yes, reduced activity as compared to lockdown 3 Yes, increased activity as compared to lockdown 4 No, markets were closed
farmer_sec4_q5	What happened to prices of livestock during the lockdown (March to May)	1 Increased 2 Stayed same 3 Decreased
farmer_sec4_q6	What happened to prices of livestock after lockdown was lifted (After May)	1 Increased as compared to lockdown 2 Stayed same as lockdown 3 Decreased as compared to lockdown
farmer_sec4_q7	Were you able to buy food and fodder for your livestock during lockdown?	1 Yes 2 No
talk_yes > survey > cope_sec		
cope_sec1_q1 (required)	How much was your average monthly household spending in February? Write "999" if refused to answer	
cope_sec1_q2 (required)	How much was your average monthly household spending from March to May? Write "999" if refused to answer	
cope_sec1_q3 (required)	What do you expect your average household spending to be in next six months? Write "999" if refused to answer	
cope_sec1_q4 (required)	Was any other member of your household laid off?	1 Yes 2 No 999 Refuse to answer
cope_sec1_q5 (required)	How much income was lost as a result? Write "999" if refused to answer	
cope_sec1_q6 (required)	Have you or any member of your household had to borrow money in the two past month to meet basic needs?	1 Yes 2 No 999 Refuse to answer
cope_sec1_q7 (required)	If so, how much	
cope_sec1_q8 (required)	From whom did you borrow money?	1 Bank/ credit/ debit card 2 Friends/ family 3 Community/ village level (informal or formal) 4 From payday lender/ pawn shop 5 From Employer 6 From local general store 777 Other 888 Don't know 999 Refused to answer
cope_sec1_q9 (required)	if other, please specify	
cope_sec1_q10 (required)	Have you missed any regular payments in the months of March till May?	1 Rent 2 Medical Bills 3 School Fees 4 Electricity Bill 5 Gas Bill 6 Water Bill 7 Phone Bill 8 Loan Payment (bank)

		9	Loan Payment (Informal)
		10	Ration/ Store loan from local general store
		11	No bill missed
		12	Committee
		999	Refused to answer
cope_sec1_q11 (required)	On a scale of 1 to 5; how likely do you think it is that you will miss a regular payment in the next month? 1 means "absolutely no chance at all" and 5 means "Absolutely certain"	1	Absolutely no chance at all
		2	Not much chance
		3	Pretty even chance
		4	Very good chance
		5	Absolutely certain
talk_yes > survey > dist_lab			
dist_lab_q1 (required)	How much time did you spend time before Corona on caring for children? Write in hours.		
dist_lab_q2 (required)	How much time did you spend time during Corona i.e. during the months of March and May, on caring for children? Write in hours.		
dist_lab_q3 (required)	How much time did you spend before Corona, on caring for elderly, sick or disabled family members? Write in hours.		
dist_lab_q4 (required)	How much time did you spend during Corona i.e. during the months of March and May, on caring for elderly, sick or disabled family members? Write in hours.		
dist_lab_q5 (required)	How much time did you spend before Corona, on household chores including cooking and cleaning? Write in hours.		
dist_lab_q6 (required)	How much time did you spend during Corona i.e. during the months of March and May, on household chores including cooking and cleaning? Write in hours.		
dist_lab_q7 (required)	How much time did you spend before Corona, on your employment activities? Write in hours.		
dist_lab_q8 (required)	How much time did you spend during Corona i.e. during the months of March and May, on your employment activities? Write in hours.		
talk_yes > survey > decision_make			
talk_yes > survey > decision_make > For each of the following decisions, whose permission do you generally need ?			
decision_sec1_q1 (required)	When leaving the house to go to the local market	1	Self
		2	My spouse
		3	Jointly with my spouse
		4	Someother female of the HH
		5	Someother male of the HH
		777	Other
		999	Refused to answer
decision_sec1_q1_o (required)	Please specify other		
decision_sec1_q2 (required)	Visit family or relatives	1	Self
		2	My spouse
		3	Jointly with my spouse
		4	Someother female of the HH
		5	Someother male of the HH
		777	Other
		999	Refused to answer
decision_sec1_q2_o (required)	Please specify other		
decision_sec1_q3 (required)	Visit friends in the neighborhood	1	Self

		2 My spouse
		3 Jointly with my spouse
		4 Someother female of the HH
		5 Someother male of the HH
		777 Other
		999 Refused to answer
decision_sec1_q3_o (required)	Please specify other	
decision_sec1_q4 (required)	Go to a health clinic yourself	1 Self
		2 My spouse
		3 Jointly with my spouse
		4 Someother female of the HH
		5 Someother male of the HH
		777 Other
		999 Refused to answer
decision_sec1_q4_o (required)	Please specify other	
decision_sec1_q5 (required)	Take children to a doctor	1 Self
		2 My spouse
		3 Jointly with my spouse
		4 Someother female of the HH
		5 Someother male of the HH
		777 Other
		999 Refused to answer
decision_sec1_q5_o (required)	Please specify other	
talk_yes > survey > decision_make > Now thinking about the time between March till May, how was decision made for each of the following		
decision_sec2_q1 (required)	When leaving the house to go to the local market	1 Self
		2 My spouse
		3 Jointly with my spouse
		4 Someother female of the HH
		5 Someother male of the HH
		777 Other
		999 Refused to answer
decision_sec2_q1_o (required)	Please specify other	
decision_sec2_q2 (required)	Visit family or relatives	1 Self
		2 My spouse
		3 Jointly with my spouse
		4 Someother female of the HH
		5 Someother male of the HH
		777 Other
		999 Refused to answer
decision_sec2_q2_o (required)	Please specify other	
decision_sec2_q3 (required)	Visit friends in the neighborhood	1 Self

		2 My spouse
		3 Jointly with my spouse
		4 Someone female of the HH
		5 Someone male of the HH
		777 Other
		999 Refused to answer
decision_sec2_q3_o (required)	Please specify other	

decision_sec2_q4 (required)	Go to a health clinic yourself	1 Self
		2 My spouse
		3 Jointly with my spouse
		4 Someone female of the HH
		5 Someone male of the HH
		777 Other
		999 Refused to answer
decision_sec2_q4_o (required)	Please specify other	
decision_sec2_q5 (required)	Take children to a doctor	1 Self
		2 My spouse
		3 Jointly with my spouse
		4 Someone female of the HH
		5 Someone male of the HH
		777 Other
		999 Refused to answer
decision_sec2_q5_o (required)	Please specify other	
talk_yes > survey > policy_responses		
talk_yes > survey > policy_responses > policy_sec1		
policy_sec1_q1 (required)	Have you received any food, cash or other support from the government in the past month that you do NOT usually receive? If so, which type of support? Options parh kar btaayeen.	1 No support
		2 Food
		3 Cash
		4 Educational programs e.g. on television
		777 Other
policy_sec1_q1_o (required)	Please specify	
policy_sec1_q2 (required)	Do you think the relief package you recieved was sufficient to meet your needs	1 Yes
		2 No
		999 Refuse to answer
		666 Not applicable
policy_sec1_q4 (required)	Who decided to spend this package?	1 Self
		2 My spouse
		3 Jointly with my spouse
		4 Someone female of the HH
		5 Someone male of the HH
		777 Other
		999 Refused to answer
policy_sec1_q5 (required)	Please specify	
policy_sec1_q6 (required)	Do you know of any steps/government programs initiated to help small businesses and their owners during the lockdown?	1 Yes
		2 No
		999 Refuse to answer
policy_sec1_q7 (required)	Have you applied for or are you currently receiving any government programs to support businesses like yours?	1 Yes
		2 No
		999 Refuse to answer
policy_sec1_q8 (required)	What policy instrument did you apply for	1 Business loans
		2 Loan payment deferrals
		3 Partial or total salary subsidies

		<table border="1"> <tbody> <tr> <td>4</td> <td>Cash transfers or unemployment benefits</td> </tr> <tr> <td>5</td> <td>Rental or utilities subsidies</td> </tr> <tr> <td>6</td> <td>Rental or utilities deferrals</td> </tr> <tr> <td>7</td> <td>Training for digital marketing and selling</td> </tr> <tr> <td>8</td> <td>Subsidized provision of specific products, inputs or services</td> </tr> <tr> <td>9</td> <td>Tax cuts</td> </tr> </tbody> </table>	4	Cash transfers or unemployment benefits	5	Rental or utilities subsidies	6	Rental or utilities deferrals	7	Training for digital marketing and selling	8	Subsidized provision of specific products, inputs or services	9	Tax cuts								
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9	Tax cuts																					
policy_sec1_q9 (required)	Why have you not applied to any government programs?	<table border="1"> <tbody> <tr> <td>1</td> <td>I am not aware of any such programs</td> </tr> <tr> <td>2</td> <td>It requires internet/smart phone and I do not have one</td> </tr> <tr> <td>3</td> <td>Even if I apply, I don't think I will get support from these programs</td> </tr> <tr> <td>4</td> <td>Will need to pay a bribe to apply to these programs</td> </tr> <tr> <td>5</td> <td>Application process being too cumbersome or complicated</td> </tr> <tr> <td>777</td> <td>Others</td> </tr> </tbody> </table>	1	I am not aware of any such programs	2	It requires internet/smart phone and I do not have one	3	Even if I apply, I don't think I will get support from these programs	4	Will need to pay a bribe to apply to these programs	5	Application process being too cumbersome or complicated	777	Others								
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777	Others																					
policy_sec1_q9_o (required)	Please specify																					
policy_sec1_q10 (required)	What would be the most needed policy to support your business over the COVID-19 crisis?	<table border="1"> <tbody> <tr> <td>1</td> <td>Business loans</td> </tr> <tr> <td>2</td> <td>Loan payment deferrals</td> </tr> <tr> <td>3</td> <td>Partial or total salary subsidies</td> </tr> <tr> <td>4</td> <td>Cash transfers or unemployment benefits</td> </tr> <tr> <td>5</td> <td>Rental or utilities subsidies</td> </tr> <tr> <td>6</td> <td>Rental or utilities deferrals</td> </tr> <tr> <td>7</td> <td>Training for digital marketing and selling</td> </tr> <tr> <td>8</td> <td>Subsidized provision of specific products, inputs or services</td> </tr> <tr> <td>9</td> <td>Tax cuts</td> </tr> <tr> <td>10</td> <td>Deferral of tax payments</td> </tr> </tbody> </table>	1	Business loans	2	Loan payment deferrals	3	Partial or total salary subsidies	4	Cash transfers or unemployment benefits	5	Rental or utilities subsidies	6	Rental or utilities deferrals	7	Training for digital marketing and selling	8	Subsidized provision of specific products, inputs or services	9	Tax cuts	10	Deferral of tax payments
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talk_yes > survey > dom_violence																						
dom_note	Now I want to ask you some questions about different types of events that may have happened to SOMEONE ELSE IN THIS COMMUNITY. This can include your neighbors, friends, relatives, or any other person you know that's living IN THIS COMMUNITY																					
dom_violence_q1 (required)	To the best of your knowledge do you know anyone in your community who was threatened to hurt or harmed by her spouse	<table border="1"> <tbody> <tr> <td>1</td> <td>Yes</td> </tr> <tr> <td>2</td> <td>No</td> </tr> <tr> <td>999</td> <td>Refuse to answer</td> </tr> </tbody> </table>	1	Yes	2	No	999	Refuse to answer														
1	Yes																					
2	No																					
999	Refuse to answer																					
dom_violence_q2 (required)	Generally speaking, how often did this happen in your community Options parh kar btayeen.	<table border="1"> <tbody> <tr> <td>1</td> <td>Often</td> </tr> <tr> <td>2</td> <td>Sometimes</td> </tr> <tr> <td>3</td> <td>Not in last 12 months</td> </tr> </tbody> </table>	1	Often	2	Sometimes	3	Not in last 12 months														
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3	Not in last 12 months																					
dom_violence_q3 (required)	How has this behavior changed in your community during the lock down period of March till May?	<table border="1"> <tbody> <tr> <td>1</td> <td>Changed - Decrease in frequency</td> </tr> <tr> <td>2</td> <td>Changed - increase in frequency</td> </tr> <tr> <td>3</td> <td>Unchanged</td> </tr> </tbody> </table>	1	Changed - Decrease in frequency	2	Changed - increase in frequency	3	Unchanged														
1	Changed - Decrease in frequency																					
2	Changed - increase in frequency																					
3	Unchanged																					

		888 Don't Know
dom_violence_q4 (required)	To the best of your knowledge do you know anyone in your community who was physically assaulted (push, shake, slap, kick, punch, twist arm etc) by her spouse	1 Yes
		2 No
		999 Refuse to answer
dom_violence_q5 (required)	Generally speaking, how often did this happen in your community Options parh kar btayeen.	1 Often
		2 Sometimes
		3 Not in last 12 months
dom_violence_q6 (required)	How has this behavior changed in your community during the lock down period of March till May?	1 Changed - Decrease in frequency
		2 Changed - increase in frequency
		3 Unchanged
		888 Don't Know
note_end_1	We have now come to the end of our interview. Thank you for your participation.	
note_end_2 (required)	We would like to be able to contact you again in the future to participate in additional research on the effects of	1 Yes

note_end_3 (required)	Is there anyone else in your circle who can share their views on the questions we have asked from you	1 Yes
		2 No
note_end_4 (required)	Name	
note_end_5 (required)	Contact Number	
cell_number (required)	Contact number	
network (required)	Network	1 Jazz/Warid
		2 Telenor
		3 Zong
		4 Ufone
		888 Don't know
note_end_6	Thank you for your participation in our survey. Have a good day.	
survey_status (required)	Survey ka status kya hai?	1 Completed
		2 Wrong number
		3 Female was not available
		4 Appointment given
		5 Refused because of lack of interest
		6 Refused because of lack of trust
		7 Refused because of lack of time
		8 No body picked up the call

### Introduction:

My name is [enum\_name]. We are calling you now to see if you would be willing to participate in a survey about COVID. This interview is not compulsory, and if you choose to continue with the interview, you can choose not to respond to any or all of the questions we ask. All of your responses will be used for research purposes only, and are guaranteed to be kept anonymous and confidential. Your name and your answers will not be disclosed to anyone. We apologize for any interruption this may cause - we assure you that we will require your time only briefly. To the best of our knowledge, there are no risks to you associated with participating in this research.

You will not receive any other personal benefits from participation in the survey. Do you understand this explanation? If so, may we continue the interview?

### Section 0: Background

- a) What is your name
- b) What is your age
- c) Which district do you live in
- d) Are you married
- e) Do you have any children
- f) Are you currently working
- g) Which sector are you working in

### Section 1: Attitude towards COVID-19

1. What were your reactions when the country went into the lockdown amidst COVID-19?  
Probe in terms of:
  - a. Degree of being worried about a) family; b) children; c) your own job
  - b. Psychological Stress including instances of domestic violence
  - c. Precautionary Measures taken

### Section 2: Shocks to the work

2. How did it affect your work?

### Section 3: Expectations about Future

3. What changes do you see in next few months to the work you are doing after the lockdown has been lifted?  
Probe in terms of:
  - a. Expectations about remuneration from work
  - b. Changes in the kind and nature of work



#### Section 4: Perceptions about Govt.

4. How well Govt. has handled the Coronavirus situation in our country  
Probe in terms of:
  - a. Lockdown measures
  - b. Timings of lifting lockdown
  - c. Helping people during lockdown
  - d. Helping people like her (females engaged in informal sector)
  
5. What kind of help females like you expect from the Govt.?

## Key Informant Interview

Script: As you know, we are conducting research on the impact that COVID-19 has had on the lives and livelihoods of women working in the informal economy of Pakistan. To this end, we have been conducting telephonic surveys and interviews from relevant people to get an insight into the effect that pandemic, and the subsequent lockdown has had on women working in the informal sector. If you can spare a few minutes, we would like to ask you a few questions with regard to your opinions about the state of economic activity and lives of these women you have been working with. For purposes of this research, we will be recording your responses. Please note that this is only for our notes - your name and your organization's name will not be disclosed with the findings of the report. If you have any questions about the research, please ask them now. Otherwise, we would like to begin with the interview.

### Section 1: Introduction

We will use introduction and this section from our notes that we have already talked etc.

### Section 2: Economic Activity of Women

1. When did you find out about the pandemic? Before lockdown? After lockdown? Probe: if before - what were some of the safety precautions that your organization took to protect your employees from contracting or spreading the disease?
2. How was your business impacted due to the pandemic and the lockdown?  
Probe: Was there a change in economic activity?
3. What were some of the measures that your organization took as a response to the change in business activity during the lockdown period?

Probe: Was there any change to the workforce?

4. Was there a difference in impact on the economic activities?  
Probe in terms of:
  - a. gender differences men and women
  - b. differences in various subsectors
5. Was there any change in economic activity after lockdown was lifted?  
Probe in terms of:
  - a. gender differences men and women
  - b. differences in various subsectors
6. As the lockdown measures have been lifted what kind of changes your organization is planning to cater for the new dynamics post lockdown and post-COVID-1

### Section 3: Gender roles and gender-based violence

1. What sort of backgrounds do women working with your organization come from?  
Probe: Do their husbands work? How much of the household's financial responsibility falls on these women?
2. Has any women shared her being stressed or worried because of lockdown measures?
  - a. Probe in terms of psychological stress
  - b. Probe in terms of domestic violence instances
3. What kind of psychological support did your organization provided to such females?

### Section 4: Policy Responses

1. Evidence shows that 22 percent of the business were temporarily closed, what government support if any did people working on your platform received?
2. As all lockdown measures from the country have been lifted, what kind of policy responses do you expect from the govt. to help the informal sector?
3. What kind of policy responses will you advise the government should have for the informal sector?
  - Probe in terms of policy responses for any future economic shocks as well



## The Asia Foundation

The Asia Foundation is a nonprofit international development organization committed to improving lives across a dynamic and developing Asia. Informed by six decades of experience and deep local expertise, our programs address critical issues affecting Asia in the 21<sup>st</sup> century – governance and law, economic development, women’s empowerment, environment and regional cooperation.

Headquartered in San Francisco, The Asia Foundation works through a network of offices in 18 Asian countries and in Washington, DC.