



THE IMPACT OF COVID-19 ON WOMEN AND MARGINALIZED GROUPS IN ASIAN CITIES

Focus on Female Bangle-makers
in Hyderabad, Pakistan

SEPTEMBER 2021



The Asia Foundation



Australian Government

Department of Foreign Affairs and Trade

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PRODUCED BY: The Asia Foundation Regional Governance Team

These reports were produced as part of a regional research project on inequalities in Asian cities. In each case, the researcher or research team was paired with a mentor who supported the research process. We are grateful to Rebecca Calder and Sally Neville from Kore Global and Mandakini D. Surie for their contributions to that process.

This research was funded under a partnership between The Asia Foundation and the Australian Department of Foreign Affairs and Trade (DFAT). The views expressed are solely those of the authors and do not necessarily represent the views of The Asia Foundation, DFAT, or the Government of Australia.



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SUMMARY

In Pakistan, the Sindh provincial government imposed an initial lockdown in Hyderabad suddenly, on March 23, 2020. National lockdowns that began April 1st were extended twice, until May 9, 2020; these and subsequent lockdowns in June resulted in the immediate loss of jobs and incomes. These losses especially affected economically and socially marginalized informal workers, further increasing their vulnerability.

This study looks at one group of those informal workers – female bangle-makers laboring on a piece-rate basis in the well-known bangle-making industry of Hyderabad, aiming to understand the impact of COVID-19 pandemic response measures on their lives and livelihoods in the early stages of the crisis.

The literature on women bangle-makers in Pakistan is limited, so we designed the research to investigate this poorly understood population, encourage support for female informal workers in urban settings, inform governmental and nongovernmental organizations' (NGOs) assistance efforts, and provide policymakers and other key actors with information and insight into the kinds of support and training such women need in order to improve their situation and that of their families.

The female bangle-makers we interviewed were more adversely affected by the pandemic than some other groups for several reasons. These include Pakistani women's generally limited mobility outside the home and social norms that require women to bear almost all household responsibilities with little to no domestic authority.

Government restrictions closed factories and slashed demand for bangles. Female bangle-makers coped with the loss of income by borrowing money and selling personal assets, including household items and jewelry. Despite the Government of Pakistan announcing several aid packages in response to the economic losses incurred in the early months of the pandemic, most female bangle-makers that we interviewed were unable to access government and non-government relief programs because the women were not registered with the National Database and Registration Authority (NADRA) and did not have the requisite National Identity Cards (NIC). This made them invisible to the system. This reduction of financial capital for an already-poor population may prove difficult to recover.

Lockdowns and other restrictions also led to greater stress and worries as the women – often their household's sole breadwinner – struggled to provide for their families and meet daily expenses. This financial stress caused emotional distress, as constant worry and anxiety took a toll on their mental and physical health. In addition, pandemic response measures meant greater social isolation for female bangle-makers. While some were able to work from home, all saw their social capital reduced through a lack of contact with others, which further affected their physical and mental health. These harms and their sense of abandonment by the government will have broader implications for women's sense of security and confidence, affecting their ability to use their voice and agency in the longer term.

This report opens the discussion about how more equitable and comprehensive policy responses could ameliorate the plight of female bangle-makers and other informal workers in Sindh Province and elsewhere, alleviating both long-standing and pandemic-related challenges to their financial recovery, social status, and future wellbeing.

Beneficiaries of Ehsaas Program are gathered without any safety measures and social distancing in Hyderabad, Pakistan, 2020
Photo: Asianet-Pakistan



INTRODUCTION

This research explores the experiences of Pakistani female bangle-makers laboring on a piece-rate basis in the well-known bangle-making industry of Hyderabad. It aims to understand the impact of COVID-19 pandemic response measures on their lives and livelihoods in the early stages of the crisis.

We selected Hyderabad, located in Sindh Province, as the site for the study for several reasons. Sindh Province is Pakistan's economic hub with one of the country's most highly skilled workforces, and will therefore be an important contributor to Pakistan's post-COVID economic recovery. Hyderabad has a population of more than 1.6 million people; as the eighth largest city in Pakistan,¹ it is an important center of industry and manufacturing.² Its bangle industry employs a large number of workers.

Hyderabad was also chosen in the context of the economic impacts of COVID-19 because a majority of second-tier cities have been neglected by government response and relief services.³ Finally, very little publicly available information describes how women and girls in the bangle-making industry have been affected by the pandemic.

Because the literature on female bangle-makers in Pakistan remains limited, we designed the research to investigate this poorly understood population and hope the results will encourage support for female informal workers in urban settings, inform governmental and nongovernmental organizations' (NGOs) assistance efforts, and provide policymakers and other key actors with information and insight into the kinds of support and training such women need in order to improve their situation and that of their families.

We articulated the following three overarching research questions:

1. To what extent has COVID-19 affected female bangle-makers' economic position in terms of job losses and wage cuts? To what

extent might the economic impacts have longer term implications for female bangle-makers?

2. To what extent has COVID-19 affected female bangle-makers' financial autonomy and domestic decision-making power? How do these women perceive changes, if any, in their financial autonomy and decision-making power?
3. To what extent can female bangle-makers access government, private sector, or NGO support to cope with the impact of COVID-19 on their livelihoods? Do these programs provide women with the support they need during the pandemic? Beyond formal sources of support, what other strategies do women use to cope with the economic impact of the pandemic?

We began the research with a desk review focusing on informal workers in Hyderabad's bangle industry, the pandemic's long-term social and economic impacts on female bangle-makers, and economic and social support schemes and women's access to them. The research team then designed a semi-structured interview questionnaire and consent form, and conducted one-on-one mobile phone or online video interviews with 15 Sindhi female bangle-workers aged 18 to 70. The interviewees, identified by a local partner of The Asia Foundation, included eight female heads-of-household. For more information on the research methodology, see Annex A; for interviewee characteristics, see Annex B.



The 5 Cs: Context, Capital and Capabilities in Cities during COVID-19

The conceptual framework underpinning this research was developed by The Asia Foundation and Kore Global.⁴ This 5Cs conceptual framework enables analysis of the impact of COVID-19 on Contexts, Capital and Capabilities in Cities and focused on three areas: First, we analyzed the **context** of COVID-19 impacts in terms of the non-health implications of the pandemic and the repercussions of government-implemented containment measures. Second, we examined how people's **capital** (their tangible and intangible resources), particularly their financial, social, and educational (human) capitals, had been impacted by the pandemic and containment measures. Third, the depletion of people's resources influenced their short- and long-term coping abilities, which may further impact people's future **capabilities**, particularly their ability to secure employment, pursue careers, and have independence outside the home. The causal relationship between these three

levels of analysis – context, capital, and capabilities – is neither simple nor linear: the context tends to impact capital and capabilities, but those, in turn, contribute to further changes in the context.

The structure of this report first covers background about female-bangle makers and social norms in Pakistan. The second section focuses on the non-health related impacts of the pandemic, including restrictions aimed at controlling the spread of the virus, the resulting shocks to markets and workers, and the state-led support schemes that aimed to mitigate impacts on female bangle-makers in Hyderabad. Section three highlights the impact pandemic containment measures had on the financial capital of our research subjects and their families. Section four looks at the harms suffered by our research subjects as a result of lockdowns. Section five traces these immediate effects to illustrate the long-term impacts on people that will affect their future opportunities and recovery. The final section presents a set of recommendations for policymakers in light of the research findings.

1. BACKGROUND ON FEMALE BANGLE-MAKERS IN HYDERABAD

Pakistan has one of the largest informal economies among developing countries.⁵ According to the most recent Labour Force Survey of Pakistan (2017–2018)⁶, 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 are employed informally: 78 percent of female rural workers and 67 percent of female urban workers belong to the informal sector. On average, Pakistani women earn 39 percent less than men.⁷

Hyderabad, Pakistan's eighth-largest city, has a population of more than 1.6 million people.⁸ Located in Sindh Province, Pakistan's economic hub with one of the country's most highly skilled workforces, it is an important center of industry and manufacturing.⁹ One of the city's main handicraft industries is bangle-making, for which Hyderabad is well known. The bangle

industry is situated in and around three localities in Hyderabad: Sindh Industrial and Trading Site, the Old City, and Latifabad Township. Bangle-makers in Hyderabad work in harsh conditions in the old and densely-populated parts of the city where the majority of houses – the primary workplaces for women – are tightly packed.¹⁰

Bangles ready for transportation.
Photo: Dawn.com



WOMEN'S ECONOMIC OPTIONS AND ASSETS LIMITED BY SOCIETAL CONSTRAINTS

In Pakistan, women's access to and experiences of employment are heavily influenced by socio-cultural norms and values around gender roles. Traditionally, men are considered to be the appropriate head of the household and responsible for making key decisions. Women are often discouraged from working outside their homes, but are typically permitted and willing to work from within their homes, which is why some become bangle-makers.

Yet conditions at home are not always safe. For example, women (and often their children¹¹) within the bangle industry typically work in small, confined spaces in one- or two-bedroom quarters. The work is labor-intensive and exhausting with inadequate payments.¹² Due to the informal nature of the work, female bangle-makers have no formal rights as workers at the factories they work for. Piece-rate workers are not offered and do not receive any paid leave and social support.¹³ For individuals and families already living on the margins and severely struggling financially, the bangle-makers' economic options are very limited and their position very precarious in the short- and long-term.

Within the context of this patriarchal culture, women in Pakistan experience gender-based discrimination, particularly in relation to land ownership¹⁴ and control over financial and physical assets. Compared with men, women own fewer assets and even in cases where the actual asset ownership may lie with the woman of a household, she may not be able to exercise much control over it. This is most obvious with women's jewelry, such as gold bangles or earrings, which are usually the first assets to be sold in difficult financial situations. Women also have less access to mobile phones and online technology; only 39 percent of women in Pakistan own a mobile phone compared

to 93 percent of men.¹⁵ Poor women face the greatest gaps in accessing such technology and knowing how to use it.

POLITICAL CONSTRAINTS CAN PREEMPT WOMEN'S RIGHTS

The lack of legal identity is another critical issue that affects both women and men. A lack of documentation creates challenges in all aspects of life, whether making entitlement claims; accessing governmental services, such as social protection, education, and health care; accessing economic opportunities; executing family and property transactions that require an individual legal status; or exercising basic citizenship rights, including voting and political participation.¹⁶ In primarily lower-income households and communities with little to no education, sometimes even births are not registered. Women are far less likely to own official identification such as a National Identity Card (NIC), which is required in order to access government aid.¹⁷ Often, women do not even think they need NICs,¹⁸ and sometimes men or families do not allow women to have them – often because of religious or cultural reasons. Men's objections tend to be related to women's independence as well; a fear that if women are registered, they may demand their legal and constitutional rights. Without an NIC, Pakistanis are invisible to the system

A PRECARIOUS PIECE-RATE LIVELIHOOD POISED ON THE BRINK OF POVERTY

Demand for glass bangles is seasonal, peaking around the festivals of Eid, which take place twice a year.¹⁹ The ebb in demand at other times of the year means that workers in the bangle industry, largely informal, are vulnerable, often poised on the brink of poverty. The bangle industry mostly operates informally because that allows for the hiring of cheap labor and carries no formal legal or labor

rights obligations for factory owners. As a consequence, there is little to no accountability on the part of factories towards their workers. This issue is exacerbated by the fact that home-based workers are often not registered with the national labor database making them invisible to the system and therefore unable to access any financial or other work-related benefits.²⁰

Furthermore, bangle-makers' pay is based on a piece rate, meaning they are paid on the result produced instead of wages for hours or days worked. The typical daily income for women bangle workers is about 200 to 250 Pakistani rupees or PKR (About USD 1.1-1.4). This is far below the minimum wage of about PKR 1200 (about USD 7.00) in Sindh Province.²¹ Normally, women are paid by the Tora (a sack of 360-365 bangles), so the pay rates are not per hour but per piece. In bangle-making, there are a lot of steps (Table 1), and each part is paid for

individually. Alignment work called Sadai earns 10-15 PKR per tora/sack while connecting the nables or Jurrai costs around 15-20 PKR per sack/tora. The home-based workers use their own fuel or gas, and most of them work as much as they can, commonly for more than 10-12 hours per day. Family members, including small children, also assist them. Their daily income is about 300-400 PKR. Decorating the bangles and packing rates are about the same, but the contractor (pallydar) negotiates the final rates with the women.

Injuries are common and many women experience both short and long-term health problems due to working these hazardous environments with minimal to no safety precautions. Asthma, heart disease, kidney stones, Hepatitis A, B, and C, to cuts and bruises, and other injuries and illnesses are common.²²

TABLE 1: Commonly Used Terms and Steps in Bangle-making

Commonly Used Terms	
Bhatti	Oven - Bhatti work is the first stage of making bangles. Chards of glass and pieces of broken bangles are melted and shaped in rings.
Sadai	Alignment - Sadai is basically an alignment process. Workers put both the open and curved ends of a bangle on a flame and join them to give a bangle its shape.
Jurrai	Welding - Both open ends of a bangle are welded together on high flame.
Katai	Cutting - Various designs are curved on to bangles in this procedure. The process is usually completed with the help of a machine.
Murrai	Carving curves - Murrai is the process of carving complex curves on a bangle. This procedure is done by hand using another sharp piece of glass to carve a design.
Chhapai	Adding colour to bangles - Various materials are used to add colour and creativity to bangles.
Boond	Stamp a design on a bangle - A stamp is used to carve a design on a bangle, Gold colouring is often added to the inscription and the bangle is baked again
Chaklai	Packaging - Bangles are packed by the tora and joined by a jute string before being shipped to a factory.
Tora	Unit of measurement - 300-365 bangles.

Source: Wali (2016)

2. CONTEXT: EFFORTS TO CONTAIN COVID-19 CRUSHED BANGLE-MAKERS' INCOMES

In Pakistan, the first two cases of COVID-19 were confirmed on February 26, 2020 (one case each in the cities of Karachi and Islamabad). Both cases were linked with international travel from overseas and, for a time, there were concerns that Pakistan would witness a high influx of cases from abroad because of its extensive international trade with China and Iran.²³ These concerns were largely grounded in fears that Pakistan's high population density, combined with its weak healthcare infrastructure, would make the country highly vulnerable to the virus.²⁴ Hyderabad reported its first COVID-19 case on March 10, 2020.

As case numbers started to rise, the Government of Pakistan introduced travel and other restrictions on trade and transit. In late March 2020, the country's National Security Committee set up a National Coordination Committee (NCOCC) to coordinate government efforts to combat COVID-19.²⁵ Following this, on March 21, 2020, the Sindh provincial government announced a two-week lockdown effective March 23, 2020, closing all workplace and public areas except for retail shops, bakeries, milk shops, and medical stores.²⁶ On April 1, the central government ordered a national lockdown that was extended twice, to May 9,²⁷ closing down shops, markets, shopping centers, and government, and private offices - with the exception of emergency services - to curb rising COVID-19 cases.

On June 18, 2020, the government updated its strategy to implement so-called "smart lockdowns", which closed only areas at high-risk to the virus; these were imposed in 70 areas of Hyderabad by the district administration.²⁸ The purpose was to provide relief and ease restrictions, enabling informal or service sector workers, a majority of whom employed in low-income and precarious jobs, to survive economically along with fending off the virus.

After its strict lockdowns, Hyderabad's infection

positivity ratio dropped in the July-August 2020 period, but by October and November 2020, cases began to rise again. According to the NCOCC, Hyderabad had the highest positivity ratio of COVID-19 cases in Pakistan, pegged at 16.59 percent; the provincial government, however, did not agree with this estimate.²⁹

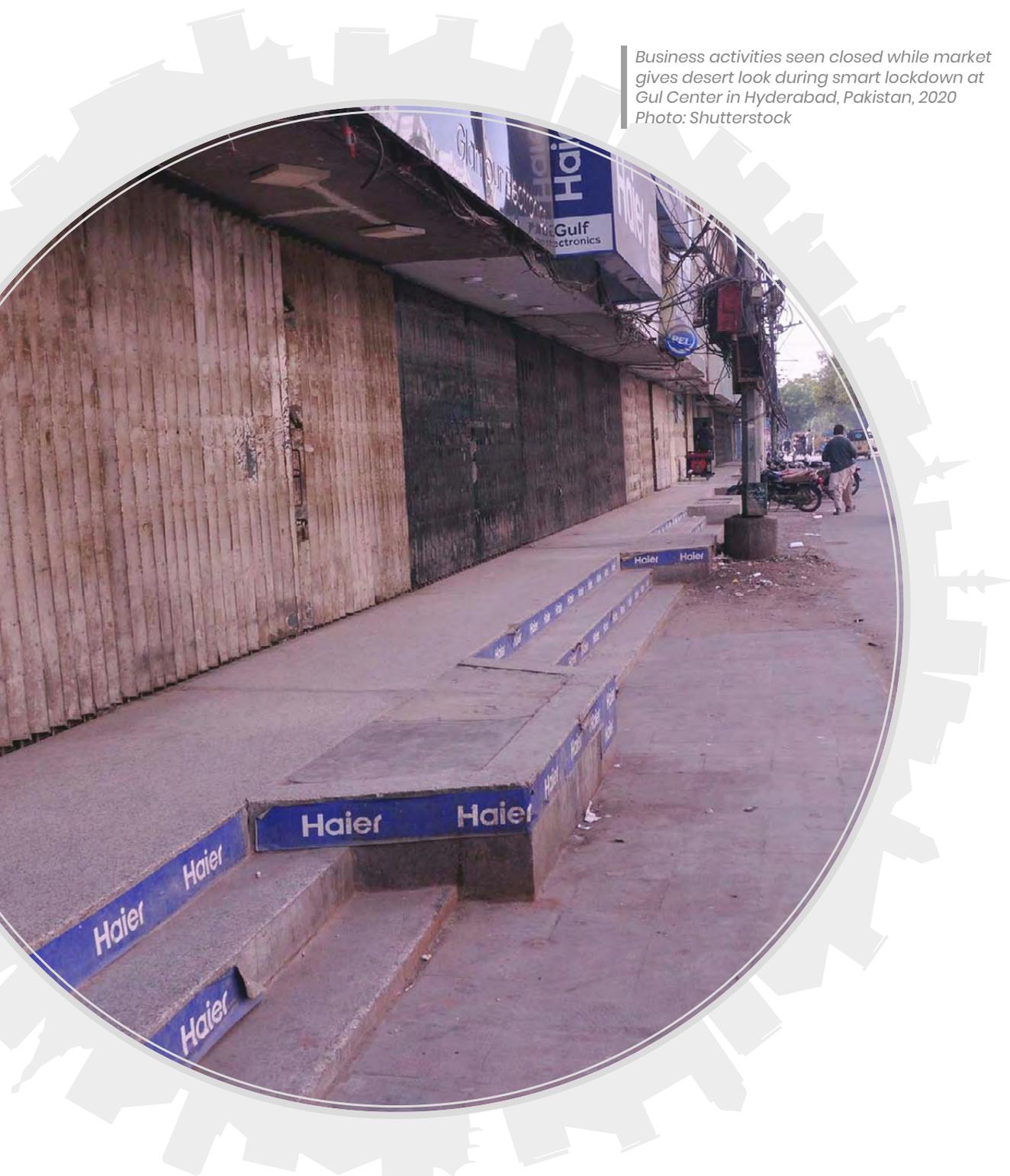
Alongside the federal response, the initial response to the pandemic by Pakistan's four provincial governments varied.³⁰ For instance, while some provinces, such as Sindh, were quick in imposing stringent restrictions on non-essential businesses and public movement, others, such as Punjab province,³¹ were slower to react. The provincial governments struggled to implement strict disease-prevention measures for a range of socioeconomic, political, and religious considerations.³² The pandemic has amplified some of the existing gaps in the ability of provincial governments to deliver critical services and to effectively mobilize emergency responses.

In Sindh Province, COVID cases were still high in September 2021, despite strict lockdowns that have had an enormous impact on vulnerable groups, especially those working within the informal economy,³³ and especially women, such as female bangle-makers, because they earn less, save less, have less job security, and

less access to social protections or safety nets.³⁴ Additionally, compared with the formally employed, informal workers have less access to bank loans, while gender disparities exacerbate women's difficulty in accessing credit, likely amplifying women's vulnerabilities during the

COVID-19 pandemic.³⁵ Not only did women lose their jobs and livelihoods, their burden of caregiving responsibilities increased ten-fold as most or all household members were forced to remain at home during lockdowns.³⁶

*Business activities seen closed while market gives desert look during smart lockdown at Gul Center in Hyderabad, Pakistan, 2020
Photo: Shutterstock*



3. COVID-19 RESTRICTIONS CUT FEMALE BANGLE-MAKERS EARNINGS WITHOUT COMPENSATORY RELIEF

While newspaper articles highlighted the kinds of economic impacts that COVID-19 and lockdowns were having on the informal economy in Pakistan, the true magnitude and depth of their impacts remain largely untold and hidden. Reports suggest that the lives of an estimated 400,000 people working in the bangle-making industry were affected by the COVID-19 pandemic in 2020.³⁷ Like many other poor working women, many bangle-makers have limited education, little to no protection or access to government relief packages³⁸ and little to no financial capital. Home-based workers, the majority of whom are women, were the hardest hit by pandemic restrictions because of the already-precarious nature of piece work, their lack of employment contracts, their legal invisibility within government relief systems, and their absolute poverty.

With the announcement of lockdowns, the bangle factories were immediately closed. As an immediate consequence, six interviewees who worked in factories suddenly found themselves out of work and the other nine interviewees, who worked from home, found their incomes slashed.

“It was really bad. At first the factories were closed. Some people worked with shutter downs at a few places, but city administrations and union people cracked down everywhere. We were not getting paid, and it was not easy at all. They told us the Corona is terrible. But what can people do, how do we earn? The factories were opened for a while from October to December, but they were closed again in January. Now we do not know when they will open again. No pay for closed days.” (35 years old, household-maintainer, married, Sindh)

Four interviewees reported how, despite the lockdowns, some of the factory owners opened shop behind closed doors and gave out work to those who were willing to work at home. Notably, however, there was less demand for bangles and therefore less work to do during the pandemic and lockdowns, so most female bangle-makers agreed to work for less than their meager pre-COVID monthly earnings of PKR 5,000–6,000 PKR.

“Before COVID-19, we could earn around PKR 5,000–6,000/- each month. It is not easy to work as a bangle maker. It involves heat, dedication and the work is toll-taking. We get burned a lot.” (41 years old, household-head)

“Everything was shut down; no sacks or work was given to us because factories and markets were just closed. No one was talking to us from factories and no money was coming. We keep hearing there is no work...there is

no money. But the problem was, my sister's marriage was fixed, so we asked some of the factory owners, who were working under closed gates to give us any work. We started getting work again, it was not as much as pre-covid, but still it was happening. They would sneak us the material and given the situation, we would do the work happily because we needed the money.” (19 years old bangle maker)

LACK OF FORMAL EMPLOYMENT CONTRACTS COMPOUNDED THE VULNERABILITY OF FEMALE BANGLE-MAKERS

Many women working in the bangle industry have little to no employment security because they are not recognized as workers under the law. Therefore, for example, they receive no compensation for burns or other injuries because the injury occurs at their home. Women working in the bangle industry are also vulnerable to exploitation by contractors or factory owners.³⁹ Our interviewees received no support or assistance from the factories where they worked because the factory owners proved unwilling to provide any kind of assistance. The women could only receive payment once their work was completed; the factory owners were under no obligation to provide them interim support.

“No, the help was not offered by the factory owner. Their stance was simple, that you will get paid for the work you do. There is no way they were going to help. For six months, we are sitting idle, no work, no money. It's not like the owners were not asked for help, we asked them to give us money,

but no help was received. I have four kids and I live on rent. Just think about our problems and how we get by.” (40 years old)

GOVERNMENT RELIEF SCHEMES FAILED TO REACH MANY FEMALE BANGLE-MAKERS

To aid the economic recovery, in March 2020, the Government of Pakistan approved a fiscal stimulus package of PKR 1.2 trillion and a supplementary PKR 100 billion (about USD 6.8 billion) grant for a “Residual/Emergency Relief Fund” to attenuate the effects of COVID-19 for affected populations.⁴⁰ On April 1, 2020, in response to the deepening economic impacts of COVID-19 restrictions and growing concerns about social welfare, the government also introduced a social safety-net program called the Ehsaas⁴¹ Emergency Cash Program. Ehsaas, an umbrella initiative that has more than 280 programs, policies and initiatives⁴² provides grants to qualifying (very low-income) individuals and families through phone-to-phone banking. Beneficiaries present their mobile SMS and valid NIC to receive cash from a point-of-sale franchise, such as a bank.⁴³ During the COVID-19 lockdowns, the Ehsaas Emergency Cash Program provided additional emergency financial assistance to more than 12 million impoverished families.⁴⁴ It has been described as the “largest social protection program ever undertaken in the history of the country” and aimed to provide PKR 12,000 (about USD 68) to each eligible family.⁴⁵

Unfortunately, Ehsaas has experienced multiple implementation issues. According to some reports, a large number of women have not received Ehsaas payments.⁴⁶ Although eligibility criteria included citizens working as laborers, daily and piece-rate workers, and low-income households, many eligible women found it difficult to access the program because they

did not have a National Identity Card (NIC). Without such identification, an eligible woman remains unregistered and cannot obtain assistance. In addition, Ehsaas registration and phone banking requires a mobile phone or other Internet-enabled device. However, affordability indicators for technology and Internet access are low in Pakistan, which ranks 90th out of 120 countries.⁴⁷ Thus Ehsaas access proves extremely difficult if not impossible for poor women when unaffordability combines with infrastructure gaps, rural and urban divides, low digital-literacy levels, unequal and poor quality network coverage (stands at 35 percent), and the sharp gender divide in mobile phone ownership.⁴⁸

FEMALE BANGLE-MAKERS ARE OFFICIALLY INVISIBLE AND DOMESTICALLY POWERLESS

Since the majority of female bangle-makers we interviewed did not have National Identity Cards, they could not obtain financial assistance from the government.

“I know the Information about relief support, but I could not get anything because I did not have the NIC. Even my husband does not have one. My brother-in-law will come from Karachi, and he will take us for that. Even my NIC cannot be made till my husband’s NIC is made.” (30 years old)

Furthermore, the majority of women we interviewed were not aware of any government support schemes or programs. A few mentioned that they were aware of other people receiving support, but that they had faced difficulties themselves and could not receive any support, either from the government or other organizations.

In addition to lacking NICs, the bangle-makers

also find it very difficult to access government aid because most women, especially young women, are not permitted to leave the house due to existing patriarchal norms. However, our interviewees also seemed to indicate that the men in their households did not often play an active role in supporting the family by trying to access such support themselves. Family honor and views around government assistance appear to have been a factor.

For example, two women said that the men in their families did not think it was honorable to seek and receive aid, and they did not want to be seen queuing in relief lines. Ironically, some women described how their male family members, despite the usual mobility restrictions on women, often pushed the women to go ask for loans and or stand in ration or relief lines in their place. This highlights the contradictions inherent in patriarchal attitudes and explains why the bangle-makers bore a disproportionate burden in finding ways to ensure the family’s survival.

“Yes, we heard about the support programs. We went a few times for receiving the support, but we were turned away. Every time they told me to bring somebody along. I had my NIC, they would photocopy it, but they would not give me anything. They used to say it has ended so come next time. I went with my neighbors and leave my kids with my husband. I asked my husband to go, and he was not interested. He always said that I should go, and he will not go.” (30 years old)

Only one of the 15 interviewees said she was able to receive government support, thanks to help from her neighbors. She explained how tedious the process was and that there was no way she could have done it without assistance.

4. RESTRICTIONS FORCED BANGLE-MAKERS TO BEAR MORE RESPONSIBILITY WITH LESS INCOME AND NO AUTHORITY

Most women interviewed spoke about the immediate and short-term impacts of the lockdown and factory closures on their livelihoods. Thirteen interviewees noted that they were unable to work for several months after the closure of the factories. Two women said that they were able to work for few months out of whole year, but the work was not steady. Almost all interviewees, regardless of their age, role and marital status, had to reprioritize their spending, choosing between paying for rent, children's needs, and medicines. Most of the time, it appears that women sacrificed their own personal needs to meet the needs of the wider family.

"I'm diabetic and with COVID-19, I have stopped buying medicines. It has affected my health, but we don't have enough money to spend on medicines. we can hardly buy anything, so everyone is making sacrifices." (25 years old)

personal items now because I want my kids to have them. My mother or my brother makes clothes for me whenever they can. I choose to fulfil our basic needs and the needs of our children." (37 years old)

The majority of women interviewed said that they had to ask for loans from their relatives, neighbors, or anyone who was in a position to lend them money. Even where the loans were small, such as the equivalent of USD 15, these amounted to large sums for the bangle-makers and their families since they had limited means of repayment.

The bangle-makers we interviewed had low levels of education and limited information or awareness about their own legal rights. In times of need, they noted how they would sell everything they own to get by, or would ask for loans. According to them, it is expected of them as women to fulfil that role.

"Women work really hard here in bangle Industry, for most of us it is the only livelihood, especially when the men in family do not work. Earlier on the work was available and we could buy few things for us or house. I have sacrificed everything for my kids! I don't buy clothes or any

"As I said, the survival was not easy. Some days would go by, and we would not eat because we did not have anything to eat. It was not easy to live in a rented house with two children and no money." (30 years old)

WOMEN BORE HOUSEHOLD BURDEN WITH LITTLE SUPPORT FROM MALE OR OTHER RELATIVES

For the majority of women support from male family members was minimal and many women were forced to find solutions to their financial problems. This reveals a challenging dichotomy: while traditionally men are seen as heads of the family and key decision-makers, the expectation seems to have been for women in the family to find a way to make ends meet even though they had no say over how their earnings and contributions to the family may be used.

“I had to be the one to understand the conflicts and solve the situation, had to be the one to take loans, had to be the one to sell my own assets... At first, we were fighting due to difficult times and money-related issues. It was stressful, but I eventually understood and actually took control of the situation.” (40 years old)

The research reveals that female bangle-makers primarily were the ones to seek financial help to support their families. Almost all the household-heads age 30 or more took on additional responsibilities to try and earn for their families. While their ability to contribute to decisions within the family remained marginal, the expectation and burden on them to provide for the family actually increased considerably. Thus, the pandemic in many ways appears to have exacerbated the marginalization of female bangle-makers within their households. This was starkly reflected in the experience of an elderly woman worker, who, although in all aspects was the head of the household – earning and managing the expenses, arranging for her husband’s medicine and daughter’s dowry – was not able to assert her authority within the home.

“It is my husband; we ask him for final decision on everything. My son lives separately, so I have to ask my husband.” (70 years old, household-maintainer, married, Sindh)

ANXIETY AND WORRY TOOK A TOLL ON FEMALE BANGLE-MAKERS’ MENTAL HEALTH

For individuals already struggling financially, income loss is extremely stressful. Most of the women we spoke with lived in a rented house and had to pay utility bills. They were very worried about how they would cope if the lockdowns and factory closures continued over a longer period.

One of the interviewees mentioned that every household has a different story and a totally different outlook on life depending on their standards, expectations, and experiences. She talked about how her own situation was quite complicated and difficult. She has a husband who is unwell and a son who has a drug addiction. The family dynamics and the rising economic pressure on her was leading to stress and anxiety. She described the impact of the restrictions as having a major impact on her ability to earn. She was afraid, if the situation does not improve, she would resort to begging for money because her livelihood opportunities outside the bangle industry are very limited.

Nearly all the bangle-makers talked about how challenging their current situation was and how difficult it was to manage. They expressed a deep sense of anxiety and uncertainty about how they would cope were the situation to continue unchanged.

“The situation will worsen if the COVID continues, and if these restrictions will keep on happening. Most people working

in bangle-making business are poor, therefore we say yes to these low labor rates. If this continues, it will push people further into poverty. Their problems will keep increasing. Pandemic and government lockdowns definitely make things worse but when you are poor and helpless, anything adds up.” (23 years old)

Household-helpers that were unmarried spoke about their families becoming worried about saving for their weddings and dowries. In comparison, household-maintainers talked about having to work harder to fulfil the needs of their children and even their spouses. One bangle-maker said that the situation was challenging, and she didn’t know how to cope with it.

“The lockdown has impacted us to a great deal. The times are very tough and only the person who goes through these difficult times can understand how difficult it is for us to survive. We do not have our father anyway, so no one can go out to find work. It was hard to begin with, we had low earnings, but now we have nothing. If it continues, I am not sure what we will do.” (25 years old)

The interviews also highlighted the fact that within the bangle industry some women workers are elderly. One of the interviewees was 70-years-old, and four were in their 40s. Instead of living better in their later years, these interviewees saw only more work.

“I would go to factory to work, I worked there, and my daughter would work from home. It is a tough work, and all the things can

harm you, heat, fire, broken glass and what not. I am getting old so it’s not easy, but I have to take care of everything.” (70 years old)

Interviews revealed similar yet distinct expectations. Household-heads were responsible for everything in their household, from earning an income to catering to family member’s needs to managing expenses by taking loans or to seeking support when needed. In comparison, unmarried younger women were expected to have little to no control over domestic matters or say in family decision-making. They said all their earnings went to their parents and if they needed anything, they would have to ask them.

There were also examples of single female household-heads. They were older – 40 years old – and caring for younger siblings. As the sole bread winners for the family, they had significant responsibilities with little to no support.

“We are a family of five sisters, and a brother – who is now married and has a wife. I started working because of my family’s situation at a very young age. Our parents passed away, so I had to take the responsibility. I’m not married, I did not get a chance as I was taking care of my siblings at home. I am the elder and it’s always been me taking the decisions in my household. Even if I ask my sisters, they do not give me an answer. It’s easier for them to be like that. When you talk more you have to take care of more things. I have to be the responsible one, I talk to them, but they rarely contribute. I am alone in this.” (41 years old)

PANDEMIC INCOME LOSSES FURTHER REDUCED THE FINANCIAL AUTONOMY OF FEMALE BANGLE-MAKERS

The majority of the women interviewed noted that their ability to participate in household financial decisions during the pandemic was limited. Many noted that often their personal assets were the first to be sold when the family was in a difficult financial situation. For example, a young married girl talked about how all her gold jewelry was sold for the sake of the family. Her husband lost his job and she could not work for wages because she had to care for their two young children and manage household chores. The situation became so unbearable that she ultimately left her husband's home and moved back to her parents' house. She stated that the lack of support from her husband – both emotional and financial – pushed her to such a drastic decision.

Another woman, whose husband was sick and did not earn anything at all, spoke about how she is taking care of everything, from earning money to managing the household, yet she still did not feel she could make household decisions. According to her, that is her husband's job and she implements his decisions.

*“I had to sell my utensils. I owned these since I got married. I don't like doing it and hurts me but what else can I do? We have to get by somehow; It is not something I want to do though.”
(70 years old)*

However, a few female bangle-makers revealed that earning an income – even a meagre income from daily wage work in the bangle industry – gave them a small measure of financial independence and autonomy within their households.

“We kind of take decisions together but sometimes we do them independently as well. It depends on a situation. But we can't hide anything from each other. At first, we started getting frustrated, would argue due to money problems but we both work, and we both understand how things work.” (40 years old)

The research suggests that in a minority of situations, financially autonomous married women were encouraged by their husbands and given equal participation in decision making, especially at difficult times.

5. CAPABILITIES: POTENTIAL FUTURE PROBLEMS AND OPPORTUNITIES

In the wake of the pandemic's grossly negative impacts on female bangle-makers and their financial and human capital, the prevailing question is whether and how those profoundly affected can recover in the medium- to long-term. One way to assess their prospective recovery is to examine the sustainability of the women's current coping strategies, and the areas that further threaten autonomy, opportunities, and future wellbeing.

In many ways, the pandemic has further compromised the bangle-makers' current and future capabilities. These women have no power: no way to improve their employment conditions or to end their domestic subjection. Government assistance, which may be key to survival, remains out of reach as these highly vulnerable citizens slip through the cracks in technology-based programs. While some female bangle-makers may find subsistence-level support from nongovernmental organizations, few see an end to their emotional and financial distress

BANGLE-MAKERS WILL NEED TO REPLACE ASSETS AND REPAY LOANS SOMEHOW

The interviewees who were unable to receive government or other support described their daily fight for survival. Almost all who were unable to earn daily payments asked for loans or sold their personal belongings, or both. Their situation appears to grow more somber with each passing day. Their reliance on relatives and inability to approach government institutions for important matters are signs of extreme vulnerability. These already poor, under-educated and marginalized female bangle-makers were further impoverished by pandemic restrictions and lost income; all will need assistance to replace what little financial capital they had and many need support to

rebuild (or build) their authority and autonomy within their families.

FEMALE BANGLE-MAKERS HAVE LOST FAITH AND TRUST IN GOVERNMENT

One of the key observations from the interviews is the lack of trust that women expressed in the government and formal authority. They feel that the government does not pay any attention to the poor or disadvantaged. Female bangle-makers are acutely aware of their exclusion and marginalization. One interviewee spoke of how the continued imposition of restrictions had a significant impact on bangle-makers. It was unclear, though, whether the women were aware of the government's COVID-19 aid programs, or simply assumed there were none. A majority of interviewees could not tell if the help or support they received was from the government (via Ehsaas) or if it came from other private support programs. Their neglect and disenfranchisement from official Pakistani government services fosters despair and calls out for repair.

“No one thinks about people like us...of our level/status whose work remains unseen, and we can't change the situation.” (40-year-old)

COMMUNITY-BASED SOCIAL WORKERS AND VOLUNTEERS PROVIDED VITAL AID

Isolated in their homes, often forbidden from going outside alone, the female-bangle makers cannot necessarily count on extensive personal social ties, outside family, to serve as a safety net. However, a number of interviewees noted that they received some support, mainly in

the form of food rations, from community-level women volunteers. These included social workers engaged by government programs like Ehsaas or local faith-based charities; philanthropic support provided by local businessmen, communities, and political parties; and national and international nonprofit programs. Interviewees noted that the support they received was tremendously helpful, even if minimal.



People from Hindu Community are busy in buying fire crackers on the occasion of Hindu Festival Diwali in Hyderabad, Pakistan, 2021
Photo: Shutterstock

CONCLUSION

For the majority of female bangle-makers that we interviewed, the COVID-19 pandemic directly impacted their livelihoods and ability to earn due to the closure of factories and markets and the suspension of economic and socio-cultural activities. Faced with severe financial pressure, even though some were able to continue to earn meagre payments, the informally employed bangle-makers had little to no social or financial safety nets from formal sources or factory owners. As piece-rate earners, female bangle-makers are accustomed to a hand-to-mouth existence, relying on short-term job assignments to earn whatever they can to make ends meet. The research paints a stark portrait of the economic, financial, and social difficulties that female bangle-makers and their families face, a situation that only worsened during the pandemic.

The research findings both challenged and confirmed some key assumptions made at the outset of the research. For example, the research team assumed that the economic impact of the pandemic on the interviewees' earnings would reduce their decision-making power in their household, or exclude them entirely. Interviews revealed that, with the exception of one or two cases, the female bangle-makers continued to have the same low or negligible level of involvement in decision-making as before. Unexpectedly, however, the research also revealed that many felt obliged to find financial solutions and take up an additional responsibility of providing for their family because the men in the family refused to. Yet, this did not in any way change the men's over-all control over women's lives and over financial decisions within the family.

The report also highlights the challenges that informal workers, such as female bangle-makers, faced in accessing formal government support. Our research makes it evident that their access to government support was minimal due to an absence of NIC cards and their lack of awareness, information, and technology. On the other hand, the role of local community-based volunteers was considerable and essential for providing food rations. While the female bangle-makers found it hard to talk about the future and the potential long-term impacts of the pandemic on their livelihoods, most expressed

hope that the onset of the festive season with Ramadan and Eid would see an improvement in the situation and the reopening of factories so that they would be able to earn again.

IMPLICATIONS

Most immediately, our research suggests that key stakeholders in provincial government departments and local administrations and decisionmakers (particularly those who implement social welfare programs) need to improve accessibility and coverage of support to home-based informal workers, such as female bangle makers in Hyderabad.

National and state governments should:

- Ensure that relief measures target secondary cities and informal workers and design relief measures to be accessible to all, especially the most marginalized. This includes undocumented and home-based workers who are currently unable to avail of government programs such as Ehsaas.
- Expand communication efforts about various relief schemes so that communities are clear about eligibility criteria and how to access relevant schemes. Such schemes should limit or avoid the use of registration mechanisms that are heavily or solely reliant on digital technologies because of the digital divide.

- Deepen partnerships with community workers and local civil society organizations to improve targeting and design of relief measures.
- Given the protracted nature of the pandemic, support home-based workers with essential needs until demand returns in their sectors.⁴⁹
- In the longer-term more needs to be done to reduce pre-existing vulnerabilities and inequalities experienced by female bangle workers.
- Improve working conditions and safety standards for women and their families working in the bangle industry.
- Consider expanding health insurance coverage to informal workers, especially those such as bangle workers who are highly susceptible to workplace injuries.
- Enable a deeper understanding of the impact of COVID-19 and other shocks and better target government relief efforts by expanding efforts to register home-based workers as works, such as is done by the Sindh government, in partnership with the Home-Based Women Workers Federation (HBWWF).⁵⁰
- Include home-based workers in entitlements and protections under the Pakistan Labour Law,⁵¹ including minimum wage standards, social security and pensions (EOBI).⁵²
- Encourage and support the representation of bangle-workers in trade unions such as the Home-Based Women Workers Federation (HBWWF) through network-building initiatives for bangle-industry workers across regions to increase their bargaining power on issues such as minimum wages and health and safety concerns.
- Raise awareness of the importance of documents, such as NICs, and how to obtain them, especially for women. Improve accessibility to such documents by removing hurdles in the issuance of Computerized National Identity Cards.⁵³
- Provide COVID-19 awareness and vaccination services for those who lack access to other sources of information or NICs.
- Initiate and expand training initiatives for general and digital literacy and vocational skills or entrepreneurship for these women.
- Support skills-building initiatives that can help female bangle-workers or their families diversify their job opportunities.
- Simultaneously invest in the bangle industry through small grant programs and other initiatives that upgrade safety standards, improve efficiency, and contribute to higher wages for bangle workers.

All of these would be useful measures to support Hyderabad's impoverished female bangle makers as they emerge from the pandemic. In the longer term, these will only be truly effective, however, when they are accompanied with dedicated efforts to change cultural perceptions and educate men and women to reduce the impact of patriarchal social norms and values that underpin the risk that the pandemic will see even greater gender inequalities emerge than currently exist in Pakistan.

ANNEX

RESEARCH METHODOLOGY

The research began with an initial desk review of the literature, which was conducted in December 2020. The literature review was followed by individual interviews in February–March 2021, at a time when COVID-19 cases were high and a second lockdown⁵⁴ was in place.

Literature review

The literature review covered (i) informal women workers in Hyderabad’s bangle industry, (ii) the long-term social and economic impacts on bangle industry women workers, (iii) literature that correlated women’s wage-earning with financial autonomy, and decision-making, and (iv) economic and social support and women’s access to it. There was not a lot of information available specifically about the working conditions or experiences of bangle workers in the city of Hyderabad. In total, approximately 30 reports and news articles were consulted, as indicated in the Bibliography.

Semi-structured interviews

Drawing on the conceptual framework, literature review and its findings, the team designed a semi-structured interview questionnaire to address each of the three overarching research questions and associated sub-questions. The interview guide was translated from English into Urdu and conducted with 15 female bangle-makers from the city of Hyderabad. To ensure diversity in the sample and to draw out the experiences of women, the team selected two comparators within the group of 15 i.e. (i) marital status (married/unmarried) and (ii) ethnic identity. However, when it emerged that women were hesitant to share information about their ethnic identity, this comparator was ultimately dropped. Accordingly, the research focused on a comparison between household-maintainers (primarily married women) and household-helpers (primarily unmarried women) to try and unpack the extent to which the marital and household status of women affected their ability to cope with the economic impacts of job losses, and contribute to and participate in decision-making at the household level, particularly when they experienced job losses or payment reductions.

The interview research draws on a sample of 15 women. The research team worked with a local partner of The Asia Foundation, Pakistan, who assigned a community mobilizer to help identify the interview participants based on the sample criteria of female bangle-makers in a range of ages and marital statuses. A draft interview guide was pilot tested with one of the participants to see if any revisions were required. A consent form was also prepared, and informed consent was obtained before each interview. Due to the pandemic restrictions, the team decided to conduct interviews remotely using mobile phone and/or web based online tools (Microsoft Teams). The Asia Foundation’s local partner was requested to arrange a safe space for the women where they could come for the interview; a female community mobilizer who was well connected in the area provided a room in her residence to set up an interview space, which made it easy and comfortable for the interviewees.

After all interviews were completed and data transcribed, the team ensured that all data had been accurately captured and then performed an in-depth data coding and analysis exercise to draw out the evidence from the sample interviews. A reflection session was also done to check the data quality⁵⁵ and further explore the key themes and information emerging from the data, which were written up in this report.

Research ethics

The research was underpinned by a set of four ethical research principles: re. i) Respect for human beings, beneficence (bringing benefit and doing no harm), iii) research merit and integrity and iv) justice.

The team ensured that participants' personal information was not disclosed or used outside the research context. Interviewees participated voluntarily and were encouraged to ask questions before and after the interview. Prior written consent was obtained from all participants. Interviewees were informed that they could refuse to answer a question and were not obliged to share any information that was personal or that made them feel uncomfortable. The research objectives and purpose were clearly articulated prior to the interview so participants could understand that the research would have no direct impact on them.

Interviewee anonymity and confidentiality were ensured and avoided self-identifying statements and information. Towards the end of the interview, the research team asked the participants if they had any questions or specific statements they would like to share further. A few of the participants asked the researchers if they could share their experiences and views with the government so they could receive help/assistance. The team informed interviewees that the research was being conducted to make policy recommendations that could help decision- and policy-makers in developing measures to support women working in the informal sector such as the bangle industry in Hyderabad in the context of COVID-19 and more broadly otherwise. Time management and cultural sensitivities were also considered during the interviews for the ease of the interviewees.

Research limitations and challenges

Due to COVID-19 restrictions, the city of Hyderabad was under strict lockdown, including the neighborhood area where bangle-industry workers reside, so one limitation was the use of remote interview technologies. In addition, the researchers relied on local partners to make proper arrangements in the field to carry out these interviews. Another limitation of the research was the researchers' inability to speak with women who belonged to minority and other ethnic groups, one of the initial key comparators identified for the research that had to be dropped because while women belonging to minority and ethnic groups were okay in speaking to research in-person, they refused to take part in online interviews because they were cautious due to the discrimination they face within the bangle industry.

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- 53 [Women bangle workers demand facilities](#), Dawn, August 10, 2014.
- 54 The first lockdown was from March–August 2020, then under smart lock downs some areas were opened but from mid-December 2020 to January 2021 onwards second strict lockdown was imposed again due to rising COVID-19 cases.
- 55 As a part of the reflection session, in reviewing the interview transcripts and data, researchers were asked to reflect on: i) what jumped out at them when reading the transcripts (things that surprised them), ii) what was as they expected when reading all the transcripts? and iii) what worried (in terms of data/information gaps) when reading all the transcripts?



The Asia Foundation

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