

# Digital skills for women entrepreneurship

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DIRECTED BY



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# Digital Skills for Women Entrepreneurship

## Final Report

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March 25, 2024

Delivered to the International Growth Centre (IGC)

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\* We thank Rabia Saeed for outstanding research assistance in Lahore.

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## List of Abbreviations

DG	Director General
NOC	No Objection Certificate
SWD	Social Welfare Department
PTA	Pakistan Telecom Authority
RCT	Randomized Control Trial
CNIC	Computerized National Identity Card
DIH	District Industrial Homes

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## 1 Executive Summary

**Background and Design.** In collaboration with the Social Welfare Department of Punjab, the Digital Skills for Women project represents a pioneering impact assessment initiative in Punjab, Pakistan. It acknowledges the barriers women encounter in accessing markets, even with skills training from institutions like District Industrial Homes, and addresses the overarching gender norms that limit their economic participation and confine them to caregiving roles. The project aims to equip women with the knowledge to run online shops and to provide a light-touch informational intervention to family members to enhance their support for women's entrepreneurial journeys. Utilizing a Randomized Control Trial design and two treatments, the project will be implemented across eight districts in Punjab with approximately 2000 participants.

**Pilot Intervention(s).** The pilot intervention was successfully completed with Daraz, the leading e-commerce platform in Pakistan, as the online partner. Training sessions were conducted by Daraz trainers at the Qasr-e-Behbood venues in Lahore and Faisalabad to gauge the interest of respondents and to modify the training design according to the target population's needs. Following the training, focus group discussions were held, which proved to be an insightful exercise. Data from the pilot will be used to design the intervention and surveys for the full scale study.

### **The Full Study**

With the assistance of the Social Welfare Department (SWD) and the District Industrial Homes, 2,044 women from eight districts in Punjab were enlisted for the full study. To be eligible for participation, candidates had to demonstrate interest in the initiative and needed to meet two criteria: possession of a cell phone and having a product to sell.

We conducted a comprehensive baseline survey in in collaboration with the survey firm RCONS during February – March 2024 across eight districts in Punjab with 2,044 women. We captured a broad spectrum of information, from demographics and educational backgrounds to business operations and digital engagement, providing a nuanced understanding of the economic and social landscape faced by women in the province. Among the baseline participants, 40% reported running a business or being part of one. However, these businesses were largely concentrated in convenience selling (to friends or community) with no digital presence. The women expressed a desire to reach out to bigger markets and online customers. The majority of surveyed women had completed at least primary education, and a significant number were enrolled in higher education.

Entrepreneurship was common among the respondents, with 41% currently or previously owning a business, though the transition to digital marketplaces remained limited. Mobile ownership was high at 86%, yet financial inclusion, as indicated by bank account ownership, was low at 24%. This detailed baseline provided invaluable insights to guide the strategic direction of our project towards enhancing digital and economic empowerment among women in Punjab.

We will randomly divide the study participants into three groups: (i) T1 will receive one day of training on how to set up and operate an online shop on Daraz.com (ii) T2 will receive T1 and additionally their family members will receive information on how online shops provide a safe and effective way for women to market and sell their products (iii) the control group will not receive any intervention. All women will be followed up at the endline when we will collect data on outcomes such as income, labor markets participation and likelihood of operating a business.

**Discussion.** It would be intriguing to explore how both treatments influence labor market outcomes and various indicators of economic empowerment. At its core, the project seeks to leverage the burgeoning digital marketplaces to tackle a critical and enduring challenge within Pakistan's economic framework: the stagnant female labor force participation rate. Given the high rate of mobile phone usage among the participants, the introduction and enhancement of digital skills could be particularly effective and advantageous for the respondents. This approach not only promises to smooth the path for digital integration but also holds the potential to significantly uplift the economic status of women in the region.

## 2 Background

In 2022, our research collaboration with the Social Welfare Department (SWD), initiated an ambitious project aimed at empowering women through digital skills training in Punjab's District Industrial Homes, known as 'Sanatzars.' This initiative aimed to tackle the challenge of increasing labor force participation and enhancing the market presence of the program's participants. 'Sanatzars' and Skills Development Institutes (Qasre-Bahbood) offer a wide range of training courses to women, covering various fields such as beautician services, arts and crafts, wedding and event management, computer literacy, dressmaking, knitting, dry flower arrangements, and food preparation. These courses are accessible to all women, regardless of their age or previous qualifications.

Upon successful completion of these courses, trainees have the opportunity to either start their own entrepreneurial ventures or connect with the center to receive work orders. However, despite the essential nature of this skills training as a crucial step toward economic participation, the department highlighted a significant challenge: only a third of the trainees manage to convert their training into a viable business. A key obstacle identified is the lack of access to markets for these women, hindering their ability to establish their businesses effectively. Moreover, prevailing social norms and familial responsibilities often act as invisible barriers, limiting women's ability to travel and pursue employment outside their homes (Jayachandran, 2021)

Meanwhile, Pakistan stands as the 46th largest e-commerce market globally, with revenues reaching \$5.2 billion in 2023. The Pakistan Telecom Authority (PTA) reports broadband subscriptions nearing 130 million as of September 2023, with women accounting for a quarter of these users. The last five years have seen a 110% increase in broadband subscribers, pushing the penetration rate to 54.4% of the population. Amidst this backdrop, the emergence of e-commerce ventures like Daraz.pk's Proud Pakistani initiative, which aims to provide a selling platform for local products showcasing cultural diversity and empowering female artisans and small entrepreneurs, aligns with our research goals. Programs such as Daraz Ibtida further underscore the potential for digital selling in Pakistan, particularly for women. Currently, only a third of Daraz's sellers are women, though the platform is eager to increase this number.

There is a compelling case for leveraging the expanding internet access and the burgeoning e-commerce sector to create opportunities for women entrepreneurs in Pakistan. Digital skills can help overcome the 'glass walls' identified by Cheema et al. (2022) as systematic barriers to women's mobility. Equipping women with the ability to manage businesses from home not only broadens their customer base but also allows them to balance work and caregiving responsibilities more effectively. Our project seeks to unify the efforts of various stakeholders, each contributing in their capacity to empower women entrepreneurs by facilitating their integration into digital marketplaces.

In our project's early stages, we considered various e-commerce platforms to partner with, aiming to maximize the impact of our digital skills training for women entrepreneurs in Punjab. One such platform was Farosh.com, a Pakistan-based online marketplace that offers a diverse range of products, including electronics, fashion, home appliances, beauty products, and more. Although Farosh.com does not have the same level of recognition as some of the larger e-commerce entities

in Pakistan, such as Daraz, it plays a crucial role in the digital marketplace by focusing on customer satisfaction and supporting local vendors. This includes women entrepreneurs seeking to expand their businesses online. Initially, we engaged with Farosh.com, considering its potential to offer valuable opportunities for the women participating in our project to market and sell their products to a wider audience, thereby contributing to their economic empowerment and business growth. However, to achieve broader reach and leverage a platform with a stronger presence within the Pakistani online seller community, we transitioned our partnership to Daraz, an Alibaba e-commerce platform recognized as the country's largest e-commerce group. This strategic decision was aimed at aligning our project objectives with a partner that could drive substantial change and provide our participants with an expansive platform to showcase and sell their products, marking a pivotal moment in our initiative to empower women through digital entrepreneurship.

By September 2023, this collaboration materialized into a pilot project alongside SWD and Daraz in Lahore and Faisalabad, targeting 200 women entrepreneurs. These sessions were designed to impart essential digital marketing and online sales skills. Notably, a significant portion of these participants, previously engaged with Sanatzar training, demonstrated remarkable progress. Specifically, 57% succeeded in establishing their own shops on Daraz, with an additional 21% planning to do so, indicating a strong move towards digital entrepreneurship.

Encouraged by the pilot's success, the "Proudly Pakistani" initiative was launched to further extend training to 1,000 additional women. This larger-scale effort aims to utilize Daraz for promoting and selling local products, creating substantial income opportunities, and amplifying the digital economic presence of Pakistani artisans. This step represents not only the collaboration's spirit but also a strategic response to the pressing need for economic empowerment and digital inclusion for Pakistani women.

### **3 Context**

Punjab Social Welfare Department through District Industrial Homes provides skill training courses to women. These courses teach women variety of marketable skills, and also provide an avenue for them to take orders through the centers. However, as reiterated by the DG Punjab during the course of earlier meetings, the women hardly transition from 'trainees' to 'entrepreneurs'. Notably, only about a third of the women who have completed training courses use the skills to earn money. The project is thus situated in this wider context of providing an additional training in

digital arena to women who already possess certain skills and some exposure of order work so that they can commence and harness the potential of growing e-commerce in Pakistan.

Moreover, our experience with collaborators for training provision, (earlier Farosh and finally Daraz) corroborates the very foundation of our project: channeling the skills already acquired by the trainees into the growing world of e-commerce. The pilot phase of providing digital skill training concluded in September 2023 and showed promising results. Based on these, Daraz embarked on Proud Pakistani initiative which aims to open 1000 shops by the SWD trainees. The project performs rigorous impact assessment which is pivotal to identify causal effects to inform policy formulation, as well as scale up and develop future programs.

The intersection of lack of selling skills and growing e-commerce addressing certain prevalent barriers to women's economic participation provide the necessary context for our project. Further, women's decision making in Pakistan is more often linked to male household heads, or elders of the family. About 75% of women in urban Punjab report depending on fathers and husbands to decide whether they can work outside the house (Bureau of Statistics, 2017). The project addresses this concern by providing a light touch information intervention. Together, digital skills provision and family support should combat the typical barriers to economic empowerment of women.

## **4 Literature Review**

Pakistan is world's fifth most populous country, and prevailing gender norms endorse gender segregation and significantly restrict women's mobility outside their homes, thereby limiting their access to markets and opportunities for paid work and economic empowerment (Cheema et al., 2022; Subramanian, 2020). This restricted mobility directly impacts women's ability to achieve economic independence. The country ranks the third worst in the 2019 Georgetown Institute of Women, Peace, and Security index. A notable proportion of ever-married women aged 15-40 have encountered intimate partner violence, and a significant percentage have suffered from major depressive episodes (Jacoby and Mansuri, 2010).

Women's income and participation in the labor force remain crucial for not only improving their standing in household and societal contexts but also for enhancing their psychological and economic well-being. Such empowerment can lead to positive effects on economic growth by enhancing human capital quality through improved sibling well-being, birth outcomes, and the

educational achievements of future generations (Qureshi, 2018; Currie et al., 2003; Haveman and Wolfe, 1995; Rosenzweig and Wolpin, 1994). Furthermore, increasing female labor force participation can potentially transform cultural norms across generations, addressing one of the most significant barriers to women's employment (Fernandez, Fogli, and Olivetti, 2004).

The most immediate barrier for women in leveraging their skills in the marketplace is resistance from family members, with about 75% of women in urban Punjab reporting reliance on the decisions of fathers and husbands regarding their ability to work outside the home (Bureau of Statistics, 2017). Research has demonstrated the effectiveness of informational interventions in altering female labor supply dynamics by providing additional insights to family members (Bursztyn et al., 2020; Dean and Jayachandran, 2019; Jensen, 2012). Empirical studies also suggest that individuals often respond positively to information shared by role models or through personal experiences, particularly when these examples come from similar socioeconomic backgrounds or offer firsthand accounts. For instance, an intervention in India showcased how informational interventions could highlight the benefits of managing household chores alongside a weaving program, thereby addressing intrahousehold dynamics and relationships critical in shaping efforts to enhance women's well-being (McKelway, 2023; Nguyen, 2008; Dean and Jayachandran, 2019). Another targeted intervention directed at mothers-in-law in India underscores the significance of understanding and addressing household dynamics in interventions designed to improve women's economic and personal empowerment. By implementing a light-touch family intervention, our project aims to navigate and mitigate these challenges, fostering an environment that supports and encourages women's participation in the labor force and their pursuit of economic independence.

## **5 Evaluation Design**

### **5.1 Design of the Interventions**

Our study will use an RCT to measure the effects on women's labor earnings, economic agency, and time use of a government and private-sector led program designed to integrate vulnerable women into an e-commerce platform in Punjab, Pakistan. In addition, we will evaluate the impact of engaging family members of these women through a light-touch intervention aimed

at addressing information barriers that they might have regarding how a seller operates on this platform.

The primary conceptual difficulty in assessing the effect of access to e-commerce platforms or access to any type of market is the typical non-random assignment of that access. By implementing an RCT, identification is a straightforward regression comparison of outcomes between the treatment and control groups. We will use an intent to treat design. Our sample will be women who have expressed interest in having an online shop and have received skills training at the District Industrial Homes. We will randomly divide sample into two treatment and control groups, stratifying by district, marital status, cell phone ownership, and whether or not a women is running a business. The first treatment group (T1) will receive the “Digital Marketplace intervention”. The second treatment group (T2) will additionally receive the family engagement intervention. A summary of both intervention designs is provided below.

### **5.1.1 Digital Marketplace intervention**

Women will receive training conducted by representatives from the e-commerce platform, Daraz. Under this training program, participants will be guided through the process of setting up an online store. They will be provided with an overview of how to list their products, manage and deliver orders, and process transactions. In addition, Daraz has developed additional modules on marketing products through digital shops. They focus on how to name and display the products, how to price products based on market prices and online prices for similar products, and how to use social media and search engines to enhance the visibility of their products. The training will be delivered to groups of approximately 50 women per day at the district industrial homes. Ongoing support will be available through phone.

### **5.1.2 Family Engagement Intervention**

We will reach out to families of women in the treatment group T2. For married women, we will focus on husbands and in-laws, and for single women, we will aim to approach parents. In this treatment arm we will provide information to families of participating women regarding details on how the e-commerce platform works and how sellers conduct their business through it. A short

video will be prepared in collaboration with our e-commerce partners featuring personal experiences of existing female sellers on the platform (with a similar socio-economic background as our participants). The videos will provide information on expected monetary returns for sellers, through meaningful comparisons with other occupations such as teaching or other freelance work. The videos will also highlight the benefits of working from home including time and locational flexibility and discuss safety protocols in place at the platform to minimize the risk of facing harassment or fraudulent behavior. This video will be shared with families via WhatsApp. In cases where parents don't have access to WhatsApp, the respondents will be requested to share the same with their parents/spouses.

## **5.2 Implementation of the Pilot**

We conducted two pilot interventions. The first pilot was done in collaboration with Farosh. However, we opted to work with another ecommerce company due to two primary reasons: Farosh's limited reach in the e-market and the absence of an Android application, requiring women to use computers during training sessions to set up their shops.

Following the initial phase, we established a partnership with Daraz for a subsequent pilot project in the districts of Lahore and Faisalabad. This phase involved a targeted group of 200 women, invited by the Social Welfare Department (SWD). These participants were actively engaged in various training courses offered by SWD at the time. The pilot featured a comprehensive two-hour training session conducted by experienced trainers from Daraz, tailored to equip these women with essential skills and knowledge for leveraging digital platforms for economic opportunities. The training comprehensively covered the following:

- a. motivation of online selling by comparing it with in-person selling, expanding outreach to 27 million monthly Daraz users
- b. success stories of female entrepreneurs benefitting from Daraz
- c. the benefits and services provided by Daraz portal e.g. weekly roundup of order, sales etc., learning resources like Daraz University, warehousing facilities offering packaging and delivery called Fulfilled by Daraz

- d. video tutorials to equip the respondents to upload material on Daraz shops, for instance product pictures, removing backgrounds, adding details of the product size, shape, variants etc.
- e. requirements of setting up a shop including a valid CNIC, bank account or easy paisa details and further support for the sellers from Daraz including live chat, emails, returns and refund policy
- f. calculation of commission, packaging costs, and profits to set prices

This group, already possessing skills from Sanatzar training, showed significant potential in managing online shops on Daraz: 57% successfully opened shops on the platform, and an additional 21% expressed intentions to do so. We also did focus group discussions at Lahore Sanatzar after the pilot of training. The discussions emphasized family support as a key factor in women's workforce participation. The participants also shared some of their experiences while setting up the shop and feedback on the training. For instance, they mentioned how keeping it bilingual and more interactive may be more effective for the trainees. They also emphasized the need for a follow-up to main training where they can discuss their issues and get them resolved by Daraz employees, hand-on.

### **5.3 Daraz Training Details**

Based on the pilot of Daraz Training at Sanatzar centres in Lahore and Faisalabad and the feedback received during focus group discussions, we will design our treatment intervention to encompass the following aspects. We will also discuss with our Daraz partners about keeping the training bilingual and more interactive than the pilot sessions.

- a) Benefits and motivation of selling through Daraz
- b) Product Hunting Ideas and Tips
- c) Pre-requisites of setting up an online shop followed by a guided tutorial
- d) Quick tools to capture product pictures and add product specification on the portal
- e) How to use various facilities on the Daraz portal to keep track of sales, inventory and orders
- f) Practical exercise on how to calculate product price that incorporates packing cost, delivery charges, commission and profits
- g) How to access more learning resources from Daraz University

h) How to seek help from Daraz employees

## 6 Theory of Change

As illustrated in Figure 1 and elaborated in the project background, our initiative targets two significant challenges identified in collaboration with the Social Welfare Department (SWD) and Daraz. By delivering digital skills training to all participants in the treatment groups, we aim to empower them with the necessary tools and knowledge. We posit that undergoing comprehensive training with Daraz to learn shop setup—coupled with their existing marketable skills such as dressmaking, candle making, and crafting—will enable participants to launch their online shops successfully. The intermediate outcome we foresee is that the women in the treatment groups will have established and begun operating their Daraz shops. The ultimate goal is for these trainees to manage their Daraz shops proficiently, utilizing the platform's various features beyond just the initial stages, thereby marking significant strides in economic participation within the digital marketplace. Success indicators will include the number of Daraz shops opened, their reach to online customers, and business outcomes like revenue and profits.

For participants in the second treatment group, the approach involves a light-touch informational intervention (along with the Daraz training) aimed at increasing family support for the women's entrepreneurial endeavors. This involves sharing an informative video with a family member (with prior consent obtained during the baseline survey), with the immediate outcome being the family member's engagement with the content. We anticipate this will foster a deeper comprehension of the advantages of digital selling and yield stronger support from family members exposed to targeted information. Ultimately, we aim to influence a broader shift in perceptions towards women's economic participation and the viability of the digital marketplace as a legitimate and empowering venue for their businesses.

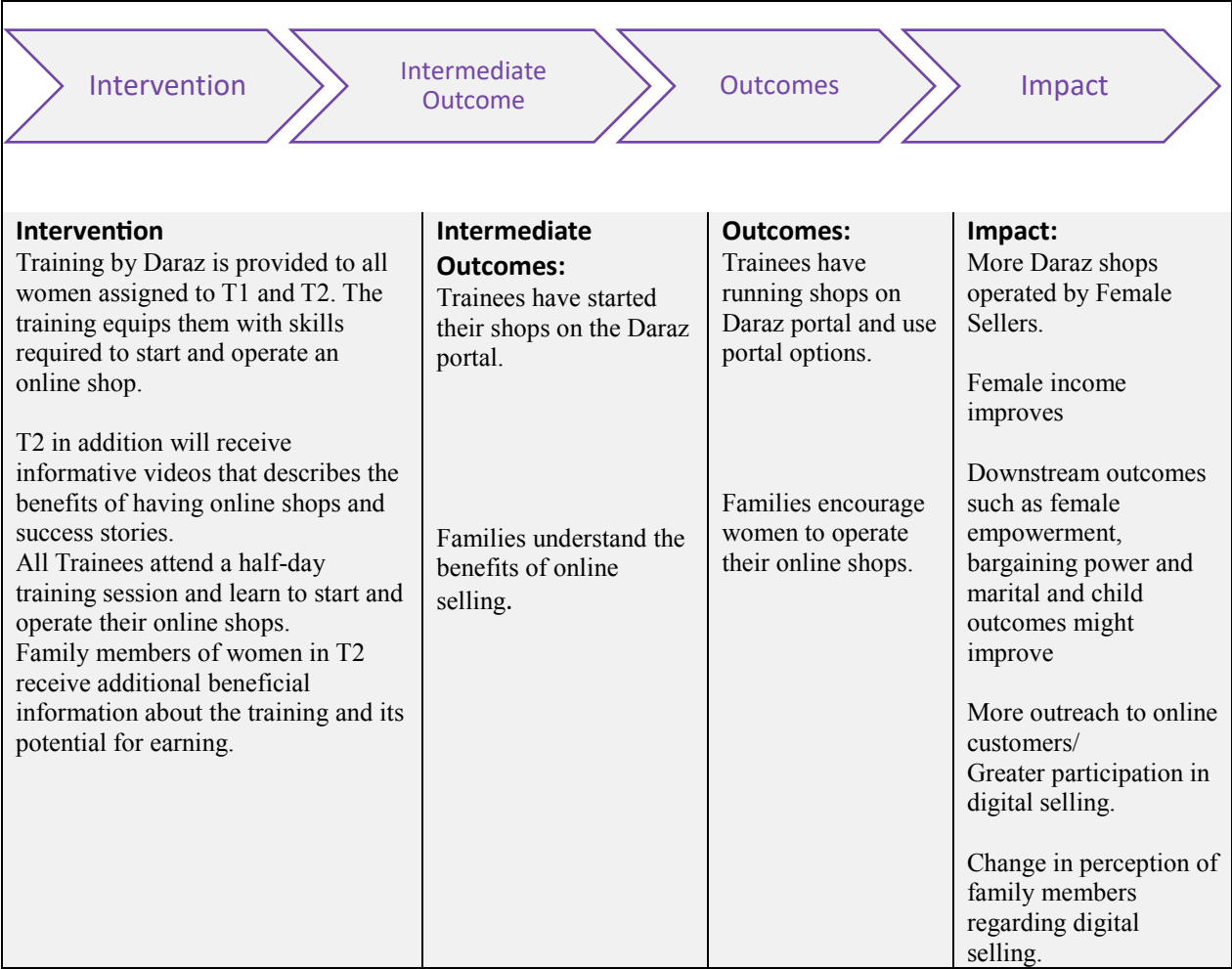


Figure 1: Theory of Change

## 7 Sample and Data

### 7.1 Sample Selection

Our project’s recruitment strategy was carefully designed around a clear sampling frame, emphasizing two critical eligibility criteria for participants conditional on showing a genuine interest in participating in the project: owning a smartphone and having products ready to sell on Daraz. To ensure a diverse and representative participant pool, we targeted two main groups: women who had undergone some form of training through Sanatzars, and those identified through targeted awareness campaigns at community centres operated by the Social Welfare Department (SWD). These campaigns were instrumental in engaging the second group of women, those who

may not have had prior engagement with Sanatzars but were equally eager to explore the opportunities offered by the project. The recruitment effort was carried by the directors and deputy directors of Sanatzars across each district.

By blending targeted outreach within Sanatzars with broader awareness efforts in the community, the project successfully created a cohesive and inclusive recruitment strategy. This approach ensured a rich mix of participants, drawing from both the established network of women already familiar with SWD's training programs and those newly introduced to the project through community-based initiatives. In total, 2,044 women have been successfully recruited for the project, with the detailed distribution of participants illustrated in Figure 2 below:

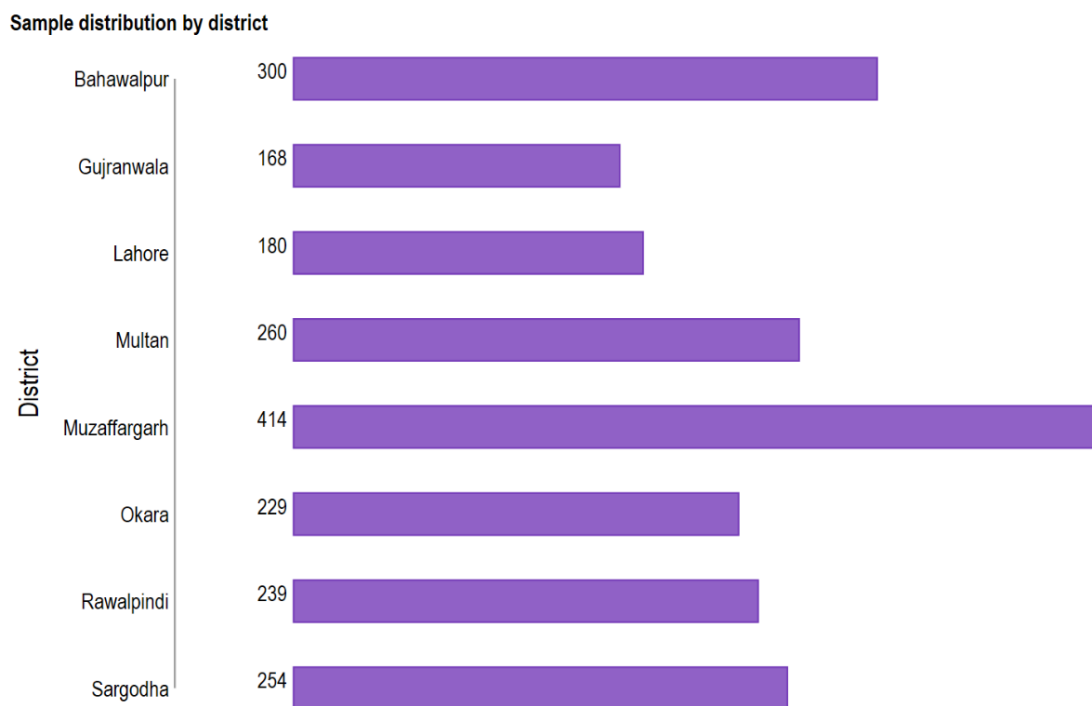


Figure 2: Sample Distribution by District

## 7.2 Baseline Data

We partnered with Rcons to conduct a comprehensive baseline data collection of the women participating in our initiative. This effort spanned across 8 districts in Punjab, Pakistan, engaging over 2,044 women who were selected for the study. Our data collection focused on a wide array of information, including demographics, education, employment, economic activities, and for those

running their own business, operational details and their digital presence. Additionally, we explored dimensions of empowerment, equity, and family support. The collection process took place on the premises of Sanatzars in the respective districts, utilizing paper-based methods for data recording. This baseline data offers a deep dive into the economic landscape for women in the region.

### 7.2.1 Basic Demographics

Our baseline data revealed a young demographic shown in Table 1, with a median age of 23 years (average 26 years), demonstrating a significant capacity for economic engagement. 13 % of the respondents belong to female headed households, while 29 % are currently married.

Table 1: Respondent Demographics

	Mean	SD	Min	Max
Respondent's Age	26.24	9.54	10	67
Family Size (above 15)	4.85	2.00	1	21
Family Size (15 and below)	2.27	1.41	1	14
Mother is divorced	0.02	0.13	0	1
Respondent is married	0.29	0.45	0	1
HH Head is Female	0.13	0.34	0	1
Age at Marriage (Resp)	22.76	5.00	15	42
Lives in a Joint Family	0.37	0.48	0	1

Note: Summary statistics for 2044 completed interviews, except for Age at Marriage and Joint Family (only for married respondents)

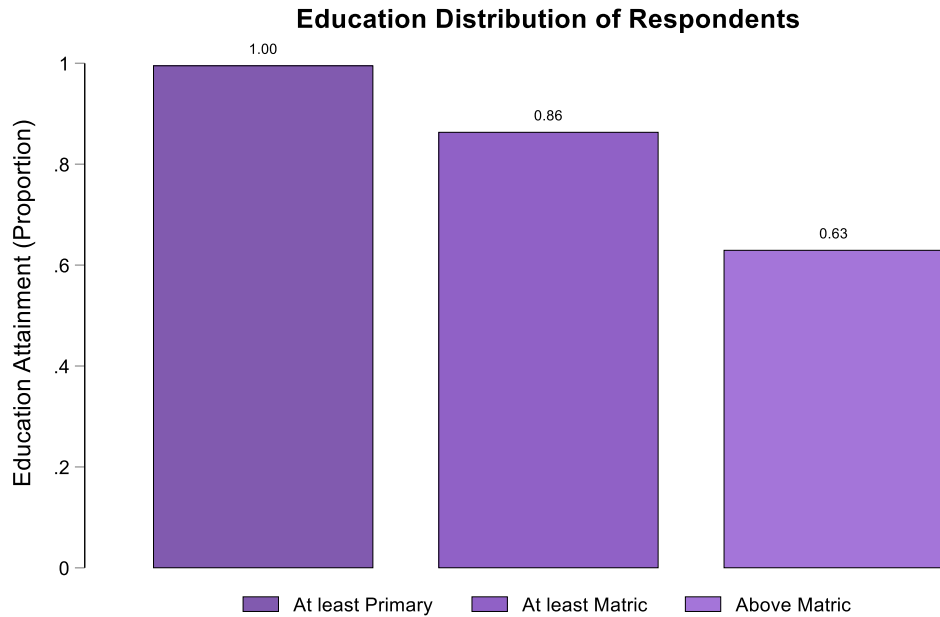
### 7.2.2 Education, Training and Paid Employment

Education levels among participants are notably high, with approximately 100% having at least primary education, 18 % currently enrolled, and a vast majority (86%) have achieved matriculation or beyond. Figure 3 shows the education distribution of the respondents, and Figure 4 shows variation in training months over.

Table 2: Respondent's Education and Training

	Mean	SD	Min	Max
Ever attended school or any education program	0.99	0.12	0	1
Are you currently enrolled in school/college?	0.18	0.39	0	1
Currently enrolled/attended private institution	0.23	0.42	0	1
At least primary education	1.00	0.07	0	1
At least matric education	0.86	0.34	0	1
Matric and above	0.63	0.48	0	1
Completed any technical/vocational training	0.86	0.35	0	1
Number of Training Courses (Resp)	1.28	0.84	0	3
Total Trainings (Months Equivalent)	7.08	7.46	0	54
Trainings by Sanatzar (At least 1)	0.54	0.50	0	1
Trainings by Other (At least 1)	0.40	0.49	0	1
Very Supportive for Training	0.88	0.32	0	1
Unemployed, seeking work over past 12 months	0.29	0.46	0	1

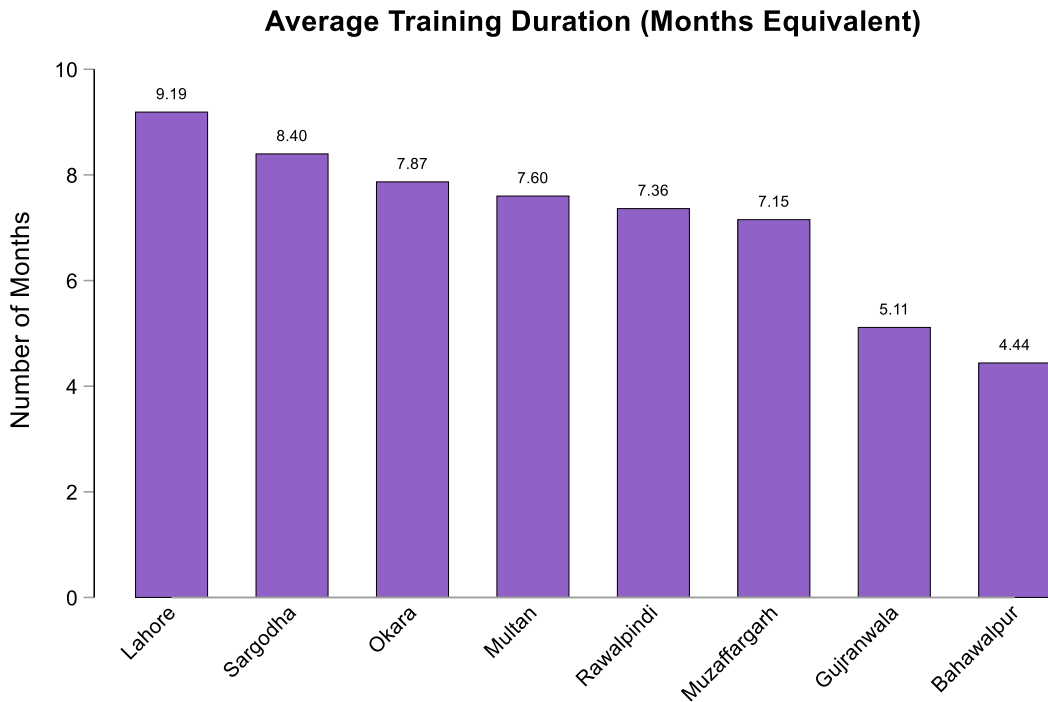
Note: Summary statistics for 2044 completed interviews, except for Atleast Primary, Atleast Matric and Above Matric (only for respondents with completed education) and Supportive Family during Training (Only for respondents with training).



Note: Respondents with Complete Education

Figure 3: Education Distribution of Baseline Sample

In addition to formal schooling, 85 % had completed training courses. On average, the respondents had completed 6 months of training courses.



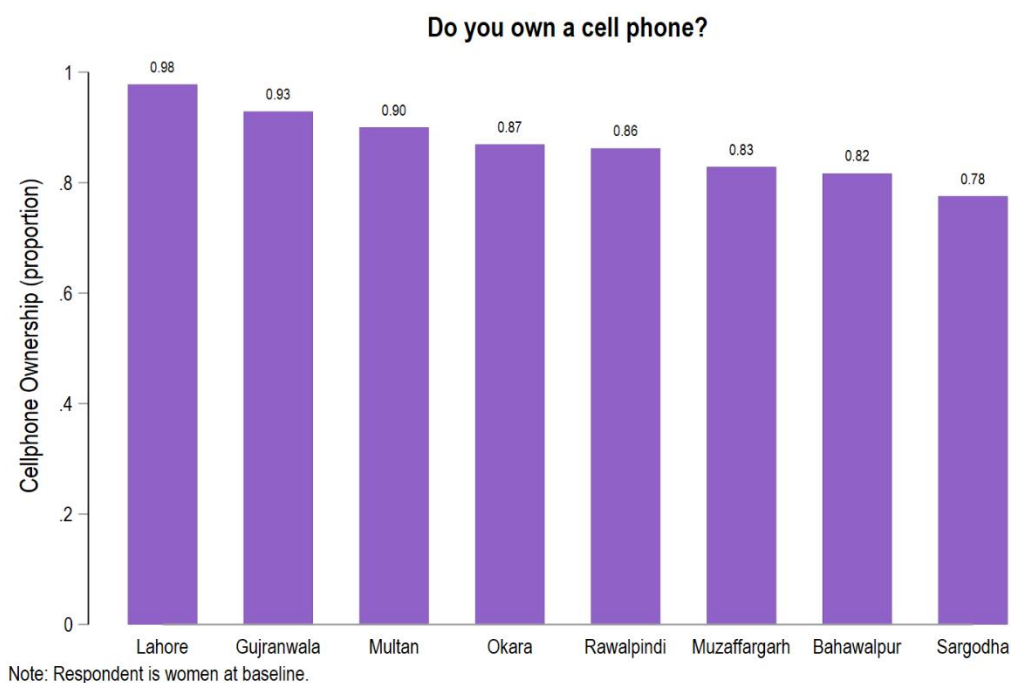
*Figure 4: District wise Trainings (Months Equivalent)*

However, only 11% are formally employed, and 29% are unemployed but seeking work for the past 12 months. When they were asked of the main reason of not working, 8% reported that their family does not allow them to work.

### **7.2.3 Mobile Ownership and Financial Services**

Cell phone ownership among our participants is recorded at 86%, establishing a strong basis for digital engagement within the group. Although our initial selection criteria aimed for 100% cell phone ownership, the actual figure fell short, landing at 86%. The remaining 14% of participants indicated that they have access to a cell phone through their parents or siblings, suggesting a potential avenue for participation despite not owning a device personally. This discrepancy presents an intriguing aspect for further analysis, specifically the potential differential impact on those who possess their own cell phones compared to those relying on shared devices. Understanding this dynamic could offer valuable insights into the nuances of digital engagement and its effects on our project outcomes. Breakdown of cell ownership by district is shown in the Figure 5. Despite this, financial inclusion remains a challenge, as only 24% of the participants have a bank account.

Interestingly, 46 % of the participants use services like JazzCash/Easy Paisa to make financial transactions, and the pattern prevails in all districts. Figure 6 shows the variation in the use of different financial services.

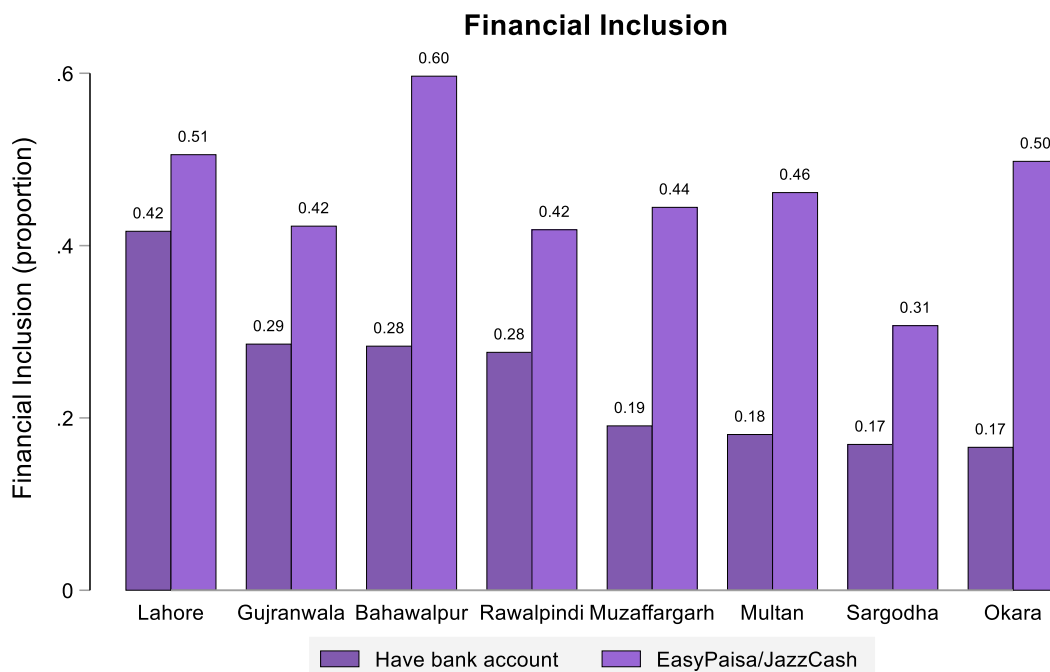


*Figure 5: District Wise Cell Phone Ownership*

**Table 3: Respondent's Cell Phone Usage and Financial Inclusion**

	Mean	SD	Min	Max
Do you own a cell phone?	0.86	0.35	0	1
Do you have an account in a bank or other financial institution?	0.24	0.42	0	1
Do you use services like JazzCash/Easy Paisa to make financial transaction?	0.46	0.50	0	1

Note: Summary statistics for 2044 completed interviews.



Note: Respondent is women at baseline.

Figure 6: District wise Measures of Financial Inclusion

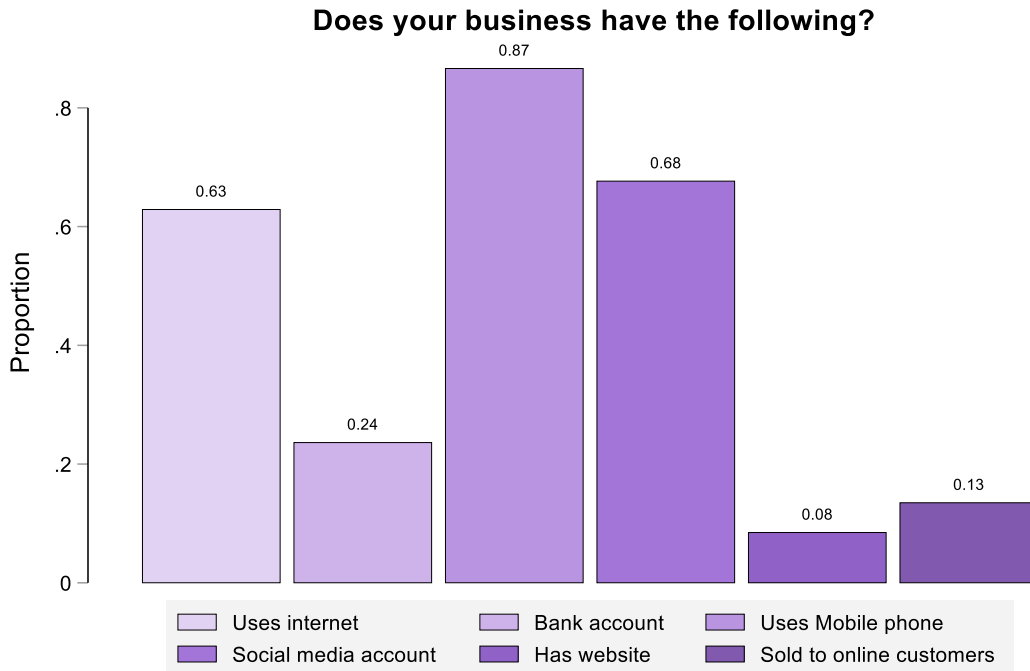
## 7.2.4 Entrepreneurship and Business Details

In terms of entrepreneurship, 41 % of the respondents currently own or had owned a small business in the past three months. On average, the respondents report spending 4.5 hours a day on their business activities, and the age of business is approximately 5 years.

Table 4: Respondent's Business Details

	Mean	SD	Min	Max
Self-employed/Owned Business over last 12 months	0.37	0.48	0	1
Done any paid work/small business – last 3 months	0.41	0.49	0	1
Currently Own a Business	0.40	0.49	0	1
Age of Business	4.89	5.95	0	38
Anyone else co-own your business with you	0.18	0.39	0	1
Anyone else responsible for managing your business	0.26	0.44	0	1
Hours spent on Business	4.47	2.21	1	13
Business Revenue ('000s) past 1 year	0.15	0.38	0	7

Note: Summary statistics for 2044 completed interviews, except for business related variables. The section on business variables was asked from 838 respondents who owned/were part of business currently on past three months. Age of business was answered by 824 respondents, and business revenue by 820 respondents



*Figure 7: Respondent’s Business Characteristics*

### 7.2.5 Digital Presence of Respondents’ Business

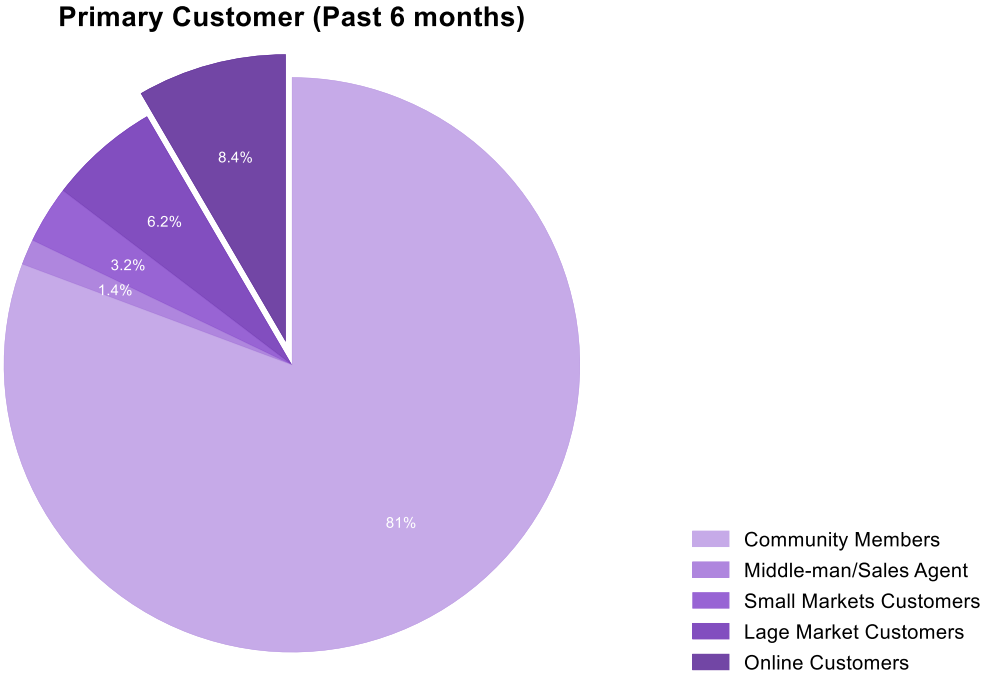
Yet the transition to the digital marketplace is still in its nascent stages—only 13% are engaged in selling to online customers. This discrepancy underscores a ripe opportunity for growth in e-commerce participation among these entrepreneurs.

Table 5: Digital Presence of Respondent’s Business

	Mean	SD	Min	Max
Sold to Online Customers	0.13	0.34	0	1
Business uses Internet	0.63	0.48	0	1
Business uses Mobile Phone	0.87	0.34	0	1
Business uses Bank Account	0.24	0.43	0	1
Business has any social media platform	0.68	0.47	0	1
Does your business have an operational website?	0.08	0.28	0	1
Does your business have a Facebook page?	0.21	0.41	0	1
Does your business have an Instagram page?	0.22	0.41	0	1
Do you sell through Facebook marketplace?	0.09	0.29	0	1
Do you have an online shop on portals like (daraz, dukan, etc.)?	0.01	0.08	0	1

Note: Summary statistics for 838 respondents who currently own/part of business in the past three months.

To develop an understanding of the current customer base of the respondents' businesses, we asked them about their primary customers for the past six months. We further probed them of which segment would they want more clients in. Figure 8 shows that their current customers profile is heavily concentrated in their community which includes family, friends and relatives and only 8.4% have online customers as their primary clientele.

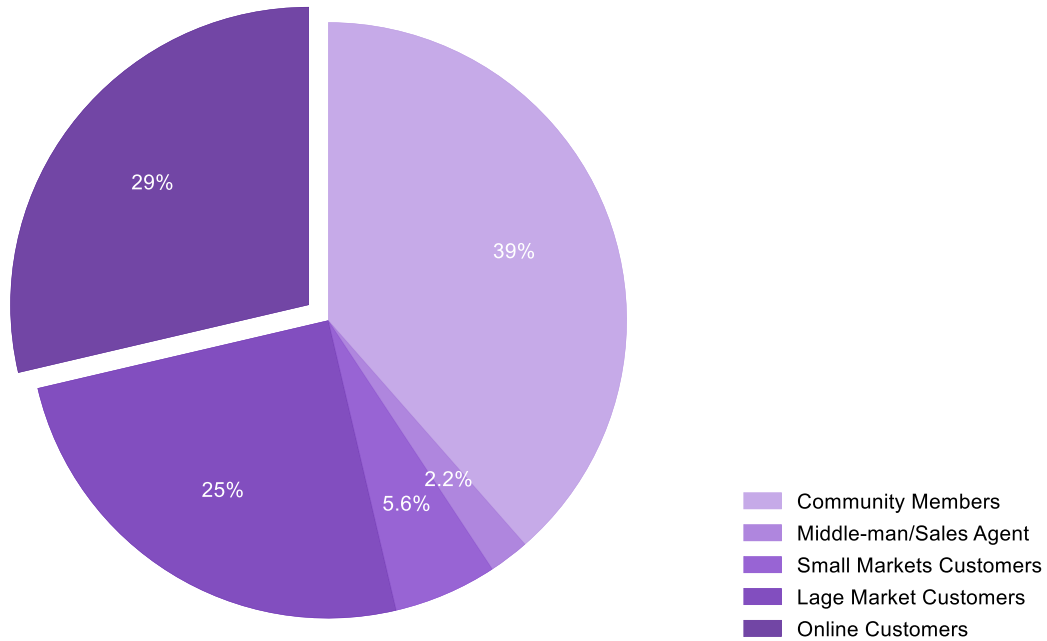


Note: Respondent is women at baseline who owned a business in last 12 months.

Figure 8: Primary Customers over the Past 6 months of Respondent's Business

However, when asked which market segment they'd like to have more clients in, 29% mentioned that they'd want to reach out to more online customers.

### In which markets would you like more clients



Note: Respondent is women at baseline who owned a business in last 12 months.

Figure 9: Desired Business Customers by Respondents

Through this detailed baseline data, we've gained invaluable insights that will guide the strategic direction of our project, aiming to bridge gaps and capitalize on the potential for digital and economic empowerment among women in Punjab.

#### 7.2.6 Family Education Profile

Since one of our treatment arms provides information to the relevant family member, our baseline survey collected data about some key variables about family including their education attainment, their belief in the respondent's ability to run a business successfully. We further explored how respondents' families perceive their abilities to manage and run business described in Table 6 and 7 respectively.

Table 6: Family Profile of Respondent

	Mean	SD	Min	Max
Father has at least primary education	0.76	0.43	0	1
Father has at least matric education	0.55	0.50	0	1
Father has education matric and above	0.24	0.43	0	1
Mother has at least primary education	0.60	0.49	0	1
Mother has at least matric education	0.34	0.47	0	1
Mother has education matric and above	0.14	0.34	0	1
My family believes in my ability to run a successful business?	0.92	0.28	0	1
Consent sending awareness/support for online business to Mother	0.44	0.50	0	1
Consent sending awareness/support for online business to Father	0.60	0.49	0	1
Consent sending awareness/support for online business to Brother	0.34	0.47	0	1
Consent sending awareness/support for online business to Husband	0.85	0.36	0	1
Consent sending awareness/support for online business to FIL	0.08	0.27	0	1
Consent sending awareness/support for online business to MIL	0.08	0.27	0	1

Note: Summary statistics for 2044 respondents, except for consent to contact In-laws family members asked from married respondents only

Table 7: Family Perception of Respondent's Abilities

	Mean	SD	Min	Max
My family provides encouragement during difficult times in my business?	0.92	0.27	0	1
My family has invested money in my business?	0.72	0.45	0	1
My family assists me in managing the financial aspects of my business?	0.77	0.42	0	1
Members of my family help with the day-to-day operations of my business?	0.80	0.40	0	1
My family provides resources (place to work, materials, etc.) for my business?	0.85	0.36	0	1
My family offers advice and guidance about managing my business?	0.87	0.34	0	1
My family uses its network to help my business find customers or partners?	0.71	0.45	0	1
My family respects my decisions regarding business matters?	0.88	0.32	0	1
I feel free to make important decisions without undue pressure from my family?	0.84	0.37	0	1

Note: Summary statistics for 838 respondents who currently own/part of business in the past three months.

## 8 Treatment Assignment

After completing the baseline survey, participants will be systematically divided into three distinct groups for the intervention phase. These groups will be formed through random assignment to ensure equal distribution: T1, T2, and the Control Group (C) as shown in figure 10 below. T1 will receive digital marketing training facilitated by Daraz, focusing on enhancing their skills along with access to Daraz shop. T2, in addition to the digital marketing training, will also benefit from a supplementary family intervention aimed at fostering a supportive environment for their entrepreneurial ventures. The Control Group (C) will not receive any intervention, serving as a benchmark to measure the effectiveness of the treatments on economic empowerment and labor market participation.

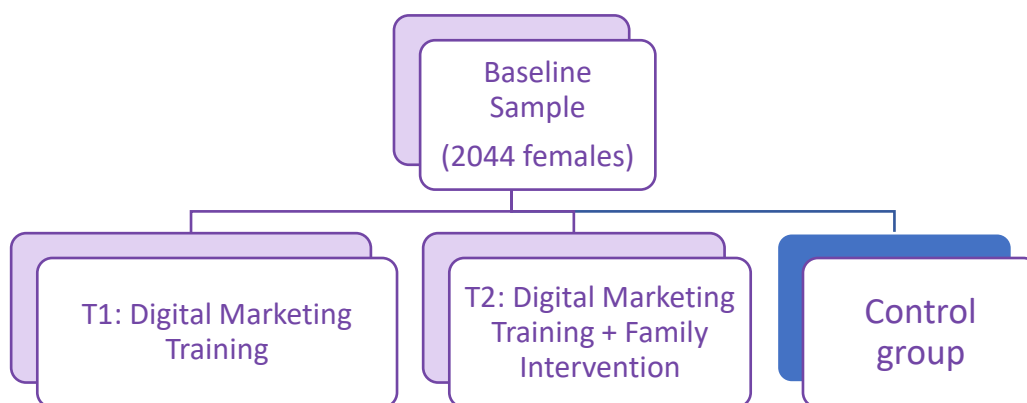


Figure 10: Evaluation Design

## 9 Empirical Strategy

We will do an intent-to-treat (ITT) analysis using the following equation:

$$Y_{idt} = \beta_0 + \beta_1 T1_{id} + \beta_2 T2_{id} + Y_{id0} + \varepsilon_{idt} \quad (1)$$

where  $Y_{idt}$  is an outcome for woman  $i$ , in district  $d$ , at time  $t$ . We will include the baseline value of the outcome captured by  $Y_{id0}$ . Our analysis will focus on several key outcomes: (i) participants' knowledge and applications about digital marketing principals; (ii) current business operations and

profitability; (iii) empowerment metrics, including decision-making authority, freedom of movement, and experiences of domestic violence, in line with methodologies established by Field et al. (2016); (iv) social factors such as perceptions of female roles, female mobility and safety, time allocation, and psychological well-being; and (v) changes in the labor supply behaviour of participants' husbands.

## **10 Discussion and Conclusion**

The “Digital Skills for Women Entrepreneurship” project, developed in collaboration between the Punjab Social Welfare Department and Daraz, is presently navigating through its initial stages, having completed the collection of baseline data across eight districts in Punjab, Pakistan. This project aims to tap into the digital marketplace to enhance economic opportunities for women, addressing the intertwined challenges of digital literacy, access, and entrenched gender norms within the economic domain.

The baseline data collection phase of the “Digital Skills for Women Entrepreneurship” project offered a comprehensive glimpse into the demographic, educational, and entrepreneurial landscape of the women in Punjab, Pakistan. Conducted across eight districts, the survey captured data from over 2,044 women. Educational achievements and a strong entrepreneurial drive among the surveyed women indicated a robust foundation for the project’s upcoming digital marketing training and family engagement interventions, setting a promising stage for addressing barriers to economic participation and fostering a supportive environment for women's entrepreneurship in the digital age.

Moving forward, the project will undertake the randomization of participants into treatment groups to commence the interventions. These interventions, comprising digital marketing training provided by Daraz and a targeted family engagement component, are expected to break down the barriers hindering women's economic participation and to nurture an environment supportive of women’s entrepreneurial efforts. This approach is designed to equip women with vital digital competencies while also attempting to transform societal and familial perceptions regarding women’s economic activities.

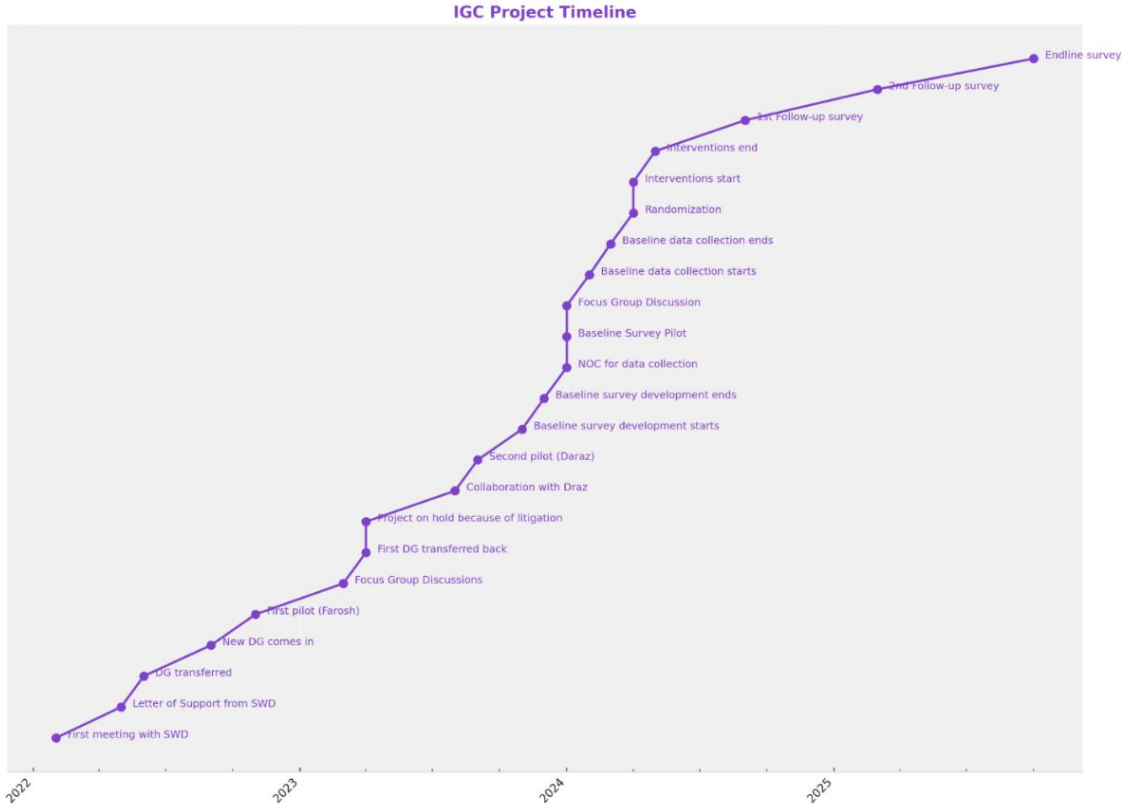
Reflecting on the journey thus far and looking ahead, the project illustrates the critical role of digital literacy and family support in unlocking economic opportunities for women. The enthusiasm and readiness exhibited by the participants indicate a promising potential for substantial economic gains and increased autonomy through digital entrepreneurship. As we progress, the project will continue to focus on empowering women, not only as a means to improve individual lives but also as a strategy to drive broader societal change. The insights gained from the baseline data will guide the implementation of our interventions, aiming to fully realize the economic potential of women entrepreneurs in the digital era.

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# Appendix 1: Project Timeline



## Appendix 2: Baseline Survey

### Digital Skills for female entrepreneurs in Pakistan Baseline Survey Instrument December 2023

Assalam-u-alaikum, my name is [ \_\_\_\_\_ ] and I am a surveyor working with Social Welfare Department.

We are conducting a study to learn more about barriers to women labor force participation and whether providing digital marketing skills can mitigate those barriers. As part of this study, we would like to talk with you.

Your participation in this study and interview is *not compulsory*, and if you choose to continue, you can *choose not to respond to any or all of the questions we ask*.

If you choose to participate, you will be asked to answer questions about you and your family's basic demographic information, your experience with skills training at the Sanatzar and some other related questions.

As part of the study, you might be selected *via lottery to participate in a digital skills training program and also get access to an e-commerce platform*. The training will enable you to act as an entrepreneur and be able to sell and market your products on the e-commerce platform. There is a 50% chance that you will be selected for the digital skills training program.

We will also *contact you in future* for similar surveys to understand your experience with digital skills training programs.

Your responses are guaranteed to be kept *anonymous*. 2

The interview will take approximately *30 minutes*.

Taking part or not in this research study is your decision. You can decide to participate and then change your mind at any point if you feel like. Do you have any questions?

Do you want to continue with the interview? (1) Yes, (0) No

Section 0.1: Pre-filled details		
Question	Response code	Notes/Skip Pattern
Name & Code of Interviewer		
Date of interview		
Start time of interview		
End time of interview		
District		
Tehsil		
HH ID		
Respondent's Name and Member ID		
Respondent's email address		
Respondent's phone number		
Survey status	1 = Completed 2 = Did not complete full survey	

Section 0.2: Household Roster								
Q0	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
Member ID	Please list all the individuals (15+ years) who currently live in this household.  <i>Write first name and last name.</i>	What is <name>'s gender?  Codes: 1=Male 2=Female	What is <name>'s relationship to you? <b>(See codes below)</b>	Is <Name>'s the household head?  1 = Yes 2 = No	What is <name>'s Age (completed years)?	What is <name>'s marital status?  0 = Never married 1 = Married 2 = Nikah/Engaged but rukhsati not taken place yet 3 = Divorced/Separated 4 = Widow	What is <name>'s completed years of education (thus far)?  <b>(See codes below)</b>	What is <name>'s current employment status?  (See codes below)

**Codes for Q3:** 1= Self; 2 = Spouse/fiancé; 3 = Own Child; 4 = Grandchild; 5=Adopted Child; 6 = Brother/Sister; 7 = Niece/Nephew; 8 = Brother/Sister in Law; 9 = Son/Daughter-in-Law; 10 = Uncle/Aunt; 11 = Parent; 12 = Parent-in-Law; 13 = Not Related; 14 = Servant; 15 = Grandparents; 16=Cousin; 17=Stepson/Stepdaughter, 18=Other (specify).

**Codes for Q7 : Education**

25 = Play Group 26 = Nursery 27 = Prep 1 = Class 1 2 = Class 2; and so on till 9 = Class 9; 10 = SSC/Matric/O-Level;  
11 = Polytechnic diploma/Diploma 12 = FSc/FA/ICOM/ICS/A-Level/HSc; 13 = BA/BSc/BCom (2 years program)  
14 = B.Ed/M.Ed 15 = BA/BSc/BS/BE (4 years program) 16 = MA/MSc (2 years program)  
17 = Degree in Medicine/MBBS/Pharm- D 18 = Degree in Agriculture 19 = Degree in Law/LLB  
20 = Degree in Engineering 21 = Degree in Accountancy 22 = M. Phill 23 = PhD  
24 = MS 28 = Hafiz (those who have no formal education but have memorized the entire Quran);  
29 = No formal education but have basic literacy/numeracy 30 = Others  
0 =Have never been to school

**Codes for Q8:** 1=Currently unemployed for more than a month but interested in work; 2=Currently unemployed for less than a month but interested in work; 3=Currently working but looking for alternative work; 4=Currently working and not looking for alternative work; 5= Currently unemployed/never worked, and not interested in working; 6=Student; 7=Never worked but interested in working

Section 0.3: Child roster						
Enumerator Note: to be filled for children aged 15 years and below.						
Q0	Q1	Q2	Q3	Q4	Q5	Q6
Mem ID	Please list all the individuals (<15 years) who have/had been living in this household. (Including all those listed in the household survey)  <i>Write first name and last name.</i>	<b>Enumerator:</b> What is <name>'s gender?  Codes: 1=Male 2=Female	What is <name>'s relationship to you?  <b>(See codes below)</b>	What is the age of the child (completed years years)	Is <name> currently school going?  Codes: 1=Yes 2=No	What is <name>'s completed years of education (thus far)?  <b>(See code below)</b>
□□			□□			
□□			□□			
□□			□□			

**Codes for Q3:** 1= Head; 2 = Spouse/engaged; 3 = Own Child; 4 = Grandchild; 5=Adopted Child; 6 = Brother/Sister; 7 = Niece/Nephew; 8 = Brother/Sister in Law; 9 = Son/Daughter-in-Law; 10 = Uncle/Aunt; 11 = Parent; 12 = Parent-in-Law; 13 = Not Related; 14 = Servant; 15 = Grandparents; 16=Cousin; 17=Stepson/Stepdaughter, 18=Other (specify).

**Codes for Q6 : Education**

25 = Play Group 26 = Nursery 27 = Prep 1 = Class 1 2 = Class 2; and so on till 9 = Class 9; 10 = SSC/Matric/O-Level;  
11 = Polytechnic diploma/Diploma 12 = FSc/FA/ICom/ICS/A-Level/HSc; 13 = BA/BSc/BCom (2 years program)  
14 = B.Ed/M.Ed 15 = BA/BSc/BS/BE (4 years program) 16 = MA/MSC (2 years program)  
17 = Degree in Medicine/MBBS/Pharm- D 18 = Degree in Agriculture 19 = Degree in Law/LLB  
20 = Degree in Engineering 21 = Degree in Accountancy 22 = M. Phill 23 = PhD  
24 = MS 28 = Hafiz (those who have no formal education but have memorized the entire Quran);  
29 = No formal education but have basic literacy/numeracy 30 = Others  
0 =Have never been to school

Section 1.0 Woman's Demographic Background		
Question	Response	Skip pattern/Notes
1.1 In what month and year were you born?	Month _____ Year _____	
1.2 What is your age?	(age in completed years)	
1.3 Have you ever attended school or any early childhood education program?	1 = Yes 2 = No	IF 1.3 = 2, SKIP TO 1.8
1.4 Are you currently enrolled in school/college?	1 = Yes 2 = No	
1.5 What type of institution are you currently enrolled in/last attended?	1 = Government Institution 2 = Private Institution 3 = Deeni Madaris 4 = Appeared privately 5 = Others (Please Specify)	
1.6 Which level and grade or year are you currently attending?	Codes below	ASK IF 1.4 = 1
1.7 What is the highest level of education that you have completed?		ASK IF 1.4 = 2
1.8 Have you ever completed any technical/vocational training such as typing, computer classes, tailoring, embroidery, painting or drawing etc.?	1 = Yes 2 = No	

IF 1.8 = 1, Ask 3 recent/relevant trainings:					
1.8.1 Describe the type of Training	1.8.2a Duration of Training – (Months)	1.8.2b – Duration of Training (Weeks)	1.8.3 Year of Completion of Training	1.8.4 Who provided this training?  1 = Sanatzar 2 = Other than Sanatzar	1.8.5 How supportive were your parents/husband during the course of training?  1 = Not at all Supportive 2 = Not very Supportive 3 = Neutral 4 = Somewhat Supportive 5 = Very Supportive

Question	Response	Skip pattern/Notes
1.9 Do you own a cell phone?	1 = Yes 2 = No	
1.10 Do you have an account in a bank or other financial institution that you yourself use?	1 = Yes 2 = No	
1.11 Do you use services like Jazz Cash or Easy Paisa to make financial transaction?	1 = Yes 2 = No	
1.12 What is your marital status?	0 = Never married 1 = Currently Married 2 = Nikah/Engaged but rukhsati not taken place yet 3 = Divorced/Separated 4 = Widow	IF 1.12 = 0, GO TO 1.18  IF 1.12 = 2, GO TO 1.15
1.12a Do you live in a joint family (with in-laws) or a nuclear family?	1 = Joint Family 2 = Nuclear Family	
1.13 In what year did you get married?	List year	IF 1.12 = 1 OR 3 OR 4
1.14 What was the age at which your rukhsati took place?	Age in years	IF 1.12 = 1 OR 3 OR 4
1.15 What is the age of your husband/fiancee?	Age in years	IF 1.12 = 1, 2, 3 OR 4

1.16 What is the employment status of your husband/fiance?	Codes Below	IF 1.12 = 1, 2, 3 OR 4
1.17 What is the highest grade completed by your husband/fiance?	Codes Below	IF 1.12 = 1, 2, 3 OR 4
1.18 Is your father alive?	1 = Yes 2 = No	
1.19 What is/was the highest grade completed by your father?		
1.20 What is the highest grade completed by your mother?		
1.21 What is the marital status of your mother?	1 = Currently Married 3 = Divorced/Separated 4 = Widow	

**Codes for 1.16: (Same as roster)**

1=Currently unemployed for more than a month but interested in work; 2=Currently unemployed for less than a month but interested in work; 3=Currently working but looking for alternative work; 4=Currently working and not looking for alternative work; 5= Currently unemployed/never worked, and not interested in working; 6=Student; 7=Never worked but interested in working

**Codes for Q17 , 19 and 20 (Education)**

25 = Play Group 26 = Nursery 27 = Prep 1 = Class 1 2 = Class 2; and so on till 9 = Class 9; 10 = SSC/Matric/O-Level;

11 = Polytechnic diploma/Diploma 12 = FSc/FA/ICom/ICS/A-Level/HSc; 13 = BA/BSc/BCom (2 years program)

14 = B.Ed/M.Ed 15 = BA/BSc/BS/BE (4 years program) 16 = MA/MSC (2 years program)

17 = Degree in Medicine/MBBS/Pharm- D 18 = Degree in Agriculture 19 = Degree in Law/LLB

20 = Degree in Engineering 21 = Degree in Accountancy 22 = M. Phill 23 = PhD

24 = MS 28 = Hafiz (those who have no formal education but have memorized the entire Quran);

29 = No formal education but have basic literacy/numeracy 30 = Others

0 =Have never been to school

Section 2.0: Employment and economic activity		
Question	Response	Skip Pattern
2.1 What was your primary activity over the past 12 months?	1=Working for someone else in paid wage employment 2=Working as an apprentice 3=Working for self i.e. self-employed/own business 4=Unemployed and seeking work 5=Unemployed and not seeking work 6=Working in unpaid employment (even if it is at home) 7=Doing household work (domestic chores)	
2.2 What was your primary activity over the past 1 week?	1=Working for someone else in paid wage employment 2=Working as an apprentice 3=Working for self i.e. self-employed/own business 4=Unemployed and seeking work 5=Unemployed and not seeking work 6=Working in unpaid employment (even if it is at home)	
2.3 You said that you are not working/seeking work. What is the main reason for this?	1 = Family does not allow 2 = No need to earn, financially stable 3 = Can't find desired job 4 = Busy with household chores/children's responsibility 5 = Transport is an issue 6 = Have a disability 7 = Do not have any interest in working. 8 = Others	ASK IF 2.2 = 4 OR 5
2.4 As you know, some women take up jobs for which they are paid in cash or kind. Others sell things, have a small business or work in the family business. In the last 3 months, have you done any of these things?	1 = Yes 2 = No	ASK FROM ALL RESPONDENTS
<b>Enumerator Instructions:</b> IF 2.2 = 1 or 2 or 6, GO TO SECTION 2.1 (Employment details – employed, apprentice, unpaid employment) IF 2.2 = 3, GO TO SECTION 2.2 (Entrepreneurial activity) If 2.4 = 1, GO TO SECTION 2.2 (Entrepreneurial activity) regardless of 2.2's response		

Employment details: Section 2.1		
IF 2.2 = 1 or 6; employment reported paid or unpaid or apprentice:		
Question	Codes	Notes
2.11 Who is your employer for your main job?	1= Government; 2= NGO; 3= Small Private company (<5 employees); 4=Medium (>5 &<50) Private company; 5= Large(>50) Private company; 6 =Other (specify)	
2.12 Where is your employer located?	1=Within the household, 2=Outside the household but within the same neighborhood, 3=Different neighborhood but same city; 4= Outside the city	
2.13 How long have you been working in for this employer?	Months & years	
2.14 How do you usually travel to this job?	Walk =1 By public transport =3 Own bicycle =4 Own motor cycle =5 Own car = 6 Hired transport =7 Other (specify) .....10	
2.15 How long does it take on average to get there (one way)?	Hours/minutes	
2.16 On average, how much do you spend on transport to this place in a week?	Rupee amount	
2.17 What is your average monthly income from this job?	PKR	
2.18 How many hours a day on average do you work at your main job?		

<b>Entrepreneurial activity: Section 2.2</b> <b>To be asked if anyone reported 2.1 = 3 or 2.4 = 1</b>		
<b>Business history:</b>		
<b>Question</b>	<b>Codes</b>	<b>Notes</b>
2.21 Prior to the past 12 months, did you own, operate, or try to start a business?	1 = Yes 2 = No	
2.22 Please provide details on the main product or service provided by your previous business		
2.23 Why did you shut down your previous business?	Lack of non-labor inputs = 1 Lack of credit = 2 Lack of cash = 3 Not profitable = 4 Own-illness/ Needed to care for someone else = 5 Couldn't find suitable location = 6 Did not know enough about the sector= 7 Too many regulations= 8 No one wanted what I was selling = 9 Required me to go places I couldn't go =10 Spouse forbid me = 11 Someone else forbid me = 12 Couldn't get a license =13 Inadequate access to electricity = 14 Other (specify) . = 15	
<b>Details of existing business:</b>		
2.24 Do you currently own or operate a business?	1 = Yes 2 = No	
2.25 Please provide details on the main product or service provided by your previous business	Paintings = 1 Home décor items like paintings = 2 Decorative baskets/gift boxes/goody bags/Candles = 3 Arts/Crafts Supplies = 4	

	<p>Clothing (Women/Hand embroidered/Painted - Stitched) = 5</p> <p>Cloting (Women/Men) – Stitched = 6</p> <p>Clothing (Kids) = 7</p> <p>Food-items = 8</p> <p>Jewelry = 9</p> <p>Laptop/Phone accessories/cases = 10</p> <p>Others = 11 (Please specify)</p>	
2.26 Does anyone else co-own your business with you?	<p>1 = Yes</p> <p>2 = No</p>	
2.27 Who else co-owns the business with you?		If 2.26 = 1
2.28 Is anyone else responsible for managing your business (i.e., making important decisions regarding business operations)?	<p>1 = Yes</p> <p>2 = No</p>	
2.29 Who else in your household manages the business with you?		If 2.28 = 1
2.30 How many household members work in this business apart from you?		
2.31 How many non-household members work in this business?		
2.32 Did you start this business yourself?	<p>1=Yes</p> <p>2=No (inherited)</p> <p>3=No (Bought)</p> <p>4=Other (Specify)</p>	
2.33 What were the sources of start-up capital for this business?	<p>Own savings = 1</p> <p>Sale of assets owned = 2</p> <p>Credit/loan from a bank = 3</p> <p>Loan from a money lender = 4</p> <p>Loan from family/friends = 5</p>	Can check multiple

	Savings from Rosca/savings club ( <i>Kamayti</i> ) = 6 Gift from family/friends = 7 Inherited the business = 8 Other (specify) = 9	
2.34 From whom did you receive advice about starting or operating your business?	Spouse = 1 Father = 2 Mother = 3 Sibling = 4 Friend = 5 Community member = 6 Someone else (specify) = 7	
<p><i>Codes for Q 2.27 and Q 2.29: 1 Spouse; 2 = Daughter; 3= Son; 4 = Grand daughter; 5 = Grandson; 5=Brother; 6 = Sister; 7 = Niece/Nephew; 8 = Brother in law; 9 = Sister in Law; 10 = Son in Law; 11 = Daughter-in-Law; 12 = Uncle; 13=Aunt; 14 = Mother; 15 = Father; 16 = Mother in law; 17 = Father in law; 18 = Friend; 19 Business partner who is unrelated; 20 = Other (specify)</i></p>		
<b>Operational Details of Business</b>		
2.35 When did you start this business?	98 = refused to answer 97 = Do not know Year ----- Month -----	
2.36 Where does the business operate from?	1=Within the household; 2=Industrial site 3=Traditional marketplace/commercial area 4= other (specify) 5 = Don't know	If 2.36 = 1, GO TO 2.39
2.37 How do you usually travel to this place?	Walk =1 By public transport =3 Own bicycle =4 Own motor cycle =5 Own car = 6 Hired transport =7 Other (specify) .....10	
2.38 How long does it take to get there?		
2.39 How many hours a day on average do you dedicate to your business		
<b>Financial details of the Business</b>		
2.40 During the past year, how much revenue did this business		

enterprise/farm generate? (Not just profit) (Rupees)		
2.41 Did earnings from this business vary within the last year?	1- Yes 2- No	
2.42 In the month that was worst in terms of earnings, how much revenue did you generate? (Rupees)		
2.43 In the month that was the best in terms of earnings, how much revenue did you generate? (Rupees)		
2.44 In the last 6 months did you do	1- Invest more money in your business 2- Try advertising your product (eg, word of mouth, flyers, social media posts) 3 – Try to change/improve your product 4- Try to add new products	<b>Check multiple</b>
2.44 a How did you advertise your product?	1- Word of mouth 2- Distributed flyers or posters/put up banners in local area 3- Social media posts 4- Attended networking event 5 – Sent emails to potential customers 5 – other (specify)	<b>ASK IF 2.44 = 2</b> <b>Check multiple.</b>
2.44 b What social media platforms did you use?	1 – Facebook 2- Instagram 3-Whatsapp 4-TikTok 5-Snapchat 6 - Daraz Other (Specify)	<b>Check multiple</b>
<b>Market penetration measures</b>		
2.45 Over the last 6 months have you sold your products to =>	1= Relatives 2 = Neighbors 3 = Other people in the community	<b>Check multiple</b>

	<p>4 = Middle-man/sales agent  5 = Customers in small markets or small cities (give examples based on sample geo location)  6 – Customers in large cities/urban markets (give examples of areas)  7- Customers online  8 = Others (specify)</p>	
2.46 Over the last 6 months who has been your primary customer?	<p>1= Relatives  2 = Neighbors  3 = Other people in the community  4 = Middle man/sales agent  5 = Customers in small markets or small cities (give examples based on sample geo location)  6 – Customers in large cities/urban markets (give examples of areas)  7- Customers online  8 = Others (specify)</p>	<b>Check 1</b>
2.47 Do you think you have managed to create a dedicated customer base for your product (with repeat orders)?	<p>1 = Yes  2 = No</p>	
2.48 In which market would you like to have more clients?	<p>1= Relatives  2 = Neighbors  3 = Other people in the community  4 = Middle man/sales agent  5 = Customers in small markets or small cities (give examples based on sample geo location)  6 – Customers in large cities/urban markets (give examples of areas)  7 – Customers online  8 = Others (specify)</p>	<b>Check 1</b>
2.49 To what degree are each of the following an obstacle to the current operations of your business	<ol style="list-style-type: none"> <li>1. Inadequate business skills</li> <li>2. Access to credit</li> <li>3. Low demand for product</li> <li>4. Sexual Harassment</li> </ol>	<p>NOT AN OBSTACLE..... 1  MINOR OBSTACLE..... 2  MODERATE OBSTACLE ..... 3  MAJOR OBSTACLE ..... 4  VERY SEVERE OBSTACLE ..... 5  NOT APPLICABLE TO MY BUSINESS</p>

	5. Obtaining a business license or permit 6. Crime 7. Transportation 8. Lack of family support 9. Difficulty in managing time with household care responsibilities 10. Other - specify	..... 98
<b>Business Management Skills</b>		
2.50 Do you keep financial records of your business?	1 = Yes 2 = No	
2.51 Do you record every sale made by your business?	1 = Yes 2 = No	
2.52 Do you record expenditures you incur for your business?	1 = Yes 2 = No	
2.53 Do you regularly use your records to know whether your sales are increasing or decreasing from one month to another?	1 = Yes 2 = No	
2.54 Do you know which product you make has the highest demand?	1 = Yes 2 = No	
2.55 Do you sell any goods on credit to customers?	1 = Yes 2 = No	
2.56 Does your business have access to the internet?	1 = Yes 2 = No	
2.57 Do you have a bank account for your business transactions?	1 = Yes 2 = No	
<b>Business Assets and Infrastructure</b>		
2.58 Do you have the following items that are used exclusively by you to run your business – note that these are items for your business use not for household consumption.		
<b>Enter Number of Units</b>		
2.58a Mobile phone	1 = Yes 2 = No	
2.58b Computer/laptop	1 = Yes 2 = No	
2.58c Table	1 = Yes 2 = No	
2.58d Chair	1 = Yes 2 = No	
2.58e Motorcycle	1 = Yes 2 = No	
2.58f Car	1 = Yes 2 = No	

2.58g Storage area	1 = Yes 2 = No	
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Digital Presence of Current Business and/or Respondent		
Question	Codes	Notes
2.60 Does your business use any social media platform?	1 = Yes 2 = No	
2.61 Which of the following social media platforms do you actively use and engage in for your business activity?	1 = Facebook 2 = Instagram 3 = Tiktok 4 = Snapchat 5 = Other	<b>Multiple allowed</b>
2.62 Does your business have an operational website?	0 = No 1 = Yes	
2.63 Does your business have a Facebook page?	0 = No 1 = Yes	
2.64 Does your business have an Instagram page?	0 = No 1 = Yes	
2.65 Do you sell through Facebook marketplace?	0 = No 1 = Yes	
2.66 Do you have an online shop on portals like (daraz, dukan, etc.)	0 = No 1 = Yes	
2.67 Please name the portal/platform		<i>Text</i>

Section 3: Household ownership of durables		
Question #	Item	Number
(1)	Television	<input type="checkbox"/> <input type="checkbox"/>
(2)	Mobile phone	<input type="checkbox"/> <input type="checkbox"/>
(3)	Bicycle	<input type="checkbox"/> <input type="checkbox"/>
(4)	Motorcycle/Scooter	<input type="checkbox"/> <input type="checkbox"/>
(5)	Car/Taxi/Motor vehicle	<input type="checkbox"/> <input type="checkbox"/>
(6)	Washing Machine	<input type="checkbox"/> <input type="checkbox"/>
(7)	Air cooler	<input type="checkbox"/> <input type="checkbox"/>
(8)	Air Conditioner	<input type="checkbox"/> <input type="checkbox"/>
(9)	Geyser (gas or electric)	<input type="checkbox"/> <input type="checkbox"/>
(10)	Heater (gas or electric)	<input type="checkbox"/> <input type="checkbox"/>
(11)	Microwave	<input type="checkbox"/> <input type="checkbox"/>
(12)	Refrigerator/freezer	<input type="checkbox"/> <input type="checkbox"/>
(13)	Computer	<input type="checkbox"/> <input type="checkbox"/>

### Section 4: Empowerment and Gender equality

Would you be able to influence your household's decision under the following scenarios?

Question	Response	Notes
<p>1. If your household is going to buy land &amp; you think it is not the right time, can you influence them to do it later?</p>	<p>1=Yes 2=No 99=Not Applicable 98 = refused to answer 97 Do not know</p>	
<p>2. If your HH is going to borrow from a source that you think is not the right source, can you influence them to change their decision?</p>	<p>1=Yes 2=No 99=Not Applicable 98 = refused to answer 97 Do not know</p>	
<p>3. If you wish to be involved in a new activity like starting a new job, would you need to take permission from other HH members?</p>	<p>1=Yes 2=No 99=Not Applicable 98 = refused to answer</p>	
<p>4. If you wanted to borrow money from a relative or a friend would you need to take permission from other HH members?</p>	<p>1=Yes 2=No 98 = refused to answer 97 Do not know</p>	
<p>5. Have you ever gone to the market within your village or nearby to buy without the presence of a guardian? something, either by yourself or with friends (no guardians)?</p>	<p>1=Yes 2=No 99=Not Applicable 98 = refused to answer 97 Do not know</p>	

<p>6. Do you think that you will be allowed/would have been allowed to say no to a marriage proposal that your parents/guardians want you to accept if you did not approve of it?</p>	<p>1=Yes 2=No 99=Not Applicable 98 = refused to answer</p>	
<p>7. How many friends do you have?</p> <p>“A friend is someone who is not your relative or cousin and is the same age or about the same age as you.”</p>	<p>&lt;Number&gt;</p> <p>-99=Not Applicable 98 = refused to answer 97 Do not know</p>	
<p>8. Thinking about yesterday how many friends did you talk to for at least 5 minutes?</p>	<p>&lt;Number&gt;</p>	
<p>9. How often do you typically see at least one friend?</p>	<p>1. <input type="checkbox"/> Every day 2. <input type="checkbox"/> Most days 3. <input type="checkbox"/> Only rarely 4. <input type="checkbox"/> Never 99=Not Applicable</p>	

**Section 5: Family Support**

For all respondents running their businesses – whether offline or online or both.  
When referring to ‘family’, please consider your siblings, parents, husband, and in-laws.

<b>Question</b>	<b>Codes</b> 1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree	<b>Notes</b>
1. My family believes in my ability to run a successful business.		<b>Ask from all respondents</b>
2. - My family provides encouragement during difficult times in my business operations.		
3. My family has invested money in my business.		
4. My family assists me in managing the financial aspects of my business.		
5. - Members of my family help with the day-to-day operations of my business.		
6. My family provides resources (like a place to work, materials, etc.) for my business.		
7. - My family offers advice and guidance about managing my business.		
8. My family uses its network to help my business find customers or partners.		
9. My family respects my decisions regarding business matters.		
10. I feel free to make important business decisions without undue pressure from my family.		

Section 6 – Family’s Mobile Usage		
Question	Codes	Notes
1. Does your husband/father use WhatsApp?	1 = Yes 0 = No  Ask husband’s phone number if respondent is married	
2. Please share their contact number	99=Not Applicable 98 = refused to answer 97 Do not know	
3. Does your MIL/mother use WhatsApp?	1 = Yes 0 = No  Ask MIL’s phone number if respondent is married	
4. Please share their contact number	99=Not Applicable 98 = refused to answer 97 Do not know	
5. Does your FIL use WhatsApp?	1 = Yes 0 = No	
6. Please share their contact number	99=Not Applicable 98 = refused to answer 97 Do not know	
7. To enhance awareness and support for online business ventures, we may provide informative material about the benefits of selling items online on platforms like Daraz to your family members (such as your husband, parents, or in-laws).  Do you consent to us sending this information to the following:	1- Mother 2- Father 3- Husband 4- Brother 5- Father in law 6- Mother in law 7- None of above	<b>Note: Select multiple options which are applicable</b>

*Thankyou for your time!*

[insert report text here]

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