

# MARKET SURVEY AND ASSESSMENT

Integrated Public Health and  
Economic Empowerment for Urban Poor in Pakistan



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March 2018

## Acknowledgement

A market assessment assignment has many perks. The chances to improve one's professional profile, the opportunity to visit new communities and people with different problem and solutions.

I would like to acknowledge the support of many people, whom I want to thank most sincerely. First, the AGAHE's management team for trusting me with this assignment. Human rights, community development, enterprise development are subjects that I am most passionate about. The creative opportunity to review its application in the context of market assessment was a professional exposure, I am truly grateful for.

There are also many who supported my work in this assignment. I want to thank each and every one of them, starting with the sincere, dedicated and experienced AGAHE team. There are those who assisted me throughout this assignment, including Ms. Tahira Azam , Ms. Aatika Shahid and Mr. Adeen Alam. Thank you all for your inputs and support.

I would also like to acknowledge my most valuable resource, i.e., my field enumerators (in the supervision of Mr. Muhammad Ai) and four social mobilizers of the project, without their invaluable time and insights, it would have been impossible to complete this assignment.

Finally, I would like to thank Mr. Shadab Fariduddin under whose guidance Ms Ramsha Shadab co-authored this report with me; she really made my life easy by translating the data and figures into meaningful information and proof reading the report to make it user friendly.

Without the support and inputs of all above, it would have been impossible to complete this assignment on time.

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March 2018

## ACRONYMS

AGAHE	...	Association for Gender Awareness & Human Empowerment
WASH	...	Water and Sanitation for Health
MSA	...	Market Survey and Assessment
ICT	...	Information Communication Technology
HH	...	Household
UC	...	<i>Union Council</i>
FGDs	...	Focus Group Discussions
IDIs	...	In-Depth Interviews
TEVTA	...	Technical Education & Vocational Training Authority
NAVTEC	...	National Vocational & Technical Education Commission
PVTC	...	Punjab Vocational Training Council
TTC	...	Technical Training Centre

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## 1. Background

Association for Gender Awareness & Human Empowerment (AGAHE) is a national level NGO working in Punjab province of Pakistan since 2004. AGAHE has been working to support the most vulnerable and marginalized communities through development and humanitarian projects with a vision 'To create an enabling environment for vulnerable segments of society where they can utilize their full potential for improvement in their lives and have equal opportunities to safeguard their rights'. WASH, Education, Health & Nutrition, Governance and Disaster Management are key focused areas and currently AGAHE is working in District Lahore, Vehari, Rajanpur, Muzaffargarh, Khanewal, Jhang, Pakpattan, D.G. Khan, Multan and Okara.

### 1.1 Scope and Objectives of the Assignment

AGAHE is implementing a project 'Integrated Public Health and Economic Empowerment for Urban Poor in Pakistan' in the Shalimar Area of Lahore. Under the project, AGAHE required to carry out a Market Survey and Assessment (MSA) under this assignment.

### 1.2 Objectives of Market Survey and Assessment (MSA)

The objectives were divided into 2 major portions: community behaviour and key stakeholders

#### a) Understanding Community Behavior

- i. To explore community demographics; women-led households, men & youth, housing, etc.
- ii. To identify% age of people engaged in economic activities and% age of unemployed ones and unpaid care work.
- iii. Mapping of occupations and gender-disaggregated data of education, vocational and technical skills. Women and men engaged in home-based production and earning activities i.e. Knitting, Stitching, Embroidery, etc. Ratio of loaners
- iv. To have wide understanding of economic activities incl. sort of work, the way people seek for work, mobility, payment terms and other part-time livelihood activities.
- v. Saving and consuming patterns: Spending priorities;% age of spending over Health, Education, Food, etc. and distribution of income within family.
- vi. To get deep insight of consumer (community) awareness and knowledge regarding accessing services from the market (service providers).
- vii. To identify the hindrances being faced by the community especially women and youth regarding accessing the skill based training courses and then contributing in labour markets. Also to identify barriers for people with disability, transgender and minorities in accessing livelihood-enhancement opportunities.
- viii. To identify Information Communication Technology (ICT) and other solutions to enhance the working capacity and skills in order to improve livelihood situation.

**b) Understanding Key Stakeholders**

- i. To identify training/skill development institute, existing infrastructure and other key actors playing their role influencing/impacting community; contribution and effectiveness of key actors within the community.
- ii. Role of skill development institutions (TEVTA, NAVTEC, SanatZar) and other key actors in improving livelihood situations; increase in income, job placements, initiatives of small scale skill-based businesses, etc.
- iii. To identify the regulatory systems for the home-based, labours, sales and other workers; to ensure if there is any support structure or mechanism present.
- iv. To identify if government, semi government or private institutions have any support for minorities, people with disability and transgender.
- v. To identify communication gaps between consumer (community) and service providers (TEVTA/NAVTEC/Sanatzar).



## 2. MSA Methodology

The objectives set out in the TORs required that both qualitative and quantitative methods be used for complete understanding of the market potential business skills, mentioned as the purpose of the assignment in the TORs.

### 2.1 Defining Broad Areas of MSA

Inception meeting with AGAHE team, presentation and discussion with OXFAM representatives and preliminary visits to the programme intervention localities helped the consultant to categorise the 13 objectives listed above into seven broad areas of investigation under the MSA.

<p><b><u>Community Demographics</u></b> (behaviours, living standard/structures, income and cash flows, saving and spending practices)</p>	<p><b><u>Working patterns</u></b> (categories and standards, backward and forward linkages of the current businesses/economic activities)</p>
<p><b><u>Gender gaps in Economic Activities</u></b> (disaggregation of the economic activities with respect to access to opportunities, control over resources with support including mobility, communication and access to information and employment, etc.)</p>	<p><b><u>Entrepreneurial culture</u></b> (existing and potential) i.e, type of business (trading, services, production) of (both male and female) and categories (self-employed, income generators and enterprises)</p>
<p><b><u>Service providers and Support</u></b> (technical and financial institutions, and access to their services by the community stakeholders (male/female, boys/girls)</p>	<p><b><u>Level of inclusiveness</u></b> (Inclusiveness and barriers for people with disability, transgender and minorities in accessing livelihood-enhancement opportunities)</p>
<p><b><u>Use of Technology</u></b> (Level and use of information technology for the marketing and promotion of businesses)</p>	

### 2.2 Data Collection Methods

In line with the seven broad areas of MSA, following data collection methods were employed:

#### a) **Mapping of Skill Building Institutions in the Area**

Our team mapped out relevant skill building institutions in the area and took pictorial evidence of their establishments and facilities. The mapping also provided information about organizational capacities of the service providers. It was expected that 10-12 institutions or organizations will be reached out to evaluate the type and level of support they are providing to the concerned community members. Based on the initial findings, of field survey, 07 key institutions were identified and meetings conducted for the purpose.

**b) Development of Survey Tool, Pre-testing and Orientation**

A detailed survey tool<sup>1</sup> was designed which was shared with AGAHE team for their inputs and comments, which was then pre-tested with actual project beneficiaries prior to finalization. After the pre-test tool was revised and translated in Urdu for actual survey in the project area. Two teams of four (04) enumerators were trained to administer the tool in the field.

**c) Household Field Survey and Qualitative Investigations**

The schedule of survey was shared with AGAHE in advance to enable monitoring of the field work. Two teams were deployed in each Union Council (UC) for household (HH) survey. Each team were to cover approx. 150 households and complete the assigned quota in 8-10 days, working in parallel. Two supervisors also monitored the teams in the respective Union Councils.

Once the preliminary results of the field survey became available, qualitative investigations through focus group discussions (FGDs) and in-depth interviews (IDIs) were conducted, in order to validate and further strengthen the findings of the market survey.

**d) Dates and Location of Data Collection**

Field work for AGAHE MSA was done from February 4 to 20, 2018 in the respective Union Councils of Angoori Bagh and Sahuwarri, Shalimar town in Lahore District.

**2.3 Population, Sampling and Coverage of the MSA**

The project is being implemented in two Union Councils (UC-153, Angoori Bagh and UC-156, Sahuwarri). The two UCs have an estimated population of 100-120 thousand based on the data available from reliable sources. We assumed that the entire population was the beneficiary of the project. With an average family size of 5-6 persons, the number of households was calculated to be 19-20 thousand in each UC.

**2.4 Survey Sample: Planned and Achieved**

We planned a random sample of 300 households (rounded off), evenly split between UC-153, Angoori Bagh and UC-156 Sahuwarri which gave us confidence level of 95% for the survey findings. Households were randomly selected using the following criteria:

- All the streets are covered in both UCs
- Both male and female headed households are interviewed
- House hold with special person were also identified and interviewed
- Socio-economic class C-D & E was focused

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<sup>1</sup> AGAHE Survey Tool is attached as **Annex 01**

Against the planned sample of 300, we collected a total of 325 responses; 13 of which were discarded because of incomplete, incorrect or invalid responses. Hence the findings in this report are based on 312 complete responses.

Figure 1 - Survey Sample



## 2.5 FGDs and IDIs: Planned and Achieved

In addition to the survey, we also conducted FGDs<sup>2</sup> and IDIs as follows:

Area	UC-153 Angoori Bagh	UC-156 Sahuwarri	Total
FGD with male community members	1	1	2 (12 respondents)
FGD with female community members	1	1	2 (08 respondents)
FGD with Boys Youth	1	0	1 (10 respondents)
FGD with Female Youth	0	1	1 (08 respondents)
IDIs with key stakeholders	7		7

## 2.6 Data Analysis and Presentation

Household (HH) survey data was analysed using SPSS software. Tables were cross-tabulated with respect to UC, gender, age, income and other key variables to discover key findings, trends and insights, which are presented as% ages to allow for easy comprehension.

Data from FGDs and IDIs was transcribed based on the notes taken and has been interspersed with graphs to support and strengthen the findings of MSA, which are presented under three main sections below.

A	B	C
presents general demographic information about the respondents	provides insights into household income and consumption	captures household resource ownership, aspirations and constraints

Detailed explanation of key findings, presented graphically in each section are later analysed in the end and main conclusion drawn. Based on the analysis, programmatic recommendations are made in the last chapter of this report.

<sup>2</sup> The list of FGD members and IDI respondents is attached as **Annex 02**

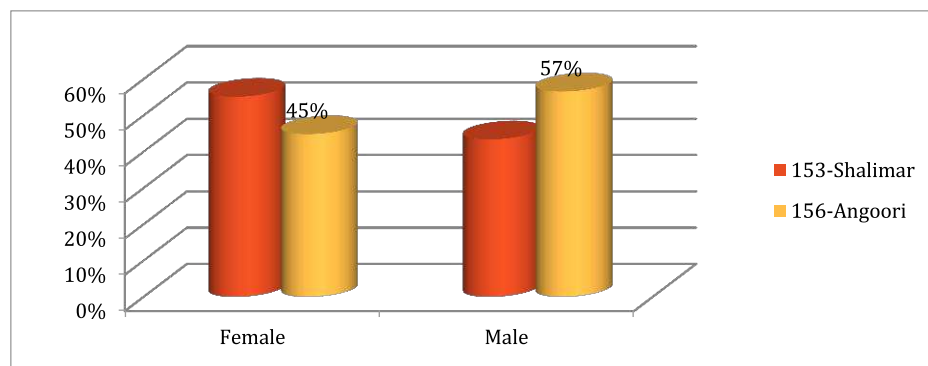
### 3. Key Findings

#### 3.1 Section A: Respondents' Demographics in the Two UCs

This chapter provides comparative demographics of the two UCs (153 Shalimar and 156 Angoori) in terms of sex distribution, education and literacy level, religion, size of households, schooling, asset ownership and access to health facilities.

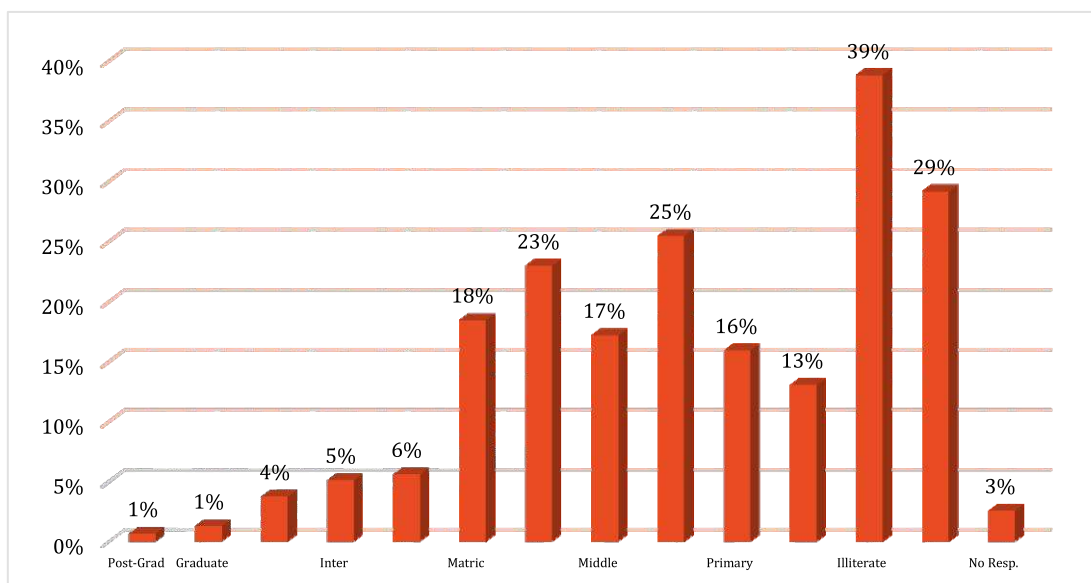
##### a) Respondents Profiles

Figure 2 - About respondent



Of the female respondents, 55% belonged to UC 153-Shalimar and 45% to UC156-Angoori. Of the male respondents, 43% belonged to UC 153 and 57% to UC-156.

Figure 3 - Education level of Respondents



The majority of the respondents are just literate: 39% from UC-153 and 29% from UC-156. The second greatest academic level is that of middle school, as reported by 17% and 25% of the respondents from UC-153 and UC-156 respectively. 18% of the UC-153 respondents and 23% from UC-156 have completed their Matriculation.

Figure 4 - Age of the Respondents

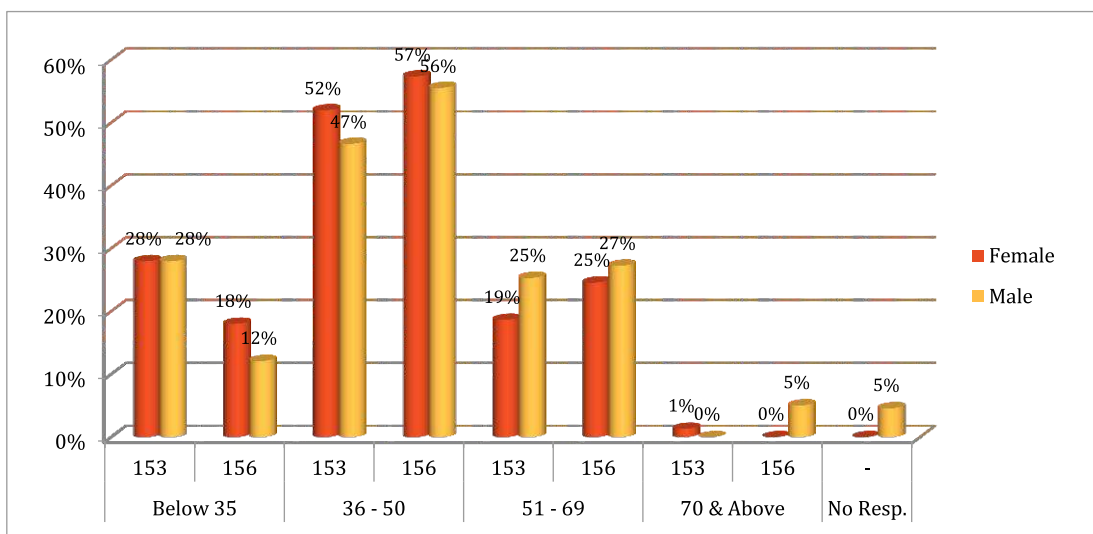
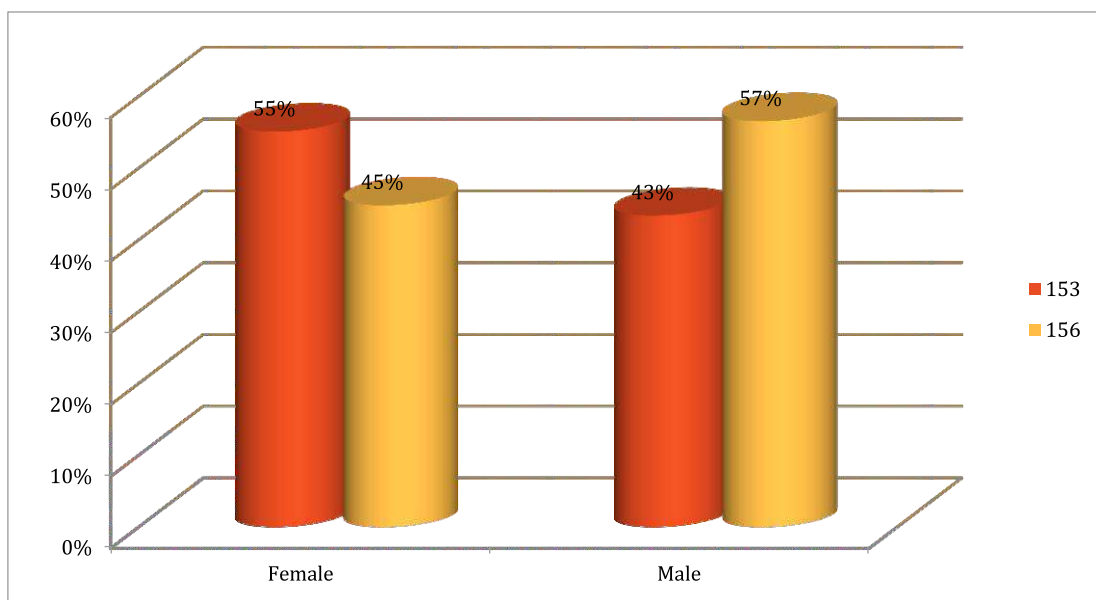


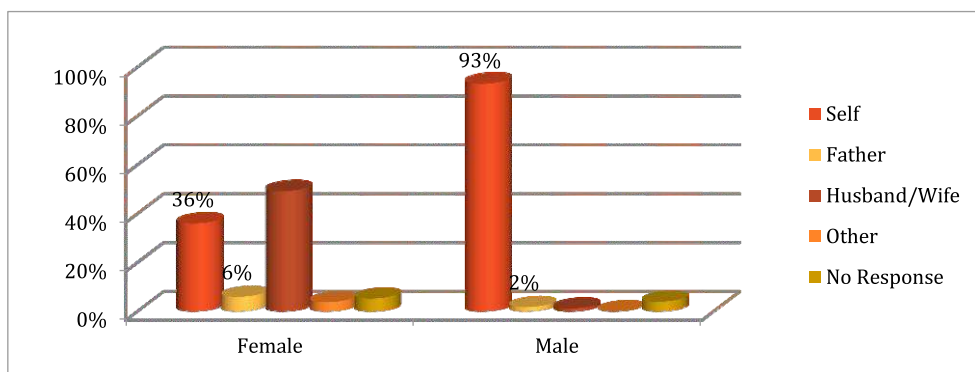
Figure 4 shows the sex-age distribution of the respondents. The largest age group is 36-50 years old. 47% males from UC-153 and 56% from UC-156, as well as 52% females from UC-153 and 57% from UC-156 fall into this age group. There appears to be quite a uniform distribution around the predominant age group. 28% of both males and females from UC-153, and 18% females and 12% males from UC-156 are aged below 35 years. 19% of females from UC-153 and 25% from UC-156 are aged between 51 and 69 years, compared to 25% and 27% males from UC-153 and 156 respectively. The oldest and the youngest respondents, on average, belong to UC-156.

Figure 5 - Sex of the Respondent



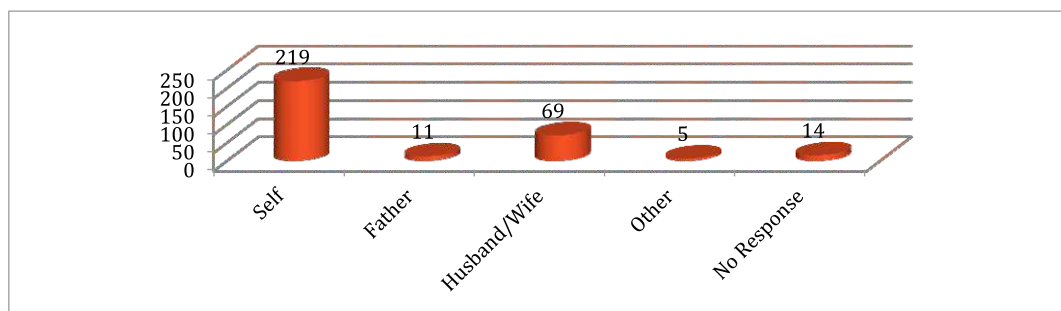
Of the UC-153 respondents, 55% are female and 43% males. UC-156 has more males (57%) than females (45%).

Figure 6 -Head of Household



Amongst female respondents, more than 40% belong to households that are headed by their spouse, while 36% support their homes themselves. Among males, the overwhelming majority (93%) are the patriarchs of their households.

Figure 7 - HH Headed by (Overall)



As figure 7 illustrates, overall, the majority (219) of the respondents are family heads themselves, while 69 belong to households that are headed by their spouse. Fathers are the patriarchs of 11 of the respondents' homes.

Figure 8 - Head of the Household

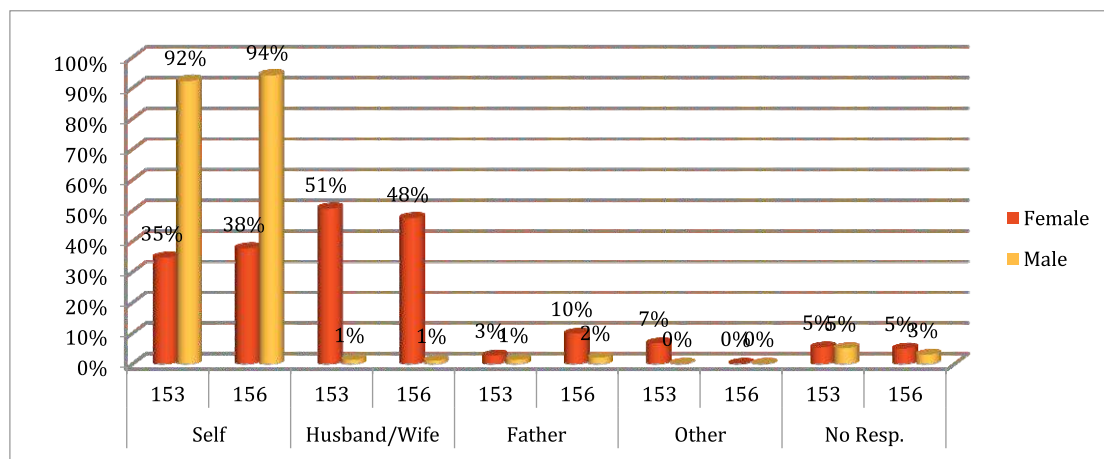
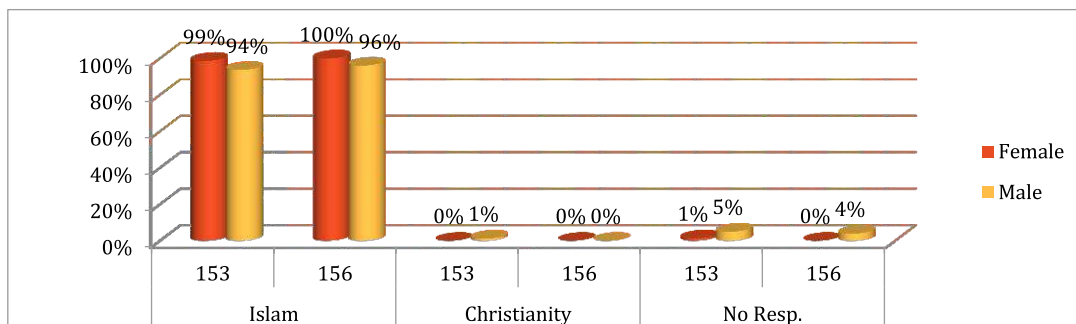


Figure 8 shows the gender-based distribution of family heads amongst the respondents from either Union Councils. The overwhelming majority of the male respondents from either union councils are the patriarchs of their households: 92% from UC-153 and 94% from UC-156. However, the majority of the female respondents belong to households where their husbands are the patriarchs: 51% from UC-153 and 48% from UC-156. The second highest percentages (35% from UC-153 and

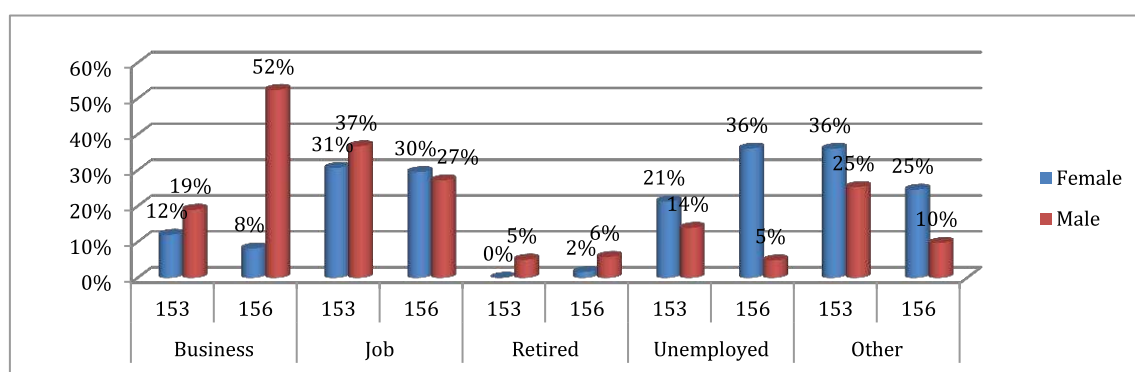
38% from UC-156) of female respondents are themselves heads of their families. Among male respondents insignificant% ages belong to households that are headed by people other than themselves.

Figure 9 - Main religion of the family



The predominant religion to which the respondents subscribe is Islam: 99% females and 94% males in UC-153, and 100% females and 96% males in UC-156.

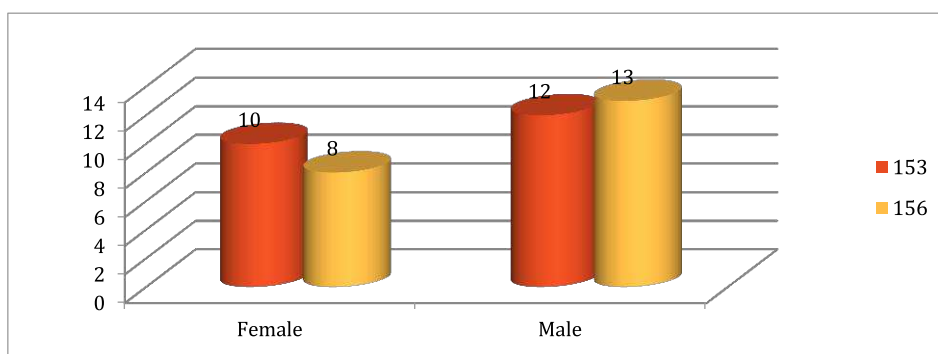
Figure 10 - What does the Head of the household do?



52% of the males in UC-156 and 19% in UC-153 are businessmen; while 27% in UC-156 and 37% in UC-153 are employed. 14% of the males from UC-153 and 5% from UC-156 are unemployed; while 10% of the males from UC-156 and 25% from UC-153 have other occupations. Among female respondents, 31% from UC-153 and 30% from UC-156 are employed at jobs; while 12% from UC-153 and 8% from UC-156 are business owners. 36% females from UC-156 and 21% from UC-153 are unemployed.

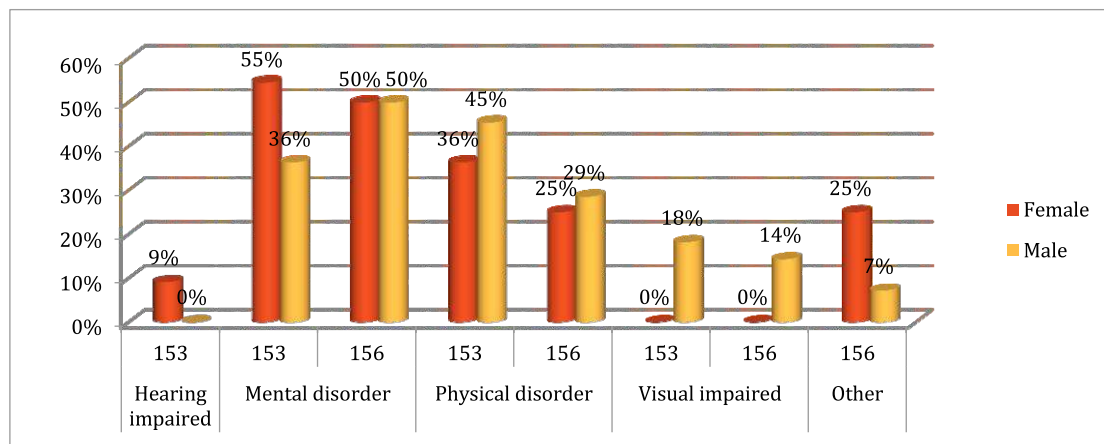
**b) Special Person in the Family**

Figure 11 -Is there a special person (with disability) in the family?



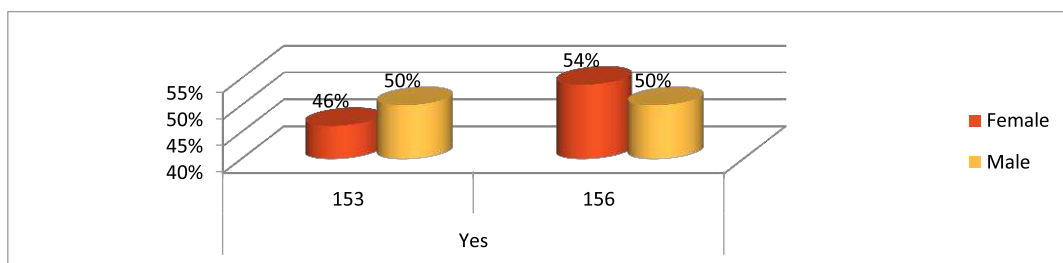
An insignificant proportion of the sample is disabled. Out of the 318 respondents, a total of 43 are disabled, accounting for 13.5%. Of the 43, 23% are females from UC-153 and 19% are females from UC-156; whereas 28% are males from UC-153 and 30% are males from UC-156.

Figure 12 - Type of Speciality



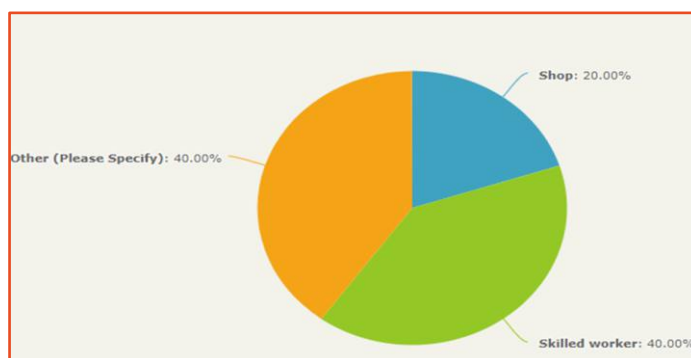
Of disabled family members, 55% of the female from UC-153 and 50% from UC-156 have mental disorders, compared to 36% and 50% from UC-153 and UC-156 respectively. 36% females and 45% males from UC-153, and 25% females and 29% males from UC-156 have physical disorders. 18% males from UC-153 and 14% from UC-156 are visually impaired, and, 25% females from UC-156 have other disabilities.

Figure 13 - Involvement of Special Person in any Economic Activity



Fifty percent (50%) of the disabled male respondents from either Union Councils are in fact involved in economic activity. The 46% female respondents who are economically active belongs to UC-153 and 56% to UC-156.

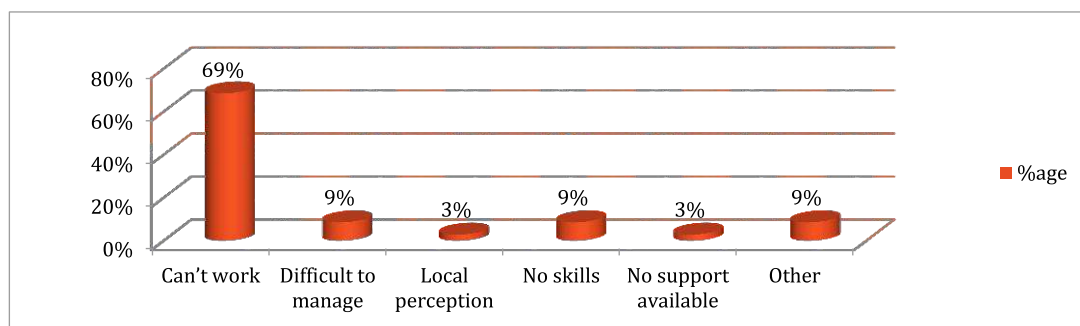
Figure 14 - Types of economic activities special persons are involved with





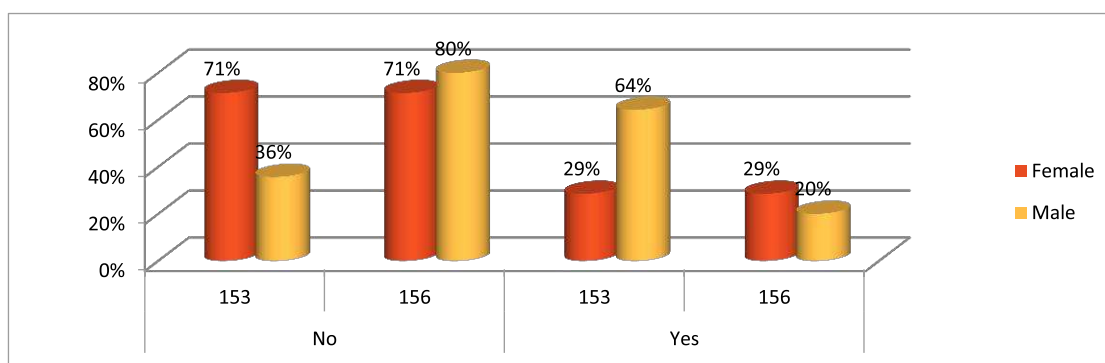
Forty percent (40%) of the special persons are skilled workers; 20% run a shop whereas 40% others selling “sweet candies” and “Hafiz Quran” that implies source of livelihood to be teaching Quran.

Figure 15 -Reasons for special persons not working



Reportedly, 69% of the disabled family members are incapable of working. 9% find it difficult to manage or, they lack the skills; while 3% either have no support available or are debilitated by local perception.

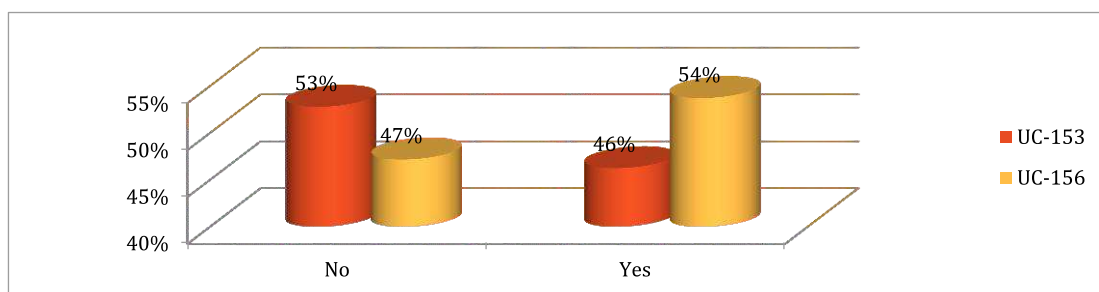
Figure 16 - Will they (special persons) work if support provided?



The majority of the respondents appear unwilling to work even with provisions. 71% of the disabled females from either Union Council answered in the negative, compared to 36% males from UC-153 and 80% from UC-156. 29% of females from both the Union Councils are willing to work if support is provided, compared to 64% males from UC-153 and 20% from UC-156.

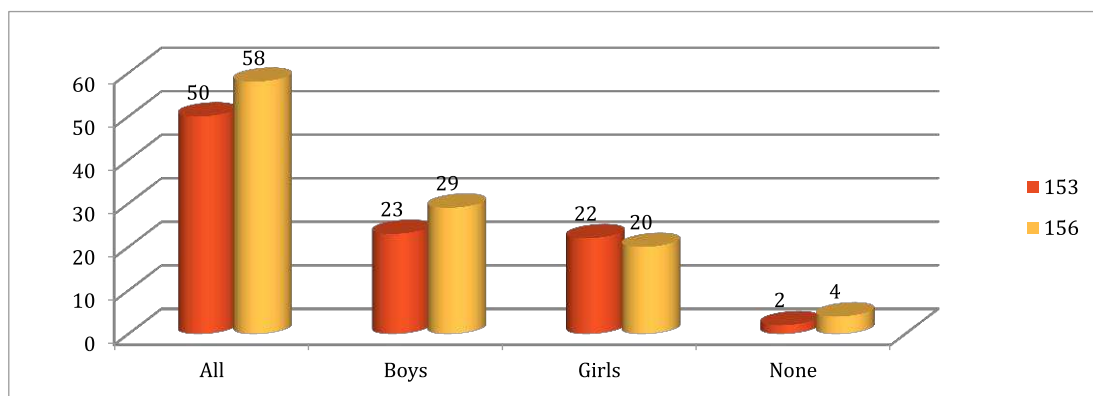
**c) Children Education**

Figure 16 - Do children go to school?



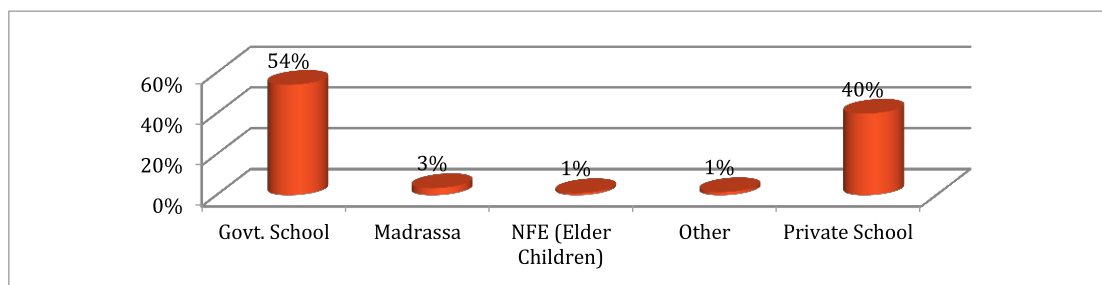
From UC-153 46% of the respondents’ children attend school, compared to 54% from UC-156.

Figure 17 -If "Yes" who goes to school?



Of the respondents from UC-153, 50% send their children to school, regardless of sex; 23% send their sons to school; and 22% send their daughters. From UC-156, 58% of the respondents send all their children to school; 29% send only their sons; and 20% send their daughters.

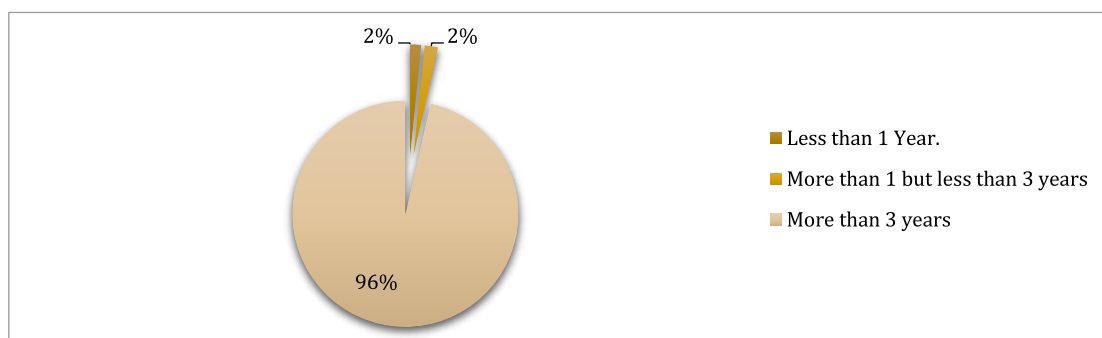
Figure 18 - Which school do they go to?



The majority (54%) of the respondents reported that their children attend a government school, while 40% send their children to private schools. A mere 3% of the respondents' children attend an Islamic educational institute.

**d) Residential Status**

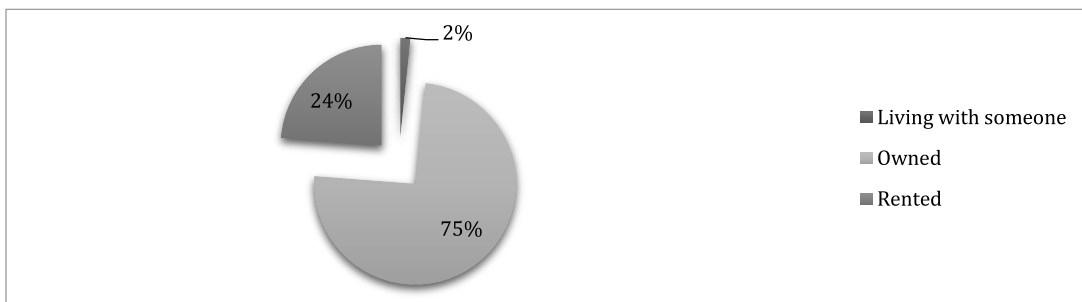
Figure 19 -How long are you living in this area?



Most of the respondents (96%) have resided in their current locality for more than a year.

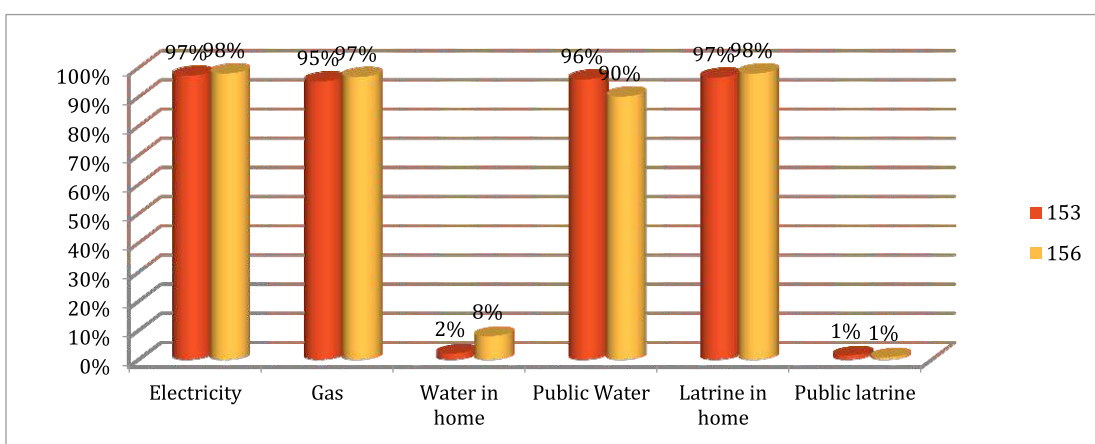
Figure 20 - Mode of Residence

This house is...



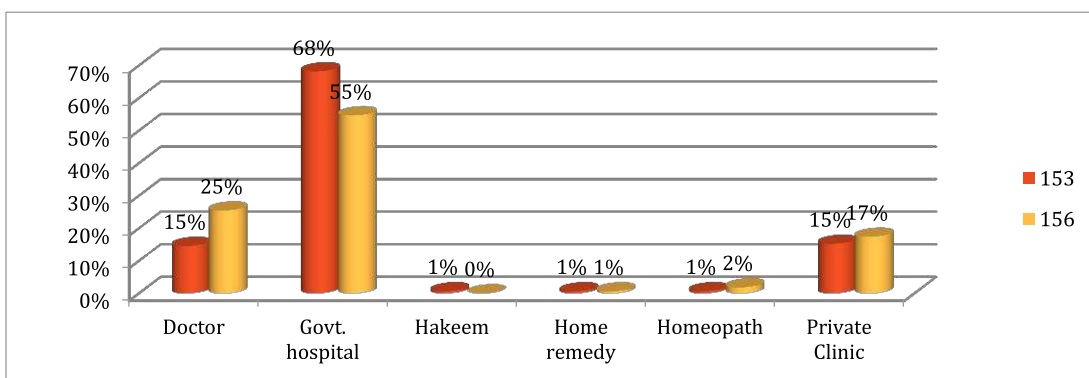
A majority of 75% respondents owns their houses, while 24% have rented their current residences.

Figure 21 - Access to the following basic facilities



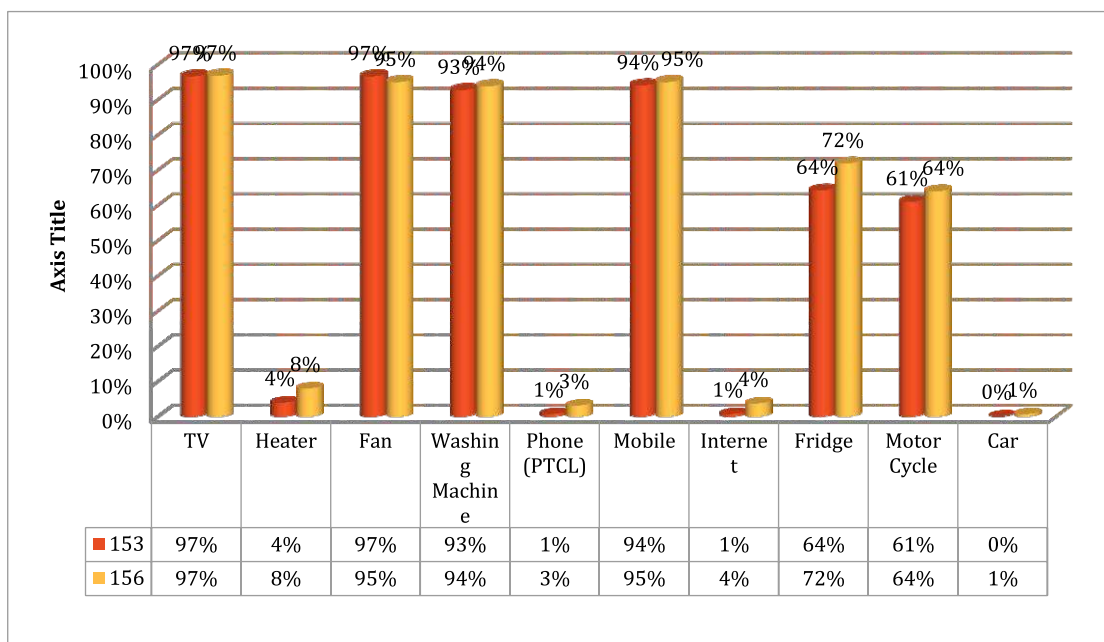
An overwhelming majority of the respondents has access to the facilities of electricity (97% of UC-153 and 98% of UC-156), gas (95% of UC-15 and 97% of UC-156), public water (96% of UC-153 and 90% of UC-156), and in-home latrine (97% of UC-153 and 98% of UC-156). It must be noted that a mere 2% and 8% respondents of UC-153 and UC-156 respectively, have access to water in their homes. Moreover, only 1% of the respondents from each of the Union Councils have access to public latrines.

Figure 22 - Who do you go to for ailments and health issues?



Most of the respondents from either Union Councils seek medical assistance from a government hospital: 68% from UC-153 and 55% from UC-156. 15% respondents from both UC-153 either visit doctors or private clinics; while, from UC-156, 25% visit doctors and 17% visit private clinics.

Figure 23 -Asset ownership

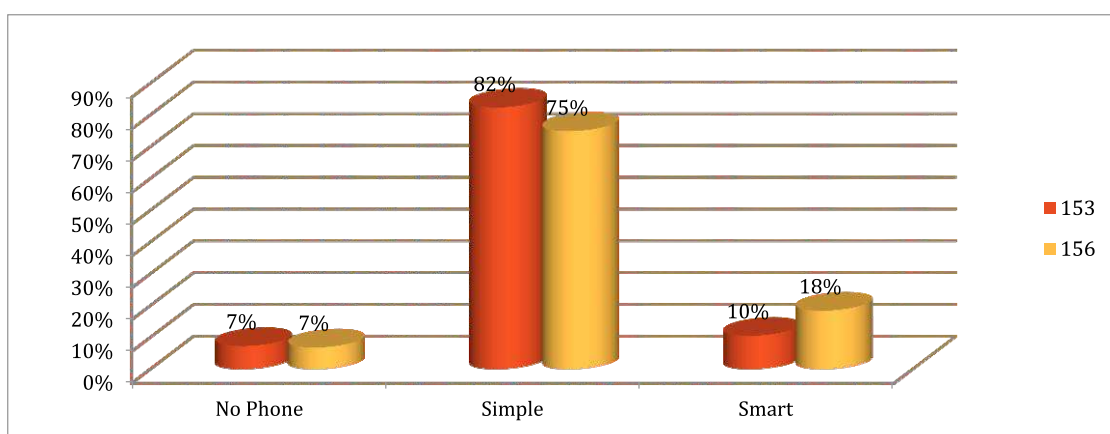


Of all the electrical appliances, television, fan, washing machine, and mobile phone are owned by the most number of respondents. 97% of the respondents from both the Union Councils own televisions; 97% from UC-153 and 95% from UC-156 own fans; 93% from UC-153 and 94% from UC-156 own washing machines; and 94% from UC-153 and 95percent from UC-156 own mobile phones. The second and third most popular appliances are refrigerators and motorcycles respectively. 64% of the UC-153 respondents and 72% of UC-156 own refrigerators. 61% of the UC-153 and 64% of UC-156 own motorcycles.

**e) Use of Phone**

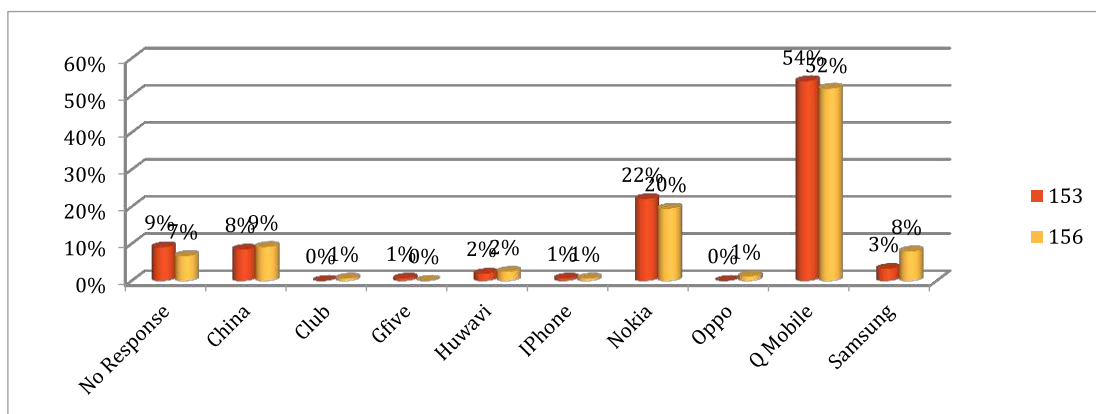
Figure 24 - Type of mobile owned

If you own mobile then it is...



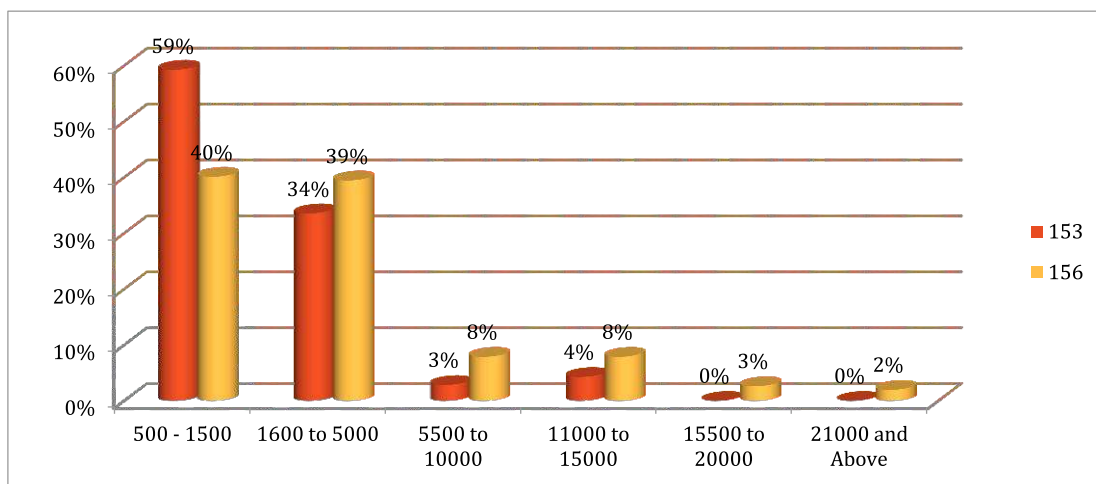
A large majority of the respondents own simple mobile phones: 82% from UC-153 and 75% from UC-156.

Figure 25 -The brand name of mobile owned



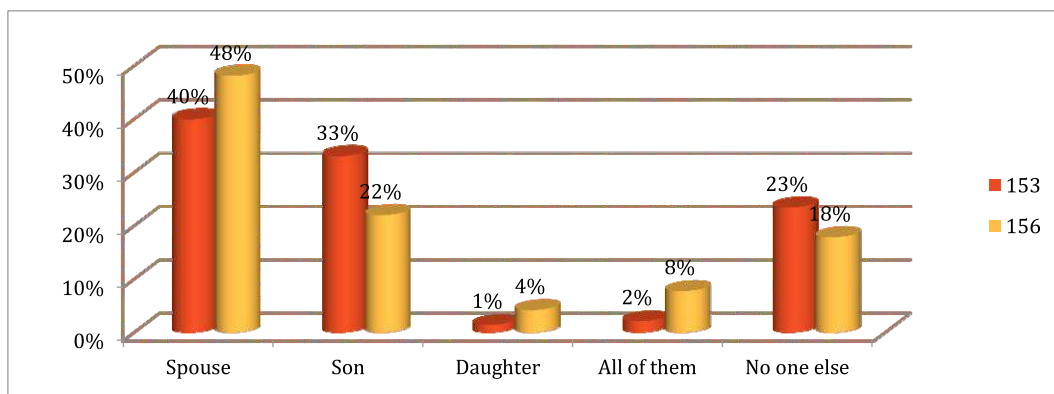
Q-Mobile is the most widely used brand among the respondents, as shown by the responses from 54% of those from UC-153 and 52% from UC-156. Nokia is used by 22% of the respondents from UC-153 and 20% from UC-156. Other brands are significantly less popular than the aforementioned.

Figure 26 -What is the estimated price of mobile owned?



Most of the respondents estimated the price of their mobile phones to be between 500-1500: 59% from UC-153 and 40% from UC-156. 34% of those from UC-153 and 39% from UC-156 own mobile phones that are prized between 1600 and 5000.

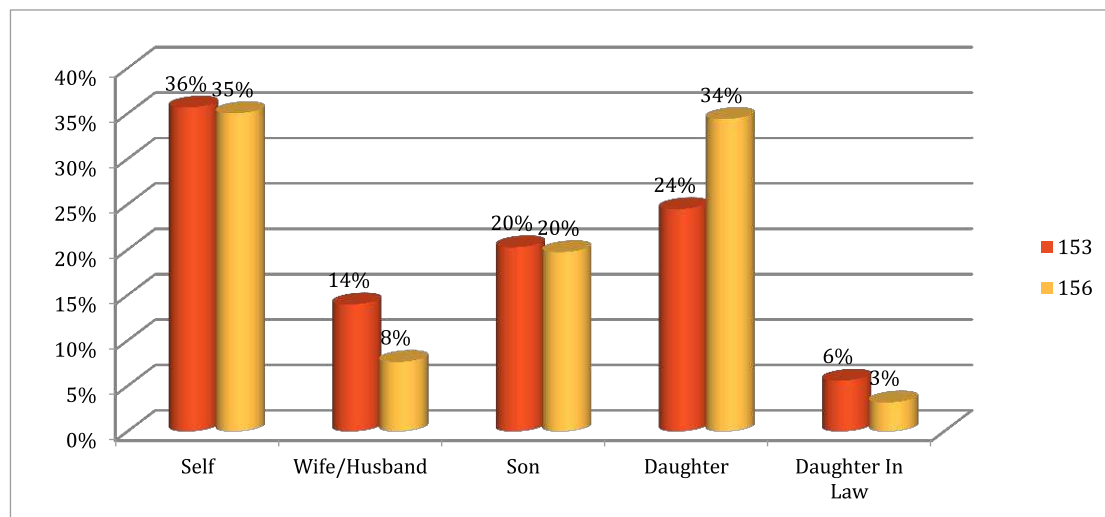
Figure 27 - Other than you, who else has a mobile in your family?



The spouses of 48% respondents from UC-156 and 44% from UC-153, own mobile phones. The sons of the respondents (33% from UC-153 and 22% from UC-156) make up the second group that owns the devices.

#### f) Household literacy level

Figure 28 -Who is the most literate in the family?

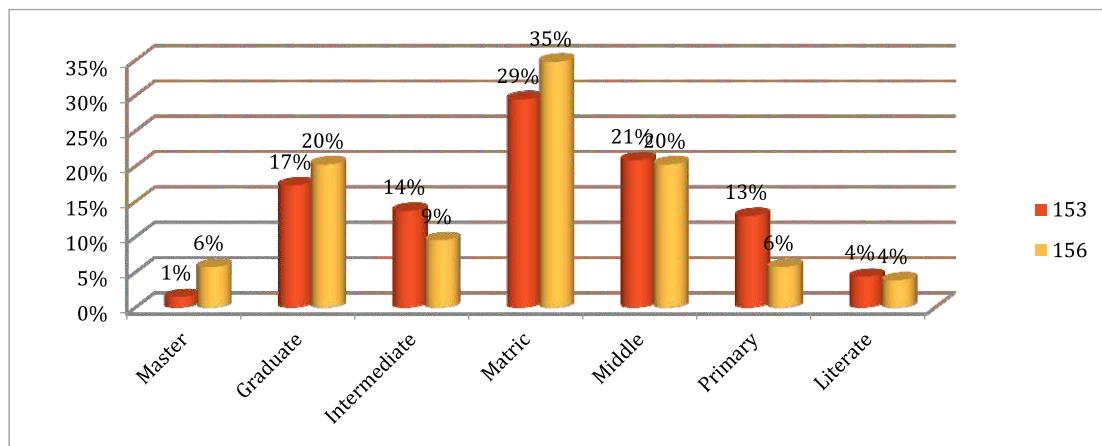


Most of the respondents (36% from UC-153 and 35% from UC-156) are themselves the most literate members of their families, followed by their daughters, as 24% of the respondents from UC-153 and 34% from UC-156 have answered. 20% of the respondents from either Union Council believe their sons are the most literate family members. There appears to be a focus on children's education, since they comprise of the most literate members of the respondents' families.

These findings are also supported by FGDs and IDIs with the community members and other respondents, which are summarised below:

- Due to the low income level, boys are forced to work and earn money as soon as they complete the minimum education i.e. matric.
- Due to the lack of college or technical institution in the surrounding of both UCs, both boys have no other option to work with a local Ustad and get involved in economic activities and helping the parents in livelihood.
- The girls are not allowed to be involved in any outdoor economic activity due to the culture, which left no option for them than to keep studying. The only flexibility they have is to get a job in a nearest school or teach children in the evening at home academy.

Figure 29 - What is the highest qualification in the household?



For most of the respondents' households, Matriculation is the highest educational qualification, as shown by the answers from 29% and 35% of the respondents from UC 153 and UC-156 respectively. In 17% of the respondents' homes from UC-153 and 20% from UC-156, a graduate degree is the highest educational qualification in the household. A middle school education is the main qualification in 21% of the respondents' households from UC-153 and 20% from UC-156.

Discussions with the US residents reveal that due to the low education level, a very low portion of the total male population is involved in a decent or high calibre job in both UCs. They are either into support jobs in government and private organizations or working as salesmen in distribution companies.

#### **g) Household Demographics: Analysis and Insights**

The data presented in Section A show the family demographics of UC-153 and UC-156. Almost all the families are patriarchal in structure, and the predominant religion is Islam. The heads of the households from these Union Councils are primarily business owners or are involved in jobs. Females of the households are mostly unemployed. A small number of the respondents also reported that they have disabled family members, most of whom are males who suffer from mental disorders. Around 50% of both, disabled females and males from either Union Council are involved in economic activity. Of the individuals who are not, most refuse to partake in economic activity even if support is provided. The majority of those who were willing to participate in the presence of support, is comprised of males from UC-156. Among the households of UC-156, most children attend school, in contrast with the majority of the UC-153 households. The most common choices of schools are government schools (54%) and private schools (40%). 96% of the respondents are living in their locality for a time period between 1 and 3 years. 75% of the residents own the houses they are currently residing in, while others live in tenements.

The majority of the respondents from both UC-153 and UC-156 have access to electricity, gas, public water, and in-home latrines. However, there is very limited access to public latrines and a shortage of water supply to homes. Most of the respondents own electrical appliances including televisions, washing machines, and mobile phones. Comparatively fewer% of the respondents own motorcycles and refrigerators, and there is scarce internet access. Among the owners of mobile phones, the brands, Q-Mobile and Nokia are most popular, as they fall into the predominant price range of Rs. 500 – Rs.5000. Mobile phone owners in most households are the

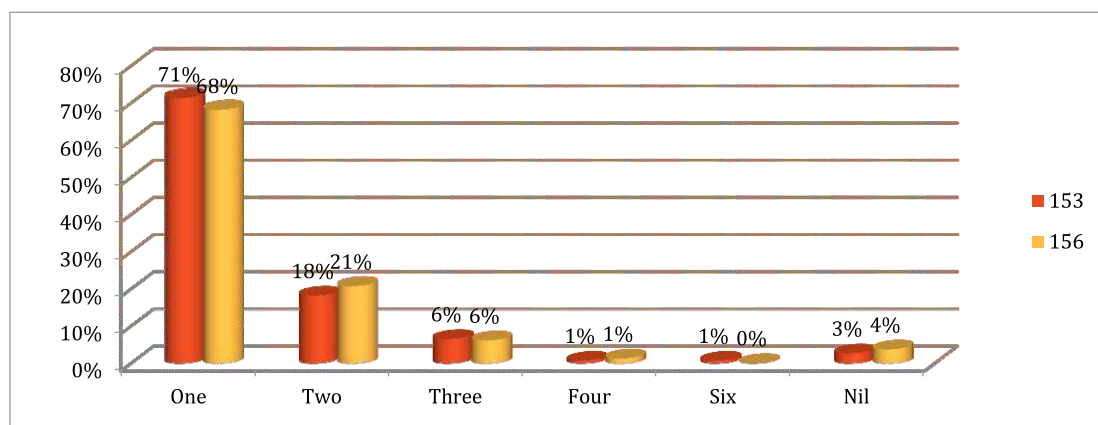
parents and sons. The overall literacy of the two Union Councils is quite low, as the most common academic qualification is Matriculation (29% in UC-153 and 35% in UC-156). Hence, it can be deduced that these areas are poverty-stricken as clearly indicated by the literacy distribution, children’s attendance to government schools, scare ownership of motorcycles and almost no ownership of cars, and price ranges of the mobile phones.

### 3.2 Section B: Household Income and Consumption

The following section presents data pertaining to household income, sources of income, prior training, and access to financial facilities.

#### a) Wages and Income

Figure 30 - How many wage earners are there in the family?



The majority of the respondents belong to households with a single wage earner: 71% from UC-153 and 68% from UC-156. Only 18% of the respondents from UC-153 and 21% from UC-156 belong to households with two people who are employed for wages.

Figure 31 - Who is the main wage earner in the family?

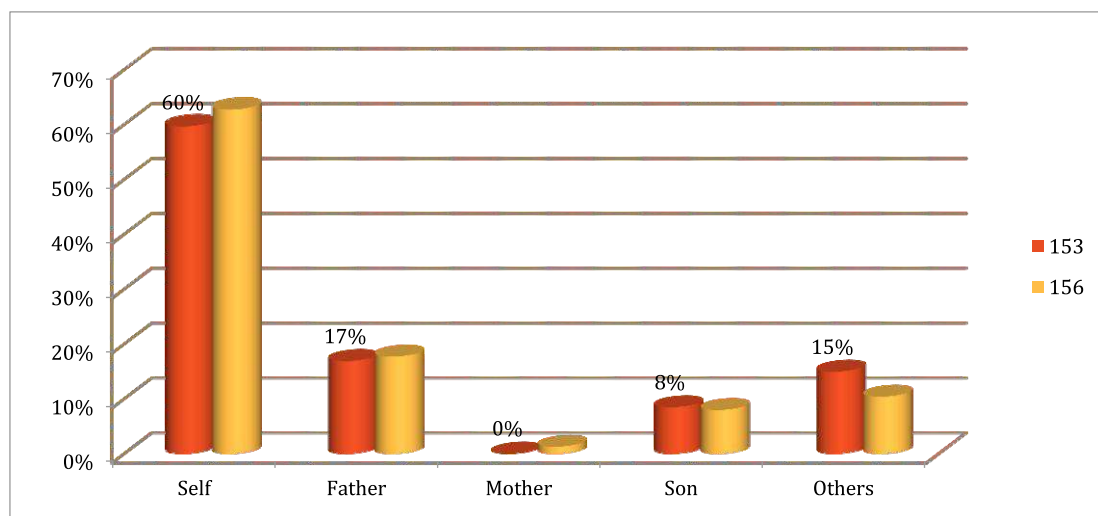
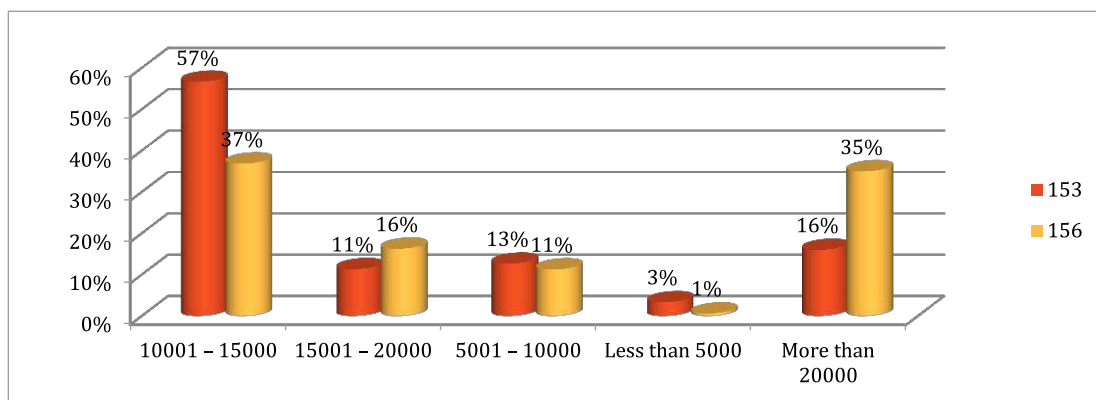


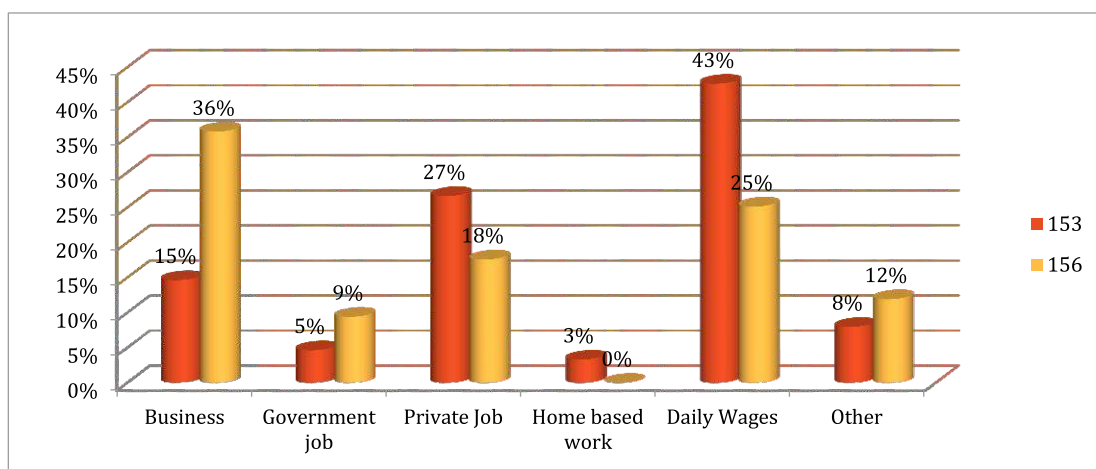


Figure 32 -What is the monthly family income in rupees?



The data shows that majority of the house is dependent single source of income, which is not high due to the low education and type of economic activity of the bread earner. The respondents from UC-153, the most common range of family income is 10001-15000, as reported by 57% . However, 16% reported a family income of more than 20000. Similarly, even in UC-156, the most common range of income - as reported by 37% –is 10001-15000; while a close 35% reported a family income of more than 20000.

Figure 33 - What is the main source of monthly family income?

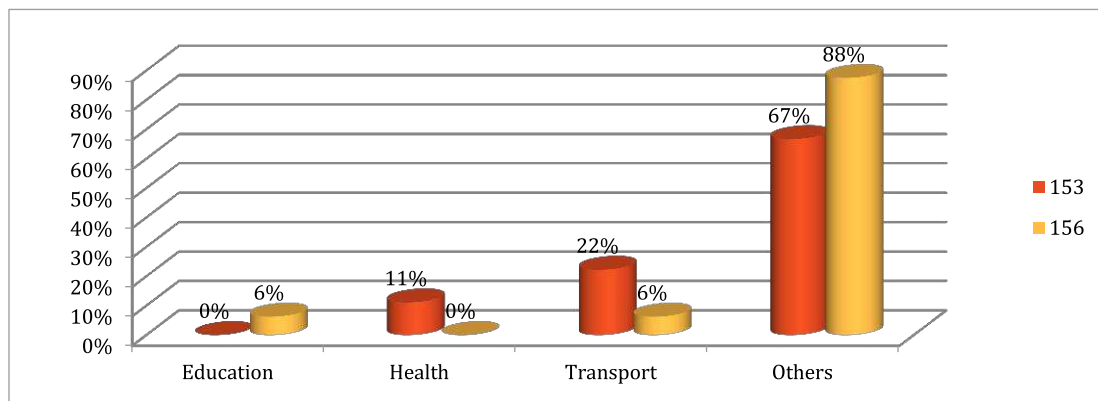


The predominant source of the family income in UC-153, as reported by 43% of the respondents, are daily wages. Private jobs are the second most common sources of an income in the Union Council, as reported by 27% of the respondents. In UC-156, however, the predominant source of income are business, as stated by 36% of the respondents. 25% of the UC-156 respondents' main source of income are daily wages.

**b) Sources and Types of Employment**

Those employed in government jobs provided details about the departments they are employed in.

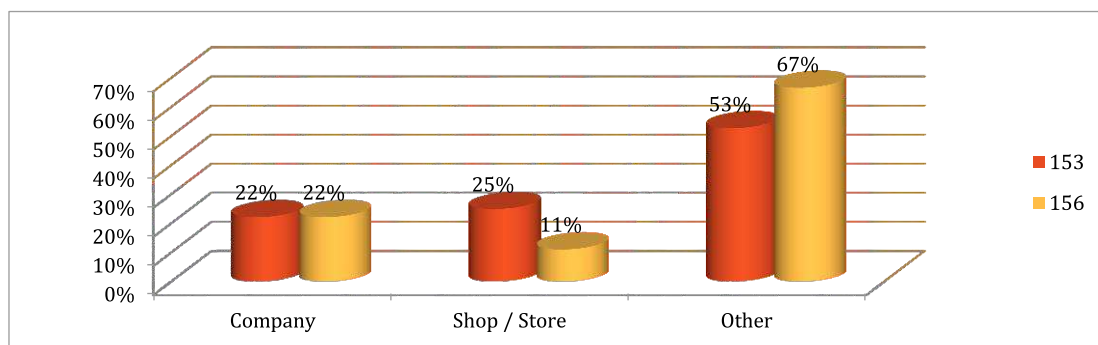
Figure 34 - Employed in a Government Job



As shown in figure 34, 5% of the UC-153 respondents and 9% of the UC-156 respondents stated that their main source of income is a government job. Among those employed in the public sector, 67% of the respondents from UC-153 and 88% from UC-156 are employed in sectors other than education, health, and transport. 22% from UC-153 and 6% from UC-156 work in the transport sector.

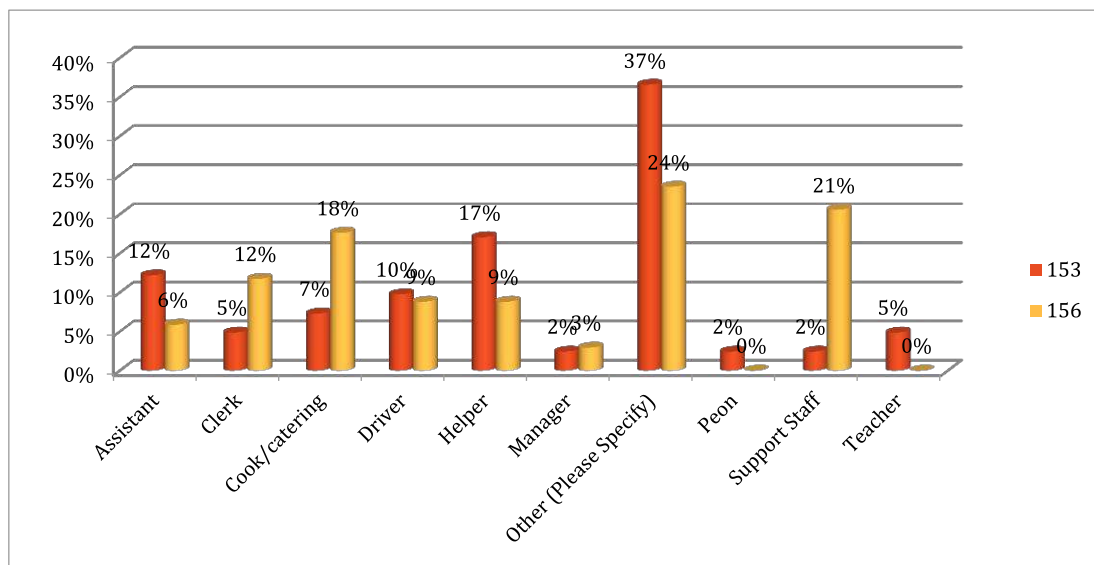
From the discussions with residents it is found that the majority of the respondents of other category is working in Railway on a secretarial or clerical positions. The earnings are not enough to support the family and meet the monthly expenditures. The most valuable resource available to this category is time. They are free from them in the afternoon and due to the lack of financial resources are unable to start any economic activity for their living.

Figure 35 - Employed in private jobs



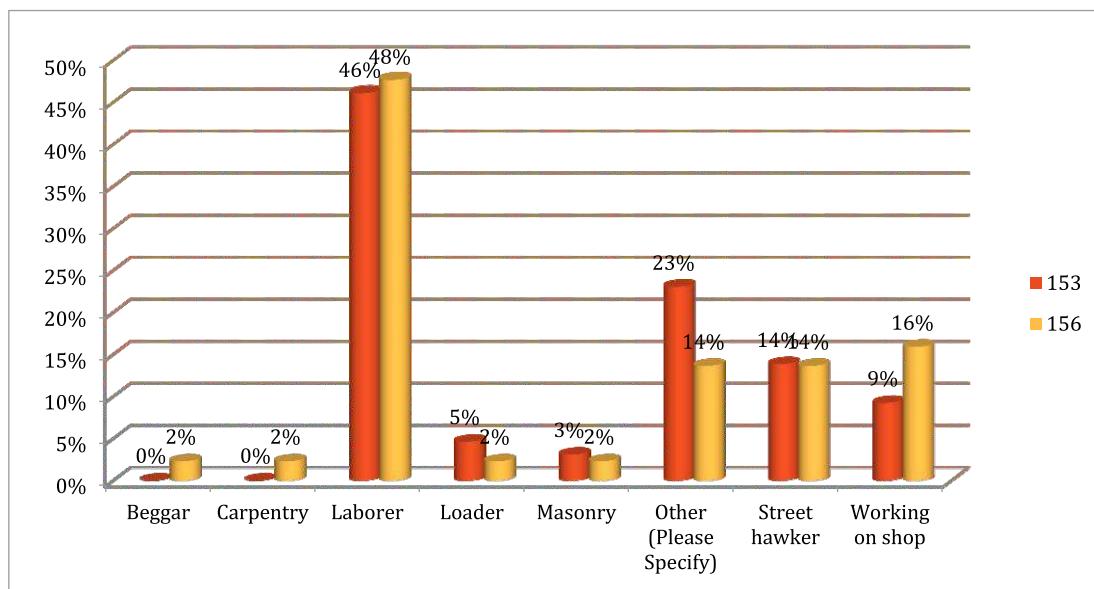
As presented in figure 35, 27% of the respondents from UC-153 and 18% from UC-156 are employed in the private sector. Of these individuals, the majority (53% of UC-153 and 67% of UC-156) are employed in jobs other than those at a company or a store. 22% respondents from both UC-153 and UC-156 are hired at a company; while 25% of UC-153 and 11% of UC-156 respondents work at a store.

Figure 36 - If in jobs then what is the designation?



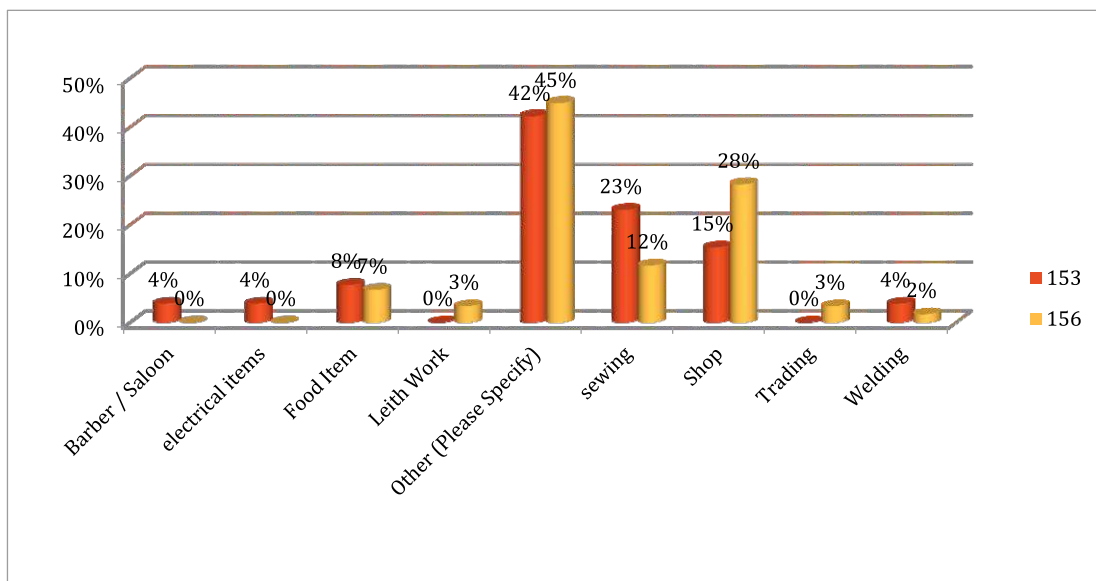
Among the UC-153 respondents who hold private jobs, 29% have accessory jobs: 17% work as helpers and 12% as assistants. 10% work as drivers and 7% as cooks. Among the respondents of UC-156, 21% are support staff members, 18% are cooks, and 9% as drivers. However, the majority of the respondents of either Union Councils (37% from UC-153 and 24% from UC-156) hold other jobs.

Figure 37 - Professions in case of wage-employment



As shown in figure 37, 43% of the respondents from UC-153 and 25% from UC-156 earn an income from daily wages. Of these daily wage earners, a majority (46% of UC-153 and 48% of UC-156) are labourers. 14% respondents from both of the Union Councils are street hawkers; while 9% from UC-153 and 16% from UC-156 work at shops. 23% and 14% of the respondents from UC-153 and UC-156 respectively have other professions.

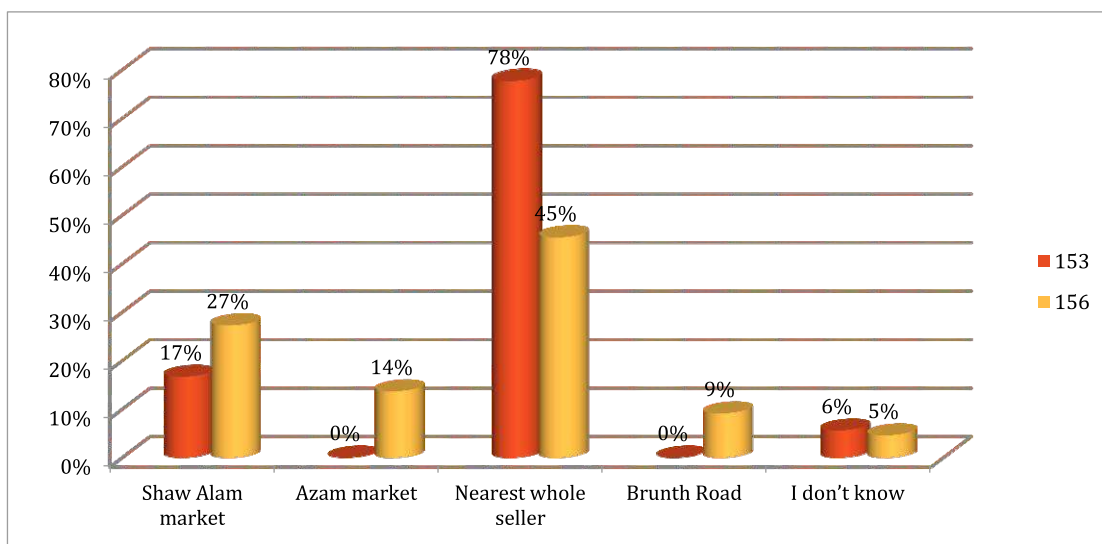
Figure 38 - Businesses in case of self-employment



15% of the total respondents from UC-153 and 36% from UC-156 earn their incomes from their businesses (ref. figure 32). 23% of these business owners from UC-153 are involved in sewing, in comparison to 12% from UC-156. 15% from UC-153 own a shop, as do 28% of those from UC-156. The majority of the business-owners from either Union Council (42% UC-153 and 45% UC-156) own other businesses.

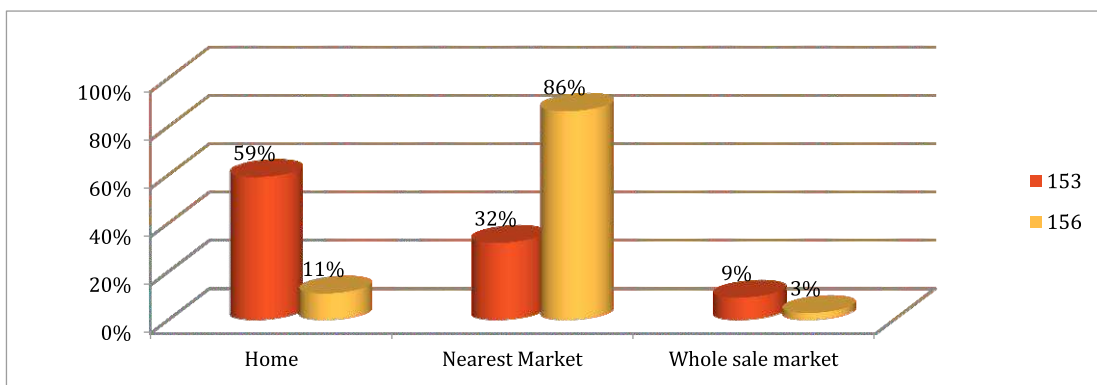
**c) Purchase of Raw Material (if Any)**

Figure 39 -Where do you get the raw material for businesses?



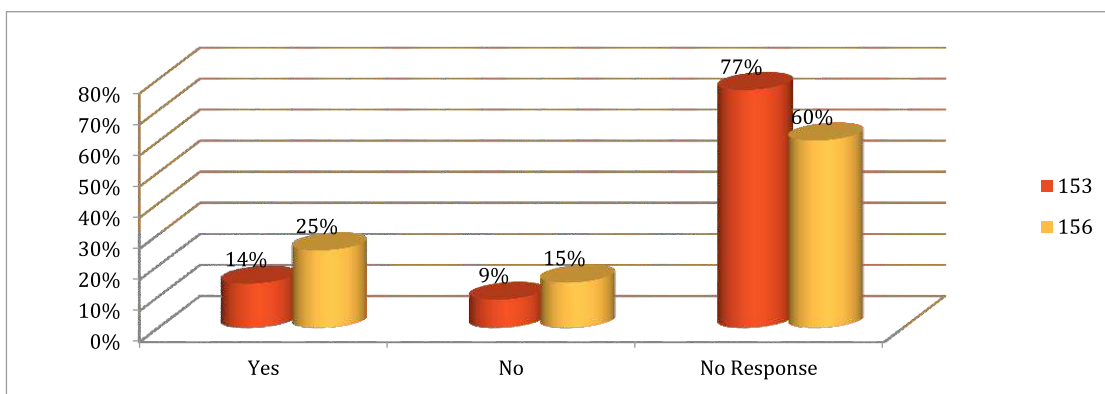
A majority of (78% of UC-153 and 45% of UC-156) the respondents purchase raw material from their nearest whole sale market. More people (27%) from UC-156 purchase raw material from Shaw Alam Market, than those from UC-153 (i.e. 17%). Azam Market is the main source of raw material for 14% of the respondents from UC-156.

Figure 40 - Where do you sell your products/services?



Of the UC-156 respondents, a majority of 86% sells its products/services at the nearest market, compared to 32% of the UC-153 respondents. 59% of the UC-153 respondents sell their products/services from home, compared to a mere 11% of those from the other Union Council.

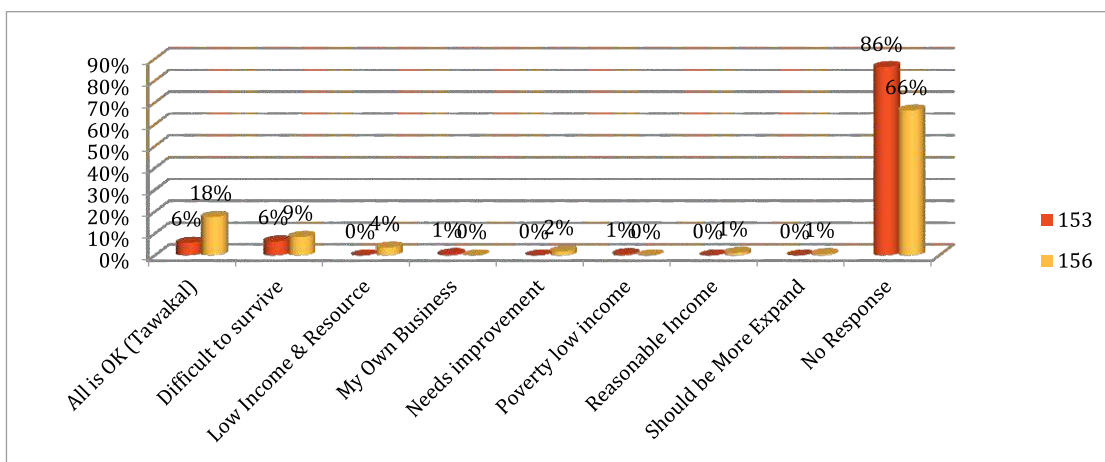
Figure 41 - Satisfaction with current business setup



No data is available for most of the respondents regarding their satisfaction with the current business setup. 14% of the respondents from UC-153 and 25% from UC-156 are in fact satisfied; whereas 9% and 15% from Union Councils 153 and 156 respectively, answered in the negative.

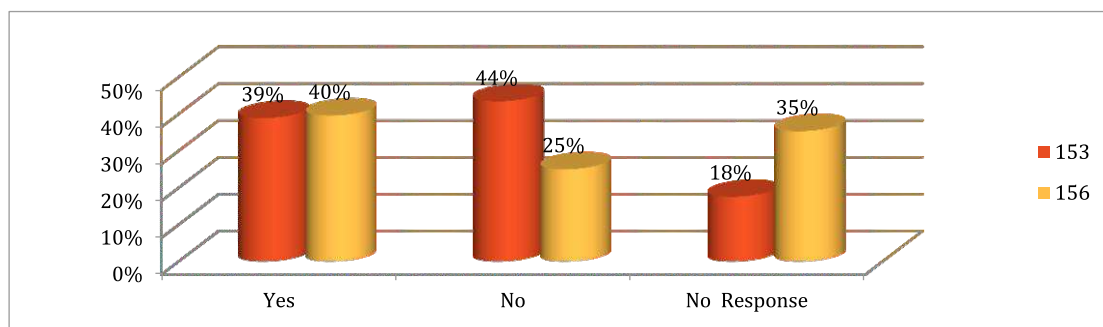
Respondents further explained their reasons which are categorized below:

Figure 42 - Satisfaction to Current Livelihood Status



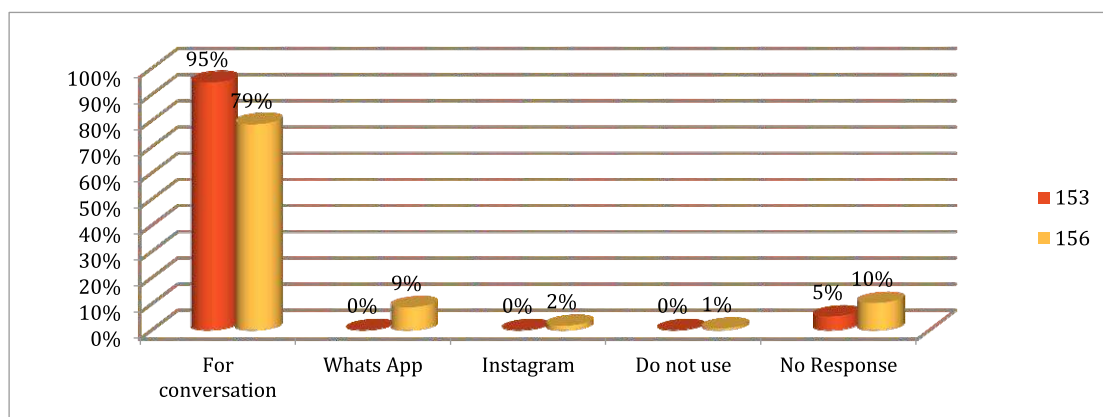
**d) Technology, Training Support for Business and Access to Finance**

*Figure 43 - Do you use mobile or internet for business promotion?*



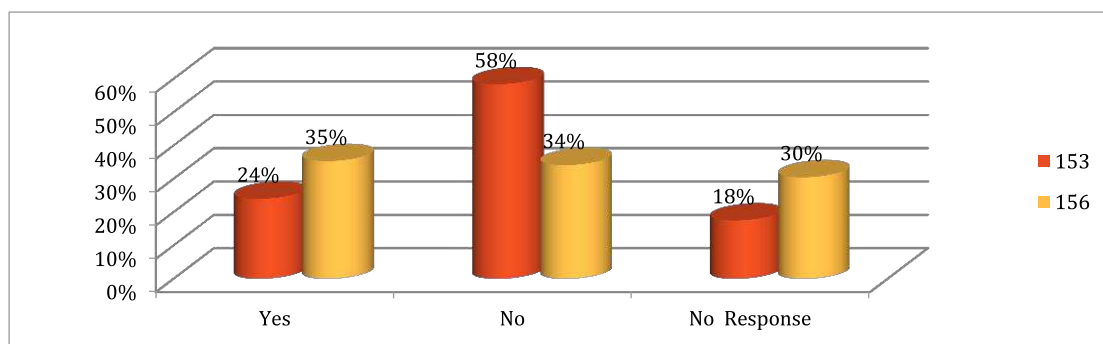
The majority (40%) of the UC-156 respondents use the internet for the promotions of their businesses, while the majority (44%) of the UC-153 respondents do not.

*Figure 44 - Which of the following do you use mobile for business?*



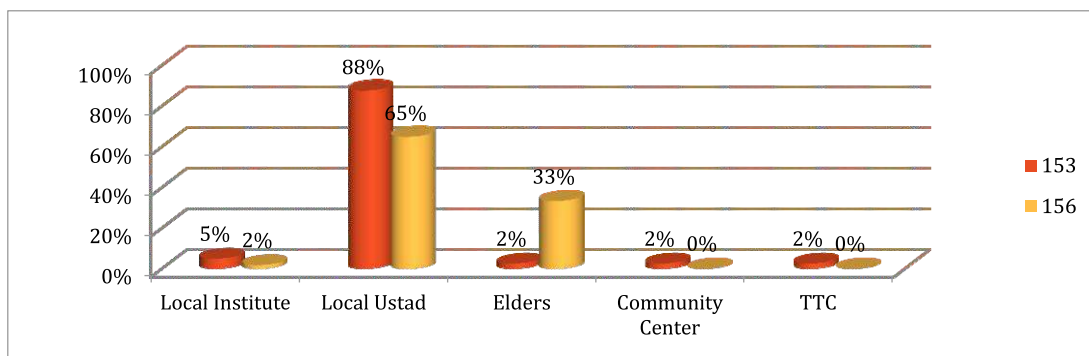
As per figure 44, the respondents who do use the internet/mobile phones for business promotion i.e. 39% from UC-153 and 40% from UC-156, the majority of the respondents use the technology for conversation (95% from UC-153 and 79% from UC-156).

*Figure 45 - Have you ever attended any training for your business?*



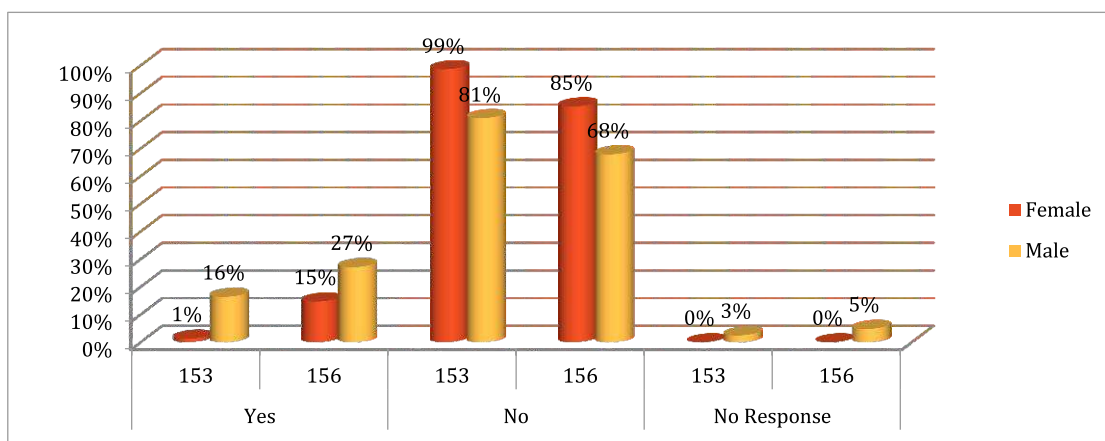
Most of the respondents from UC-153 have not been formally trained for their businesses, as is evident by the responses of 58% of the respondents, compared to only 34% of those from UC-156. 35% of the UC-156 respondents and 24% of the UC-153 respondents have in fact attended training for their respective businesses.

Figure 46 - If "Yes" for training, then from where?



As shown in figure 46, of the 35% UC-156 respondents and 24% of the UC-153 respondents, most have been trained by local ustad: 88% from UC-153 and 65% from UC-156. 33% of the UC-156 respondents have been trained by their elders.

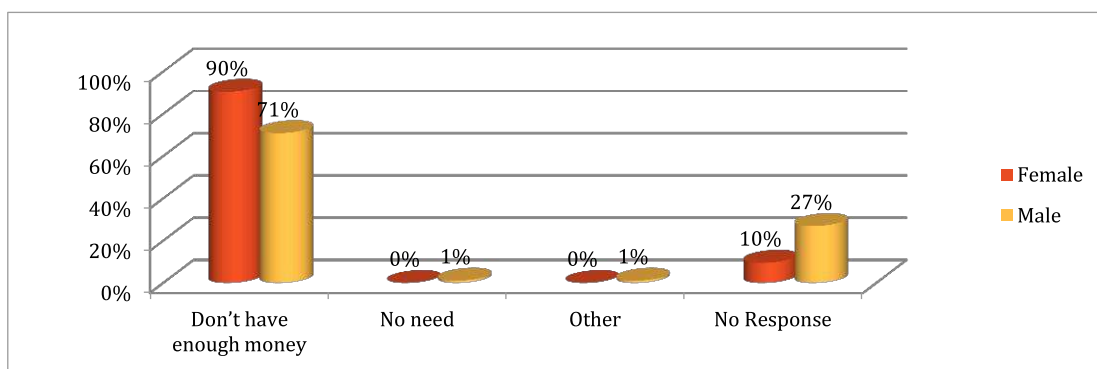
Figure 47 -Do you have a bank account?



Between the two Union Councils, the majority of the respondents do not have bank accounts, as stated by 99% females and 81% males from UC-153, and 85% females and 68% males from UC-156. Of the respondents who answered in the affirmative, the majority are men: 16% from UC-153 and 27% from UC-156.

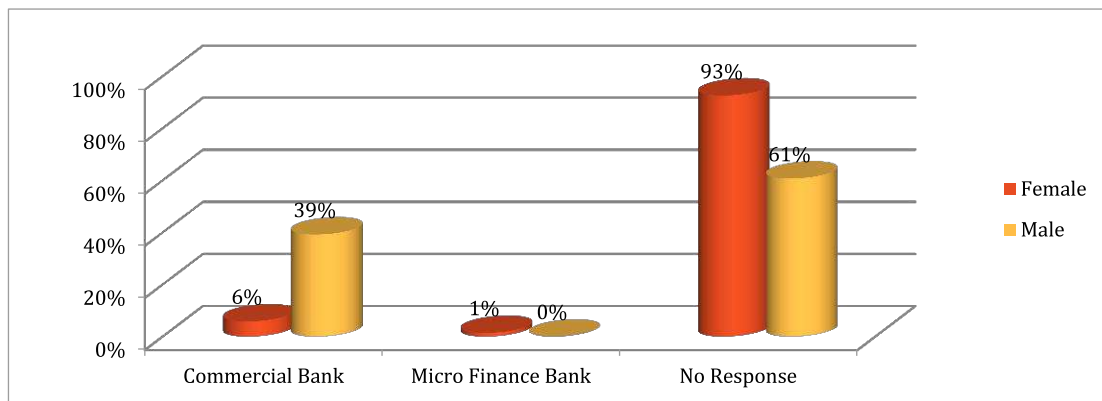
**e) Use of Bank Account**

Figure 48 -Reasons for not having a bank account



Among the respondents who do not have bank accounts, as shown in figure 49, the primary reason is financial insufficiency, as stated by 90% females and 71% males.

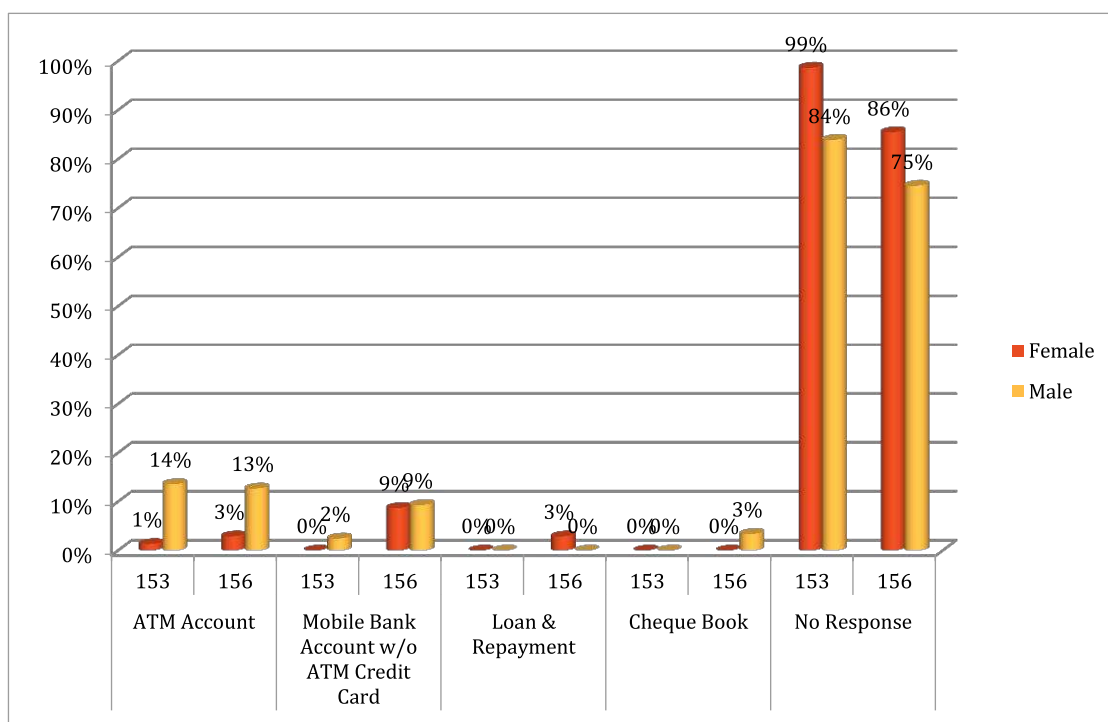
Figure 49 - Banks where accounts maintained



Among the respondents who have bank accounts, as shown in figure 49, 39% males and a mere 6% females have commercial bank accounts. For the majority of the respondents (93% females and 63% males) data in unavailable.

**f) Use of Financial Services**

Figure 50 - Financial services used



More males have used the ATM service in comparison to females i.e. 14% males in UC-153 and 13% in UC-156. However, for the majority of the respondent's data is unavailable.

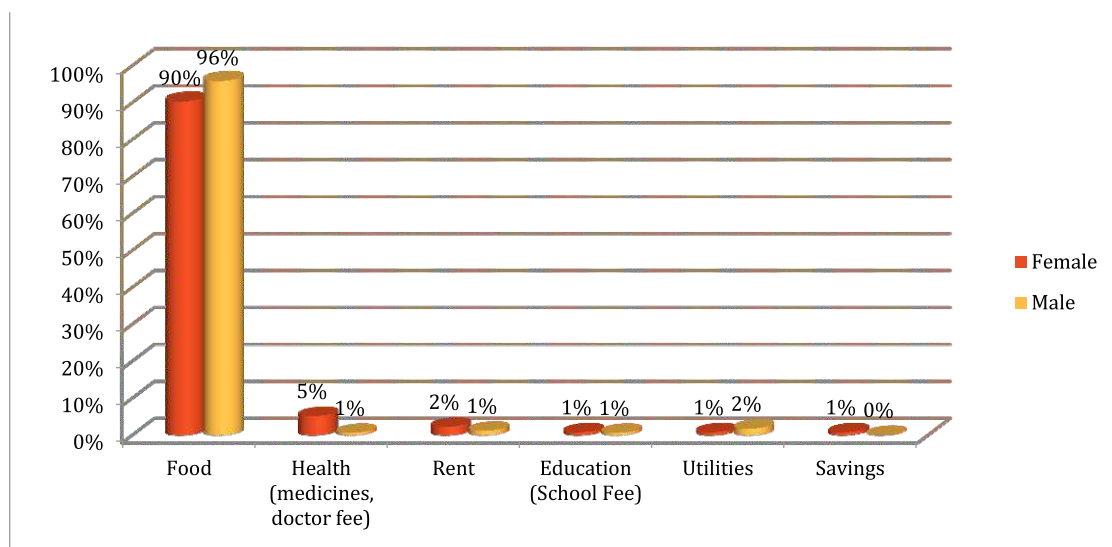
**g) Allocation of Income to Consumption Priorities**

Participants were asked to rate their consumption priorities of their monthly income. The responses were as follows:



Figure 51 - Priority 1

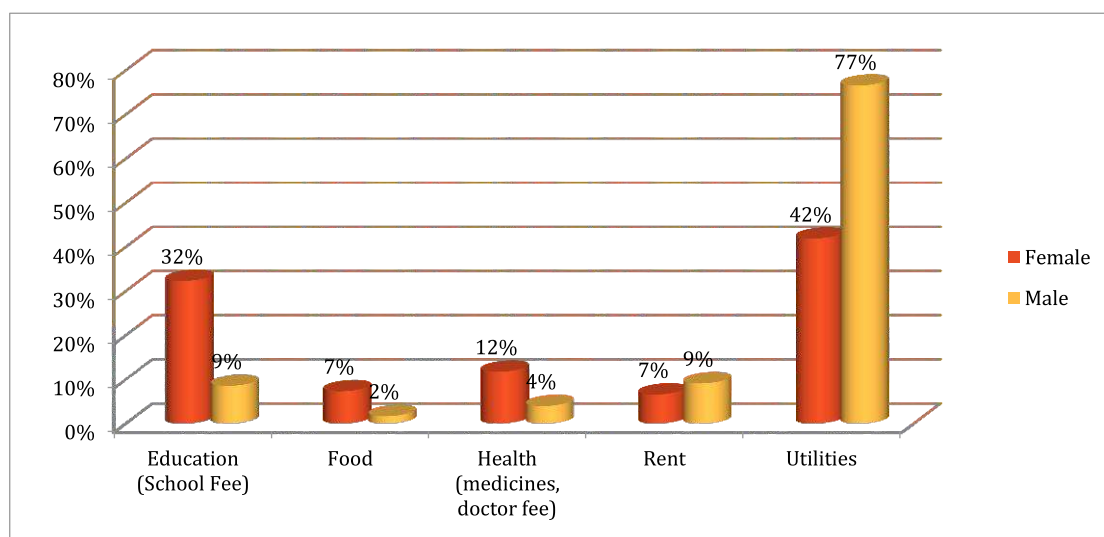
The primary priority of the overwhelming majority of the respondents (90% females and 96% males) is food.



It is not surprising to find that the top most priority for the an overwhelming 98% respondents is food; all other considerations become secondary to survival.

Figure 52 - Priority 2

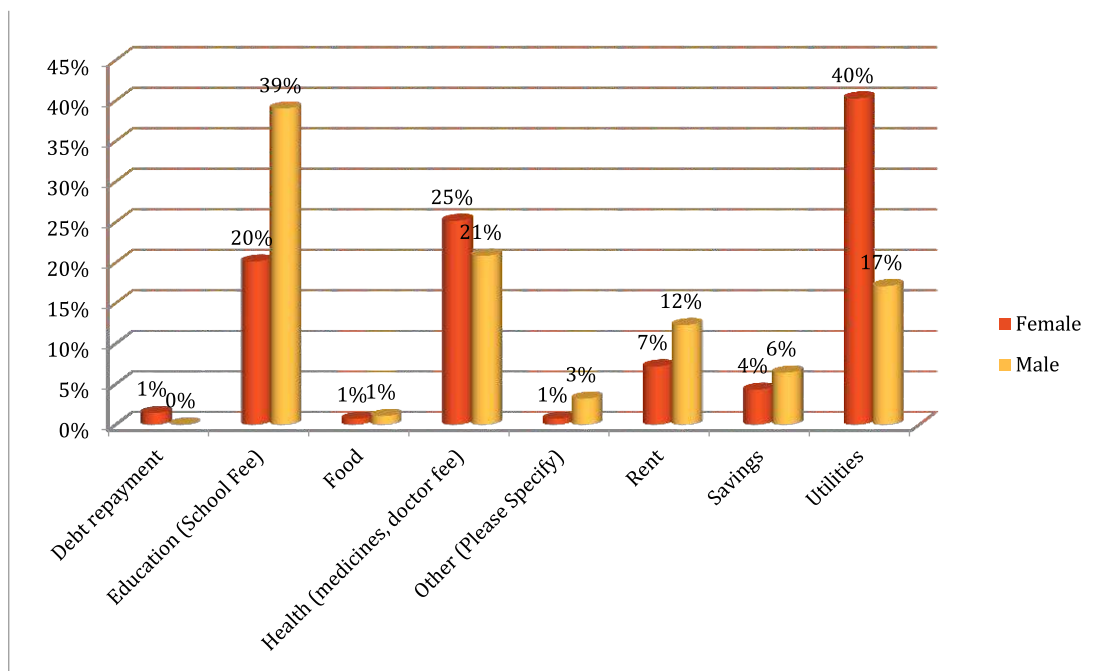
After priority number one has been met then the 2nd highest priority for households is...



For 77% of the male respondents and 42% of the females, utilities are the second highest priority. A larger% age of females (32%) stated education as their second highest priority, compared to the male respondents of whom a mere 9% marked 'education' as their response.

Figure 53 - Priority 3

After priority number one and two have been met then the 3rd priority of the residents of UC 153 and 156 are as follows:



For 40% of the females, utilities are the third highest priority, compares to only 17% of males. Predominantly for men, the third highest priority is education, compared to 20% females. 25% females and 21% males stated 'health' as their response.

**h) Analysis of Findings on Household Income and Consumption**

Section B presents information about the finance and income generation of the respondents' households. Most households are dependent on a single wage earner (aged, primarily, between 36 and 50 years), as reported by 71% of the UC-153 and 68% of the UC-156 respondents. The most common range of income of the respondents' families is Rs. 10001 – Rs. 15000. However, 35% of the UC-156 reported a family income of more than Rs. 200000. The top stated two priorities of the respondents, with no discrepancy between the sexes, are food and utilities. The third top priority is utilities for women, and education for men. The main source of most of the families' income in UC-153 is daily wage work, as stated by 43% of the respondents. In UC-156, 36% of the respondents' families earn through their businesses, and 25% through daily wages. 46% of the daily wage earners from UC-153 and 48% from UC-156 are labourers. Of business owners, 15% from UC-153 and 28% from UC-156 own shops, while 42% and 45% from UC-153 and UC-156 restively earn through sewing. However, the majority of the businesspersons have other businesses. Most of the respondents purchase raw material from their nearest whole sale market, and some from Shaw Alam market. Furthermore, the UC-156 respondents predominantly (86% ) sell their products and/or services at their nearest market, while those from UC-153 commonly prefer their homes. As far as the utilization of mobile phones and the internet for business promotion is concerned, more respondents from UC-156 avail these facilities than those of UC-153. The primary function for which mobile phones are used is to make conversation, as stated by large majorities of either Union

Council. More respondents of UC-156 than those of UC-153 have sought training for their businesses, primarily from local Ustads.

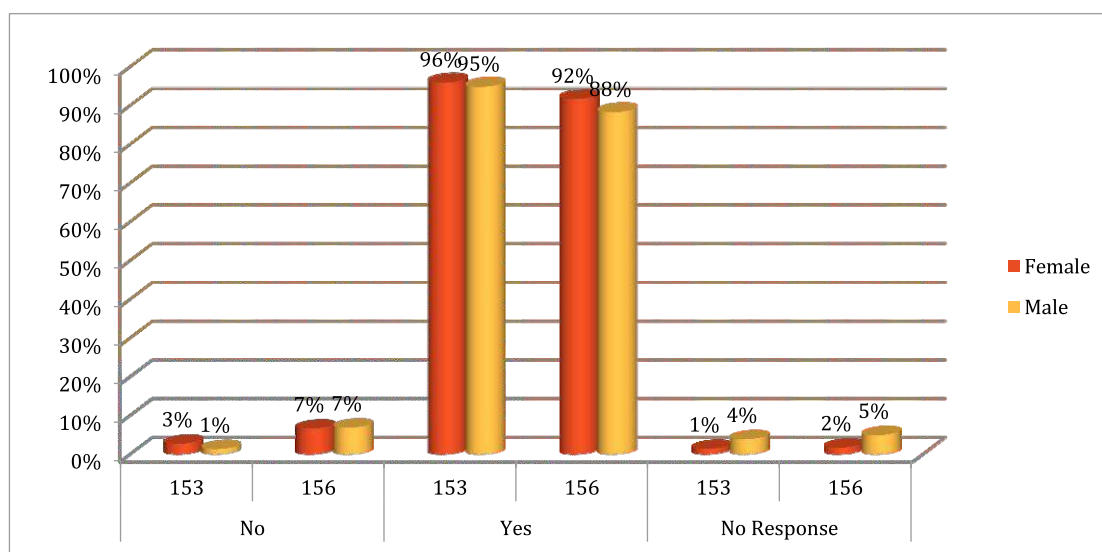
Among the 318 respondents, those who are government employees work in education, health, and transport departments; however, the majority of the government employees work in other departments. Private Job holders mostly work in places other than a company or shop. Job holders are primarily in positions of accessory staff, such as assistants, helpers, support staff; the rest are employed as cooks, drivers, and clerks. Generally, respondents do not have bank accounts primarily because they do not have enough money.

### 3.3 Section C: Household Resources Aspirations and Constraints

The section presents data about the respondents' hopes and aspirations for the future, as well as information about the prevalent ideas about income generation and market potential business skills training.

#### a) Desire and Ideas for Income Generation

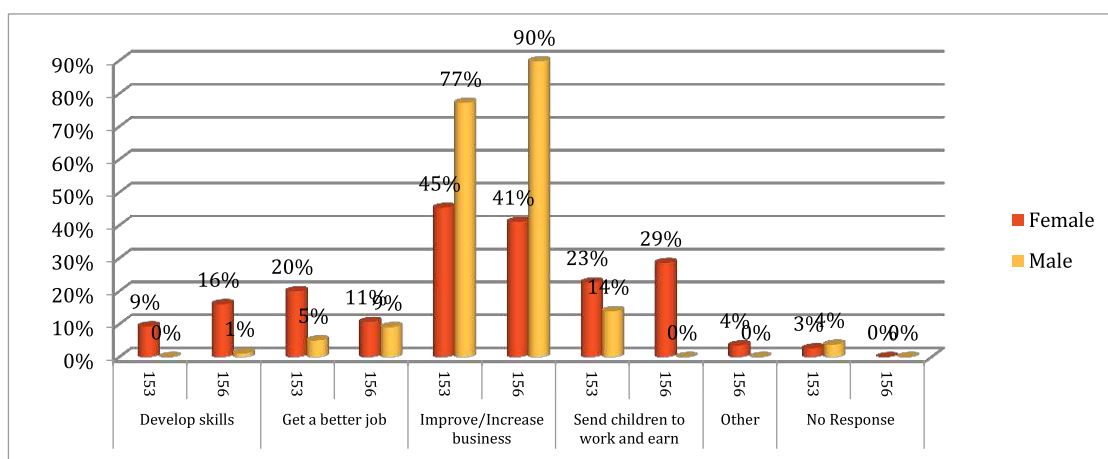
Figure 54 - Would you like to increase your income?



An overwhelming majority of the respondents answered in the affirmative: 96% females and 95percent males in UC-153, and 92% females and 88% males in UC-156.

Discussion with the youth and residents highlight that it is the desire of almost every category of the community to increase income, majority also want to do some sort of business but lack of ideas never encouraged to take a step towards any enterprise or establishment.

Figure 55 -What is the best way to increase income?

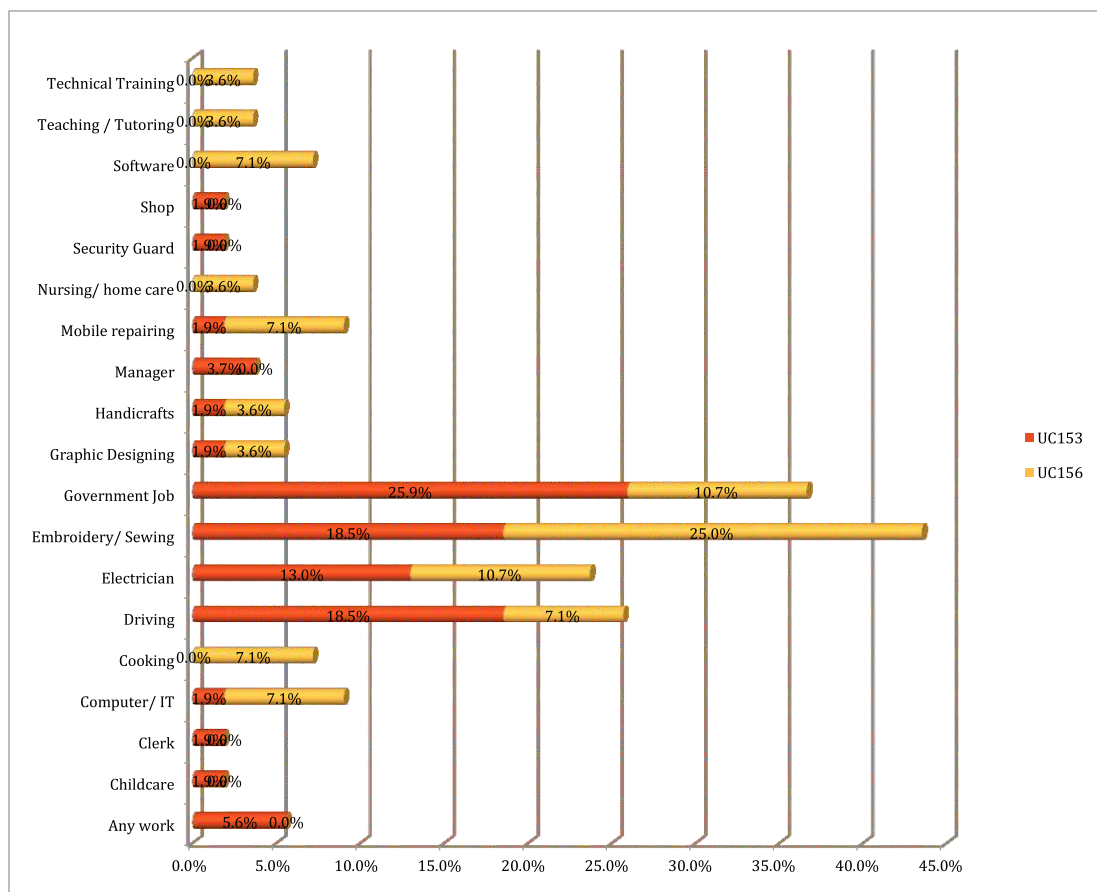


Of the majority of respondents who would like to increase their income, 45% females and 77% males of UC-153, and 41% females and 90% males of UC-156, believe improving and/or increasing business would be most beneficial for the desired effect. 23% of the female respondents from UC-153 and 19% from UC-156 believe that sending children to earn will most likely increase their household income. This idea seems less popular among males of either Union Council, as only 14% of those from UC-153 agree, while none from UC-156 do. 20% of the females from UC-153 stated that getting a better job would increase income, with agreement from 11% of the females of UC-156. This idea, too, appears less popular among the males, as only 5% from UC-153 and 9% from UC-156 are in agreement.

FGDs led us to conclude that there is a lack of entrepreneurial culture in the community e.g. both male and female community members do have time but don't know how to utilize them, the skills of stitching, embroidery is also available but not used for commercial purpose (it is only used for their own need), the qualified girls and boys are available in the community but neither exposed to the respective industry nor know how to do it, the senior citizens (both male and female) spending most of their time in gossips rather than transfer of information and skills to the younger community members.

**b) Market Potential for Skills and Business**

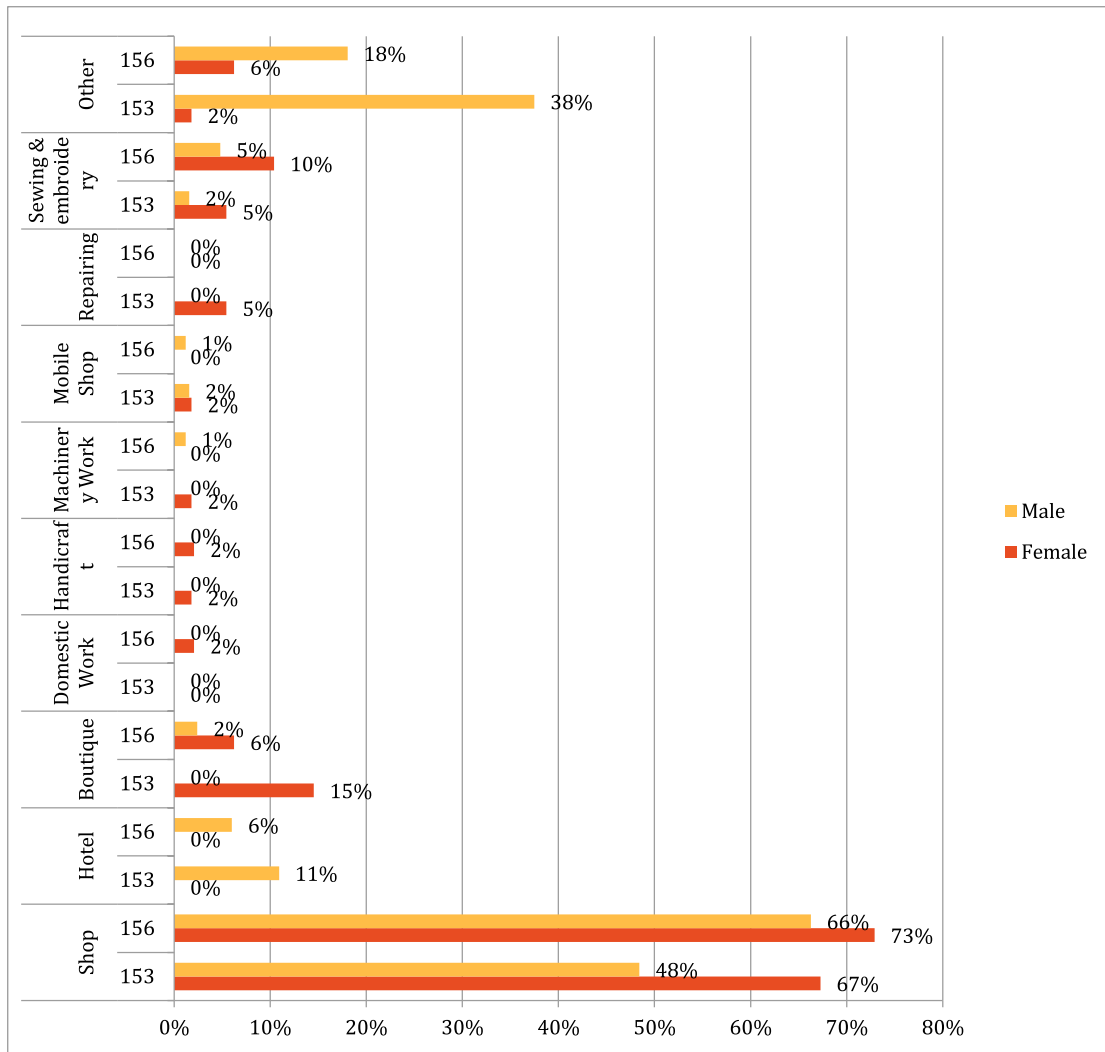
Figure 56 -Preferred areas for skills training for self and children



Among the respondents who believe they should get a better job in order to increase their income, the majority would like to learn embroidery or sewing: 25% of the UC-156 respondents and 18.5% of those from UC-153. 25.9% of the respondents from UC-153 and 10.7% of those from UC-156 would like to get a government job. Other popular responses were ‘Electrician’ and ‘Driving’, with 13% of UC-153 and 10.7% of UC-156 stating the former, and 18.5% of UC-153 and 7.1percent of UC-156 stating the latter.

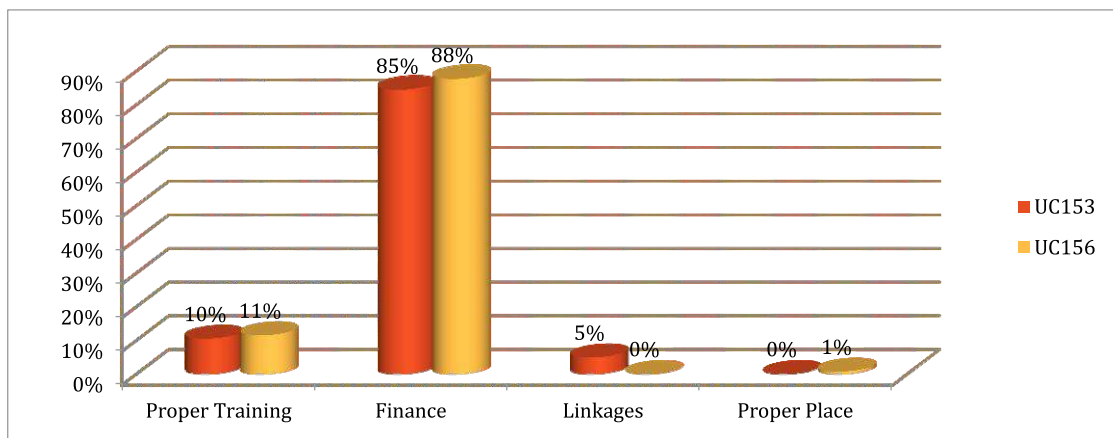
Observations by the consultant of the business environment and further discussions with small business owners indicate that there is no specific product, services or trade service in the community which may be linked with potential market or vendors. Some women do the stitching but the quality and quantity of the service is not the market standard. The time is the most available resource in the community but community is not aware of this resources and its potential.

Figure 57 - Preferred businesses for the family?



The majority of the respondents would like to own a shop, as stated by 67% females and 48% males from UC-153, and 73% females and 66% males from UC-156.

Figure 58 - Types of support needed for business



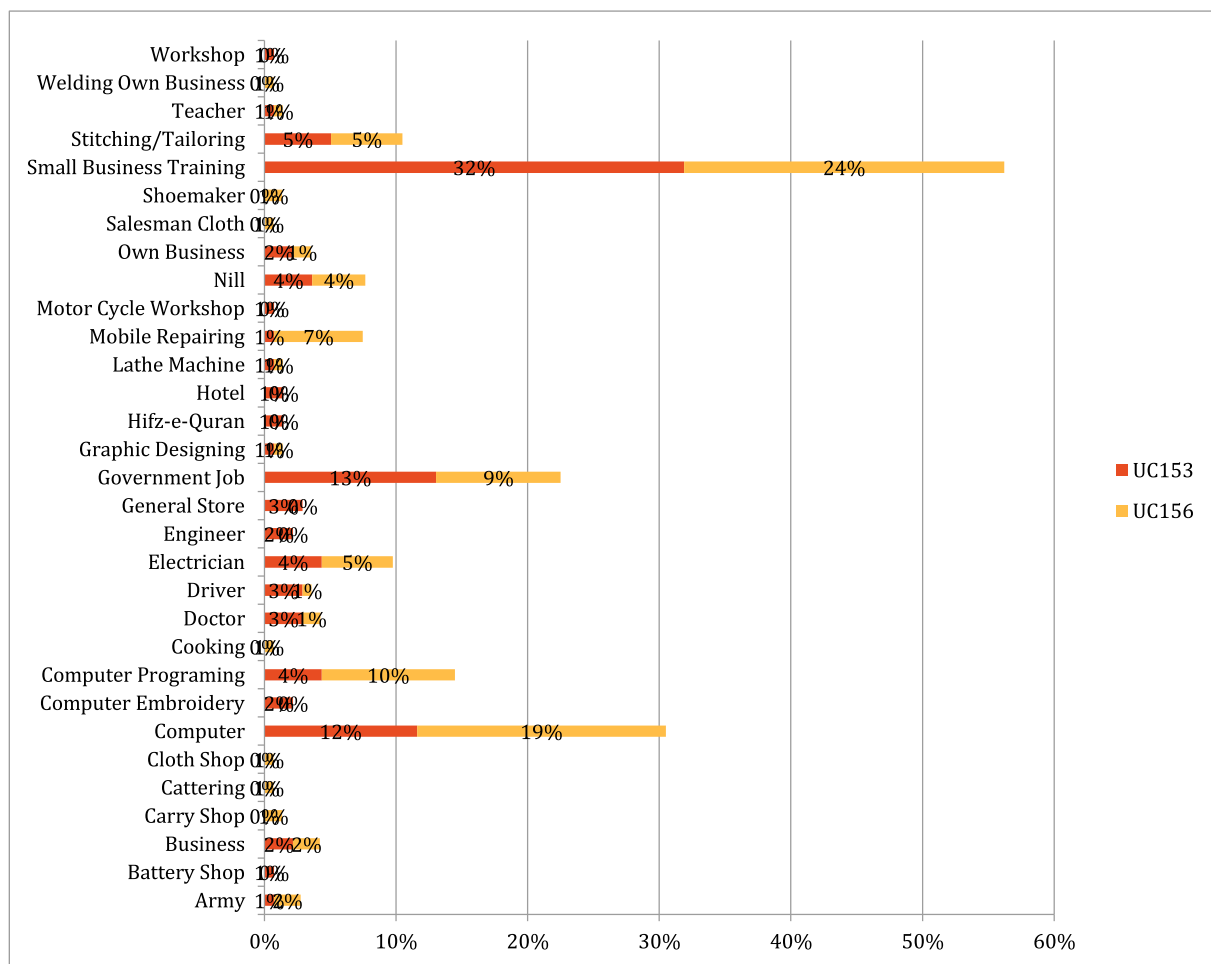
The majority of the respondents who would like to start their own business believe they would require financial aid to support their venture, as stated by 85% and 88% of the respondents from

UC-1153 and UC-156 respectively. 10% from UC-153 and 11% from UC-156 believe they would require proper training.

As far as the microfinance and interest free loan is concerned, Akhuwat is one the most flexible option for the community, which they are unaware of. Akhuwat provides loans to both males or females members for business establishment. Male community have more access to this opportunity than female due to their concerned about their business activities. The loan size is varied from 20,000/- to 30,000/- in first laon cycle which increased to Rs. 50,000/- from second cycle. The criteria is based on a group lending for employees and businesspeople. Loans are returned in monthly instalments and the rate of recovery is normal.

The community member will have to face difficulty to meet Akhuwat’s basic requirement of 3- members’ community organization as a collateral to each other. During the FGD, they mentioned that community don’t have the culture to give guarantee of each other.

Figure 59 -Business and training support preferred for SON

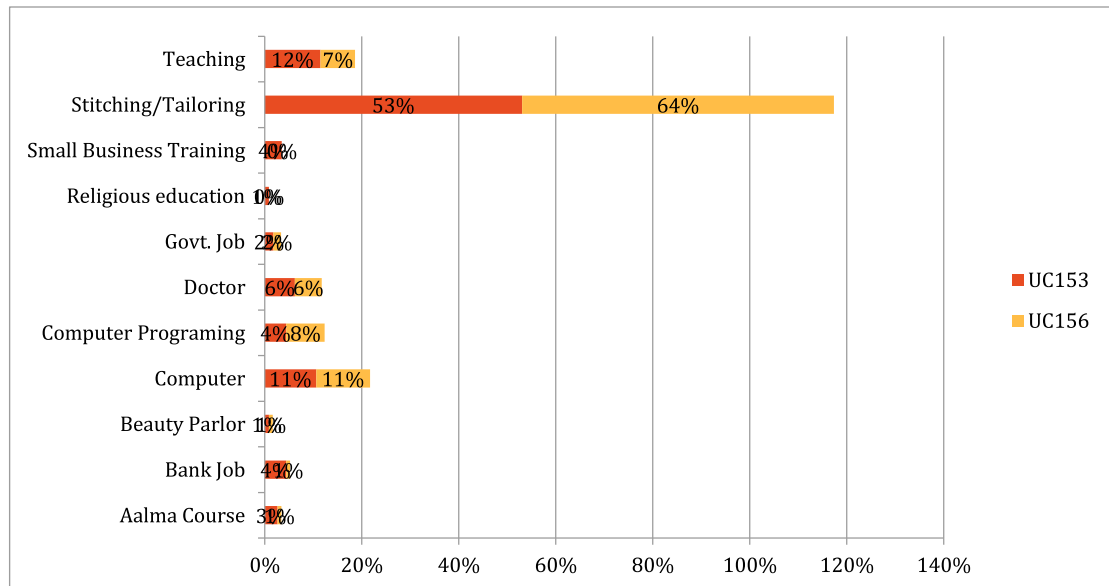


The most popular response with regards to the support desired for the respondents’ sons, is ‘small business’, as stated by 32% of the UC-153 and 24% of the UC-156 respondents. 13% of the respondents from UC-153 and 9% from UC-156 would like support for a government job for their sons. 12% of UC-1153 and 19% of UC-156 respondents answered ‘computer’.

Summary of FGDs in this respect is as follows:

Due to the poverty and unemployment the boys of both communities are facing lack of confidence and respect from their parents. They are called “Nikammay” due to lack of economic activities and earning possibilities. The reason could be their low education, uncertified technical skills and lack of exposure to the job market. Since they are not graduated or trained by the Technical Institutions (TEVTA, PVTC, TTI), they cannot use the job placement services of these institutions.

Figure 60 - Business and training support preferred for DAUGHTER



53% of the respondents from UC-153 and 64% from UC-156 would like their daughters to acquire skills of stitching and/or tailoring. 11% of the respondents from both the Union Councils believe that acquiring computer skills will best support their daughters.

Mapping and on-site observations reveal that for female and girls, Kashaf Foundation is the most concerned institutions, They serving women for their economic development through Business Loans, provides loans to males and females for business needs. There are two methods in credit one is Group Lending that is for Females and individuals lending is for those who have business in broader term. Mostly females apply for loans because they are more connected to economic activities at home. The initial loan size is from 20,000/- to 30,000/- in first loan cycle which increased to Rs. 50,000/- from second cycle. The criteria is based on a group lending for employees and businesspeople. Loans are returned in monthly instalments and the rate of recovery is normal. Approximately 400 female have received loans from Kashf Foundation.

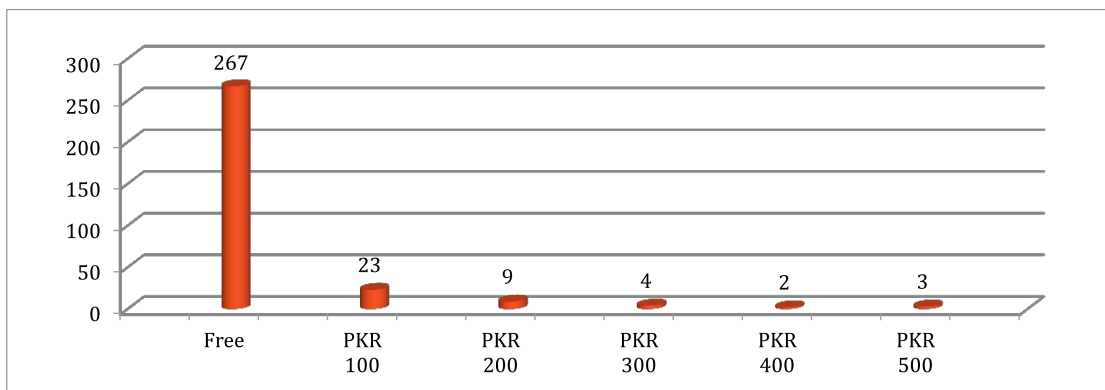
Government Technical Training Institute (for Women), Gujjarpura, Lahore is another option for female an girls. GTTI is offering 6 six courses exclusively for women. Duration of the courses<sup>3</sup> are 12 and 24 months. Entry criteria is matric for all the courses without any age limit. There is a nominal fee chared by the institution but the training material is provided free. The institute is also offering short courses (2 months) of English Language & Personality Grooming. Transport is also available for students. Job placement is key feature in respective public and private sectors is added benefit of this institution.

<sup>3</sup> A list of courses offered by the TTI is attached as Annex 03



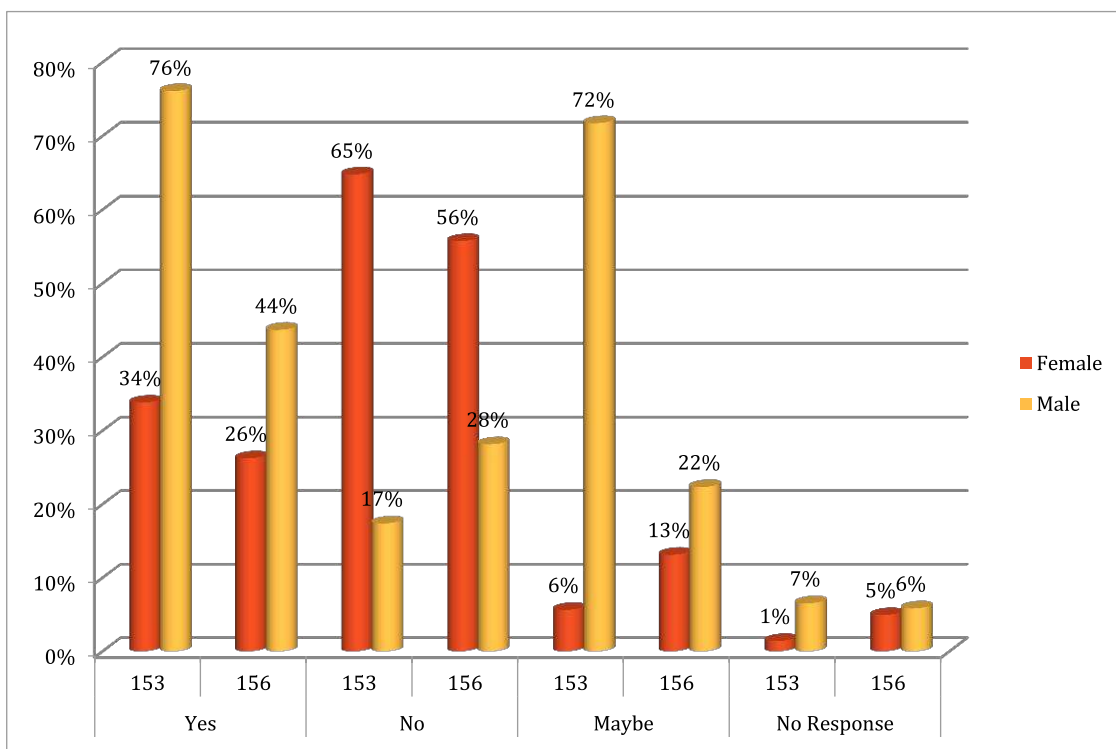
c) **Willingness to Pay Training Fee**

Figure 61 - Affordable monthly fee for training of children



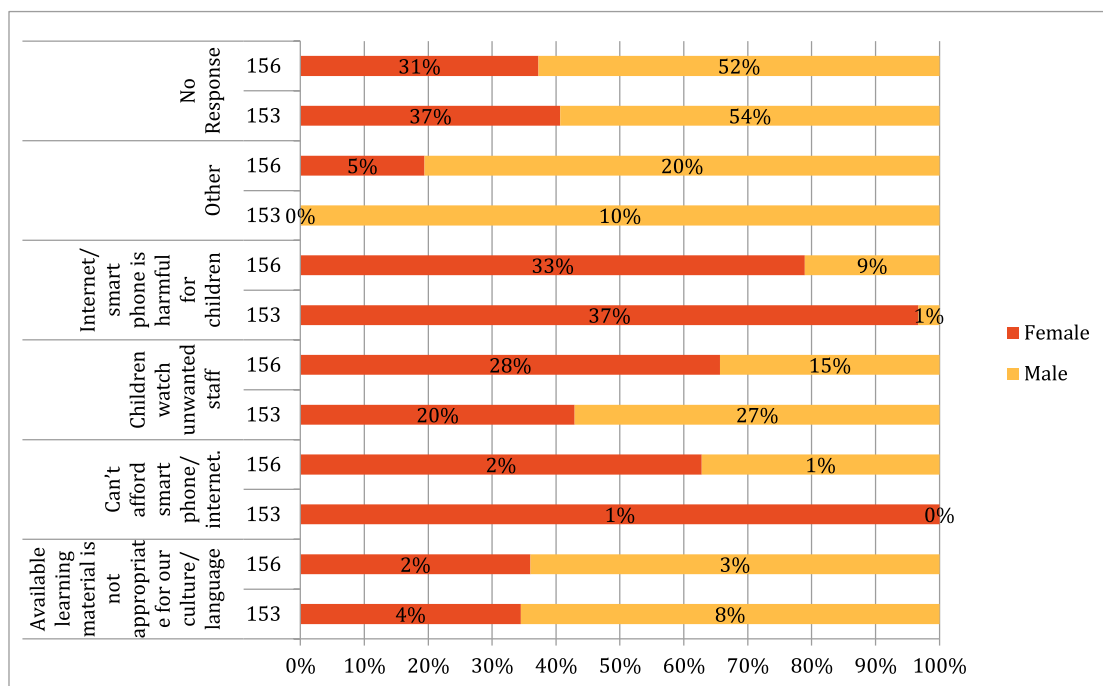
There are skill institutions (TEVTA, PVTC, Kashaf Foundation) who don't charge any fee for the training but they also offer scholarships (from Rs. 100- 3000 per month) for their course. Only TTC charge a nominal fee but at the same time they offer free books, transport and provide a job to the successful candidates. The TTC in Gujjarpura and Kashaf Foundation is only for Female while the TEVTA and PVTC offer courses for both boys and girls.

Figure 62 - Awareness about Smart Phone as a Learning Tool



More men than women seem confident in the belief that a smart phone can facilitate learning, as 76% men from UC-153 and 44% from UC-156 answered in the affirmative, compared to 34% women in UC-153 and 26% in UC-156. A clear majority of women do not believe that smart phones act as tools of learning, as 65% from UC-153 and 56% from UC-156 answered 'no'. 72% males in UC-153, as well as 22% from UC-156 are indecisive on the issue, compared to only 6% women in UC-153 and 13% in UC-156.

Figure 63 - Issues and challenges with the use of smart phones and internet

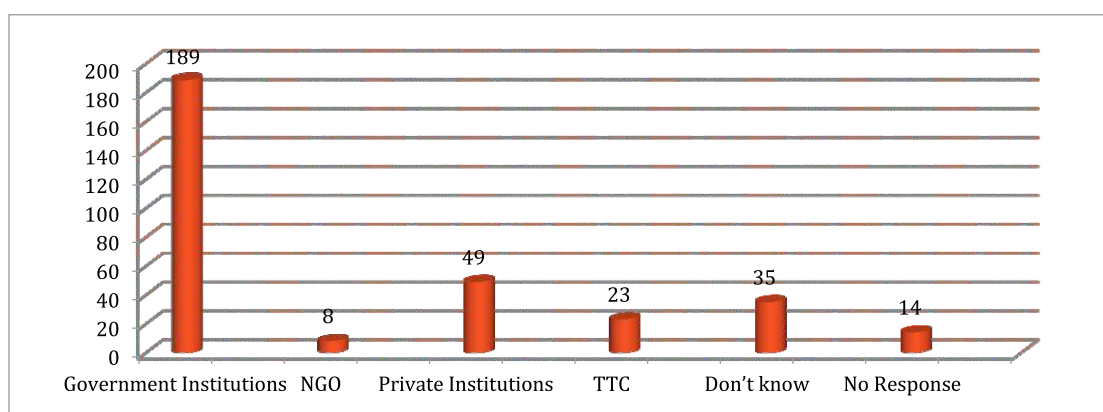


As shown in figure 61, significant% ages of the respondents from the two Union Councils either disagree that smart phone can aid learning or are unsure about their answer.33% females from UC-156 and 37% from UC-153 believe that the internet is harmful for children. 20% females and 27% males from UC-153, and 28% females and 15% males from UC-156 believe children are exposed to undesirable content on the internet.

**d) Knowledge about Training Institutions**

When asked as to where they can get better training for their children, respondents overwhelmingly favoured government institutions

Figure 64 - Preferred Technical Institution



A majority of 59.4% believes that government institutions will provide better training. 15.4% of the respondents believe private institutions are most reliable for better training, while 11% simply do not know.

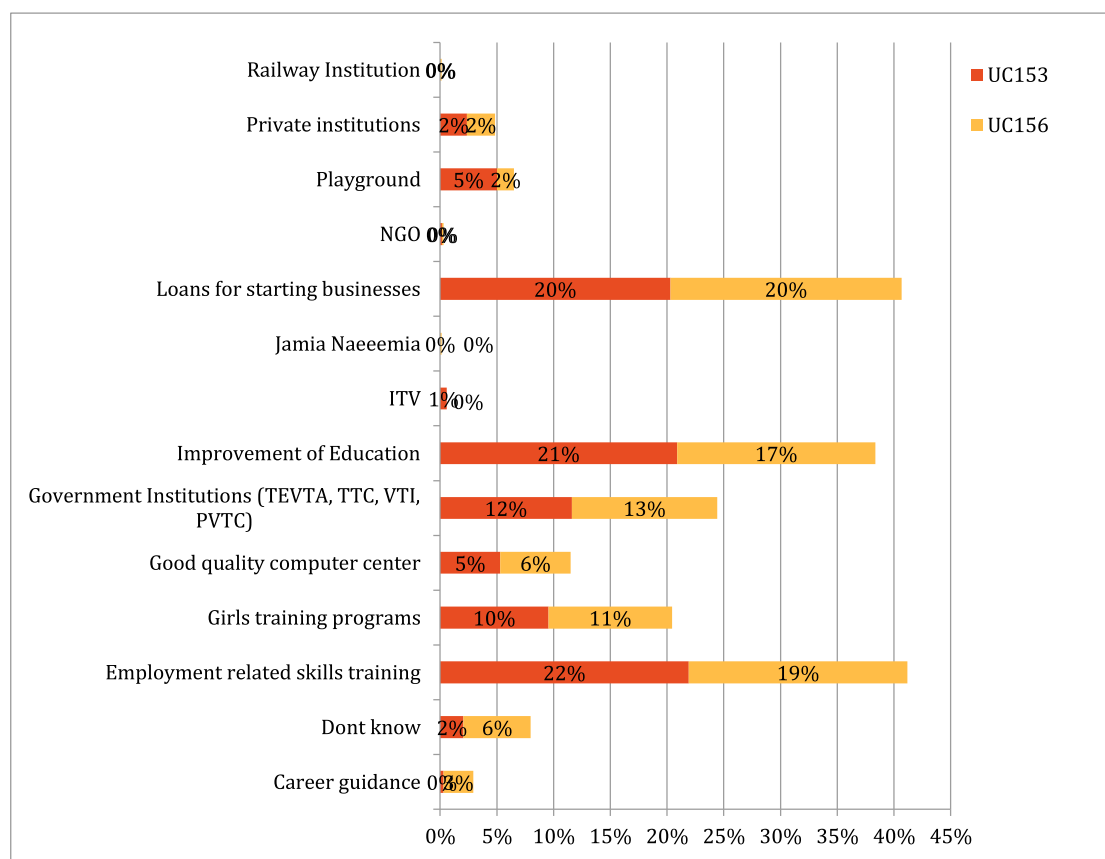
The supply situation is that TEVTA, TTC and VTI Shalimar is the nearest institution but the community member are not aware about the courses, fee structure and associated benefits.

TEVTA offers offered 3, 6, 12 and 24 months courses for both boys and girls. Due to the transport issue, there is a very low participation of female students which does nto allow the institution to run courses for female frequent. The minimum entry criteria is matriculation from any institution. The institute also providing free of cost books, uniform and coaching. The certificate offered by the institution is also recognised in both corporate and industrial sector. The institution also offer a scholar shop from 1000 to 3000 per month (vary form course to course). The institution also offer Job placement services to the successful candidates in both the public and private industries.

**e) Wish List for the Future Well-Being of Youth in the Area**

HH survey asked the respondents as to what do they think is most needed for the future of the young people in their area. The objective was to help the beneficiaries decide intervention priorities for AGAHE.

Figure 65 – Wish List for Future Well Being



20% of the respondents from both the Union Councils wants loans for starting businesses. 22% of respondents from UC-153 and 19% from UC-156 believe that the acquisition of employment related skills will most likely promote the well-being of young people. Improvement of education is also a popular response, as 21% of the UC-153 respondents and 17% of the UC-156 respondents stated.

The top doable priorities, determined by the communities in the two UCs, therefore are:

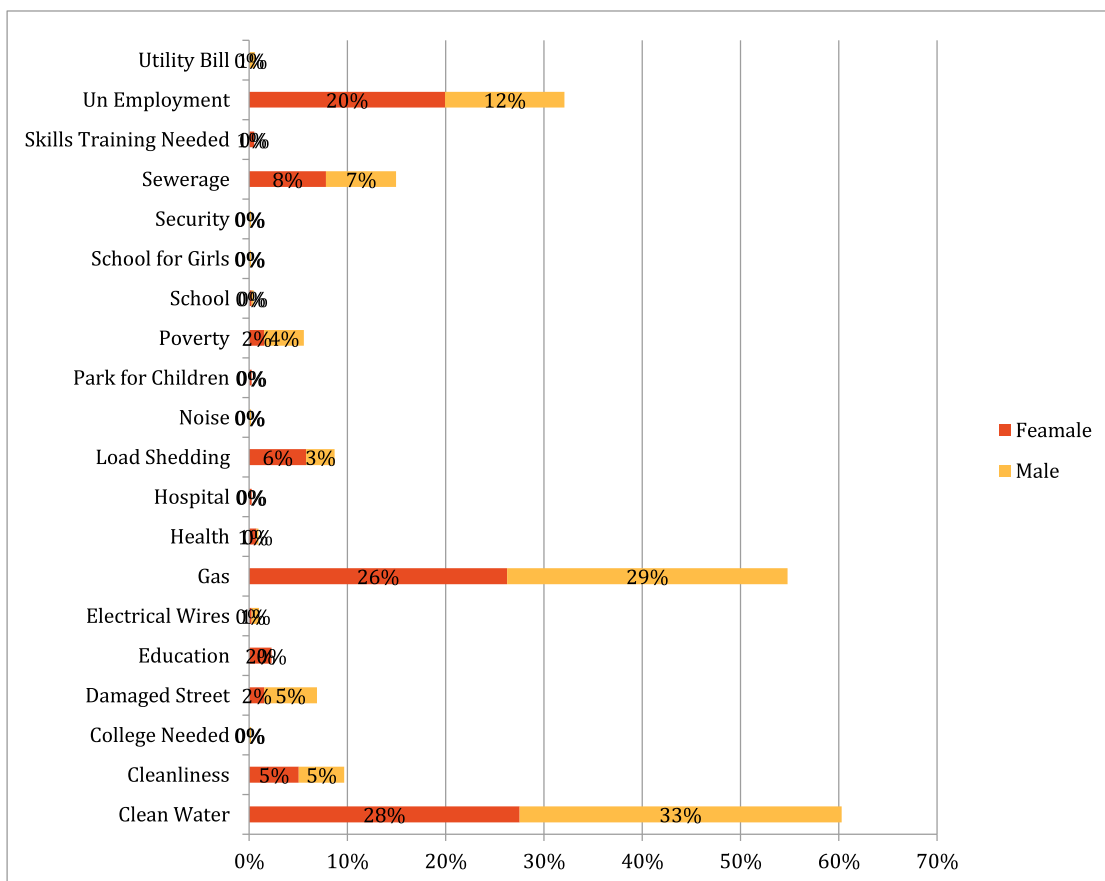
- Employment-related skills training
- Access to business finance
- Girls training program, and

- Good quality computer centre

Improvement of education and government institutions are too broad a requirements to be handled by AGAHE as effective program interventions under ‘Integrated Public Health and Economic Empowerment for Urban Poor in Pakistan’.

**f) Top key issues of your community**

Figure 66 – Top Community Issues



The three most important issues that were relayed by the respondents pertain to clean water, gas, and unemployment. Most women and men (28% and 33% respectively) marked availability of clean water. 26% females and 29% males marked ‘gas; and 20% females and 12% males marked ‘unemployment’.

Here again the feasible intervention areas for AGAHE project ‘Integrated Public Health and Economic Empowerment for Urban Poor in Pakistan’ are:

- Unemployment
- Access to clean water
- Cleanliness and sewerage (WASH)

**g) Analysis: Household Resources Aspirations and Constraints**

The data from Section C shows the respondents’ aspirations and hopes for improving their current financial situation. The overwhelming majority of the respondents want to increase their income, for which the best method in their opinion is an improvement and increase in businesses. Those of

whom that believe that seeking better jobs will result in greatest financial stability, the skills that are believed to be most beneficial are those required for government jobs, the skills of embroidery and sewing, electrical work, and driving. The respondents, therefore, value the acquisition of these skills. Of the individuals who would like to start businesses, the majority prefer owning a shop. For this venture, financial support is required ubiquitously; however, 10% of the respondents from UC-153 and 11% from UC-156 do believe in the necessity of training. There is a difference in preference for sons and daughters in the support that parents desire for their children. The support that they want for their sons is predominantly training for small businesses; and for daughters, skills of stitching and tailoring are most commonly desired. However, due to their belonging to low-income households, most respondents would prefer training programs to be available for free. Generally, respondents believe that government institutions are best equipped for training, however, some also believe in the competence of private institutes.

Most male respondents believe that mobile phones can be used as tools for learning (78% from UC-153 and 44% from UC-156), while most females disagree (65% from UC-153 and 56 from UC-156). This discrepancy between the sexes reflects that fact that men in the area are better acquainted than women, with technology and its beneficial uses. The reasons for the distrust in mobile phones are that respondents believe the internet is harmful for children as it exposes them to inappropriate content. In order to benefit the youth and ensure their well-being in the future, respondents believe in the importance of provision of loans for small businesses, improvement of education, and employment related skills. Overall, the main concerns of the respondents regarding their area are the availability of clean water, a gas supply, and unemployment.

## 4. Conclusions

From the foregoing MSA that comprised HH survey and qualitative research, evidence-based conclusions can be drawn for programmatic recommendations of AGAHE project 'Integrated Public Health and Economic Empowerment for Urban Poor in Pakistan'. Following are such key conclusions:

1. Wide ownership of mobile phones combined with low awareness of and misinformation about e-commerce and use of social media indicates hidden need for mobile and IT education. Big gender gap exists in access to and use of mobile technology.
2. Intense desire for supplementing income by way of skills training or micro and small businesses means that an enterprise culture can be developed in all categories, services, trading, and production (especially female)
3. There is extensive desire for business, better skills and better-trained children: particularly vocational skills are in demand. At the same time there is little or no access to capacity building that gives proper, employable skills to the people in the area.
4. Top demand for young male are: small business training, computer, IT and programming.
5. Top requirements for young women are: tailoring and dress-making, computer, IT, programming and teaching
6. The Ustad-Shagird culture is predominant source for gaining employable skills; this culture can be formalized.
7. Access to finance especially for micro and small businesses is very limited although there is high demand for micro-lending.
8. There are poor linkages in the value chains of enterprises, small businesses and skills trainings. Thus backward and forward linkages for businesses, access to finance and quality training providers are definitely needed.

## 5. Recommended Programmatic Interventions

This Market and Assessment Survey (MSA) can inform AGHAE's project 'Integrated Public Health and Economic Empowerment for Urban Poor in Pakistan' in the following manner and thus make a real impact in the lives of people of the two UCs by the time it ends.

### 5.1 Primary Recommendations

#### Mapping and Assessments

- a. Project can conduct a quick mapping exercise to identify the senior and skilled community members who can volunteer their experience and time for the capacity building of youth (both male and female) of the community.
- b. An informal time mapping can also be conducted to list the available time of the community members to engage them in future interventions e.g. when the boys would be available if skill or soft management trainings are conducted, when the girls are available to join skill and evening academies, what are the available time slots for the job-oriented male, and when the females of the community are available to do some home-based work for their livelihood.
- c. Identification of potential markets will also be useful for future interventions, e.g. market vendors who willing to give work at home (packing, AC covers, trousers, grinding masalas, packing of pulses and grains, etc.), NGOs where young girls and boys can be linked for internships, testing centres and organizations for apprenticeship of the skilled youth to certify their trades, etc.

#### Mobile Technology and E-commerce Awareness

- a. Awareness sessions on the productive use of mobiles for education and business can be introduced. The use of WhatsApp and Facebook for business promotion is essential. Project can also link with online vendors (Vceela, Desi Bazar) to conduct session in the community to encourage community members to have their own virtual shops, which may not need investment, but creativity.

#### Capacity Building & Skill Enhancement

- a. **Certification of Existing Skills:** The majority of the boys are skilled workers but not from recognized institutions. These boys can be linked to technical institutions again (on weekend classes) or a special arrangement can be made with Trade Testing Institutions, City & Gilds, thru TUSDEC/Naida to get them certified, which may will help them find a better job in the industrial sector or overseas.

- b. **Peer Education for Skill Enhancement:** A senior female member can be identified and used as the local ustad for young girls to learn stitching and embroidery skills. These girls can further be linked with a Community Center where they can utilise their skills for earning. Meetings with TEVTA or PVTC can also be held to request a customized course for the community boys, while TTC and Kashaf can request for special arrangement and demand driven courses for girls of these communities.
- c. **Product Development:** The project can also identify a recognized designer/professional or trainer to train these girls and develop a product which can be known as the product of this community.

### **Promoting Entrepreneurial Culture**

- a. **Business Opportunities for Community Youth:** The boys willing to have small vending units or cabins outside the market can be linked with Akhuwat for small loans to have their own small vending units (e.g. Abey KHAO, Munna Bhai Shawarma, Fresh Salads, Carrot and Radish, mobile fresh juice outlets, French fries, etc.). The Akhuwat has already conducted a similar exercise where they designed and distributed small vending units with Towels and Shoes on monthly instalments. The project can move beyond and identify more creative products, based on linkages with industry and exposure of the products. The job-oriented senior males can also join the group and work in the evening after their work to increase their earnings.
- b. **Business Opportunities for Male Members:** Mobile vending units on bicycles, motorbikes, and pickups can also be introduced. These units will not be restricted to their own communities. There are some good examples of biryani on wheel, burger on wheel, shawarma on wheel, chalta phirta Chai wala, like Afghani Qahwa wala, etc. in Lahore and surrounding areas. These mobile shops/vending units can sell their products to nearest schools, colleges, universities, markets, parks, cinemas, theatre, colleges, hospitals, malls, etc.
- c. **Business Opportunities for female members:** Female entrepreneurship, whereby female shops can be introduced by linking with the whole sale dealers (cloth, under garments, beautician's raw material, pampers, etc.
- d. **Family Enterprise Business Opportunities:**
  - Some units may also be introduced with the involvement of entire family members in a small business e.g. burger shop, where women can make potato filling and *chatnis*<sup>4</sup> for the male members to sell in the evening. Male members can bring some orders from the industries and whole sale markets, and female can do the job in the day time.
  - Some of the community women are already providing services to the nearest vegetable vendors by providing them peeled garlic, mutter, etc. This industry can be organized as a proper industry in these communities. Some senior males can be trained to collect vegetables from the whole sale market, get them prepared and packed from the community females, and sell them out in the main markets and big outlets (e.g. Metro, Hyperstar, SunStar stores, etc.)
  - The community females can be trained in making tomato ketchups, garlic sauce, Allo Bukhara Chatni, etc. A small grinding units can also be installed either in community centers or provided to the households to grind, pack, and sell their "Hand Made Masalas" for organic food lovers.

<sup>4</sup> Local Sause made at home with local ingredients.



**Microfinance / Microcredit**

- a. The types, categories, and sizes of loans available for male and female community members can be listed and shared with community members.
- b. The CO formation process can be introduced to meet the Akhuwat's basic requirement for loan.
- c. The females can also access loans from Kashaf Foundation and TTC upon completion of certain skill courses.

**In house Linkages**

- a. The project can also identify the senior and skilled community members for the transfer of skills to the youth. For example, a senior citizen had excellent skills to repair all kinds of stitching and embroidery machines. He is willing to train the community member (boys and girls) free of cost. A beautician in UC 153 is quite willing to pass on her skill to the young girls in the community.
- b. The Leith Machine (Kharadia) is the only prominent industry in these UCs but old, traditional machines are in use. The project can have multiple interventions including getting these machines converted to digital, which can not only improve the quality of work but it also increase efficiency and performance. These Leith machine units can be used cooperatively; big orders can be procured from the market and distributed in these small units. This can be the best product of these communities.

**5.2 Secondary Recommendations**

- a. The project can also request MRC5 consultation to provide orientation on OEPs to avoid fraud and waste of money and get guidance on how to get better jobs and skills prior to moving abroad.
- b. Ramazan is expected few months down the calendar. It can be tapped as an excellent opportunity to prepare the community to utilize this month for their economic activity. Frozen food such as samosas, rolls, roll-patti, gol gappay, cutlets, readymade dahi barhay, etc. can be sold through various outlets including mobile vending units and community centres, or a link can be established with the nearest bakeries and shops.
- c. AGAHE can also identify other sources of micro credit and finance on special arrangement including low/no interest, easy instalment, delay instalment, grace period, etc.
- d. The project can engage university students (LUMS, NCA, UET, UCT, Comsats, etc.) as internees which may help in identifying innovative and low cost ideas for community needs.
- e. These students are usually from rich and well-off families with established linkages with the corporate sector hence, they may be useful in identifying resources for infrastructure and convincing the bureaucrats and political leaders for community problems i.e. gas, electricity problem, excess billing of electricity, shortage of educational institutions, cleanliness, customised solutions for community women, etc.

<sup>5</sup> Migrant Resource Center (MRC) in Labour and human Resources Department, Lahore. The center was established by consultant Shahzad Bukhari to provide support and required help to potential migrant workers.

### 5.3 Success Boosters

#### a) Multi-Purpose Community Centre

A multi-purpose community center can be established, preferably, in both UCs for male and female community members. Miscellaneous services can be made available in these centres for all concerned community members. The centre may offer career counselling services for youth, job placement for the unemployed, a bulletin with announcement for various skill courses and opportunities for random community members, thus establishing a linkage with potential vendors and institutions, etc. The centre may also work as collective stitching centre, where young girls can join and provide their time, both for learning and earning, based on their available time and skills. The centre can be solar powered and equipped with LEDs, internet and other facilities for earning and learning e.g.:

- Career Development Centre: A centre where young boys and girls can seek guidance for their career, education and skill enhancement. The centre may have the information of colleges, technical institutions, and their courses, etc.
- Job Placement Centre: A centre could have information about jobs, short assignments, daily wage work, piece work, apprenticeships, internships, and opportunities available in the community, surrounding communities, organizations, and companies. The educated youth (both boys and girls) can be identified by listing their qualification and aspiration. They may be introduced to private companies, NGOs, banks, production centres, and industries for internships. This exposure will improve the overall economic and civilization status of the communities.
- Business Centre: A centre may have a variety of equipment, copy machines, scanners, binding machine, word processing units, and other small machineries. The male and female community member can access the centre for their own work. It can also be used as business centre for organizations, companies, colleges, and universities (especially UET) for their thesis, copies, scanning and secretarial services. The boys and girls can use the facility on nominal payment.
- Production Centre: A centre may have stitching and embroidery machines, peco machines, dying units (or their links), and lace and buttons for the community needs. The centre may also obtain orders from the nearest industries e.g. AC cover shops, uniform, bed and linen, tailors, etc. for bulk orders. The community's females can utilize their spare time in learning and earning from this centre.
- Display and Exposure: A centre may also be used to display the products and services for business development (in future). The centre can also work as a point where donors, organizations, philanthropists, and other influential persons visit, understand, and support the communities. A tour of the community can be arranged (in presentation).

**b) Awareness Through Public Representatives**

Session on public initiatives by the local, provincial, and federal govt. for raising the awareness of the youth e.g. Chief Minister Initiatives for women on legal, social, political, and economic domains. Registration of CNIC and other documentations. The information of these initiatives are usually free by the CSOs. The project management may have to identify the organization and establish link for free-of-cost service delivery in the community.

**c) Infrastructure**

Availability of clean, bacteria free, drinking water is the immense need of the community. Investing in community filtration plant would be an expensive intervention by the organization, they may rather introduce a low cost solution to the community member, so that even after the product they are able to solve their own issues. E.g. in-expensive, low cost water solution like XYLA6 water can be introduced which only 5\$ for a single house hole unit with an average monthly maintenance cost of Rs. 300-500 (replacement of membrane which Rs. 30 per unit).

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<sup>6</sup> A low cost water filtration unit designed by LUMS students, information can be shared if required.



# ANNEXES

**Survey Instrument (English)**  
AGAHE Market Survey February 2018

Answers marked with a \* are required.

**Respondents' Basic Data**

**1. About respondent**

Form Number \_\_\_\_\_

UC \_\_\_\_\_

Ward \_\_\_\_\_

Sub-Village/Mohalla \_\_\_\_\_

Respondent's Name \_\_\_\_\_

Age \_\_\_\_\_

**2. Sex of the Respondent**

Male

Female

Transgender

**3. Education level**

No education

Primary

Middle

Matric

Inter

Graduate

Post graduate

Other (Please Specify) \_\_\_\_\_

**4. Date (DD-MM-YEAR) on which above respondent interviewed**

\_\_\_\_\_

**2. Section A: About the Household (HH)**

**5. This family is headed by:**

Self

Husband/Wife

Father

Mother

No One

Other \_\_\_\_\_

**6. What is the size of the this household (HH) including parents?**

One

Two

Three

Four

Five

Six

Seven

More than 7

**7. Main religion of the family is...**

Islam  
 Christianity  
 Sikh  
 Other (Please Specify)\_\_\_\_\_

**8. What does the Head of the household do?**

Job  
 Business  
 Unemployed  
 Retired  
 Other\_\_\_\_\_

**9. Is there a special person (with disability) in the family? IF NO then go to Q 18**

Yes  
 No

**10. If YES above (11), then what is the specialty:**

Hearing impaired  
 Visual impaired  
 Physical disorder  
 Mental disorder  
 Transgender  
 Other (Please Specify)\_\_\_\_\_

**11. If YES above (11), then what is the sex of special person?**

Male  
 Female  
 Other\_\_\_\_\_

**12. Are they (special persons) involved in any economic activity? If NO go to Q. 15**

Yes  
 No

**13. IF “Yes” what they do?**

Theela  
 Shop  
 Tailor  
 Beggar  
 Skilled worker  
 Semi-skilled worker  
 Own business  
 Nothing  
 Transgender  
 Other (Please Specify)\_\_\_\_\_

**14. IF “No” why not?**

Can't work  
 No support available  
 Local perception

Difficult to manage  
 No skills  
 No respect  
 Other (Please Specify)\_\_\_\_\_

**15. Will they work if support provided?**

Yes  
 No

**16. If “Yes” what support required?**

Skills  
 Finance/Funds  
 Other (Please Specify)\_\_\_\_\_

**17. Excluding parents, how many children are male?**

One  
 Two  
 Three  
 Four  
 Five  
 Six

**18. Please provide ages of male children**

Boy 1 \_\_\_\_\_  
 Boy 2 \_\_\_\_\_  
 Boy 3 \_\_\_\_\_  
 Boy 4 \_\_\_\_\_  
 Boy 5 \_\_\_\_\_  
 Boy 6 \_\_\_\_\_

**19. Excluding parents, how many children are female?**

One  
 Two  
 Three  
 Four  
 Five  
 Six

**20. Please provide ages of female children**

Girl 1 \_\_\_\_\_  
 Girl 2 \_\_\_\_\_  
 Girl 3 \_\_\_\_\_  
 Girl 4 \_\_\_\_\_  
 Girl 5 \_\_\_\_\_  
 Girl 6 \_\_\_\_\_

**21. Do children go to school? If NO, then go to Q.27**

Yes  
 No

**22. If “Yes” who goes to school?**

- Boys
- Girls
- All
- None

**23. If “Yes” (Q.22) which school do they go?**

- Govt. School
- Private School
- Madrassa
- NGO
- Madrassa
- NFE (Elder Children)
- Other (Please Specify) \_\_\_\_\_

**24. What do children in age bracket 16-20 do?**

- Attend college
- Do job/work
- Attend vocational institute
- Do nothing
- Not applicable

**25. Get details of answer about children in age bracket 16-20: which college, institute or job or reason for doing nothing.**

\_\_\_\_\_

**26. If “NO” above in (Q.A10/Q.22) (children do not go to school) then what is the reason?**

- Children Under age.
- Children go to work
- Can't afford schooling
- Sending them to schools is waste of time/ and money.
- Other (Please Specify) \_\_\_\_\_

**27. How long are you living in this area?**

- Less than 1 Year.
- More than 1 but less than 3 years
- More than 3 years

**28. This house is...**

- Owned
- Rented
- Living with someone
- Other (Please Specify) \_\_\_\_\_

**29. Do you have access to the following basic facilities**

- Electricity
- Gas
- Water (well/piped) in home



Public Water  
Latrine in home  
Public latrine

**30. Who do you go to for ailments and health issues?**

Doctor  
Hakeem  
Homeopath  
Home remedy  
Government hospital/ clinic  
Private Clinic  
Other (Please Specify) \_\_\_\_\_

**31. Do you have the following?**

TV  
Heater  
Fan  
Washing Machine  
Phone (PTCL)  
Mobile  
Internet  
Fridge  
Motor Cycle  
Car

**32. If you own mobile then it is....**

Simple  
Smart

**33. What is the brand name of you mobile?**

\_\_\_\_\_

**34. What is the estimated price of your mobile?**

\_\_\_\_\_

**35. Other than you, who else has a mobile in your family?**

Spouse  
Son  
Daughter  
All of them  
No one else

**36. Who is the most literate in the family?**

Self  
Wife/Husband  
Son  
Daughter  
Daughter In Law

**37. What is the highest qualification in the household?**

- Master
- Graduate
- Diploma
- Intermediate
- Matric
- Middle
- Primary
- Literate

**3. Section B: Household Income and Consumption****38. How many wage earners are there in the family?**

- One
- Two
- Three
- Four
- Five
- Six
- Seven

**39. Who is the main wage earner in the family?**

- Father
- Mother
- Son
- Daughter
- Self
- Other (Please Specify)\_\_\_\_\_

**40. What is the monthly family income in rupees?**

- Less than 5000
- 5001 – 10000
- 10001 – 15000
- 15001 – 20000
- More than 20000

**41. What is the main source of monthly family income?**

- Government job
- Private Job
- Daily Wages
- Business
- Home based work
- Other (Please Specify)\_\_\_\_\_

**42. If answer is A (Government Job) then ask details as follows: Employed in the department of...**

- Health
- Education
- Police
- Agriculture

Poultry/Livestock  
 Transport  
 Other (Please Specify) \_\_\_\_\_

**43. If answer is B (Private Job), then ask details as follows: Employed in...**

NGO  
 Company  
 Shop / Store  
 Bank  
 Workshop  
 Other (Please Specify) \_\_\_\_\_

**44. If in job(A or B above) then what best describes your designation?**

Teacher  
 Clerk  
 Helper  
 Assistant  
 Driver  
 Gardner  
 Cook/catering  
 Manager  
 Social Mobilizer  
 Peon  
 Support Staff  
 Other (Please Specify) \_\_\_\_\_

**45. If daily wages, (C) then what is the profession?**

Clerk  
 Helper  
 Assistant  
 Driver  
 Gardner  
 Cook/catering  
 Manager  
 Social Mobilizer  
 Peon  
 Support Staff  
 Other (Please Specify) \_\_\_\_\_

**45. If daily wages, (C) then what is the profession?**

Carpentry  
 Masonry  
 Laborer  
 Working on shop  
 Loader  
 Beggar  
 Street hawker  
 Computer Embroidery  
 Other (Please Specify) \_\_\_\_\_

**46. If business (D), then what type?**

sewing  
embroidery  
knitting  
handicraft  
electrical items  
packing material  
Food Item  
Barber / Saloon  
Catering  
Leith Work  
Trading  
Shop  
Welding  
Nursing  
Teaching  
Other (Please Specify) \_\_\_\_\_

**47. If answer is A to M in the last question, then where do you get the raw material?**

Shaw Alam market  
Azam market  
Nearest whole seller  
Supplied by the middleman  
Brunth Road  
Landa Bazar  
Station Bazar  
I don't know  
Other (Please Specify) \_\_\_\_\_

**48. Where do you sell your products/services?**

Home  
Nearest Market  
Whole sale market  
Online/Social Media

**49. Are you satisfied with current business setup?**

Yes  
No

**50. In either case for the last question, please explain why?**

\_\_\_\_\_

**51. Do you use mobile or internet for business promotion?**

Yes  
No

**52. Which of the following do you use mobile for business?**

For conversation

Never use for business

Whats App

Instagram

Do not use

Other (Please Specify) \_\_\_\_\_

**53. Have you ever attended any training for your business?**

Yes

No

**54. If “Yes” for training, then from where?**

TEVTA

PVTC

Local Institute

Local Ustad

Elders

Community Center

Nil

TTC

Other (Please Specify) \_\_\_\_\_

**55. Suppose your monthly income is 100 Rupees, then how much do you distribute it on...**

Food \_\_\_\_\_

Entertainment \_\_\_\_\_

Rent \_\_\_\_\_

Education \_\_\_\_\_

Utilities (Gas, Electricity) \_\_\_\_\_

Health \_\_\_\_\_

Savings \_\_\_\_\_

Debt repayment \_\_\_\_\_

Clothing \_\_\_\_\_

Other \_\_\_\_\_

**56. When you receive you monthly income what is your priority no. 1? (Only ONE answer)**

Food \_\_\_\_\_

Rent \_\_\_\_\_

Education (School Fee) \_\_\_\_\_

Debt repayment \_\_\_\_\_

Utilities \_\_\_\_\_

Savings \_\_\_\_\_

Health (medicines, doctor fee) \_\_\_\_\_

Other (Please Specify) \_\_\_\_\_

**57. After priority number one has been next then what is your 2nd highest priority. (Only ONE answer)**

Food

Rent

Education (School Fee)

Debt repayment

Utilities

Savings  
 Health (medicines, doctor fee)  
 Other (Please Specify)\_\_\_\_\_

**58. After priority number one and two have been met then what is your 3rd priority? (Only ONE answer)**

Food \_\_\_\_\_  
 Rent \_\_\_\_\_  
 Education (School Fee) \_\_\_\_\_  
 Debt repayment \_\_\_\_\_  
 Utilities \_\_\_\_\_  
 Savings \_\_\_\_\_  
 Health (medicines, doctor fee) \_\_\_\_\_  
 Other (Please Specify)\_\_\_\_\_

**59. Do you have a bank account?**

Yes  
 No

**60. If "NO" bank account, then what are the reasons?**

No need  
 Don't know how to open an account.  
 Don't have enough money  
 Other (Please Specify)

**61. If "YES" above (bank account) then which type of account it is:**

Commercial Bank  
 Micro Finance Bank  
 Mobile Bank Account

**62. Which of the following financial services have you used?**

Selling from Mobile  
 ATM Account  
 Mobile Bank Account w/o ATM Credit Card  
 Loan & Repayment  
 Other (Please Specify)\_\_\_\_\_

#### 4. Section C: Household Resources Aspirations and Constraints

**63. Would you like to increase your income?**

Yes  
 No  
 Maybe

**64. If answer is yes above, then what is the best way to increase your income?**

Get a better job  
 Improve/Increase business  
 Send children to work and earn  
 Develop skills  
 Other (Please Specify)\_\_\_\_\_

**66. If answer is (A: GET BETTER JOB) above, then how can you get a better job?**

- Learn new skills
- Get better education
- Other (Please Specify)

**65. If answer is A: GET BETTER JOB) above then which skills you want to learn yourself or teach your children?**

- Computer/ IT
- Masonry
- Manager
- Graphic Designing
- Mobile repairing
- Driving
- Software
- Cooking
- Childcare
- Handicrafts
- Electrician
- Embroidery/ Sewing
- Teaching / Tutoring
- Nursing/ home care
- Other (Please Specify)\_\_\_\_\_

**66. If answer is “B”, (business) then what type of business do you want to do for the family?**

- Shop
- Handicraft
- Boutique
- Hotel
- Sewing & embroidery
- Domestic Work
- Embroidery
- Mobile Shop
- Repairing
- Machinery Work
- Other (Please Specify)\_\_\_\_\_

**67. What support will you need for your business?**

- Proper Training
- Finance
- Linkages
- Promotion/Mentoring
- Exposure
- All
- Nothing
- Other (Please Specify)\_\_\_\_\_

**68. What type of support you would like for your SON?**

- Small Business Training

Computer  
 Computer Programing  
 Graphic Designing  
 Electrician  
 Stitching/Tailoring  
 Mobile Repairing  
 Driver  
 Lathe Machine  
 Computer Embroidery  
 Other (Please Specify)

**69. What type of support you would like for your DAUGHTER?**

Small Business Training  
 Computer  
 Computer Programing  
 Graphic Designing  
 Electrician  
 Stitching/Tailoring  
 Mobile Repairing  
 Driver  
 Lathe Machine  
 Computer Embroidery  
 Other (Please Specify)

**70. What is the maximum amount of monthly fee that you can pay for a training program that you like for your child?**

PKR 100  
 PKR 200  
 PKR 300  
 PKR 400  
 PKR 500  
 PKR 700  
 PKR 900  
 PKR 1000  
 PKR 2000  
 Free

**71. Do you think smart mobile phone can be used as a learning tool?**

Yes  
 No  
 Maybe

**72. If answer is No or Not Sure/Maybe above then what is the reason?**

Children watch unwanted staff  
 Internet/ smart phone is harmful for children  
 Can't afford smart phone/ internet.  
 Available learning material is not appropriate for our culture/ language  
 Other (Please Specify) \_\_\_\_\_



**73. In your opinion from where you can get better training?**

Government Institutions

NGO

TTC

PVTC

Private Institutions

Don't know

**74. Which is the best training institute in your knowledge?**

\_\_\_\_\_

**75. What is one thing from the following list that you want for the future well-being of the young people in this area? (Pick ONE Only)**

Employment related skills training

Loans for starting businesses

Good quality computer center

Girls training programs

Career guidance

Playground

Free internet for all.

Improvement of Education

Other (Please specify) \_\_\_\_\_

**76. Would you please identify THREE key issues of your community?**

Key Issue 1 \_\_\_\_\_

Key Issue 2 \_\_\_\_\_

Key Issue 3 \_\_\_\_\_

## Survey Instrument - (Urdu)

## Market Assessment Survey

## آگاہی مارکیٹ سروے

## سوالنامہ

فارم:	_____	تعلیم:	_____
یونین کونسل:	_____	عمر:	_____
جواب دہندہ کا نام:	_____	جنس:	_____
ماریج:	_____	محلہ:	_____
فون نمبر:	_____	دستخط:	_____

میرا نام \_\_\_\_\_ ہے۔ مجھے آگاہی (AGAHE) کے پراجیکٹ کے مارکیٹ سروے کے لیے چنا گیا ہے۔ جس کے تحت آپ لوگوں سے کچھ معلومات حاصل کی جائے گی۔ جس کا مقصد آپ کی معاشی طور پر بااختیار بنانا اور آپ کے لیے بہتر سے بہتر معاشی وسائل اور علاقے کے مسائل کی شناختی کرنا ہے۔

حاصل کی جانے والی یہ معلومات آپ کے لیے کسی طور پر بھی نقصان دہ نہیں ہوگی بلکہ آپ کی آمدنی یا کوئی بھی ذاتی معلومات رپورٹ میں بھی خارج نہیں کی جائے گی۔ آپ کی رائے کو پروگرام کا حصہ ضرور بنایا جائے گا مگر اس کا آپ کے حالیہ کاروبار یا تعلقات پر بالکل نہیں پڑے گا۔

انٹرویو لینے والے کا نام:	_____	دستخط:	_____
سپر وائزر کا نام:	_____	دستخط:	_____
ڈیٹا انٹری آپریٹر:	_____	دستخط:	_____

## سیکشن A: گھرانے کے بارے میں معلومات

A 1. گھر کا سربراہ؟	(a) خود <input type="checkbox"/>	(b) خاندان کی <input type="checkbox"/>
	(c) والد <input type="checkbox"/>	(d) والدہ <input type="checkbox"/>
	(e) کوئی نہیں (دعا صاف کریں) <input type="checkbox"/>	
A 2. گھرانے کتنے افراد پر مشتمل ہے؟ (بمعدہ والدین)	(a) 1 <input type="checkbox"/>	(b) 2 <input type="checkbox"/>
	(c) 3 <input type="checkbox"/>	(d) 4 <input type="checkbox"/>
	(e) 5 <input type="checkbox"/>	(f) 6 <input type="checkbox"/>
	(g) 7 <input type="checkbox"/>	(h) دیگر: _____ <input type="checkbox"/>
A 3. خاندان کا مذہب کیا ہے؟	(a) اسلام <input type="checkbox"/>	(b) کرہن <input type="checkbox"/>
	(c) سکھ <input type="checkbox"/>	(d) دیگر (دعا صاف کریں): _____ <input type="checkbox"/>
A 4. گھر کا سربراہ کیا کرتا ہے؟	(a) فوڈری / ماڈرن <input type="checkbox"/>	(b) کاروبار <input type="checkbox"/>
	(c) بے روزگار <input type="checkbox"/>	(d) رٹائرڈ <input type="checkbox"/>
A 5. کیا گھر میں کوئی معذور افراد ہیں؟	(a) ہاں <input type="checkbox"/>	(b) نہیں <input type="checkbox"/>
		(c) (اگر میں تو سوال نمبر A13 پر چلیں)
A 6. معذور کی نوعیت کیا ہے؟	(a) سنے سے معذور <input type="checkbox"/>	(b) دیکھنے سے معذور <input type="checkbox"/>
	(c) چلنے سے معذور <input type="checkbox"/>	(d) دماغی کمزوری <input type="checkbox"/>
	(e) خواجہ سرا <input type="checkbox"/>	(f) دیگر: _____ <input type="checkbox"/>

## Market Assessment Survey

- A 7. معذور فرد کی جنس کیا ہے؟  
 (a) مرد   
 (b) عورت
- A 8. کیا معذور فرد کوئی کام کرنا کرتی ہے؟  
 (a) ہاں   
 (b) نہیں
- A 9. اگر ہاں تو کام کی نوعیت:۔۔۔۔۔  
 (a) خیر   
 (c) روزی   
 (e) ہنر مند   
 (g) ذاتی کاروبار   
 (i) دیگر:
- (b) دکان   
 (d) گداگری   
 (f) نیم ہنر مند   
 (h) کچھ نہیں
- A 10. اگر نہیں تو کیوں نہیں؟  
 (a) کام کرنے کے جال نہیں   
 (c) لوگ چھانسیں   
 (e) کوئی ہنر نہیں آتا   
 (g) دیگر:
- (b) کوئی مدد حاصل نہیں   
 (d) انتظام کاری مشکل ہے   
 (f) کوئی عورت نہیں کرنا
- A 11. اگر مدد فراہم کی جائے تو کام کرنا چاہیں گے؟  
 (a) ہاں   
 (b) نہیں
- A 12. اگر ہاں تو کیا؟  
 (a) ہنر   
 (c) دیگر:
- (b) سرمایہ
- A 13. گھر میں بچوں کی تعداد کیا ہے؟  
 (a) ایک لڑکا   
 (c) دو لڑکے   
 (e) تین لڑکے   
 (g) چار لڑکے
- (b) ایک لڑکی   
 (d) دو لڑکیاں   
 (f) تین لڑکیاں   
 (h) چار لڑکیاں
- A 14. کیا بچے سکول جاتے ہیں؟  
 (a) ہاں   
 (b) نہیں (اگر نہیں تو سال A17 پر بھیجیں)
- A 15. اگر ہاں، کون کون سکول چلا ہے؟  
 (a) لڑکے   
 (c) سب
- (b) لڑکیاں   
 (d) کوئی نہیں
- A 16. اگر ہاں، بچے کون سے سکول جاتے ہیں؟  
 (a) گورنمنٹ سکول   
 (c) مدرسہ   
 (e) NFE (ہے بچوں کے سکول)
- (b) پرائیویٹ سکول   
 (d) NGO سکول
- A 17. 16-20 سال کے بچے کیا کرتے ہیں؟  
 (a) کام کرتے ہیں   
 (c) پیشہ ورانہ تربیت لیتے ہیں
- (b) کام کرتے ہیں۔۔۔   
 (d) کچھ نہیں کرنا۔

## Market Assessment Survey

A 18. اوپر کے سوال کی روشنی میں، کالج، کام، تربیتی ادارے یا کچھ نہ کرنے کی معلومات حاصل کریں۔

A 19. اگر سوال نمبر A10 میں نہیں کی صورت میں وجہ معلوم کریں۔

- (a) بچے کم عمر ہیں۔
- (b) بچے کام پر جاتے ہیں۔
- (c) تعلیم اسکول بہت پیچھے ہے۔
- (d) اسکول پہنچنا بہ مشکل ہے۔
- (e) دیگر:

A 20. آپ کتنے عرصے سے اس جگہ میں رہے ہیں؟

- (a) ایک سال سے کم
- (b) ایک سال سے زیادہ اور تین سال سے کم
- (c) تین سال سے زیادہ

A 21. گھر کی ملکیت؟

- (a) ذاتی
- (b) کرائے پر
- (c) کسی کے ساتھ
- (d) دیگر (وضاحت کریں):

A 22. کیا گھر میں مندرجہ ذیل بنیادی سہولیات میسر ہیں۔

- (a) بجلی
- (b) گیس
- (c) کنواں آگہ میں ٹکا
- (d) گھر سے باہر ٹکا
- (e) گھر میں بیت لٹاوا
- (f) گھر سے باہر بیت لٹاوا

A 23. صحت کے مسائل کے لیے کس سے رجوع کرتے ہیں؟

- (a) ڈاکٹر
- (b) حکیم
- (c) ہومیو پیتھک
- (d) گھریلو نوکری
- (e) سرکاری اسپتال
- (f) پائیبیوٹک

A 24. کیا گھر میں مندرجہ ذیل اشیاء موجود ہیں؟

- (a) ٹی وی
- (b) بیڑ
- (c) پگھا
- (d) ڈائیک مشین
- (e) فون (ہیڈ سٹون)
- (f) موبائل فون
- (g) انٹرنیٹ:
- (h) فریج
- (i) کار
- (j) موٹر سائیکل

A 25. اگر موبائل ہے تو وہ

- (a) ساڑھے
- (b) سہ ماہی فون ہے
- (c) کتنی قیمت کا ہے \_\_\_\_\_ روپے
- (d) کس کمپنی کا ہے \_\_\_\_\_

A 26. آپ کے علاوہ اور کس کے پاس موبائل فون موجود ہے۔

- (a) حکیم انور
- (b) بیٹا
- (c) بیٹی
- (d) سب کے پاس
- (e) کسی کے پاس نہیں

A 27. گھر میں سب سے زیادہ تعلیم کس کی ہے؟

- (a) خود
- (b) بیٹی
- (c) بیٹا
- (d) بیٹی
- (e) بیٹا

A 28. گھر میں سب سے زیادہ تعلیم کیا ہے؟

- (a) ماہر
- (b) گریجویٹ
- (c) ڈیپلو
- (d) انٹرمیڈیٹ
- (e) گریجویٹ

## Market Assessment Survey

مڈل (f)   
انڈیا (h)

میرک (e)   
پرائمری (g)

## سیکشن B: گھرنے کی آمدن اور اخراجات

B 1 گھرنے میں کتنے لوگ کمائی کرتے ہیں؟

2 (b)   
4 (d)   
6 (f)   
دگر: (h)

1 (a)   
3 (c)   
5 (e)   
7 (g)

B 2 گھرنے میں کمائی کی اصل ذمہ داری کس کی ہے؟

ماں (b)   
بچی (d)   
دگر: (f)

باپ (a)   
بٹا (c)   
خود (e)

B 3 گھرنے کی کل آمدن کتنی ہے؟

1000-5000 (b)   
20000-15000 (d)

5000 سے کم (a)   
15000-10000 (c)   
20000 سے زیادہ (e)

B 4 گھرنے کی آمدنی کے ذرائع کیا ہیں؟

پرائیویڈ ملازمت (b)   
اینٹیکاروبڈ (d)   
دگر: (f)

سرکاری ملازمت (a)   
دیہی/وارمزدور (c)   
گھرنے پر کام (e)

B 5 اگر (A) سرکاری ملازمت ہے تو کس محکمہ میں ہو؟

تعلیم (b)   
زراعت (d)   
ٹرانسپورٹ (f)

صحت (a)   
پولیس (c)   
لائسنس/اپنری (e)   
دگر: (g)

B 6 اگر (B 7) پرائیویڈ ملازمت تو کس کے ساتھ؟

کینی (b)   
درکشاپ (d)

NGO (a)   
دکان/اسٹور (c)   
دگر: (e)

B 7 اگر (A-B) ملازمت (سرکاری پرائیویڈ) کی نوعیت؟

کلرک (b)   
اسسٹنٹ (d)   
مالی (f)   
میجر (h)   
مائب قاصد (j)   
دگر: (l)

انتاد (a)   
مددگار (c)   
ذرائع (e)   
خامسہ (g)   
سوشل میڈیا (i)   
سٹاؤنٹ (k)

B 8 اگر (C) دیہی/وارمزدور ہے تو؟

مسز (b)   
دکان پر (d)   
بیکاری (f)   
کپیڈ ٹیکنالوجی (h)

دکان (a)   
مزدور (c)   
لوڈر (e)   
ریجی ہاں (g)

## Market Assessment Survey

(i) دیگر: 

B 9 اگر ذاتی کاروبار تو؟

- |                           |                          |                    |                          |
|---------------------------|--------------------------|--------------------|--------------------------|
| (a) سلائی                 | <input type="checkbox"/> | (b) کوحائی         | <input type="checkbox"/> |
| (c) اون بنائی             | <input type="checkbox"/> | (d) دستکاری        | <input type="checkbox"/> |
| (e) بجلی کا سامان         | <input type="checkbox"/> | (f) بیٹنگ کا سامان | <input type="checkbox"/> |
| (g) کھانے پینے کا کاروبار | <input type="checkbox"/> | (h) دہلی انجام     | <input type="checkbox"/> |
| (i) کیکریگ                | <input type="checkbox"/> | (j) حواد           | <input type="checkbox"/> |
| (k) تجارت                 | <input type="checkbox"/> | (l) دوکان          | <input type="checkbox"/> |
| (m) ویڈنگ                 | <input type="checkbox"/> | (n) فرسک           | <input type="checkbox"/> |
| (o) تحریری کام            | <input type="checkbox"/> | (p) دیگر:          | <input type="checkbox"/> |

B 10 اگر جواب A سے M ہے تو آپ خام مال کہاں سے لیے لیتی ہیں؟

- |                   |                          |                             |                          |
|-------------------|--------------------------|-----------------------------|--------------------------|
| (a) علاقہ ہدایت   | <input type="checkbox"/> | (b) اعظم ہدایت              | <input type="checkbox"/> |
| (c) جوبھی حرکت سے | <input type="checkbox"/> | (d) نمل میں خود سے پہنچا ہے | <input type="checkbox"/> |
| (e) براہ روڈ      | <input type="checkbox"/> | (f) لٹرا ہزار               | <input type="checkbox"/> |
| (g) اسٹیشن ہزار   | <input type="checkbox"/> | (h) نہیں پتہ                | <input type="checkbox"/> |

B 11 اپنی مصنوعات کہاں بیچ کر آتے ہیں؟

- |  |                          |                 |                          |
|--|--------------------------|-----------------|--------------------------|
| (a) گھر اور دوکان سے لے جاتے/جاتی ہیں۔ | <input type="checkbox"/> | (b) جوبھی ہدایت | <input type="checkbox"/> |
| (c) تھوک ہزار                          | <input type="checkbox"/> | (d) سوشل میڈیا  | <input type="checkbox"/> |
| (e) دیگر:                              | <input type="checkbox"/> |                 |                          |

B 12 آپ اپنے کاروباری سرگرمیوں سے مطمئن ہیں؟

- |          |                          |       |       |
|----------|--------------------------|-------|-------|
| (a) ہاں  | <input type="checkbox"/> | کیوں: | _____ |
| (b) نہیں | <input type="checkbox"/> | کیوں: | _____ |

B 13 کیا آپ موبائل فون کو کاروباری سرگرمیوں کے لیے استعمال کرتے ہیں؟

- |         |                          |          |                          |
|---------|--------------------------|----------|--------------------------|
| (a) ہاں | <input type="checkbox"/> | (b) نہیں | <input type="checkbox"/> |
|---------|--------------------------|----------|--------------------------|

B 14 آپ فون کو مندرجہ ذیل میں سے کس کس کے لیے استعمال کرتے ہیں؟

- |                           |                          |              |                          |
|---------------------------|--------------------------|--------------|--------------------------|
| (a) ضروری بات کرنے کے لیے | <input type="checkbox"/> | (b) نہیں کیا | <input type="checkbox"/> |
| (c) داساپ                 | <input type="checkbox"/> | (d) اصا گرام | <input type="checkbox"/> |
| (e) دیگر:                 | <input type="checkbox"/> |              |                          |

B 15 کیا آپ نے اپنے کاروبار سے متعلق کوئی حیثیت حاصل کی؟

- |         |                          |          |                          |
|---------|--------------------------|----------|--------------------------|
| (a) ہاں | <input type="checkbox"/> | (b) نہیں | <input type="checkbox"/> |
|---------|--------------------------|----------|--------------------------|

اگر ہاں تو کہاں سے؟

- |                    |                          |                     |                          |
|--------------------|--------------------------|---------------------|--------------------------|
| (a) TEVTA          | <input type="checkbox"/> | (b) PVTC            | <input type="checkbox"/> |
| (c) لوکل           | <input type="checkbox"/> | (d) ایٹار           | <input type="checkbox"/> |
| (e) گھر کے باہر سے | <input type="checkbox"/> | (f) محلے کے حرکت سے | <input type="checkbox"/> |
| (g) نہیں           | <input type="checkbox"/> | (h) TTC             | <input type="checkbox"/> |
| (i) دیگر:          | <input type="checkbox"/> |                     |                          |

B 16 اگر آپ کے گھرانے کی کل آمدن 100 روپے ہو تو آپ اسے کیسے تقسیم کریں گے؟

- |                 |                          |             |            |
|-----------------|--------------------------|-------------|------------|
| (a) کھانے، روپے | <input type="checkbox"/> | (b) تقریباً | _____ روپے |
|-----------------|--------------------------|-------------|------------|

## Market Assessment Survey

- (d) کرائے.....روپے
- (f) صحت.....روپے
- (h) حرفہ.....روپے
- (j) دیگر (کل رقم 100 ہی ہونی چاہیے)
- (c) تعلیم.....روپے
- (e) بجلی لپنی / گیس.....روپے
- (g) چت.....روپے
- (i) کپڑے.....روپے

B 17. آپ کی ماہانہ آمدن کی پہلی سوچ کیا ہوگی؟

- (a) کھانا
- (c) تعلیم (سکول)
- (e) صحت
- (g) کپڑے / اجرت
- (i) دیگر:
- (b) کرایہ
- (d) بجلی
- (f) چت
- (h) تفریح

B 18. آپ کی ماہانہ آمدن کی دوسری سوچ کیا ہوگی؟ (صرف ایک سٹیک لکھیں)

- (a) کھانا
- (c) تعلیم (سکول)
- (e) صحت
- (g) کپڑے / اجرت
- (i) دیگر:
- (b) کرایہ
- (d) بجلی
- (f) چت
- (h) تفریح

B 19. آپ کی ماہانہ آمدن کی تیسری سوچ کیا ہوگی؟

- (a) کھانا
- (c) تعلیم (سکول)
- (e) صحت
- (g) کپڑے / اجرت
- (i) دیگر:
- (b) کرایہ
- (d) بجلی
- (f) چت
- (h) تفریح

B 20. کیا آپ کا بینک اکاؤنڈ ہے؟

- (a) ہاں
- (b) نہیں

B 21. اگر نہیں تو کیوں نہیں؟

- (a) ضرورت نہیں
- (c) پیسے نہیں ہوتے
- (b) استعمال کرنا نہیں آتا

B 22. اگر ہاں تو اکاؤنڈ کی نوعیت کیا ہے؟

- (a) کرنل بینک
- (c) سولڈ بینک اکاؤنڈ
- (b) مانجروڈ فنانس بینک

B 23. آپ مندرجہ ذیل میں سے کون کون سی مالیاتی خدمات استعمال کر رہے ہیں؟

- (a) سولڈ بینک کے ذریعے بیچنا
- (c) بینک اکاؤنڈ بغیر ATM کے
- (e) غرضے کا لین دین
- (b) ATM اکاؤنڈ
- (d) کریڈٹ کارڈ
- (f) دیگر:

## Market Assessment Survey

## سیکشن C: گھریلو مسائل (اطمینان اور رکاوٹیں)

C.1 کیا آپ اپنی آمدن میں اضافہ کرنا چاہتے ہیں؟

- (a) ہاں
- (b) نہیں
- (c) جی نہیں

C.2 اگر جواب ہاں ہے تو بتائیے آمدن بڑھانے کا سب سے بہتر طریقہ کیا ہوگا؟

- (a) بہتر ملازمت
- (b) اپنا کاروبار بڑھا کر
- (c) بچوں کو کام پر لگا دیں
- (d) ہنر کی حیثیت
- (e) دیگر:

C.3 اگر جواب بہتر ملازمت ہے تو آپ اپنے لیے کیا تجویز کریں گے؟

- (a) کپیوز
- (b) مسزئی کام
- (c) سبج
- (d) گراف ڈیزائننگ
- (e) موبائل ریپرنگ
- (f) ڈرائیونگ
- (g) سوفٹ ویئر بناؤ
- (h) کوئٹ
- (i) بچوں کی نگہداشت
- (j) دستکاری
- (k) ایکٹریشن
- (l) سلائی کوھائی
- (m) ٹیچنگ/آئیڈی
- (n) نرسنگ
- (o) دیگر:

C.4 اگر آپ کوئی کاروبار کرنا چاہتے ہیں تو مندرجہ ذیل میں سے کیا پسند کریں گے؟

- (a) دوکان
- (b) دستکاری
- (c) پوسٹیک
- (d) ہوٹل
- (e) سلائی کوھائی
- (f) گھریلو کام
- (g) کوھائی
- (h) موبائل دوکان
- (i) چلتی پھرتی سرمے
- (j) مشینری کام
- (k) دیگر:

C.5 اپنے کاروبار کے لیے آپ کو کس چیز کی ضرورت ہوگی؟

- (a) باقاعدہ حیثیت
- (b) سرمایہ
- (c) روادار
- (d) مشہوری/اہدایات
- (e) ایکسپنڈ
- (f) سب کچھ
- (g) کچھ نہیں
- (h) دیگر:

C.6 آپ اپنے بچے کے لیے کون سے ہنر کا انتخاب کریں گے؟

- (a) چھوٹے کاروباری حیثیت
- (b) کپیوز
- (c) کپیوزنگ/ڈرامنگ
- (d) گراف ڈیزائننگ
- (e) ایکٹریشن
- (f) سلائی اورزی
- (g) موبائل ریپرنگ
- (h) ڈرائیونگ
- (i) سروکام
- (j) مشین کی کوھائی
- (k) دیگر:

C.7 آپ اپنے بچے کے لیے کون سے ہنر کا انتخاب کریں گے؟

- (a) چھوٹے کاروباری حیثیت
- (b) کپیوز
- (c) کپیوزنگ/ڈرامنگ
- (d) گراف ڈیزائننگ
- (e) ایکٹریشن
- (f) سلائی اورزی



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ڈرائیور (h)   
مشین کی کومائی (j)

موبائل ریفریج (g)   
حوا کا کام (i)   
دیگر: (k)

C 8. آپ اپنے بچوں کی فنی سوویت کے لیے کتنی فیس دے سکتے ہیں؟

(a) 100 روپے   
(b) 200 روپے   
(c) 300 روپے   
(d) 400 روپے   
(e) 500 روپے   
(f) 1000 روپے   
(g) 2000 روپے   
(h) منت

C 9. کیا آپ کو لگتا ہے کہ موبائل فون بھی سوویت کے لیے استعمال ہو سکتا ہے؟

(a) ہاں   
(b) نہیں   
(c) پتہ نہیں

اگر جواب نہیں یا پتہ نہیں ہے تو وجہ بتائیں؟

(a) بچے فضولیات دیکھتے ہیں۔   
(b) انٹرنیٹ اور فون بچوں کے لیے نقصان دہ ہے۔   
(c) سمارٹ فون ثقافت سے باہر ہے۔   
(d) انٹرنیٹ کا مواد ہمارے مذہب اور ثقافت کے منافی ہے۔   
(e) دیگر:

C 10. آپ کیا سمجھتے ہیں بہتر سوویت کہاں سے مل سکتی ہے؟

(a) سرکاری ادارے   
(b) NGO   
(c) TTC   
(d) PVTC   
(e) پرائیویٹ ادارے   
(f) پتہ نہیں

C 11. آپ کے مطابق سب سے بہتر سویتی ادارے کون سے ہیں؟

C 12. آپ اپنے علاقہ کے جو اداروں کی بہتری کے لیے کون کون سے اقدامات پسند کریں گے؟

(a) بنر کی سویت   
(b) کاروبار کے لیے حوضے   
(c) اچھا کھیچ ڈسینز   
(d) لڑکیوں کا سویتی پروگرام   
(e) کیریئر کی معلومات   
(f) کمپلیوں کے گراؤ   
(g) منت انٹرنیٹ کی سہولیات   
(h) تعلیم کی طرف توجہ   
(i) دیگر:

C 13. علاقے کے کوئی سے تین بڑے مسائل کی عطا ہی کریں۔

(a) پلاسٹک

(b) دوسرا مسئلہ

(c) تیسرا مسئلہ

### List of FGD / IDI Participants

#### FGD UC-156 Senior Female Members

1. 1
2. 2
3. 3
4. 3

To be collected by Urwa.

#### List of FGD Members - Male UC-156

1. Muhammad Nadeem Khan
2. Malik Ilyas
3. Javed Butt
4. Muhammad Yasin
5. Syed Iftikhar Hussain
6. Zahid Jamil Chaudhary
7. Mian Farrukh Mehmood
8. Arshad Hussain
9. Muhammad Irfan
10. Shoukat Ali

#### List of FGD Members - Male Youth UC-156

1. Muhammad Muiz
2. Bilal Hussain
3. Nauman Aftab
4. Usman Aslam
5. Umair Ali
6. Sajeel Amjad
7. Nauman Abbas Khan
8. Yousaf Khan
9. Muhammad Bilal Khan Kazmi
10. Waqas Khaliq
11. Muhammad Ubaid-ur-Rehman
12. Bilal Saleem
13. Talmeez-ur-Rehman

**List of FGD Members - Female Youth UC-153**

1. Zubaida Bibi D/O Syed Muhammad Saddiq
2. Mukhtaran Bibi
3. Imran Waheed
4. Shamim
5. Saeeda Bano
6. Khalida
7. Kishwar Murtaza
8. Beenish Maqsood
9. Asma
10. Farzana Rani
11. Naheed Akhtar
12. Ishrat Shaukat
13. Samina
14. Shahida Rizwan
15. Ayesha Anwar

**List of FGD Members - Female Youth UC-156**

1. Shah Zaman Toni Bhai
2. Ameer Hamza
3. Muhammad Riaz
4. Abdul Sattar
5. Muhammad Zubair Butt
6. Shaukat
7. Tahir Rana
8. Muhammad Saleem
9. Akbar
10. Zameer-ul-Haq

**List of FGD Members - Female Youth UC-156**

1. Aamna
2. Zara
3. Anila
4. Gul Fatima
5. Adan
6. Muzammil
7. Tayyaba
8. Sara Bukhari
9. Saira
10. Saba

## IDI's Information

Sr.	Institution	Name	Designation	Contact #
1	Child Protection Bureau	Khadija Ilyas	Psychologist (CPO)	0320-4851324
2	Punjab Vocational Training Collage (PVTC)	Waseem Abbas	Admin Manager	0302-2856153
3	Government Technical College (TEVTA)	Mian Ihsan Elahi	Principal	0333-4422863
4	Technical Training Collage (TTC)	Ms. Qurat Ul Ain	Principal	0332-4534839
5	Kashaf Foundation	Ms. Shazia Khan	Branch Manager	0340-3397533
4				
5				

6

## List of Courses Offered by Technical Institutions

Sr.	Trade	Duration	Shifts
1	Electrician	6-month, 1-Year, 2-Year	1 <sup>st</sup> & 2 <sup>nd</sup>
2	Electronics Application	1-Year, 2-Year	1 <sup>st</sup> & 2 <sup>nd</sup>
3	HVACR	6-month, 1-Year, 2-Year	1 <sup>st</sup> & 2 <sup>nd</sup>
4	Draughtsman Mechanical	1-Year, 2-Year	1 <sup>st</sup> & 2 <sup>nd</sup>
5	Draughtsman Civil	1-Year, 2-Year	1 <sup>st</sup> & 2 <sup>nd</sup>
6	Machinist	1-Year, 2-Year	1 <sup>st</sup> & 2 <sup>nd</sup>
7	Mill Right Fitter	1-Year, 2-Year	1 <sup>st</sup> & 2 <sup>nd</sup>
8	Welder	1-Year, 1.5-Year	1 <sup>st</sup> & 2 <sup>nd</sup>
9	Auto Mechanic	1-Year, 2-Year	1 <sup>st</sup> & 2 <sup>nd</sup>
10	Plumber	2-Year	1 <sup>st</sup>
11	Motorcycle Mechanic	6 months	2 <sup>nd</sup>
12	Auto CAD	6 months	2 <sup>nd</sup>
13	Auto Electrician	1-Year	2 <sup>nd</sup>
14	Motor Winding	1-Year	2 <sup>nd</sup>
15	Home Appliances	6 months	2 <sup>nd</sup>
16	Quantity Surveyor	6 months	1 <sup>st</sup> & 2 <sup>nd</sup>
17	Civil Surveyor	6 months	2 <sup>nd</sup>
18	Building Painter	6 months	2 <sup>nd</sup>
19	Customer Support Executive	3 months	1 <sup>st</sup>
20	Solar System	6 months	1 <sup>st</sup>

## Courses Offered by VTI Shalimar

Sr.	Course	For	Duration	Qualification
1	Electrician Appliances	Male	6 months	Middle
2	Beautician	Female	6 months	Middle
3	Dressmaking	Female	6 months	Middle
4	Computer Application & Office Professional	Male & Female	6 months	Matric.
5	Mobile Phone Repairing	Male	6 months	Matric.
6	Food Cooking	Female	3 months	Middle

## Courses Offered by TTC

Sr.	Course	Duration
1	Office Secretary	1 Year
2	Office Management Assistant	1 Year
3	Dress Designing & Making	1 Year
4	Art & Crafts	1 Year
5	Commercial Arts/Graphics	2 Year
6	Architectural Drafting	2Year

For Information and clarifications, please contact:

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