Study Report
Rapid Gender-Sensitive Market Assessment (RGMA) of Gilgit, Baltistan and Chitral

BEST4WEER Project

Aga Khan Rural Support Programme (AKRSP)

Date: 19th November, 2023

HIMAT Consulting (Private) Limited, Islamabad

Office# 120, 1st Floor, Khudadad Heights, Main Margallah Road, E-11/4 Islamabad Pakistan

Ph# 03345259088, Email: info@himmatconsulting.com

TABLE OF CONTENTS

ACRONYMS AND ABBREVIATIONS

AKF-P	Aga Khan Foundation, Pakistan
AKRSP	Aga Khan Rural Support Programme
AP	Accelerate Prosperity
BEST4WEER	Broadening Economic and Social Transformation for Women's Economic Empowerment and Recovery
FGDs	Focus Group Discussions
GBC	Gilgit Baltistan and Chitral
HCPL	Himmat Consulting Private Limited
HFC	High Frequency Checks
KP	Khyber Pakhtunkhwa
KIIs	Key In-depth Interviews
RGMA	Rapid Gender-sensitive Market Assessment
SOPs	Standard Operating Procedures
SJCPP	Soni Jawari Centre for Public Policy
WLEs	Women Led Enterprises

EXECUTIVE SUMMARY

This Rapid Gender-sensitive Market Assessment (RGMA) provides a comprehensive overview of the economic landscape for women in these regions, identifying high-growth sectors and addressing infrastructure gaps. The study utilizes a mixed-methods approach, combining quantitative surveys, focus group discussions, and key informant interviews. It examines various categories, including business employers (78), women entrepreneurs (79), workplaces (31), and women-only markets (18), to generate valuable insights into women's economic participation, and the findings aim to inform targeted interventions for the BEST4WEER project.

The study reveals a comprehensive matrix of high-growth and environmentally sustainable sectors for women in the Gilgit-Baltistan and Chitral (GBC) region. Sectors such as IT and technology, tourism, jewelry making, food processing, education/Early Childhood Development (ECD), health, and cooking/restaurant management emerge as key areas with considerable potential for women's economic empowerment. The research outlines opportunities, current engagement levels, growth potential, and the required infrastructure and skills for each sector, providing a nuanced understanding of the economic landscape. Despite the evident potential, significant challenges persist, including time management constraints, deeply ingrained cultural norms, limited family support, and societal biases against women in the workforce. Additionally, there is a notable reluctance among women to make substantial investments in their businesses, contributing to a risk-averse mindset. Furthermore, service and policy gaps, such as transportation issues, limited internet connectivity, challenges in accessing financial services, and a lack of comprehensive training programs and mentorship, hinder women's active participation in the economic sphere. Addressing these challenges is crucial to creating a more inclusive and supportive environment, unlocking the full potential of women in GBC and fostering sustainable economic growth.

The findings across various aspects of gender-inclusive infrastructure reveal both positive trends and areas for improvement. In terms of washroom facilities, the majority of businesses, women-only markets, and workplaces provide separate facilities for women, with variations across different levels. While heating facilities are generally available, particularly in larger businesses, women entrepreneurs and markets in remote areas face challenges, citing issues like high costs and limited access. Access to electricity is more consistent in Level-I businesses compared to Level-II, with women entrepreneurs in remote areas relying on careful use during limited hours. Dedicated restrooms for women vary across levels and workplaces, emphasizing the need for improvement. Clean drinking water is generally accessible, but some businesses lack dedicated stations. Overall, the findings underscore the importance of further efforts to enhance gender-inclusive infrastructure across business levels and geographic regions.

The comprehensive analysis of gender-inclusive infrastructure highlights positive trends and identifies areas for improvement. Notably, the provision of separate washroom facilities for women is prevalent across businesses, women-only markets, and workplaces, although some variations exist among different levels. Heating facilities are generally available, particularly in larger businesses, but women entrepreneurs and markets in remote areas encounter challenges such as high costs and limited access. Access to electricity demonstrates greater consistency in Level-I businesses compared to Level-II, where women entrepreneurs in remote areas carefully manage usage during restricted hours. The availability of dedicated restrooms for women varies across business levels and workplaces, indicating the need for focused improvement efforts. While clean drinking water is generally accessible, the absence of dedicated stations in some businesses signals room for enhancement. In summary, these findings underscore the crucial importance of ongoing efforts to enhance gender-inclusive infrastructure, addressing specific challenges across various business levels and geographical regions.

The findings reveal notable trends in the provision of flexible working hours, gender and safeguarding measures, pay equity policies, and maternity/paternity leave across different levels of businesses and workplaces in Gilgit Baltistan. While a majority of businesses, especially in Level-I and Level-II, offer flexible working hours, variations exist based on the nature of the business sector, with education and marketing-oriented businesses showing higher flexibility. Safeguarding measures and security practices in women-only markets exhibit differences between Baltistan and Gilgit, emphasizing the need for enhanced protective measures. Gender sensitivity training and anti-harassment policies vary among business employers, with a substantial 40% in Level-II providing reporting mechanisms for misconduct. Pay equity policies demonstrate diverse practices, with well-established organizations and government sectors prioritizing regular monitoring, while SMEs face challenges, perceiving women's inability to spend as much time as men. Maternity/paternity leave policies also vary, with Level-II employers predominantly offering basic maternity leave, emphasizing the sector-dependent nature of these policies. Overall, the study underscores the importance of sector-specific interventions and awareness programs to promote gender-inclusive practices across diverse businesses in Gilgit Baltistan.

The key recommendations derived from the research findings aim to foster women's economic empowerment in Gilgit Baltistan, Chitral, and Diamer. These encompass sector-specific opportunities in IT and digital communication technology, tourism, jewelry making, early childhood development centers, and food processing. Strategic measures include the establishment of women-specific transport services, negotiating discounted transportation rates in remote areas, and addressing digital accessibility gaps. Simplifying and streamlining women-friendly financial services, along with targeted awareness sessions, can enhance financial inclusion. Addressing electricity shortages, challenging cultural stereotypes, and actively implementing anti-harassment measures are crucial for creating an enabling environment for women entrepreneurship. Overall, these recommendations seek to address region-specific challenges and leverage opportunities to empower women economically across diverse sectors in the mentioned regions.

1. INTRODUCTION

1.1 PROJECT BACKGROUND

The BEST4WEER project, a five-year initiative funded by Global Affairs Canada and Aga Khan Foundation Canada, is being implemented by Aga Khan Foundation Pakistan in collaboration with Aga Khan Rural Support Program Pakistan and Accelerate Prosperity. The project's primary focus is on advancing women's economic empowerment and recovery during the COVID-19 phase in Gilgit-Baltistan and two districts of Chitral.

The overarching goal of the project is to eliminate barriers that impede women's participation in economic and social spheres while strengthening their agency. Classified as a GE-3-coded initiative, gender equality is the core objective of BEST4WEER, emphasizing its commitment to achieving gender parity through community-based strategies.

BEST4WEER aims to catalyse a transformation in gender norms within various societal realms, including markets, workplaces, and households. It specifically targets three distinct geographies:

Level-II Communities: These communities generally accept women's involvement in economic and social spheres, but gender norms restrict their leadership positions and participation in high-growth sectors.

Level-I Communities: In these areas, women's mobility and participation are limited due to deeply entrenched gender norms.

Level-0 Diamer Communities: This category pertains to a specific geography where women's mobility and access to gender-specific necessities are severely limited.

In addition to community engagement, BEST4WEER seeks collaboration with business associations, employers, market leaders, and policymakers. The objective is to establish policies ensuring women's safety in public spaces, addressing unpaid care work, and alleviating the disproportionate childcare burden on women. The project strives to augment women's access to and control over economic assets, thereby contributing to the overall empowerment of women.

1.2 OVERVIEW OF THE STUDY

The primary objective of this Rapid Gender-sensitive Market Assessment (RGMA) in the Gilgit-Baltistan and Chitral regions is to pinpoint critical business infrastructure and service gaps within high-growth sectors for women. The aim is to devise effective solutions that foster increased participation of women in the market, with a specific focus on high-growth and environmentally sustainable sectors.

The RGMA used a mixed-methods approach, combining quantitative and qualitative methods. The primary data collection methods were a sample survey, focus group discussions, and in-depth interviews. Key informant interviews were also conducted with relevant stakeholders such as the Chamber of Commerce, Women's Development Department, Labour Department, AP and AKRSP, Academia Stakeholders, and AKF staff at both regional and head office levels.

1.3 OBJECTIVES OF THE STUDY

The specific objectives of the study were to:

- Identify/validate high-growth and environmentally sustainable sectors for women in Gilgit, Baltistan, and Chitral
- Identify key business infrastructure and service gaps and obstacles that hinders productive inclusion of women in these sectors.
- Based on the key findings of RGMA, provide recommendations for appropriate and concrete solutions to increase the enabling environment for women's inclusion in these sectors and to identify entry points for women in male-dominated/emerging sectors across districts of GBC.
- Share the findings and recommendations with relevant public, private and civil society stakeholders to improve their awareness about the binding issues constraining women's economic inclusion and gain their buy-in for BEST4WEER project related interventions.

2. METHODOLOGY

The study aimed to provide a comprehensive analysis of women's economic participation in all districts of Gilgit-Baltistan, including Diamer and the Chitral region of KP. Data was collected from a representative sample of women entrepreneurs, employers, workplaces, and women-only markets, sourced from various datasets such as the ELLEY project database, 2021-2022 Workplace data, CoEs, and AKRSP's Women Entrepreneurs list.

2.1 QUANTITATIVE SURVEY

The sample sizes were calculated with a 95% confidence level and a 10% margin of error. Specifically, the study included 77 business employers from a frame of 334, 88 women entrepreneurs from 1039, 31 workplaces from 44, and 18 women-only markets from 21. A systematic random sampling technique ensured representativeness across regions, districts, and levels. The businesses within each region were listed in ascending order by district names, and the sampling interval was determined by dividing the total number of businesses by the desired sample size. A random starting point was selected, and subsequent selections were made using a systematic approach.

2.2 QUALITATIVE DATA

The study employed focus group discussions (FGDs) to explore themes such as infrastructure gaps, gender-responsive work environments, and sustainable sectors for women. A total of 15 FGDs were planned, distributed across different stakeholders and levels, such as Business Employers, Women Entrepreneurs, Workplaces, Women-Only Markets, and Unemployed Women.

Observation Checklist: An observation checklist was used to assess the work environment for women, noting facilities such as washrooms, prayer rooms, and day care centres. The research team conducted systematic transect walks at women-only markets, workplaces, and employer businesses prior to conducting FGDs.

Key Informant Interviews (KIIs): Structured KIIs with government officials, development practitioners, and academics explored the regulatory and support dimensions of the market environment, providing holistic insights and recommendations for fostering sustainable growth and women's empowerment. By employing a multi-faceted approach, the study ensured robust, reliable, and nuanced insights into the economic participation of women in the region.

2.3 SURVEY TEAM:

The research was led by a lead researcher who oversaw the survey and facilitated Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs). A team of enumerators, familiar with the regional languages and cultural sensitivities, was deployed to handle the collection of quantitative data, ensuring reliability.

2.4 ORIENTATION TRAINING:

The HCPL team conducted two-day regional workshops following an online safeguarding session by AKRSP. These workshops covered the project's introduction, methodology, scope, and ethical considerations, ensuring uniformity in data collection and adherence to guidelines.

2.5 DATA ANALYSIS AND REPORTING:

The collected data, comprising quantitative surveys and qualitative FGDs and KIIs, was analyzed using a combination of statistical tools and thematic coding. A comprehensive report detailing the findings, recommendations, and visuals for clarity was drafted, reviewed, and finalized in consultation with AKRSP/AKF.

2.6 LIMITATION OF THE STUDY:

Acknowledging limitations like time constraints and limited stakeholder engagement, the team adopted efficient data collection methods and streamlined analysis, ensuring meaningful insights within the available timeframe. The limited availability of existing studies was supplemented with a comprehensive literature review and primary data.

2.7 RESEARCH ETHICS AND CONFIDENTIALITY:

Informed Consent: Both oral and written consents were obtained from participants after explaining the study's purpose and ensuring an understanding of their rights.

Confidentiality and De-identification: Utmost confidentiality was maintained for personal information. Data was de-identified before sharing with third parties, ensuring privacy and ethical compliance.

FINDINGS OF THE STUDY

3. DEMOGRAPHIC PROFILE OF SURVEY CATEGORIES

The RGMA was conducted in three regions of Gilgit Baltistan and Chitral, where four different respondent categories were surveyed including, Business Employers, Women Enterprises, Workplaces, and Women only Markets. In Diamer region only 08 respondents were surveyed using business employers tool. The demographic details of the survey respondents or entities are given in the table illustrated below.

TABLE 1: SURVEY RESPONDENTS OF BUSINESS EMPLOYERS CATEGORY

Sector	Level-0	Level-I	Level-II	Overall Average
Communication	0%	0%	7%	5%
Construction and Manufacturing	0%	0%	2%	1%
Education	50%	7%	4%	9%
Financial Institution	0%	0%	11%	8%
Food Processing	0%	7%	4%	4%
Government	0%	14%	2%	4%
Health	25%	21%	5%	10%
Hospitality and Tourism	25%	21%	16%	18%
IT	0%	21%	30%	26%
NGO	0%	0%	2%	1%
Production	0%	0%	5%	4%
Retail/Wholesale	0%	0%	5%	4%
Sales and Marketing	0%	0%	7%	5%
Transportation	0%	7%	0%	1%
Respondents	8	14	56	78

The table presents a detailed breakdown of the distribution of survey respondents categorized as business employers across various sectors in three distinct regions: Level 2, Level 1, and Level-0. The data illustrates a diverse representation from multiple sectors such as Education, Health, Hospitality, and IT, among others. In the Level 2 region, a substantial portion of the respondents, 30%, come from the IT, followed by 16% from Hospitality and 11% from Financial Institutions. Conversely, the Level 1 region showcases a higher representation from the Health sector at 21% and Hospitality at 21%. The Diamer region, albeit having fewer respondents, indicates a predominant presence in the Education sector with 50% representation.

TABLE 2: SURVEY RESPONDENTS OF BUSINESS ENTERPRENEURS CATEOGRY

BUSINESS ENTERPRENEUR-RESPONDENTS			
Nature of Business	**Level-II**	**Level-I**	**Total**
Agriculture	1%	29%	3%
Beauty Parlour	12%	14%	12%
Hospitality and Tourism	1%	0%	1%
Manufacturing	23%	29%	24%
Photo Studio	1%	0%	1%

Retail/Wholesale	62%	28%	59%
Total Respondents	82	7	89

The table given above provides an overview of the nature of businesses surveyed, spanning from Agriculture to Retail/Wholesale. In Level-II, the majority of respondents, accounting for 62%, are engaged in the Retail/Wholesale sector, followed by Manufacturing at 23%. On the other hand, Level-I presents a more evenly distributed representation, with both Agriculture and Manufacturing sectors accounting for 28% each. The overall data suggests that Retail/Wholesale is the most prevalent sector among the respondents, constituting 59% of the total, while Manufacturing also holds a significant share at 24%. Further details are provided in the table.

TABLE 3: REGISTRATION STATUS OF BUSINESS ENTERPRISES

BUSINESS REGISTRATION STATUS OF SURVEYED ENTERPRISES			
REGISTRATION STATUS	Level-I	Level-II	Total
Not registered	100%	79%	81%
Proprietorship	0%	14%	12%
Partnership	0%	1%	1%
Private limited	0%	6%	6%
Respondents	7	82	89

The table illustrates the business registration status of surveyed enterprises across the levels i.e. Level-I and Level-II. In Level-I, all surveyed enterprises, representing 100%, reported being 'Not registered'. Contrastingly, Level-II exhibits a more diverse distribution, with 79% of enterprises being 'Not registered', followed by 14% registered as 'Proprietorship', 6% as 'Private limited', and 1% as 'Partnership'. Overall, the data indicates that a majority of the surveyed enterprises, 81%, have not registered their businesses, while 'Proprietorship' and 'Private limited' statuses constitute 12% and 6% of the total respectively.

TABLE 4: AGE OF BUSINESS ENTREPRENEURS

Age of business entrepreneurs	
Age	Count
Below 40	66%
40 and above	34%
Respondents	89

The table showcases the age distribution of business entrepreneurs. Out of the total sample size of 89 entrepreneurs, a majority, or 66%, are below the age of 40. On the other hand, 34% of the entrepreneurs are aged 40 and above. This indicates a relatively younger entrepreneurial demographic in the sample.

TABLE 5: MARITAL STATUS OF BUSINESS ENTREPRENEURS

Marital Status of business entrepreneurs	
Marital Status	Count
Married	75%
Separated	3%
Single	21%

Widowed	1%
Respondents	89

The table delineates the marital status of business entrepreneurs from a sample of 89 individuals. The majority, constituting 75%, are married. Interestingly, 20% of these entrepreneurs are single, highlighting a substantial number of unmarried business professionals in the sample. Additionally, a smaller segment of 3% reported being separated, and an even more minimal 1% identified as widowed. This composition emphasizes the prominence of married and single entrepreneurs within this group.

TABLE 6: SURVEY RESPONDENTS OF WORKPLACE CATEGORY

WORKPLACE RESPONDENTS			
Nature of Work	Level-II	Level-I	Total
Art and Crafts	19%	0%	16%
Construction and Infrastructure	4%	0%	3%
Hospitality and Tourism	4%	0%	3%
Manufacturing	41%	25%	39%
Production	7%	25%	10%
Technology	4%	0%	3%
Agriculture and Food Processing	15%	50%	19%
Baking	7%	0%	6%
Total	27	4	31

In Level-II, the Manufacturing sector has the highest representation at 41%, closely followed by Agriculture and Food Processing at 15%, and Art and Crafts at 19%. Conversely, Level-I shows dominance in the Agriculture and Food Processing sector, constituting 50% of the respondents, while Manufacturing and Production each account for 25%. In the aggregate data, Manufacturing emerges as the most prominent sector with 39% representation, followed by Agriculture and Food Processing at 19%.

1. HIGH-GROWTH AND ENVIRONMENTALLY SUSTAINABLE SECTORS FOR WOMEN IN GILGIT-BALTISTAN AND CHITRAL

4.1 SECTORS WITH POTENTIAL OF HIGH-GROWTH AND CHALLENGES

The matrix provides a succinct overview of various sectors, assessing opportunities for women, their current engagement, potential for growth, and the supporting infrastructure and skills required. It meticulously categorizes sectors such as handicrafts, IT, agri-business, and more, pinpointing areas where women are presently active and illuminating untapped avenues. This comprehensive analysis emerged from Key Informant Interviews (KIIs) with a diverse group of stakeholders, including government department officials, members of the women's chamber of commerce, political leaders, academic staff, and officials from NGOs.

The GBC region offers various sectors with growth potential for women, as identified by the respondents in the study. These sectors encompass a range of paces in their expansion. Traditional fields like handicrafts, knitting, and dress designing are gradually growing, providing women with opportunities to participate meaningfully in the local economy. In contrast, some professions, including Early Childhood Development (ECD), Information Technology (IT), Healthcare and the culinary sector complemented by tourism, are experiencing rapid growth due to their contemporary relevance.

TABLE-7: CROSS-SECTORAL COMPARISON OF HIGH GROWTH POTENTIAL SECTORS FOR WOMEN AS IDENTIFED BY THE RESPONDENTS IN CHITRAL REGION

CHITRAL REGION				
Sector	Opportunities for Women	Current Engagement of Women	Potential for Growth	Supporting Infrastructure and Skills
IT and Technology	Freelancing, software development, graphic design, online businesses	Few women currently engaged	High potential due to low investment and the ability to work from home, also a way to overcome female mobility issues.	Electricity, internet, online training courses available
Tourism	Tourist guide, tour agency, hotel management	Limited to Kalasha women currently	High potential as tourism is increasing; seasonal but profitable	Road access, Lowari tunnel,Events to generate winter tourism.
Jewelry Sector	Jewelry making, polishing, and sales	Very few women engaged	High potential for home businesses	Can be managed from home with minimal investment

Food Processing	Fruit and vegetable processing and value addition	Limited engagement	Good potential due to climatic conditions favoring fruit and vegetable production	Ample production of fruits, existing infrastructure
Education/ ECD	Teaching in schools and colleges, establishing own day-care canters,	Many women engaged, especially in private schools	High demand due to increasing population	Schools present in every village, ongoing demand
Health	Nursing, Para-medic, technician roles	Many women, especially Upper-Chitral women are engaged	Increasing demand, sustainable sector	Growing health sector, hospitals present
Cooking/Restaurant	Running restaurants, working in hotels	Very few women engaged	High potential as mostly women are skilled in cooking	Knowledge of cooking, potential for tourism-linked businesses

TABLE-8: CROSS-SECTORAL COMPARISON OF HIGH GROWTH POTENTIAL SECTORS FOR WOMEN AS IDENTIFED BY THE RESPONDENTS IN BALTISTAN REGION

BALTISTAN REGION				
Sector	Opportunities for Women	Current Engagement of Women	Potential for Growth	Supporting Infrastructure and Skills
Handicrafts & Weaving	Shawl weaving, cultural hat making	Women are actively participating	High potential as these are traditional crafts	Skills often passed down through generations.
Food Processing	Honey making, food processing, fruit processing.	Limited \women involved in honey and food processing. Also engaged in food processing workplaces.	High potential due to abundant raw materials	Need for training and facilities
Beautician Services	Beautician services, dress designing	Women are actively participating	Continual growth due to consistent demand	Training in beautician services and fashion design
Jewelry Making	Jewelry design and production	Limited participation	High potential, materials readily available	Access to materials, need for training in design
Education/ECD	Teaching in schools and ECD centers, esp in Skardu city	Many women engaged, especially in private schools, but few in ECD.	High demand due to increasing population, and adoption of urban values in Skardu city like women	Schools present in every village, ongoing demand

			and men both have started to opt for work outside home.	
IT and Technology	Freelancing, and online businesses	Very few women currently engaged	High potential due to low investment and the ability to work from home.	Electricity, internet, online training courses available
Cookery & Hospitality	Chefs in hotels and restaurants	Limited participation	High potential due to growing tourism and demand for local cuisine	Training and opportunities in hotels and restaurants

TABLE-9: CROSS-SECTORAL COMPARISON OF HIGH GROWTH POTENTIAL SECTORS FOR WOMEN AS IDENTIFED BY THE RESPONDENTS IN GILGIT REGION

GILGIT REGION				
Sector	Opportunities for Women	Current Engagement of Women	Potential for Growth	Supporting Infrastructure and Skills
Event Management like photography, decorative work.	Photography, event decoration	Very negligible women are working in this field.	High potential, especially for female photographers.	Training in photography and decoration skills
Handicrafts	Handicraft production, local markets	Women are engage but growth is slow due to limited market access, and lack of online marketing skills.	High potential if linked with online markets	Skills in handicrafts, need for digital marketing training
IT/Freelancin g	IT freelancing, web development, e-commerce	Women are increasingly participating	High potential due to digital transformation. Can be beneficial for women from Diamer, where mobility issues are more pronounced.	Training in IT, web development, e-commerce, Laptop. Electricity.
Tourism & Hospitality, Cooking	Café management, hospitality management	Women have started to engage in running cafés and involved in hospitality, but limited to only Hunza District	High potential due to tourism influx	Training in hospitality management

		and few cases in other areas like Gilgit City.		
Agri-Business	Production of jams, dry fruits, organic vegetables	Women are engaged in traditional agriculture, but started to engage in this sector.	High potential if linked with external markets	Training in agri-business, connectivity to markets
Gem & Jewellery	Gem and jewellery industry	Women have started entering this field	High potential, materials available locally	Training in jewelry design and production
Cooking & Catering	Cooking, baking, local food services for tourism, chefs in hotels	Women are engaged in catering businesses, and few are also engage as chefs in hotels and bakeries.	High potential due to tourism and demand for local cuisine	Training in cooking and catering services
Early Childhood Development (ECD)	ECD services	Limited engagement due to lack of awareness in some districts, but high potential in Gilgit city, Hunza, Ghizer, where demand is rising each year.	Potential for growth in certain districts	Awareness campaigns, training in ECD

The responses tabulated above provide a comprehensive overview of potential high-growth sectors which can offer meaningful roles for women in the Gilgit-Baltistan and Chitral (GBC) regions, either as entrepreneurs or employees. These sectors, as identified by the respondents, are complemented by changing social and economic dynamics of the area due to various external and internal factors. This includes the influx of tourism driven by improved communication and road infrastructure, increasing urbanization in district and regional headquarters with a subsequent adoption of urban values, and a transition from subsistence to market economies that requires different work-life balance priorities. These changing requirements of work-life balance can further generate new economic opportunities, such as Early Childhood Development (ECD) in urban areas. As women increasingly work outside the home, there arises a need for reliable childcare services, presenting a viable opportunity for women to either engage in or start businesses related to ECD. This significant shift in the socio-economic landscape not only assists women who are joining the workforce but also opens up entrepreneurial opportunities in areas that are closely aligned with both societal needs and women's abilities. Moreover, the development and growth in these sectors are not isolated; they are further enhanced by advancements in other related sectors. For example, industries such as the culinary field, handicrafts, and gems and jewelry are showing immense potential, particularly fueled by the thriving tourism sector in the Gilgit-Baltistan and Chitral regions. This growth offers a variety of opportunities for women, ranging from prominent roles within major hotels and restaurants in the culinary industry to creative and entrepreneurial positions in the handicraft and jewelry sectors. The influx of tourists not only creates a demand for local cuisine but also for unique handicrafts and locally made jewelry, which are integral parts of the region's cultural heritage. These sectors allow women to leverage their traditional skills and artistic talents, offering them a platform to showcase their craftsmanship while contributing to the local economy. This integration of tourism with local artisanal sectors presents a dynamic environment where women can find diverse and meaningful roles, tapping into their strengths and the rising market demand. Despite this potential, the survey responses indicate a notable scarcity of women in the culinary profession in the Gilgit, Baltistan, and Chitral regions, pointing to a significant untapped market in this rapidly growing sector. This gap in female representation is further highlighted by a male lecturer from Lower Chitral at Chitral University, who observed that while there are ample opportunities in tourism, particularly in areas like cooking and café management, women's participation in these areas is minimal. He notes, *"there is potential in tourism and cookery or cafes for women as they can cook well but there is very little involvement of women in this sector."*

As stated by the FGD and KII respondents across the regions, time management is a significant challenge faced by women entrepreneurs and working women in the context of the GBC (Gilgit-Baltistan and Chitral region). The cultural expectations in the region often place the responsibility of managing domestic affairs, such as caring for children and elders, squarely on women. These additional responsibilities can be overwhelming and make it difficult for women to concentrate on their careers and professional activities. This issue underscores the broader struggle that women face when trying to balance their professional and personal lives. A female respondent from Upper Chitral who is working in a quilt making workplace shared that, *"Maintaining a balance between job and family is exceedingly challenging. Women have to manage and allocate equal time to their job and family."* Similarly, another participant from Astor Level-I in an FGD conducted with unemployed women, shared her reason for not being able to participate in the workforce or start her own business. She expressed, "*We haven't been involved in any business or haven't joined any workforce as we are the only female to manage the household work. The family needs time, so we can't engage in business or join the workforce*."

Furthermore, deeply ingrained cultural norms and societal expectations pose significant obstacles to women's participation in the workforce. Respondents across all the geographies identified family support as a major factor in enabling women to pursue their careers. A female respondent from Diamer Level-0, while discussing the challenges she encountered when entering the field of politics, revealed, *"I faced criticism and even threats from individuals in my community, as women typically do not engage in such activities alongside men. Thankfully, I had the support of my father (who is a doctor-shared elsewhere). If I had been alone, I might have considered giving up."* Likewise, another FGD respondent, during a discussion with business employers in Skardu Level-II, commented that, "*You will find only 20 to 30 percent of families who are educated and understand women and support her in every step of her life."*

Moreover, the narratives collected from working women and entrepreneurs underscored the restrictions imposed by family limitations on women's capacity to work outside the home for extended hours. A business entrepreneur from the Gilgit Level-II geography shared, *"Many females started working with me, but after some time, they stopped working. The reason was late-night functions because nowadays, no one is interested in celebrating functions like weddings during the daytime. They didn't get permission from their parents."* When discussing the gender pay gap, she added, "*Comparatively, women are paid less than men in Gilgit Baltistan. I think it may be due to their timing. For example, a female working for me from 9 am to 5 pm is paid less compared to a male worker who works from 9 am to 10 pm."* This underscores that these limitations not only impede women's participation in the economic sphere but also perpetuate the gender pay gap.

The respondents have also identified a prevailing societal mind-set that often neglects the role of women in workspaces and markets. A business entrepreneur from Skardu shared her experience, stating, *"I have personally experienced the situation of being neglectful. The parlour space was too small, so I decided to* *relocate and rented an entire building, customizing it to our needs. Initially, the building owner agreed and even installed a staircase to the upper floor, which I believed we could use for a gym. We both agreed to this arrangement, formalized through a lawyer. However, he later demanded that I either remove the mirrors or pay extra rent. I complied. I also requested a way to access the shops, to which he heartlessly replied that I should arrive via a helicopter or enter through the terrace, claiming it was not his concern. He declared that since he wrote the agreement, he could tear it up as it held no value to him. Now, on a regular basis, whenever our parlour is full of customers, the building owner comes and threatens to increase the rent by 1000, saying that if it's not paid, we should vacate his building. He humiliates us every day. There is a complete lack of gender sensitivity and awareness on their part. This situation is severely affecting our business."* In line with the preceding argument, the participants of the Focused Group Discussions (FGDs) conducted in Level-II geographies of Skardu and Chitral have also emphasized the importance of raising awareness among men regarding women's capabilities and their rights to participate in economic activities.

In addition to critiquing cultural norms and societal barriers, some respondents from various regions have also criticized the lack of a professional attitude and the limiting beliefs held by women that deter them from seeking employment outside their homes. As highlighted by a woman entrepreneur from Baltistan, "*there are women who firmly believe that their husbands are the primary providers, viewing them as the primary breadwinners. As a result, these women often shoulder the exclusive responsibility for domestic duties and may question the need for additional employment."* Likewise, another participant from an FGD in Gilgit Level-II, who is also an entrepreneur, expressed, *"I believe that many women lack the self-determination to work. Out of 100 females who come to my office, 99% were not serious about their work, and I was unable to help them succeed. In my opinion, I don't see transportation as a reason that affects women's participation because, if they are willing to work, they can achieve anything in their lives."*

Despite the potential in emerging fields, a significant barrier exists, as respondents emphasized the prevalent apprehension among women regarding significant investments in their businesses. One of the KII respondent from Baltistan who is serving as president of Women Chamber of Commerce shared that, *"many women tend to limit themselves to small-scale ventures, such as small shops, due to a fear of taking on more substantial financial commitments."* Elsewhere, a FGD respondent-unemployed women from Level-I geography stated that, "*Yes, women face financial challenges. Women don't take risk by taking loan. If business not successful who would pay the debt."*

This mind-set of risk aversion and hesitance toward larger investments can potentially limit the growth and economic potential of women entrepreneurs in the region. Moreover, it has also been identified by the respondents that, women with innovative business ideas frequently face hurdles related to limited capital, while those with financial means may perceive such ventures as high-risk investments. Furthermore, there is a notable absence of a business-oriented mind set, and small business owners often grapple with issues related to decision-making authority. One participant highlighted these difficulties, emphasizing, "*Women don't have any property or gold to use as collateral for loans from any bank or society."* Substantiating the statement, another women entrepreneur who is also president of a women only market in Gilgit city shared that, *Majority of female don't have properties on their name and for start-ups they need it. We don't get loans easily; we need to buy shares and also have to run our accounts in societies. Furthermore, women cannot visit banks frequently. They can't give their deposits by their own.* This underscores a distinct disparity in women's access to loans within the region, primarily due to factors such as income and property ownership that traditionally favour men. Consequently, women's involvement in large-scale commercial enterprises remains relatively uncommon.

4.2 SERVICE AND POLICY GAPS

The research investigated into the various challenges impacting women's active involvement in Gilgit Baltistan (GBC), as disclosed by the study participants. These service gaps and infrastructure-related issues have a substantial influence on the economic engagement of women in the region.

The first notable challenge revolves around transportation. It is revealed that the lack of accessible transportation options is a significant hurdle, particularly in remote areas of GBC. Women highlighted difficulties in traveling alone due to security concerns, prompting a need for enhanced safety measures. One FGD participant poignantly emphasized this issue, stating, *"The lack of essential services, poor road infrastructure, and the absence of public transportation discourage women's participation in economic activities."* The government's provision of pink buses, while a step in the right direction, does not entirely meet the needs of working women, further emphasizing the importance of more tailored solutions. Several suggestions emerged from the discussions, including encouraging private sector involvement in transportation, government subsidies, and investments in road infrastructure. Additionally, participants underscored the necessity of better security measures, such as installing security cameras and well-lit areas, to ensure the safety of women when traveling for work or during the night. The mobility issues and prevalence of societal mind-set that hinders women participation in economic affairs is more pronounced in areas of Lower Chitral and Baltistan.

Another prevalent challenge identified was limited internet connectivity. Participants highlighted that this issue significantly impedes online businesses, freelancing, and participation in e-commerce. Without a stable and widespread internet connection, women face difficulties accessing national and international markets. To address this challenge, respondents suggested collaboration with reliable service providers and initiatives focused on improving internet access in underserved areas. It is also noted that promoting internet literacy is vital to ensure women can take full advantage of online opportunities. A female entrepreneur from Gilgit Level-II sharing the importance of internet services and digital marketing literacy said that, *"there is not a single time when we sit free or we don't have work or projects to do. I think other female who are also working here, for instance in the field of handicrafts are growing every year. But some professions grow rapidly and some grow gradually. For example, the growth of handicraft is slow because they are only limited to the local markets, they sell their products to the local markets only. Their access to social media is limited and they don't try to sell their products online resulting in slow growth."*

The participants discussed difficulties in accessing financial services. This issue is pronounced in rural geographies across all the levels due to lack of commercial banks and little awareness about various products offered by banks and other financial entities like micro financing organization. Furthermore, adding to the situation, it has also been addressed by the respondents that, the interest rates offered by various financial institutions are very high which consequently limits women from availing loans for their businesses, whereas, few of the respondents across all the regions have also shared that, the micro loans offered by various organizations like Akhuwat Foundation are not enough to start a business on higher scale. According to a KII respondent working in Women Development Department, *"the amount provided by Akhuwat Pakistan is very minimal. Women can't do a business on 25,000 to 75,000 rupees only".* Similarly, another KII respondent from Skardu shared that, *"Women are compelled to start their businesses relying solely on their own resources, which prolongs the time it takes to achieve success. While AKRSP provides assistance through microloans, it may not be sufficient to sustain a business in today's competitive environment."* While some of the FGD participants who are women entrepreneurs and running small shops/businesses in their respective areas also appreciated the grants provided by various organizations, one of the FGD respondent from Upper Chitral, who is an entrepreneur shard that, *Local institutions like Akhuwat, Aga Khan Social welfare board, SEDP, HBL Microfinance Bank and Community Based Saving* *groups offers loans and financial support to empower women and to developed their existing businesses.* These narratives shows that, the loan amount provided for women in the area are not sufficient to support a business on large scale or high growth sectors whereas, for small shop owners the available amount of loans provided by various financial institutions is deemed to be sufficient.

In the context of training programs and mentorship, it was evident that women in the education and healthcare sectors had relatively better access to capacity-building training. However, there was a shortage of such programs in government sectors and other employment areas, limiting opportunities for women's career advancement. The participants proposed expanding training opportunities across different sectors, making mentorship accessible to women from various backgrounds and experiences. Access to mentorship and training can significantly contribute to women's professional development and success in high-growth sectors. Adding to the scenario, respondents from Lower Chitral and Skardu pointed out that, training opportunities are more accessible in the town areas as compared to remote rural areas. However, women residing in far-flung geographies encounter significant challenges. These obstacles include the cost of travel, boarding, and lodging, which can be prohibitive for many. Furthermore, a lack of awareness about available training programs compounds the issue, making it difficult for women in rural areas to access these valuable resources that could greatly enhance their professional skills and career prospects. Moreover, the President of the Women's Chamber of Commerce has noted that women entrepreneurs lack exposure to down-country markets, which in turn restricts them to using locally available raw materials, leading to minimal profitability and an absence of sustainability in their business endeavours.

The necessity for establishing day-care centres to help women balance work and childcare responsibilities was underlined, as was the need for importance of fostering market linkages, saying, "*The lack of access to market information and resources can hinder women's economic participation.*" Furthermore, feedback from FGD respondents, particularly women entrepreneurs in Upper Chitral and women-only markets in Gilgit and Baltistan, has shed light on the pressing issue of inadequate restroom facilities in their localities. They emphasized that this issue becomes more critical during the winter months when there is an overall shortage of water, even in nearby available facilities. Addressing this sanitation infrastructure gap is crucial to creating a more supportive environment for women working in these regions, ensuring their comfort and well-being as they engage in economic activities.

The Focus Group Discussions (FGDs) from unemployed women of Level-I geographies reveals that women face multifaceted challenges in their economic participation. Limited educational opportunities, a lack of vocational centres, and prevailing illiteracy contribute to women's restricted access to information and resources. Societal norms discourage women from pursuing careers outside the home, compounded by family constraints and financial risks associated with business ventures. Access to online resources and training is constrained by transportation challenges, leading to a lack of awareness and utilization of internet-based opportunities. Decision-making power primarily resides with male family members, while the absence of gender-sensitive policies exacerbates these challenges. A participant from Level-I shared that, "*Some women are interested in starting a new venture but issues associated with their home are the biggest barrier. Decision-making power is in the hands of male members; therefore, they decide things for us".* Participants recommend the establishment of vocational centers, financial literacy, and raising awareness of training and career opportunities as practical measures to overcome these barriers, ultimately empowering women to play active roles in the workforce and business sectors.

Moreover, the respondents also stressed the importance of enhancing women's skills to expand their business scales and hunt opportunities in high growth sectors, highlighting the need for advanced skills. Encouraging women to reconsider risk-taking and providing them with the necessary support and resources to pursue larger, more ambitious business endeavours is essential to unlocking their full potential and fostering greater economic growth while addressing these challenges.

In summary, the research findings underscore the pressing need to address transportation challenges, improve internet connectivity, enhance access to essential services, and broaden training and mentorship opportunities for women in GBC. These issues, once resolved, have the potential to create a more inclusive and economically robust environment for women in the region.

4.3 LITERATURE REVIEW

The Women Market Assessment Survey[1] in Gilgit region, Pakistan, part of UN Women's Economic Empowerment project, investigated the landscape of women-led businesses. This extensive survey covered 110 women entrepreneurs, focusing on a diverse range of sectors including agriculture, food and beverages, health and self-care and beauty, handicrafts, education, tailoring, retail, IT, and tourism. The finding of the study explores that, in agriculture, women primarily engage in producing and selling local fruits and vegetables, where training and market linkages have boosted profits, yet they still face challenges like limited market access and dependence on middlemen. The food and beverages industry, particularly in Hunza, has witnessed a surge in women-owned restaurants, though obstacles such as land ownership and societal attitudes persist. The beauty industry, gaining traction, confronts societal scepticism and limited training opportunities. Handicrafts remain a traditional income source, but labour-intensive processes, middleman dependence, and limited access to digital technology for marketing and design innovation are significant challenges. Education-focused businesses run by women, including day-cares and schools, are flourishing in urban areas, mainly catering to working women in need of safe childcare options. Tailoring is culturally accepted and increasingly involves women owning boutiques offering trendy and bridal dresses, although it is often stereotypically viewed as non-creative. Retail, including women-only grocery and garment stores, is gaining ground in Gilgit, yet struggles with direct market access and reliance on middlemen. The IT sector, though smaller, promises high profit margins but is hampered by limited internet connectivity and specific industry training. Women’s involvement in tourism is minimal, hindered by societal taboos, financial constraints, and land ownership issues.

Moreover, the survey identified key challenges hindering the growth of women-led businesses. Access to finance stands out as the most significant barrier, with women often lacking collateral for loans and facing high-interest rates. Marketing and linkages are primarily dependent on word-of-mouth, with minimal utilization of social media and digital advertising. In terms of human resource and financial management, many businesses lack proper employee contracts and struggle with financial management skills. There's a notable gap in technology usage, especially in sectors like tailoring, retail, and agriculture. Cultural and family restrictions further limit women's market engagement and business growth. To address these challenges, the survey highlighted the need for training in areas such as marketing, branding, design innovation, financial management, and IT skills. Despite these obstacles, women-led businesses in region are on the rise, indicating a growing trend of women’s economic empowerment in the area, albeit with significant room for improvement in terms of resources, training, and societal support.

The findings of BEST4WEER baseline study[2] sheds light on women's self-perception of their economic and social capabilities. Regarding economic activities, 41% of women respondents felt capable of engaging in economic spheres. A majority agreed that women could balance household duties with business or paid

---

[1] Women Market Assessment Study in District Gilgit & Hunza, (2023) UN-Women & SJCPP.

[2] AKF-Broadening Economic and Social Transformation for Women’s Economic Empowerment and Recovery in Pakistan (BEST4WEER), (2022), Baseline Report

work (57%), start businesses or work in paid employment (51%), and received familial support for such endeavours (49%). However, only 25% felt they had access to loans and financial capital. Younger women (aged 15-34) exhibited a higher self-perception of their economic abilities compared to those over 35. This pattern persisted across all surveyed areas, with women in implementation levels I and II feeling more capable than those in Diamer. The survey also uncovered significant barriers, including male-dominated societal attitudes and religious restrictions, particularly in Diamer. For instance, a woman's ambition to open a training centre for young girls was thwarted by community opposition.

Moreover, the baseline study also shows that, cultural norms and household responsibilities were identified as major impediments to women’s social and economic participation, particularly in Diamer, where no respondents reported being able to participate in mixed-gender gatherings, shop alone, or visit relatives without male accompaniment. In contrast, responses were more positive in Levels I and II. Employment data indicated women’s engagement in various sectors, with education and health being predominant. Self-employed women were mostly involved in agriculture, services, and tailoring, with notable differences across geographical levels. The burden of care work emerged as a critical factor impeding women's economic participation, especially in Level-II areas. These insights underscore the complex interplay of societal norms, age, and geographic location in shaping women's economic and social empowerment in these regions.

2. GENDER-INCLUSIVE INFRASTRUCTURE

5.1 PROVISION OF SEPARATE WASHROOM FACILITES FOR WOMEN

TABLE-10: PROVISION OF SEPERATE WASHROOM FACILITIES BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
Does your company provide separate washroom facilities for different genders?	Level-0	Level-I	Level-II	Overall average
Yes, but limited availability	0%	7%	7%	6%
No separate facilities	0%	14%	20%	17%
Yes, for all genders	100%	79%	73%	77%
N	8	15	55	78

The data reveals the availability of separate washroom facilities for different genders in companies across different levels. In Level-0, 100% reported having separate facilities for all genders. In Level-I, 79% mentioned having separate facilities for all genders, 7% reported limited availability, and 14% indicated no separate facilities. In Level-II, 73% have separate facilities for all genders, 7% reported limited availability, and 20% do not have separate facilities. These findings highlight variations in the provision of washroom facilities across the levels, with Level-0 and Level-I having a higher percentage of companies offering separate facilities for all genders. As shown in the table given above most of the organizations and businesses have provision of separate washroom facility for women across all levels. This is also supported by qualitative data collected from employees. Moreover, a KII respondent from Government department shared that, *"In the public sector or secretariat, the existing environment can be a barrier for newcomers. If you arrive at a place that doesn't provide seating for females and lacks separate washrooms, it feels unconventional. For instance, when I joined this department, it was then that they realized a female could also serve as an officer. As a result, infrastructure began to change, with the introduction of separate* *washrooms and transportation. The infrastructure is evolving to accommodate the increasing inclusion of women in the workplace."*

TABLE-11: PROVISION OF SEPERATE WASHROOM FACILITIES AT WOMEN ONLY MARKETS

WOMEN ONLY MARKETS			
Are washroom facilities provided for women businesses/clients within the market?	Baltistan	Gilgit	Overall averag e
Inadequate facilities (limited or non-functional washrooms)	7%	0%	6%
No washroom facilities in the market	29%	0%	22%
Yes, adequate facilities for women	64%	100%	72%
N	14	4	18

In the "Women Only Markets" regarding washroom facilities for women businesses/clients, Baltistan reports 7% with inadequate facilities, 29% with no facilities, and 64% with adequate facilities. In contrast, Gilgit shows 0% with inadequate or no facilities, but 100% offer adequate facilities for women. The qualitative data and observation collected from the market places shows that, although there are washrooms available for women in some of the markets, but lack proper maintenance. Moreover, issues of water availability for sanitation was also raised across all the regions, which gets more sever in winters. As shared by a FGD respondent from Gahkuch, *"We have a washroom facility, but it lacks water for sanitation, which becomes even more problematic in the winter. We've raised this issue with the government department, but they haven't addressed it. As women, we can't continually pursue such matters because we risk suffering our businesses if we consume too much time on these issues."* Moreover, another respondent from Shigar shared that, *"the owner of women-only market building pay little attention to such issues that do not directly affects him."*

TABLE-12: PROVISION OF SEPARATE WASHROOM FACILITES AT WORKPLACES

WORKPLACES			
Are separate washroom facilities provided for women workers?	Level-II	Level-I	Overall averag e
No dedicated washroom facilities	11%	50%	16%
Yes, separate facilities are available	89%	50%	84%
N	27	4	31

The data indicates the availability of separate washroom facilities for women workers in Level-I and Level-II in workplaces. In Level-I, 50% of respondents mentioned that there are no dedicated washroom facilities, and 50% reported having separate facilities. In Level-II, 11% indicated the absence of dedicated washroom facilities, while a significant 89% mentioned the availability of separate facilities for women workers. These findings highlight that, in both levels, the majority of respondents reported having separate washroom facilities for women workers, with a portion in Level-I indicating the lack of dedicated facilities. It has been noted that, in most of the workplaces workforce is solely composed of women employees with few exceptions where women workers are working along men.

5.2 PROVISION OF HEATING FACILITIES

TABLE-13: PROVISION OF HEATING FACILITES BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
Does your company provide adequate heating facility?	Level-0	Level-I	Level-II	Overall average
Limited availability of heating	50%	7%	11%	14%
Inadequate heating	-	-	4%	3%
No heating facilities available	12%	-	0%	1%
Yes, reliable heating	38%	93%	85%	82%
N	8	15	55	78

In Level-0, 50% report limited heating availability, 12% have no facilities, 4% find heating inadequate, and 38% have reliable heating. In Level-I, 93% have reliable heating, and 7% experience limited availability. In Level-II, 85% have reliable heating, and 11% have limited availability. There are no reports of inadequate heating or no facilities in Level-I and Level-II. This is also supported by the qualitative data, where most of the employees are provided with heating facilities. Moreover this provision is also dependent on availability of electricity in each region and scale of business operations. As mostly large scale businesses used to have alternate sources of energy, whereas, SMEs with limited business opportunities like hotels and restaurants remain close during winters or reduce their staff.

TABLE-14: PROVISION OF HEATING FACILITES FOR WOMEN ENTERPRENUERS

BUSINESS ENTERPRENEURS			
Are there sufficient heating facilities to ensure a comfortable working environment?	Level-I	Level-II	Overall average
No	57%	54%	54%
Not Applicable	14%	1%	2%
Yes	29%	45%	44%
N	7	82	89

The data reveals the availability of sufficient heating facilities to ensure a comfortable working environment in both Level-I and Level-II. In Level-I, 57% of respondents reported the absence of sufficient heating facilities, 14% found the question "Not Applicable," and 29% indicated having sufficient heating. In Level-II, 54% reported no sufficient heating facilities, 1% found the question "Not Applicable," and 45% mentioned having sufficient heating. These findings highlight that a significant percentage of respondents in both levels reported a lack of sufficient heating facilities to ensure a comfortable working environment. Contrary to business employers very few women entrepreneurs report having available heating facilities. However, the nuances from qualitative data paint a slightly different picture. In Level-I and in the more remote areas of Level-II, businesses are often operated from homes or locations adjacent to residences- as discussed above. This setup allows entrepreneurs to work in the comfort of their own homes. Respondents have also reported that electricity is available for a few hours in these areas, during which they use it carefully for heating. In Chitral, the electricity situation is notably better than in the other two regions. However, in places like Gilgit, Gahkuch, Hunza, and Skardu, women entrepreneurs operating from marketplaces often lack heating facilities. One respondent from Skardu shared, *"winter is a significant challenge for us. It's not feasible to run LPG gas cylinders all day due to the high cost. We occasionally use electric heaters, but during winter, electricity is only available for a few hours. As a result, we often have to close our businesses earlier."*

TABLE-15: PROVISION OF HEATING FACILITES AT WOMEN ONLY MARKETS

WOMEN ONLY MARKETS			
How does the market ensure access to heating facilities?	Baltistan	Gilgit	Overall average
Heating facilities available	0%	25%	6%
Limited heating facilities	23%	25%	23%
No heating facilities	77%	50%	71%
N	14	4	18

The data presents a snapshot of the availability of heating facilities in women-only markets across two regions: Baltistan and Gilgit. Out of the 18 markets surveyed, it is evident that there is a stark discrepancy in the provision of heating amenities. In Baltistan, none of the 14 markets surveyed reported having adequate heating facilities, with 21% having limited facilities and a concerning 79% having none at all. Conversely, in Gilgit, out of the 4 markets surveyed, 25% reported having access to heating facilities, while the rest were evenly split between having limited facilities and no heating facilities. Overall, only 6% of the total markets boast proper heating facilities, while 22% have limited access, and a substantial 72% lack these necessities entirely, underscoring a significant area for improvement. As shared by a respondent form Women only Market Gahkuch, *"Not everyone in the market has access to a heating facility; only a few shop owners use LPG gas cylinders. Most of us entrepreneurs take advantage of this during our idle hours."*

TABLE-16: PROVISION OF HEATING FACILITES AT WORK PLACES

WORKPLACES			
Are there heating facilities available in the workspace during colder months?	Level-II	Level-I	Overall average
Limited heating arrangements	26%	50%	29%
No heating facilities	4%	25%	6%
Yes, heating facilities are provided	70%	25%	65%
N	27	4	31

The table showcases the availability of heating facilities in workspaces during colder months, segregated by two different levels: Level-II and Level-I. From the 31 workspaces surveyed, in Level-II workspaces, 26% have limited heating arrangements, 4% lack heating facilities altogether, while a majority of 70% provide heating facilities. In comparison, Level-I workspaces report a greater disparity, with 50% having limited heating arrangements, 25% devoid of any heating facilities, and just 25% providing adequate heating. Aggregating the data, across all workspaces, 29% have limited arrangements, 6% have no heating facilities, and 65% offer proper heating solutions.

5.3 PROVISION OF ELECTRICITY

TABLE-17: PROVISION OF ELECTRICITY BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
Does your company provide adequate electricity facilities?	Level-0	Level-I	Level-II	Overall average

Limited availability of electricity	50%	7%	11%	14%
Inadequate electricity			4%	3%
No facilities available	13%			1%
Yes, reliable electricity	37%	93%	85%	82%
N	8	15	55	78

The data provides insights into the provision of electricity facilities in companies across different levels. In Level-0, 50% of respondents reported limited availability of electricity, 13% indicated no facilities available, and 37% found electricity reliable. In Level-I, 7% reported limited availability of electricity, while none indicated no facilities available or inadequate electricity. In Level-II, 11% mentioned limited availability of electricity, whereas4% reported about inadequate electricity. These findings highlight variations in the provision of electricity facilities, with Level-II companies having a higher percentage of limited availability, while Level-I primarily provides adequate electricity facilities. Level-0, on the other hand, exhibits a mix of the two approaches with some companies lacking facilities.

TABLE-18: PROVISION OF ELECTRICITY FOR WOMEN ENTERPRISES

WOMEN ENTERPRISES			
Is there reliable access to electricity to power your work equipment and lighting?	**Level-I**	**Level-II**	**Overall average**
No	71%	48%	49%
Yes	29%	52%	51%
N	**7**	**82**	**89**

The data indicates the availability of reliable access to electricity for powering work equipment and lighting in Level-I and Level-II. In Level-I, 71% of respondents reported no reliable access to electricity, while 29% indicated having reliable access. In Level-II, 48% mentioned no reliable access to electricity, and 52% reported having reliable access. These findings highlight that a significant portion of respondents in both levels reported a lack of reliable access to electricity for their work equipment and lighting.

TABLE-19: PROVISION OF ELECTRICITY AT WOMEN ONLY MARKETS

WOMEN ONLY MARKETS			
Is there a provision for electricity to support businesses/clients businesses?	Baltistan	Gilgit	Overall average
Electricity provision only during specific hours	21%	25%	22%
Limited electricity access based on availability	44%	25%	39%
No dedicated electricity provisions	14%	25%	17%
Yes, stable electricity supply for all vendors	21%	25%	22%
N	14	4	18

The data indicates varying levels of electricity provision in women-only markets in Baltistan and Gilgit. In both regions, 22% of the markets benefit from a stable electricity supply. However, 21% of markets in Baltistan and 25% in Gilgit only have electricity during specific hours, suggesting a need for more consistent energy infrastructure. Limited electricity access based on availability is significantly more prevalent in Baltistan at 43%, compared to 25% in Gilgit. Meanwhile, 14% of markets in Baltistan and 25% in Gilgit have no dedicated electricity provisions.

TABLE-20: PROVISION OF ELECTRICITY AT WORKPLACES

WORKPLACES			
Is reliable electricity supply maintained within the workspace?	Level-II	Level-I	Overall average
Intermittent electricity supply	18%	0%	16%
Yes, reliable electricity supply	67%	100%	71%
Unreliable electricity supply	15%	0%	13%
N	27	4	31

The data indicates the reliability of electricity supply within the workspace in Level-I and Level-II. In Level-I, 100% of respondents reported reliable electricity supply, with none indicating intermittent or unreliable supply. In Level-II, 67% reported reliable electricity supply, 18% mentioned intermittent supply, and 15% indicated unreliable supply. These findings highlight that Level-I has a consistent and reliable electricity supply, while Level-II experiences some intermittent and unreliable supply issues.

5.4 PROVISION OF RESTROOMS

TABLE-21: PROVISION OF SEPERATE RESTROOMS FOR WOMEN BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
How does your company cater to employees' need for rest areas?	Level-0	Level-I	Level-II	Overall average
Comfortable and designated rest areas	100%	86%	45%	58%
Limited rest areas	0%	7%	25%	19%
No dedicated rest areas	0%	7%	30%	23%
N	8	15	55	78

The data reveals variations in the provision of rest areas across companies of different levels. A majority of Level-0 companies (100%) prioritize employee well-being by offering comfortable and designated rest areas, whereas Level-I and Level-II companies lag behind with 86% and 45%, respectively. Limited rest areas are more prevalent in Level-II companies (25%) compared to Level-I (7%). Furthermore, while no Level-0 companies lack dedicated rest areas, 7% of Level-I and 30% of Level-II companies do not provide any dedicated space for rest. Overall, out of 78 companies, 58% provide comfortable rest areas, 19% have limited rest areas, and 23% have no dedicated rest areas, highlighting a gradation in employee amenities as company levels change.

TABLE-22: PROVISION OF SEPERATE RESTROOMS FOR WOMEN AT WORKPLACES

WORKPLACES			
Are dedicated restrooms/prayer space provided for women to cater to their specific needs?	Level-II	Level-I	Overall average
No designated women's restrooms	44%	25%	42%
Shared restrooms for all	8%	0%	6%
Yes, dedicated restrooms are available 1	48%	75%	52%
N	27	4	31

The data suggests a discrepancy in the provision of dedicated restrooms and prayer spaces for women across Level-II and Level-I workplaces. A significant 44% of Level-II companies do not have designated women's restrooms compared to 25% of Level-I companies. In contrast, 75% of Level-I companies provide dedicated restrooms for women, substantially higher than the 48% observed in Level-II companies. Shared restrooms are minimally present, with 8% of Level-II companies offering such facilities, while none of the Level-I companies do. Overall, out of 31 companies surveyed, 52% offer dedicated restrooms for women, 42% do not have designated women's restrooms, and 6% provide shared restrooms for all employees.

5.5 PROVISION OF CLEAN DRINKING WATER

TABLE-23: PROVISION OF CLEAN DRINKING WATER BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
How does your company ensure access to clean drinking water for all employees?	Level-0	Level-I	Level-II	Overall average
Employees need to bring their own water		14%	2%	4%
Water dispensers throughout the premises	50%	86%	87%	83%
Water provided in limited areas	50%	-	11%	13%
N	8	15	55	78

The data illustrates how companies across different levels ensure access to clean drinking water for their employees. In Level-0, half of the respondents reported having water dispensers throughout the premises, while the other half mentioned water provided in limited areas, with a minority stating that employees need to bring their own water. In Level-I, a significant 86% reported water dispensers throughout the premises, and 14% mentioned that employees need to bring their own water. In Level-II, a high 87% reported water dispensers throughout the premises, 11% mentioned water provided in limited areas, and 2% indicated that employees need to bring their own water. These findings highlight variations in the approaches taken to ensure access to clean drinking water, with Level-II companies predominantly having water dispensers throughout the premises and Level-I offering a mix of both approaches.

TABLE-24: PROVISION OF CLEAN DRINKING WATER FOR BUSINESS ENTERPRENEURS

BUSINESS ENTERPRIESES			
Is there easy access to clean drinking water throughout your workplace?	Level-I	Level-II	Overall average
No	14%	42%	40%
Not Applicable	14%		1%
Yes	72%	58%	59%
N	7	81	88

The data indicates the availability of easy access to clean drinking water throughout workplaces in Level-I and Level-II. In Level-I, 72% of respondents mentioned having easy access to clean drinking water, 14% found the question "Not Applicable," and 14% reported no easy access. In Level-II, 58% reported easy access to clean drinking water, 42% indicated no easy access, and none found the question "Not Applicable." These findings highlight that the majority of respondents in both levels reported having easy access to clean drinking water, although a portion in Level-II indicated no easy access.

TABLE-25: PROVISION OF CLEAN DRINKING WATER AT WOMEN ONLY MARKETS

Women only markets			
How does the market ensure access to clean drinking water	Baltistan	Gilgit	Overall average
Clean water stations	7%	50%	17%
Limited availability to clean water (intermittent supply, no on-site connection)	29%	25%	28%
No dedicated clean drinking water	64%	25%	55 %
N	14	4	18

The data provides insights into how the market ensures access to clean drinking water. A majority of 55% reported the absence of dedicated clean drinking water, 28% indicated limited availability to clean water, including intermittent supply and no on-site connection, and 17% mentioned the presence of clean water stations.

TABLE-26: PROVISION OF CLEAN DRINKING WATER AT WORKPLACES

Workplaces			
Is access to clean drinking water ensured for women working in the workplace?	Level-II	Level-I	Overall average
Limited access to clean water	7%	25%	10%
Yes, clean drinking water is readily available	93%	75%	90%
N	27	4	31

The data indicates the availability of access to clean drinking water for women working in the workplace in Level-I and Level-II. In Level-I, 75% of respondents mentioned that clean drinking water is readily available for women, while 25% reported limited access to clean water. In Level-II, 93% reported that clean drinking water is readily available for women, and 7% mentioned limited access to clean water.

3. SERVICE GAPS

6.1 PROVSION OF TRANSPORTATION FACILITY AND CHALLENGES

TABLE-27: PROVISION OF TRANSPORTATION SERVICES BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
Transportation Services	**Level-0**	**Level-I**	**Level-II**	**Overall Average**
Provision of loans for buying vehicles	-	-	2%	1%
Collaborates with transport providers for discounts	-	-	2%	1%
No transportation support	62%	86%	70%	73%
Offers transportation allowance	13%	7%	11%	10%
Provides transportation services	25%	7%	15%	14%
N	8	15	54	78

In the table presented above, it's evident that a significant majority of business employers in Diamer and other two Levels do not offer transportation support or assistance to their employees. Specifically, 62% of respondents in Diamer indicated a lack of such support. This figure rises to 86% in Level-I and stands at 70% in Level-II. Considering provision of transportation allowances and services, the statistics are strikingly low: only 7% of employers in Level-I provide transportation allowances or services to their female employees. In Level-II, 11% offer allowances, and 15% provide transportation services. Additionally, other provisions such as loans for vehicle purchases and collaborations with transport providers for discounts are rarely reported, both at a mere 2% for Level-II. It's crucial to note that the higher percentages observed in Diamer and Level-I might be influenced by their smaller sample sizes.

Overall, the data suggests a glaring deficit in transportation facilities for employees working with business employers across all levels. The qualitative data corroborates these findings. Many FGD respondents across levels highlighted the dearth of transportation facilities, asserting that it impedes their productivity. Furthermore, it's noteworthy that only a handful of larger-scale, well-established business employers or organizations offer these facilities. An exception to this trend is observed in the educational sector, where female educators teaching at institutions are often provided transportation facilities, along with student pick-up and drop-off services. This might explain the relatively higher percentage of transportation facilities in Diamer, given that 50% of the interviewed business employers belong to the educational sector as shown in the Table no 1.

A female FGD respondent from Level-II Skardu eloquently captured the sentiment, stating, "Unlike our male colleagues, we cannot stay late at work to complete our tasks or ask a friend to share a ride on a motorbike late at night. We either have to arrange for a taxi service or leave the office before twilight. Owing to these challenges, men are often preferred and entrusted with various tasks." Substantiating her argument, another woman from Gilgit working with hoteling sector shared that, "Comparatively, women are paid less than men in Gilgit Baltistan. I think it may be due to their timing. For example, a female working for me from 9 am to 5 pm is paid less compared to a male worker who works from 9 am to 10 pm."

TABLE 28: CHALLENGES FACED BY WOMEN ENTREPRENEURS IN ACCESSING RELIABLE TRANSPORTATION

BUSINESS ENTERPRENEURS			
Have you faced challenges in accessing reliable transportation to reach your work or business location?	**Level-I**	**Level-II**	**Overall average**
No	29%	49%	47%
Not Applicable	29%	10%	11%
Yes	42%	41%	42%
N	7	82	89

As illustrated in the table 7, business entrepreneurs from Level-I and Level-II frequently faced challenges accessing reliable transportation for their work or business sites. In Level-I, 42% of respondents acknowledged transportation issues, while in Level-II, this percentage was almost identical at 41%. Conversely, 29% in Level-I and a larger 49% in Level-II reported no transportation challenges. The "Not Applicable" category showcased a stark contrast between the two levels: 29% in Level-I versus just 10% in Level-II. It's worth noting that the relatively elevated percentages in Level-I might be influenced by its smaller sample size (N=7) when compared to Level-II (N=82).

Moreover, qualitative data and field observations shed light on the "Not Applicable" and “No” categories, explaining that such respondents usually operate their businesses from home or in close proximity. Furthermore, data from FGDs with women entrepreneurs highlighted transportation accessibility as a significant impediment to business growth. While women operating businesses near their homes encounter fewer challenges, their mobility is constrained when needing to travel to other areas for business-related purchases. This concern is amplified in Level-I regions, typically rural areas with limited transportation facilities. However, those residing in urban areas like Gahkuch, Central Hunza, Gilgit city and Skardu, ~~and~~ enjoy better transport accessibility and easier market access. Notably, in Level-II, unlike Level-I where shops are often nearby or operated from home, a significant proportion of respondents had their businesses located further from their residences. This necessitates transport to commute between their homes and businesses, potentially explaining the heightened number of responses relating to transportation challenges faced by women entrepreneurs in Level-II. An FGD participant from Level-I Gilgit aptly underscored the challenge of transportation by stating, *"The lack of essential services, inadequate road infrastructure, and an absence of public transportation often hinder women's economic participation."*

TABLE-29: SPECIFIC CHALLENGES FACED BY WOMEN ENTREPRENEURS IN ACCESSING RELIABLE TRANSPORTATION

BUSINESS ENTERPRENEURS			
Challenges in Transportation	**Level-I**	**Level-II**	**Total**
Availability of transport services	33%	26%	27%
Cost of transportation	-	71%	65%
Longer Distance to travel	100%	47%	22%
Lack of safety in public transport	-	24%	51%
N	3	34	37

In Level-I, the predominant challenge was the "Longer Distance to travel" with a notable 100% of respondents highlighting this concern, followed by the "Availability of transport services" at 33%. Interestingly, none of the Level-I respondents flagged the "Cost of transportation" or the "Lack of safety in public transport" as challenges. In contrast, Level-II had varied challenges: the "Cost of transportation" emerged as the leading concern for 71% of the respondents, while 47% identified the "Longer Distance to travel" as a hurdle. Furthermore, 26% of respondents from Level-II faced issues with the "Availability of transport services," and 24% expressed concerns over the "Lack of safety in public transport." It's essential to note the stark difference in responses between the two levels. The more diverse challenges reported in Level-II may provide a broader perspective due to the larger sample size (N=34) in comparison to the smaller cohort in Level-I (N=3). In concordance with the quantitative results, the qualitative data gathered from respondents echoed similar issues across all levels. However, in contrast to the quantitative findings for Level-I, respondents highlighted the cost of transportation, safety concerns, and the availability of transportation as significant challenges they encounter, especially when traveling to other localities.

The issue of mobility was particularly emphasized by respondents from Lower Chitral due to prevailing social dynamics and value system, which restricts women from moving along in public transport. As stated by a women entrepreneur from Upper Chitral Level-II “*In the start I faced a lot of difficulties while I had to travel to Booni from Awi which is about 8 KM and I had no source of transportation. I had to manage my domestic work as well. The challenges still continue but we have to manage them while running our business.*” Similarly, another KII male respondent from government planning department narrated that, *"The transportation cost is huge, and it is a stigma for a woman if she waits for local transportation. Another stigma is that a woman cannot travel alone; she needs a male companion if she wants to travel. Women in both the upper and lower parts of Chitral often cannot even come to the hospital for a check-up without a male companion. Suitable transportation for females is lacking in Chitral. Many women skip their tests or interviews due to transportation problems."*

TABLE-30: PROVISION OF TRANSPORTATION FACILITY FOR WOMEN ONLY MARKETS

WOMEN ONLY MARKETS	
Provision of Transport Support System	**Frequency**
No transportation support	94%
Shuttle service	6%
N	18

As presented in the table above, the majority of respondents from women-only markets indicated a lack of transportation support, with a significant 94% confirming no assistance in this regard. In contrast, a small segment of 6% reported the availability of a "Shuttle service" to facilitate their transportation needs i.e. only one market provides transportation facility. The total sample size for this survey was 18, suggesting that transportation support remains a notable challenge for most participants in women-only markets. These findings are also supported by the qualitative data, where respondents who are entrepreneurs working in these markets identified this as a major challenge. Moreover, during the survey data collection, the market owners also reiterated the same issue. Additionally, it has been identified by respondents from both Gilgit and Skardu that a few of the women entrepreneurs who own private vehicles do provide pick-up and drop-off services to their fellow entrepreneurs and their employees working as salespersons.

TABLE-31: PROVISION OF TRANSPORTATION SUPPORT FOR WORKPLACE EMPLOYEES

WORKPLACES			
What transportation options are available to the women/workers working in this workplace?	Level-II	Level-I	Overall average
No transportation support	85%	75%	84%
Shared rides arranged by the workplace	4%	25%	6%
Shuttle service provided by the workplace	11%	-	10%
N	27	4	31

As illustrated in the table above, transportation options for women or workers in both Level-I and Level-II seem limited. A significant majority reported "No transportation support," with 85% in Level-II and 75% in Level-I echoing this sentiment. Shared rides arranged by the workplace, though relatively more prevalent in Level-I at 25%, only constituted 4% in Level-II, leading to an overall 6% across both levels. It is imperative to note here that, due to the low sample size in Level-I (N=4), there is a virtual percentage rise in Level-I which is comparatively higher than Level-II; however, when translated into numeric value for both levels, it constitutes only one response. Conversely, the provision of a "Shuttle service" by the workplace was found to be more common in Level-II, with 11% of respondents availing it, while it was absent in Level-I.

Moreover, in Skardu, a few respondents have stated that some women have initiated cab services specifically for women, which are predominantly used by working women. In this regard, a woman entrepreneur and social activist, who is working on women's issues, shared insights on how the cab services were started in Skardu; *"We have tried to solve the issue of transportation. The government has* *provided three buses for women, which operate at specific times. However, only students were benefiting from the pink buses. Nevertheless, working women and women entrepreneurs were not gaining any benefits. So, I thought, why not provide cars and training to women? We provided them with training and driving licenses. We talked to the SSP. We inaugurated it on Women's Day. We have started women's cab services in Skardu. We are also working on an online app for the service. The drivers are women who are widows or young girls facing poverty."*

6.2 PROVISION OF CHILDCARE FACILITIES

TABLE-32: PROVISION OF CHILDCARE FACILITIES BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
Does your company offer childcare support for employees?	Level-0	Level-I	Level-II	Overall average
Flexible work hours for parenting	25%	-	7%	8%
No childcare support	50%	79%	91%	85%
On-site childcare facility	-	7%	2%	2%
Subsidized childcare services	25%	14%	-	5%
N	8	15	55	78

As illustrated in the table no 10, a notable majority of business employers across all levels do not offer childcare support. In Level-0, while 50% don't provide any support, 25% offer flexible hours and another 25% subsidize childcare services. Data for Level-I shows an 79% absence of childcare support, though 7% have on-site facilities and 14% provide subsidized services. The gap widens in Level-II with 91% offering no support, 7% providing flexible hours, and a mere 2% with on-site facilities.

The higher percentage of subsidized childcare availability and flexible working hours in Diamer is influenced by a considerable number of respondents from the education sector, i.e., 50%, as given in Table 1. These respondents provide Early Childhood Development (ECD) or day-care services in educational institutions and have limited working hours, usually returning home by midday. In contrast, in Level-II, most of the respondents were Small and Medium Enterprises (SMEs) that do not provide any kind of childcare support and tend to have longer working hours. However, this elevated percentage in Diamer and Level-I, compared to Level-II, can also be attributed to the low sample size. Collectively, this data underscores a significant deficiency in childcare assistance across the board.

The Focus Group Discussion (FGD) findings across all levels identify a need for on-site childcare services. Respondents have indicated that the concept of childcare services does not prevail in organizations. According to respondents, this is rooted in the fact that, historically, most employees in these organizations were men, and the higher influx of women into these organizations is a recent phenomenon. A FGD respondent from Chitral Level-II shared that, *"Only a few organizations, such as schools, provide childcare services by default. However, in most organizations, such facilities are not available, consequently making it difficult for working mothers to fully engage in their work."* Moreover, it has also been identified that, a considerable number of employees working with business employers unmarried fresh graduates who can hardly understand the gravity of the situation.

TABLE-33: DIFFICULTIES IN ARRANGING CHILDCARE FOR BUSINESS ENTRERPRENEURS

BUSINESS ENTERPRENEURS

Are there any difficulties you encounter in arranging childcare or responsibilities while pursuing entrepreneurial/business activities?	**Level-I**	**Level-II**	**Overall average**
No	-	30%	29%
Not Applicable	50%	19%	20%
Yes	50%	51%	51%
N	6	81	87

The table no 11 provided above offers insight into the challenges business entrepreneurs face in balancing childcare or responsibilities while navigating their entrepreneurial endeavours across Level-I and Level-II. Notably, in Level-I, half the respondents (50%) indicated facing such difficulties, while the other half (50%) found the question not applicable, possibly due to not having childcare responsibilities. In Level-II, a little over half (51%) experienced challenges in juggling their business activities with childcare duties, 30% did not find any difficulty, and 19% regarded the query as not applicable. When consolidated, 51% of the total respondents across both levels reported challenges, 29% did not, and 20% marked it as not applicable. It's important to highlight that the data from Level-I may be influenced by its smaller sample size (N=6) in comparison to Level-II (N=81). The data suggests that while a substantial number of entrepreneurs grapple with the dual responsibilities of managing their businesses and childcare, a notable portion doesn't face these challenges, possibly due to not having childcare responsibilities. This assumption is supported by those who chose 'Not Applicable'. Delving deeper into the demographics, tables 4 and 5 shed light on the situation: approximately 20% of the business entrepreneurs are single, and 34% are aged 40 and above. This implies that those who marked 'Not Applicable' could be those who are unmarried or those who have older children, thus requiring minimal caregiving attention. Moreover, as mentioned elsewhere, the proximity of the business location to home and the prevalence of home-based businesses are more common in Level-I and rural areas of Level-II, which puts them at an advantage in managing childcare responsibilities along with looking after their business ventures.

TABLE-34: SPECIFIC CHALLENGES IN ARRANGING CHILDCARE FOR WOMEN ENTREPRENEURS

BUSINESS ENTERPRENEURS			
Which aspect of arranging childcare do you find most challenging?	Level-I	Level-II	Overall average
Affordability	-	10%	9%
Finding reliable caregivers	-	20%	18%
Availability of services	-	7%	7%
Time management	100%	63%	66%
N	3	41	44

The provided table investigates deeper into the specific challenges business entrepreneurs face when arranging childcare, especially for those who affirmed facing difficulties in the previous data. For Level-I entrepreneurs, the prime challenge was time management, with a unanimous 100% of them highlighting this issue. In contrast, Level-II entrepreneurs had a more varied set of concerns: 63% found time management challenging, 20% struggled to find reliable caregivers, 10% cited affordability, and 7% pointed to the availability of services. When aggregated, 66% of all entrepreneurs across both levels identified time management as the predominant challenge, followed by finding trustworthy caregivers at 18%, affordability at 9%, and service availability at 7%. It's important to note that the perspectives from Level-I are based on a small sample size (N=3), which may accentuate the emphasis on time management. The data emphasizes that, although different aspects of childcare present challenges, time management consistently stands out as a significant concern among business entrepreneurs.

Contrary to the quantitative findings from Level-I, qualitative respondents highlighted that affordability, availability, and time management are all of equal concern. While sharing a story about one of her fellow women, an FGD respondent from Chitral Level-II narrated, *"One of our friends was alone at home and couldn't join any organization for a job because, in a job, one becomes bound and might not be able to dedicate time to their family. She had children under the age of 5, which made it difficult for her to commit to an organization. Starting her own business seemed like the best option, allowing her to manage her time and ensure she could prioritize her family. She initiated a Ladies Shopping Centre in a portion at her home and successfully balanced her commitments to both her business and family."*

TABLE-35: PROVISION OF CHILDCARE FACILITIES AT WOMEN ONLY MARKETS

WOMEN ONLY MARKETS			
Are childcare/play area available for businesses/clients and their customers within the market premises?	Baltistan	Gilgit	Overall average
Childcare and play area available	-	25%	6%
No facilities available	100%	75%	94%
N	14	4	18

The table sheds light on the availability of childcare and play areas within the premises of women-only markets in Baltistan and Gilgit regions. In Baltistan, a significant 100% of the businesses reported that they do not have any childcare or play facilities available. On the other hand, in Gilgit, while 75% stated the lack of such facilities, 25% confirmed the presence of childcare and play areas i.e. only one women only market provides such facility. When combined, a striking 94% of the businesses from both regions lack these amenities, and only 6% provide them. The overall data, sourced from a total of 18 businesses, suggests a substantial need for integrating childcare and play facilities in these women-centric markets to potentially enhance the market experience for both business owners and their customers.

The FGD respondents from Women-Only Markets emphasized that childcare facilities are their main concern, not just for their personal needs but also to accommodate their customers. A women entrepreneur from Level-II Gilgit working in one of the markets expressed, *"Balancing business with childcare responsibilities becomes challenging, especially when working away from home. We've witnessed many colleagues abandoning their businesses primarily due to the lack of childcare facilities. It's not feasible to leave one's business multiple times to tend to home responsibilities."*

TABLE-36: PROVISION OF CHILDCARE FACILITIES AT WORKPLACES

WORKPLACES			
Are there any childcare facilities available for women who work in the workplace?	Level-II	Level-I	Overall average
No, there are no childcare facilities	89%	75%	87%
Yes, onsite childcare services	11%	25%	13%
N	27	4	31

The table provided above offers insights into the availability of childcare facilities at workplaces across Level-I and Level-II regions. Notably, a significant majority of workplaces in both regions do not offer childcare facilities. In Level-II, 89% of the surveyed workplaces reported the absence of such amenities, while in Level-I, this figure stands at 75%. Conversely, onsite childcare services are more prevalent in Level-I, with 25% of workplaces confirming their availability (i.e. only one workplace facility from Level-I), compared to 11% in Level-II. When aggregated, 87% of all workplaces across both levels do not have childcare facilities, while 13% provide onsite childcare services. It's important to consider that the data from Level-I is based on a smaller sample size (N=4), which might impact the interpretation of the results. The overall findings highlight a significant gap in the provision of childcare facilities at workplaces, which may affect women's participation and retention in the workforce.

Furthermore, observations from the survey and insights from respondents suggest that a substantial number of women in workplaces are older, with their children having already graduated from schools. As a result, childcare isn't a primary concern for this portion of the workforce. Additionally, one workplace owner from Level-I Baltistan mentioned, *"We often hire employees from the immediate vicinity of the workplace. This allows our female employees to occasionally visit their homes to attend to their children and household tasks, which also alleviates transportation-related challenges."*

6.3 PROVISION OF DIGITAL AND FINANCIAL SERVICES

TABLE-37: DIGITAL AND FINANCIAL SERVICES FOR EMPLOYEES WORKING WITH BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
How does your company assist employees in accessing digital and financial services?	**Level-0**	**Level-I**	**Level-II**	**Overall average**
No assistance provided	75%	93%	50%	60%
Offers workshops on digital and financial literacy	-	-	29%	22%
Only digital assistance	-	-	2%	2%
Partnerships with financial institutions for services	13%	-	2%	2%
Access to banking services on-site	12%	7%	17%	14%
N	**8**	**14**	**56**	**78**

The table underscores the varying levels of support provided by companies across Level-0, Level-I, and Level-II for their employees in terms of digital and financial services access. It's evident that a considerable percentage of companies, especially in Level-I (93%) and Level-0 (75%), do not extend any form of assistance. This culminates in an average of 60% of companies overall not offering support in this area. Conversely, companies in Level-II seem more committed, with only 50% refraining from offering help. This segment also stands out in terms of providing workshops (29%) and on-site banking services (17%). This can be attributed to a significant portion of the sample from this level being financial institutions that naturally provide on-site banking and frequently organize skill-enhancing workshops for employees. Direct financial institution partnerships are somewhat more common in Level-0, standing at 13%. Based on data from 79 companies, there is a marked disparity in assistance for digital and financial services, particularly in Level-0 and Level-I companies.

TABLE-38: ACCESS TO DIGITAL SERVICES FOR BUSINESS ENTREPRENEURS

BUSINESS ENTERPRENEURS			
Do you have easy access to digital services for your business operations?	Level-I	Level-II	Overall average
No	29%	69%	66%
Yes	71%	27%	30%

Not applicable	-	4%	4%
N	7	82	89

The table provides insights into the accessibility of digital services for business operations among entrepreneurs across Level-I and Level-II. In Level-I, a significant 71% of respondents indicated having easy access to digital services for their businesses, while 29% faced difficulties. Conversely, in Level-II, 73% reported challenges in accessing digital services, with only 27% having seamless access. On an aggregate scale, of the 89 respondents from both levels, 70% find it challenging to access digital services, whereas 30% encounter no issues. However, it's essential to note the difference in sample sizes, with Level-I having only 7 respondents compared to the 82 from Level-II. This disparity might influence the overall percentages, especially the high accessibility rate reported in Level-I.

Contrary to quantitative findings, the qualitative data suggests that, entrepreneurs in Level-I and other rural areas of Level-II are facing more challenges in accessing to digital services due lack of communication infrastructure, whereas, in urban areas like Gilgit, Gahkuch, Chitral town, Booni, Skardu, Central Hunza, and adjacent geographies of Level-I have better access to digital services. As reported by a respondent from Chitral University, *Access to digital platform, financial institute, internet etc. is limited in rural areas, and to avail these services on has to travel to Chitral town which is both physically and economically very hard for women.*

TABLE-39: FEATURES TO MAKE DIGITAL SERVICES CONVENIENT FOR BUSINESS ENTERPRENERUS

BUSINESS ENTERPRENEURS	
What features would make the digital services more convenient for women users?	Percentage
Affordability	17%
Availability of service	63%
Better communication infra and availability of information	20%
Reliability of service	16%
N	89

When asked about the features that would make digital services more convenient for women users, a majority of business entrepreneurs highlighted the "availability of service" as a primary concern, with 63% of the respondents emphasizing its significance. This was followed by "Better communication infrastructure and availability of information" and "Reliability of service", which received 20% and 16% respectively. Furthermore, 17% of the respondents pointed out "Affordability" as a pivotal factor. Considering this was a multiple-choice question, the results reflect the multifaceted needs of women entrepreneurs in accessing and utilizing digital services. Out of total respondents, several features were highlighted to enhance the digital experience for women in the business domain. The qualitative findings also support these findings, as in most of the areas the communication infrastructure and internet facilities are not stable that directly hinders the availability of digital services across all the categories especially in rural settings.

TABLE-40: ACCESS TO FINANCIAL SERVICES FOR BUSINESS ENTERPRENEURS

BUSINESS ENTERPRENEURS			
Do you have easy access to financial services for your business operations?	Level-I	Level-II	Overall average

No	57%	50%	51%
Yes	43%	50%	49%
N	7	82	89

Among business entrepreneurs, access to financial services for business operations appears to be almost evenly divided across the board. In Level-I regions, 57% of the respondents, out of a smaller sample size of 7, reported not having easy access to financial services, whereas 43% said they did. In the larger Level-II sample of 82 respondents, the scenario was more balanced, with 50% affirming easy access and an equal percentage suggesting otherwise. Overall, with a total sample size of 89, 51% of the entrepreneurs indicated a lack of easy access to financial services, while 49% reported having easy access. However, the conclusions drawn from Level-I should be considered with caution due to its notably smaller sample size, which can skew perceptions or introduce variability. The qualitative findings indicate that regardless of geographical location, access to financial services remains a significant challenge for many business entrepreneurs. Respondents highlighted that a primary issue is the limited presence of banks and other financial institutions in rural areas, both Level-I and Level-II. This is because most banking facilities are situated in urban and suburban regions. As a result, in villages, entrepreneurs and working women largely rely on local cooperative societies, locally termed as "Tanzeem."

Additionally, respondents pointed out the cumbersome loan procedures, which involve extensive documentation like transfer of property on her name as usually woman are not supposed to have property on their name which often necessitate multiple trips , making it particularly challenging for women. High-interest rates on loans deter many female entrepreneurs from availing them due to the fear of accruing debt. Conversely, some business entrepreneurs expressed dissatisfaction with the small loan amounts, arguing that they are insufficient to meet the needs of expanding their operations. According to a KII respondent working in Women Development Department, "*the amount provided by Akhuwat Pakistan is very minimal. Women can't do a business on 25,000 to 75,000 rupees only".* Similarly, another KII respondent from Skardu shared that, *"Women are compelled to start their businesses relying solely on their own resources, which prolongs the time it takes to achieve success. While MFB ~~AKRSP~~ provides assistance through microloans, it may not be sufficient to sustain a business in today's competitive environment."*

TABLE-41: FEATURES TO MAKE FINANCIAL SERVICES CONVENIENT FOR BUSINESS ENTREPRENERUS

BUSINESS ENTERPRENEURS	
What features would make the financial services more convenient for women users?	Overall average
Easy loan procedures	73%
Other (Low interest rate)	13%
Physical Accessibility	19%
Reliability of services	11%
N	88

When business entrepreneurs were queried about the features that would make financial services more convenient for women users, a significant majority of 73% emphasized the importance of easy loan procedures which is also iterated by qualitative respondents and discussed in the previous paragraph. Physical accessibility was the next highest priority, as 19% of the respondents identified it as crucial for convenience. Additionally, 13% of the participants pinpointed the need for other features, specifically mentioning the desire for low interest rates. Reliability of services was highlighted by 11% of the respondents, underscoring the importance of dependable and trustworthy financial services. Considering this was a multiple-choice question, the collective feedback provides valuable insights into the diverse needs and preferences of women entrepreneurs in relation to financial services.

TABLE-42: DIGITAL PAYMENT SOLUTIONS OFFERED TO BUSINESSES AT WOMEN ONLY MARKETS

Women Markets			
Are digital payment solutions offered to businesses/clients within the women-only market?	Baltistan	Gilgit	Overall average
Limited digital services	14%	25%	17%
No digital services	57%	75%	61%
Yes, digital payment systems	29%		22%
N	14	4	18

In the women-only markets, the availability of digital payment solutions showed considerable variations. In Baltistan, a significant 57% of the markets reported having no digital services, while this percentage was even higher in Gilgit at 75%. Only 29% of women-only markets in Baltistan offered comprehensive digital payment systems, while none in Gilgit reported the same. Limited digital services were present in 14% of Baltistan markets and 25% in Gilgit. Overall, combining the data from both regions, 61% of the markets lack digital services, 22% fully support digital payments, and 17% offer limited digital services. This regional analysis underscores the disparities in digital payment solutions within women-only markets in Level-II areas. Moreover, the variation in percentages between Gilgit and Baltistan regions can be influenced by difference in the sample size.

TABLE-43: OTHER DIGITAL SERVICES OFFERED AT WOMEN ONLY MARKETS

Women Markets			
Are other digital services (web-based solutions, e-commerce, digital marketing etc.) offered to businesses/clients within the women-only market?	Baltistan	Gilgit	Overall average
Limited digital services	14%	50%	22%
No digital services	79%	50%	72%
yes digital service exist	7%		6%
N	14	4	18

In women-only markets across the Baltistan and Gilgit regions, the provision of other digital services, such as web-based solutions, e-commerce, and digital marketing, presents notable differences. In Baltistan, a substantial 79% of the markets reported not having any digital services, whereas this figure stands at 50% for Gilgit. A limited scope of digital services is present in 14% of Baltistan's markets and a higher 50% in Gilgit's. Full-fledged digital services are relatively sparse, with only 7% of Baltistan's markets confirming their existence, and none in Gilgit made the same claim. Aggregating the data from both regions, it's observed that 72% of markets lack these digital services, 6% fully provide them, and 22% offer them in a limited capacity. This data emphasizes the need for improved digital inclusion within women-only markets in Level-II regions.

6.4 TRAINING AND MENTORSHIP

For business employers across Level-0, Level-I, and Level-II regions, there is varied assistance extended to employees for training or networking. Table-24 below shows that, in Level-0, 13% connect employees with potential clients or partners, almost equal to Level-I, but lower than Level-II's 25%. Notably, 38% of businesses in Diamer don't offer any assistance, compared to 50% in Level-I and a much lower 27% in Level-II. Business development workshops are fairly consistent across regions, with 25% and 21% of employers in Diamer and Level-I offering them, and similarly 23% in Level-II. However, Diamer and Level-I lag behind Level-II in providing networking opportunities, standing at 25% and 14% respectively, compared to Level-II's 46%. In the aggregated data, 22% of businesses connect employees to potential partners or clients, 32% provide no assistance, 23% offer business development workshops, and 38% facilitate networking opportunities.

TABLE-44: PROVISION OF TRAININGS AND NETWORKING OPPORTUNITIES BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
Does your business/company extend trainings or facilitate networking of employees with counterparts or other businesses?	Level-0	Level -I	Level -II	Overall average
Connects employees with potential clients/partners	13%	14%	25%	22%
No assistance	38%	50%	27%	32%
Offers business development workshops	25%	21%	23%	23%
Provides networking opportunities	25%	14%	46%	38%
N	8	14	66	78

The diverse provisions underscore the differing priorities and resources across these regions, with a notable emphasis on networking in Level-II. According to the qualitative responses, the variation in responses between the levels is influenced by nature of sectors, as in some sectors trainings and networking opportunities are provided. As stated by a respondent from Chitral, *various trainings like career enhancing trainings and mentorship programs for women are usual in NGO sectors, Teaching (Education sector) and Health Sector, however for other sector like government employees these opportunities are lacking and the organization/department unable to arrange these types of trainings for their employees.*

TABLE-45: SUPPORT FOR TRAININGS AND SKILL DEVELOPMENT FOR BUSINESS ENTERPRENEURS

BUSINESS ENTERPRENEURS			
Have you received sufficient support for training and skill development opportunities related to your entrepreneurial/business pursuits?	Level-I	Level-II	Overall average
No	57%	39%	41%
Not Applicable		4%	3%
Yes	43%	57%	56%
N	7	81	88

Business entrepreneurs in Level-I and Level-II regions show varying levels of support received for training and skill development related to their business pursuits. In Level-I, a notable 57% reported not having received sufficient support, compared to a lesser 39% in Level-II. On the flip side, 43% of entrepreneurs in Level-I felt they received adequate support, which is lower than the 57% in Level-II expressing satisfaction.

Additionally, 4% of respondents in Level-II indicated the question was not applicable to them. This might be because these enterprises have recently established. The aggregate data reveals that 41% of the total respondents feel under supported, while a majority of 56% affirm they have had sufficient support. The small sample size, especially in Level-I with only 7 respondents, could have influenced these percentages, making it essential to interpret the results with caution.

TABLE-46: FACTORS HINDERING BUSINESS ENTERPRENEUR'S TRAININGS

BUSINESS ENTERPRENEURS	
Factors hinder inclusive training and skill development opportunities	Percentage
Limited access to affordable training programs	39%
Cultural norms and stereotypes	14%
Lack of childcare facilities	9%
Unequal access to technology and digital resources	2%
Gender-based discrimination in education and training	12%
Insufficient awareness of available opportunities	33%
Economic barriers and financial constraints	33%
Lack of female role models in skilled professions	3%
Limited transportation options to training centers	8%
Other (please specify)	5%
N	89

Business entrepreneurs face a myriad of challenges when it comes to training and skill development opportunities. One of the primary concerns for them is the limited access to affordable training programs, with 39% of respondents indicating this as a hurdle. Additionally, cultural norms and stereotypes, which might affect women entrepreneurs more profoundly, are a concern for 14%. The availability of childcare facilities or the lack thereof, is also an impediment, as stated by 9% of participants. Unequal access to technology and digital resources, though less frequently mentioned at 2%, still shows the digital divide some entrepreneur's experience. Gender-based discrimination in education and training is felt by 12% of those surveyed, highlighting the persistent gender biases in some professional training environments.

A significant 33% of the entrepreneurs pointed out their insufficient awareness of available opportunities, emphasizing the need for better communication and information dissemination. Economic barriers and financial constraints resonate with an equal percentage, revealing that for many, financial challenges are as pressing as informational ones. The lack of female role models in skilled professions is a deterrent for some, albeit a smaller segment at 3%. Similarly, 8% of the respondents expressed that limited transportation options to training centers make accessibility a challenge. Lastly, 5% cited other unspecified reasons that hinder their access to inclusive training and skill development opportunities.

The FGD respondents from Lower Chitral and Skardu pointed out that, training opportunities are more accessible in the town areas as compared to remote rural areas. As stated by a KII respondent from Chitral, *women residing in far-flung geographies encounter significant challenges. These obstacles include the cost of travel, boarding, and lodging, which can be prohibitive for many*. Furthermore, a lack of awareness about available training programs compounds the issue, making it difficult for women in rural areas to access these valuable resources that could greatly enhance their professional skills and career prospects. A women entrepreneur from Gilgit Level-I shared that, *Some NGOs, such as AKRSP and SEDP, have offered* *training sessions to women entrepreneurs on business development. While these sessions have been beneficial, they have typically been short-lived, lasting only about a week. If these training programs were extended, it could lead to improved outcomes for the participants.*

TABLE-47: PROVISION OF TRAINING AND MENTORHIP OPPORTUNITIES AT WOMEN MARKETS

WOMENL ONLY MARKETS			
How does the market support training and mentorship opportunities for women entrepreneurs?	Baltistan	Gilgit	Overall average
Mentorship program with successful women entrepreneurs	14%	25%	17%
No training or mentorship opportunities provided	50%	25%	44%
Occasional training sessions, no mentorship	36%	0%	28%
Regular workshops and training sessions	0%	50%	11%
N	14	4	18

In the women-only markets of Baltistan and Gilgit, 14% of entrepreneurs have access to mentorship programs with successful women counterparts. However, a significant 50% reported no training or mentorship opportunities at all. While 36% receive occasional training sessions, regular workshops are available to 11 %, predominantly in Gilgit. These findings, based on feedback from 18 respondents across both regions, highlight varied access to training and mentorship resources for women entrepreneurs in these markets. A FGD respondents form women only market Gilgit who is working with a business entrepreneur has shared that, *the type of training we have being provided by our employers are informal and limited, which we cannot declare them as trainings.* Additionally, many entrepreneurs mentioned that primarily NGOs, such as AKRSP, along with government departments, offer trainings on various facets of business development. Moreover, entrepreneurs from "women-only markets" emphasized the absence of advanced training opportunities, which would allow them to enhance their skills for operating businesses on a larger scale.

TABLE-48: PROVISION OF TRAINING AND MENTORHIP OPPORTUNITIES AT WORKPLACES

Workplace			
Is there support provided for training and mentorship opportunities for the women/workers?	Level-II	Level-I	Overall average
Comprehensive training and mentorship programs	44%	75%	48%
Limited training and mentorship opportunities	48%	25%	45%
No training or mentorship support	8%	0%	7%
N	27	4	31

In the workplaces, 48% of respondents across Level-II and Level-I regions indicated that comprehensive training and mentorship programs are available, with a notably higher proportion (75%) in Level-I. Conversely, 45% reported limited training and mentorship opportunities, with a larger share (48%) from Level-II. Only a small fraction, 7% in total, said they receive no training or mentorship support. The data is sourced from 31 respondents, predominantly from the Level-II region. It's essential to interpret the findings from Level-I, considering its smaller sample size. Based on the qualitative data, employees in the workplace receive foundational trainings that they assimilate over their tenure. Respondents underscored the necessity for more advanced training to refine their skills and initiate their own business endeavours. One respondent from a workplace in Gilgit shared, "*Our skill acquisition is a gradual process over time.*

The training we receive is somewhat limited in scope. Upgrading our skills and learning to operate advanced machinery is crucial for us."

4. INCLUSIVE WORKING ENVIRONMENT

7.1 PROVISION OF FLEXIBLE WORKING HOURS

TABLE-49: PROVISION OF FLEXIBLE WORKING HOURS BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
Does your company offer flexible work hours to accommodate employees' needs?	Level-0 (Diamer)	Level-I	Level-II	Overall average
No, fixed working hours for everyone	13%	0%	20%	15%
Yes, for all employees	75%	79%	62%	67%
Yes, on a case-by-case basis	12%	21%	18%	18%
N	8	15	55	78

Regarding flexible work hours, a majority (67%) reported that their companies offer flexible work hours for all employees. This was particularly prominent in Diamer (75%) and Level-I (79%), though it should be noted that the sample size for these areas was low with only 8 respondents from Diamer and 15 from Level-I. In contrast, 62% of respondents from Level-II where sample size was considerably large (55) said that they offer flexibility. A minority of 15% overall have fixed working hours for all, and 18% offer flexibility on a case-by-case basis. The qualitative data collected from employees working with business employers suggest that, flexible working hours for women employees largely depends on nature of business sector. As discussed in an earlier section, mostly women are working with schools and marketing sector like insurance agencies by default offer flexible working hours owing to nature of business transactions.

In education sector it has been noted that, overall employees have shorter working duration that is, by the midday, whereas, in insurance and marketing oriented businesses employees are supposed to achieve their target and are not required to sit in the office all the day. This is one of the primary reasons Diamer displays a higher percentage of respondents indicating flexible working hours, as a significant number (50%) of respondents from this region were from the education sector. Additionally, similar patterns are observed in Diamer and the remote geographies of Level-I and Level-II due to prevailing cultural values embedded in social fabric of the society. In the urban areas of Level-II, where urban dynamics are more dominant, most working women are involved in private sector organizations and businesses, such as banks and the hospitality industry. These roles often demand strict adherence to full-day office presence. It's also been noted that due to the absence of flexible working hours, women often find themselves at a disadvantage in balancing their professional duties with their domestic responsibilities.

TABLE-50: PROVISION OF FLEXIBLE WORKING HOURS AT WORKPLACES

WORKPLACES			
Are flexible work hours offered to accommodate the needs of women workers?	Level-II	Level-I	Overall average
Fixed work hours	19%	25%	19%

Limited flexibility in work hours	11%	0%	10%
Yes, flexible work hours are available	70%	75%	71%
N	27	4	31

The data reveals that a significant majority, 71% overall, offer flexible work hours. Broken down by region, 70% of Level-II and 75% of Level-I workplaces provide this flexibility. However, 19% of workplaces in both Level-II and the total sample maintain fixed work hours, with Level-I slightly higher at 25%. There's limited flexibility in work hours in 10% of the total workplaces, while this is observed in 11% of Level-II and none in Level-I. It's important to consider the smaller sample size for Level-I with only 4 respondents, which might affect the representativeness of the data for that level. The qualitative responses align with the survey results, with most respondents emphasizing the availability of flexible working hours. As mentioned in the previous paragraph, the provision of flexible working hours largely depends on the nature of the business. In both levels, the majority of workplaces are informal, engaging in activities such as food packaging, quilt making, handicrafts, and spinning. There are a few exceptions to this, such as more formal sectors like tailoring, which are generally time-bound and require dedicated hours.

7.2 GENDER AND SAFEGUARDING MEASURES

TABLE-51: PROVISION OF SAFEGUARDING MEASURES BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
How does your company ensure a safe and respectful environment for all genders?	Level-0	Level-I	Level-II	Overall average
Conducts gender sensitivity training	63%	21%	21%	26%
Implements anti-harassment policies	13%	14%	25%	22%
Provides reporting mechanisms for misconduct	13%	7%	52%	40%
No specific measures in place	13%	57%	29%	32%
N	8	16	68	92

For business employers keen on ensuring a safe and respectful environment for all genders, a varied approach is observed across different levels. At Level-0, a striking 63% of companies conduct gender sensitivity training, while this number drops significantly in Level-I and Level-II, with 21% in each, resulting in an overall 26%. The implementation of anti-harassment policies is relatively consistent, hovering around 13% to 25% across all levels. A notable trend emerges in Level-II where 52% of companies provide reporting mechanisms for misconduct, considerably higher than both Level-0 and Level-I at 13% and 7% respectively, taking the overall percentage to 40%. Conversely, Level-I showcases a concern with 57% of companies admitting to having no specific measures in place, compared to 12% at Level-0 and 29% at Level-II, leading to an average of 32%. It is essential to bear in mind the lower sample sizes for Level-0 and Level-I, with 8 and 16 respondents respectively, which might influence the overall representation of the data. The KII respondents indicated that an anti-harassment policy for GB was formulated in 2013, but its full-fledged implementation has yet to occur due to a lack of governmental initiative. As a result, many organizations don't view the enforcement of such measures as a priority. Similarly, KII respondent from Chitral working with government planning department also narrated about lack of effort by government agencies.

TABLE-52: PROVISION OF SAFEGUARDING MEASURES AT WOMEN ONLY MARKETS

WOMEN ONLY MARKETS

Are safeguarding practices and security measures in place within the market? (More than one response can be checked)	Baltistan	Gilgit	Overall average
No specific safeguarding protocols or safety measures in place	79%		61%
Other-Watch and ward services during market hours.	14%		11%
Yes, CTV cameras installed and operational	7%	50%	16%
Yes, safeguarding protocols in place		25%	6%
Yes, watch and ward service available (Chaukidaar)		25%	6%
N	14	4	18

In women-only markets, when assessing safeguarding practices and security measures, there is a distinct difference in practices between Baltistan and Gilgit. A majority in Baltistan, 79%, reported having no specific safeguarding protocols or safety measures in place, whereas the overall average stands at 61%. There's also a 14% in Baltistan that specified other types of measures-(availability of watch and ward services during specific hours), bringing the total to 11%. The presence of CCTV cameras is more prevalent in Gilgit, with 50% reporting them as operational, compared to just 7% in Baltistan, leading to an average of 16%. Safeguarding protocols are notably higher in Gilgit, standing at 25%, while the overall percentage is 6%. Similarly, the availability of watch and ward services, or "Chaukidaar", is reported by 25% of respondents in Gilgit, with the total average at 6%. It's worth noting the small sample sizes, especially for Gilgit with only 4 respondents, which may impact the generalization of these results. The qualitative feedback supports the survey's results, with many respondents highlighting the need for protective measures, particularly the provision of security services. An owner of a women-only market in Skardu mentioned that "*We have asked the government to at least station a police personnel at the market gate, but they don't listen to us".* Additionally, the cost of hiring guards from private agencies is considered as an expensive deal. Some market owners from Baltistan and Gilgit also noted that while cameras had been installed, they were not operational due to technical issues. This suggests that, at times, the upkeep and operation of such security measures can be viewed as cumbersome and challenging.

TABLE-53: PROVISION OF SAFEGUARDING MEASURES AT WORKPLACES

WORKPLACES			
Are there gender and safeguarding measures in place to ensure a safe working environment?	Level-II	Level-I	Overall average
Yes, measures in place	37%	100%	45%
No specific protocols	48%	-	42%
Watch and ward service	11%	25%	13%
CTV cameras installed	19%	-	16%
N	27	4	31

For workplaces, when asked about gender and safeguarding measures to ensure a safe working environment, 45% indicated having measures in place, with Level-I workplaces at a notable 100% and Level-II at 37%. No specific protocols were reported by 42% of the total respondents, with this response coming exclusively from Level-II. The watch and ward service is available in 11% of Level-II workplaces, and 25% in Level-I workplaces reflecting an overall average of 13%. The installation of CCTV cameras is 19% in Level-II and none in Level-I. Given the low sample size for Level-I (4 respondents), caution should be exercised when interpreting results for this group. During informal discussions with workplace employers, it was shared that in most of the workplaces, workforce is solely composed of women. This makes the implementation of safeguarding protocols seem less necessary. Furthermore, employers perceive the concept of gender and safeguarding measures as giving respect to women and addressing their needs.

A Male respondent from Khaplu Level-II shared, “In our area, giving respect to women is ingrained in our behavior and attitudes. We always maintain decorum when dealing with female employees.”" Contrary to his argument, a female workplace owner identified a prevailing societal mind-set that often neglects the role of women in workspaces and markets in following words *"I have personally experienced the situation of being neglectful. The parlour space was too small, so I decided to relocate and rented an entire building, customizing it to our needs. Initially, the building owner agreed and even installed a staircase to the upper floor, which I believed we could use for a gym. We both agreed to this arrangement, formalized through a lawyer. However, he later demanded that I either remove the mirrors or pay extra rent. I complied. I also requested a way to access the shops, to which he heartlessly replied that I should arrive via a helicopter or enter through the terrace, claiming it was not his concern. He declared that since he wrote the agreement, he could tear it up as it held no value to him. Now, on a regular basis, whenever our parlour is full of customers, the building owner comes and threatens to increase the rent by 1000, saying that if it's not paid, we should vacate his building. He humiliates us every day. There is a complete lack of gender sensitivity and awareness on their part. This situation is severely affecting our business."* In line with the preceding argument, the participants of the Focused Group Discussions (FGDs) conducted in Level-II geographies of Skardu and Chitral have also emphasized the importance of raising awareness among men regarding women's capabilities and their rights to participate in economic activities.

7.3 PAY EQUITY POLICIES

TABLE-54: PAY EQUITY POLICIES BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
Does your company have a transparent pay equity policy?	Level-0	Level-I	Level-II	Overall average
Based on staff's experience			9%	6%
No formal pay equity policy	25%	50%	26%	30%
Yes, but not actively monitored	13%		18%	15%
Yes, regularly monitors and addresses pay disparities	62%	50%	47%	49%
N	8	15	54	77

Among business employers, when asked about their pay equity policies, 6% said their pay is based on staff's experience. A significant 30% stated they have no formal pay equity policy, with the highest percentage (50%) coming from Level-I employers. Meanwhile, 15% acknowledged having a pay equity policy but do not actively monitor it, with the highest response (18%) from Level-II employers. Importantly, 49% claimed to regularly monitor and address pay disparities, with the most proactive group being Level-0 employers at 62%. The qualitative data suggests that, pay equity is not a concern for women working in well-established organizations and in government sector. As these organizations provide pays on the basis of pay scale relevant to their job experience and seniority irrespective of any gender based discrimination. Contrary to this it has been identified that, in SMEs pay equity gap has been identified by the respondents based on the perception that women cannot spend much time as men do.

TABLE-55: PAY EQUITY POLICIES AT WORKPLACES

WORKPLACES			
Is there pay equity between men and women for similar work roles?	Level-II	Level-I	Overall average
Yes, there is pay equity	44%	100%	52%
Pay equity is not a consideration	44%		39%
Not Applicable	4%		3%
Some disparities in pay	8%		6%
N	27	4	31

In workplaces, when examining pay equity between men and women for similar roles, 52% indicated that there is pay equity, with Level-I employers unanimously at 100% for this stance. However, 39% stated that pay equity is not a primary consideration, with Level-II employers accounting for 44% of this viewpoint. Only 3% deemed the question not applicable, and 6% acknowledged the presence of some pay disparities between genders. "*Comparatively, women are paid less than men in Gilgit Baltistan. I think it may be due to their timing. For example, a female working for me from 9 am to 5 pm is paid less compared to a male worker who works from 9 am to 10 pm.”*

7.4 MATERNITY/PATERNITY LEAVE POLICIES

As depicted in Table-36 below, among the Level-II employers, who have the largest sample size of 54, 46% offer basic maternity leave only. Equal maternity and paternity leave are offered by 20% of these employers. Surprisingly, only 13% provide longer maternity with limited paternity leave. While 19% have no parental leave policy, a mere 2% offer parental leave only. For Level-I employers, with a sample size of 14, 79% provide longer maternity leave with limited paternity leave, and 7% each for basic maternity leave, equal maternity and paternity leave, and parental leave only. Level-0 employers, with the smallest sample size of 8, show significant variations.

TABLE-56: PROVISION OF MATERNITY/PATERNITY LEAVE POLICIES BY BUSINESS EMPLOYERS

BUSINESS EMPLOYERS				
What type of parental leave policy does your company have?	Level-0	Level-I	Level-II	Overall average
Basic maternity leave only		8%	45%	34%
Equal maternity and paternity leave	13%	8%	20%	17%
Longer maternity leave, limited paternity leave		77%	14%	24%
No parental leave policy	62%		19%	20%
Parental leave only	25%	7%	2%	5%
N	8	13	55	76

A majority of 62% do not have a parental leave policy in Level 0. 25% provide parental leave only, and 13% offer equal maternity and paternity leave. The larger sample size of Level-II employers offers a more comprehensive view, but the stark differences, especially in Level-0, are noteworthy. The provision of maternal and paternal leave policies according to qualitative findings is subject to sector where women are working. It has been identified that, in well-established organization like NGOs, large scale businesses, and in government there is a clear provision of 45 days maternal leave policy which can also be availed by males but for shorter duration. Whereas, in SMEs working across GBC irrespective of the Level, this policy is not being implemented in its full essence i.e. only limited leaves are available for mothers only. Moreover, it has also been identified that, those SMEs which are owned by women do implement this to a greater extent. A female respondent form Hunza shared that, *Earlier I was working in a local hotel owner, which I left after the birth of my first child, because I had been given only 3 weeks of off, because hotels run in summers only and he cannot compensate his work for my leave.*

TABLE-57: PROVISION OF MATERNITY/PATERNITY LEAVE POLICIES AT WORKPLACES

Workplaces			
Does the workplace have policies in place for maternal and paternity leave?	Level-II	Level-I	Overall average
No specific leave policies	26%	0%	22%
Only maternal leave policy	67%	75%	68%
Yes, both maternal and paternity leave policies	7%	25%	10%
Total	27	4	31

The data presented in tables above indicates a clear disparity in the adoption of maternal and paternity leave policies across Level-II and Level-I workplaces. While 67% of Level-II workplaces have instituted only maternal leave policies, this figure rises to 75% for Level-I workplaces. Interestingly, no specific leave policies are in place for 26% of Level-II workplaces, while all Level-I workplaces seem to have some form of policy. Moreover, the combined data suggests that only a small fraction of workplaces (10% in total) have adopted both maternal and paternity leave policies. This underscores a need for more inclusive leave policies, particularly in Level-II workplaces where only 7% have established both types of leave.

5. CONCLUSIONS

The Rapid Gender Sensitive Market Assessment conducted in Gilgit Baltistan and Chitral provides valuable insights into the business infrastructure, services, and challenges faced by women in their efforts to achieve productive inclusion across various sectors. The study diligently evaluated the experiences and perspectives of business employers, women entrepreneurs, women-only markets, and workplace respondents, casting a spotlight on the critical gaps and obstacles in the path of women's empowerment and participation.

A recurring theme that emerges from the findings is the stark absence of employer-provided support in transportation and childcare facilities across all sectors. This lack is pronounced in Level-I and Level-II regions, where women entrepreneurs consistently face transportation challenges, including longer distances and minimal shuttle services. The study underscores the intersectionality between childcare and employment, with the majority of businesses, especially SMEs, failing to provide childcare support. For women entrepreneurs juggling business and childcare responsibilities, time management remains a formidable challenge.

The analysis of the digital and financial services landscape reveals substantial disparities. Entrepreneurs in rural areas express a clear need for reliable, affordable, and accessible digital and financial services. The limited presence of banks and cumbersome loan procedures further compound the challenges faced by women entrepreneurs.

In terms of training and mentorship opportunities, the study draws attention to the limited access and insufficient support for skill development, with a notable portion of entrepreneurs in Level-I regions reporting insufficiencies. Several hindrances such as cultural norms, childcare availability, and limited affordable training options surface as barriers to entrepreneurial growth.

The assessment also delves into the inclusive working environment, highlighting the prevalent provision of flexible working hours across the regions. However, there is a discernible gap in safeguarding measures and gender sensitivity training, especially in Level-I and Level-II companies. While some workplaces, particularly in Level-I, seem to have comprehensive safeguarding measures, there is an overall neglect of women's roles and rights.

Pay equity policies and maternity/paternity leave policies show varied implementation across regions and sectors. While Level-0 employers seem proactive in addressing pay disparities, parental leave policies are often basic, particularly in Level-II regions. The gender-inclusive infrastructure analysis sheds light on the disparities in the provision of amenities like separate washrooms, heating, electricity, restrooms, clean drinking water, and transportation facilities.

In essence, the study unveils a multi-faceted landscape where women's inclusion is constrained by infrastructural gaps, lack of employer support, and socio-cultural norms. The findings underscore an urgent need for comprehensive interventions aimed at bridging these gaps and fostering an environment conducive to the growth and empowerment of women entrepreneurs. Strategies aimed at enhancing transport and childcare support, bolstering digital and financial inclusion, and promoting gender sensitivity can play a pivotal role in overcoming the obstacles identified in this assessment. Through targeted efforts by stakeholders, including governmental bodies and NGOs, the regions of Gilgit Baltistan and Chitral can progress towards a more inclusive and supportive business ecosystem for women.

6. RECOMMENDATIONS

Following Key Recommendations can be drawn based on the findings of the assessment.

- Across regions like Gilgit Baltistan, Chitral, and Diamer, the **IT and Digital Communication Technology sector** stands out as a promising avenue for women's economic empowerment, offering opportunities with a low cost of investment to start. By tapping into freelancing, software development, and digital marketing, women can overcome traditional geographical and mobility constraints. Leveraging growing connectivity and infrastructure, and embracing digital literacy, women can engage in cost-effective entrepreneurial ventures.
- In Chitral and Baltistan, the **Tourism and Jewelry Making sectors** hold significant potential. Given the increase in tourism and the traditional expertise in crafts, women can explore opportunities in tour agencies, hotel management, and jewelry making businesses. The growth in tourism can lead to demand for locally made jewelry, presenting a dual opportunity for economic empowerment.
- In Gilgit, Baltistan and Chitral, there is significant potential for women to engage in the establishment and management of **Early Childhood Development (ECD) centers** and daycare facilities. As societal norms evolve, with an increasing number of both men and women opting to

work outside the home, the demand for reliable and quality ECD and daycare services is on the rise. In Gilgit Baltistan, particularly in urban areas like Skardu, and Gilgit there is a burgeoning need for such facilities. Similarly, in Chitral, the changing dynamics present an opportunity for women to contribute to their communities by offering essential childcare services. By investing in training and support infrastructure for women to establish and run ECD centers and daycare facilities, these regions can meet the growing demand while providing women with a viable and impactful entrepreneurial path.

- In regions like Baltistan, Chitral, Diamer, the **Food Processing sector, particularly focusing on fruit and vegetable processing and value addition**, presents a promising avenue for women's engagement. These regions benefit from climatic conditions that favor abundant production of fruits and vegetables. In Baltistan and Chitral, leveraging this ample production and existing infrastructure can lead to the establishment of successful food processing ventures. Meanwhile, in Diamer/Level-I, engaging women in food processing, including vegetable and dairy production, emerges as an acceptable and culturally aligned option.
- To comprehensively address **transportation challenges** across all regions, it is recommended to strategically combine enhanced transportation support with the establishment of women-specific transport services. In urban areas such as Gilgit City, Skardu, and Chitral Town, where business centers and markets are concentrated, women-specific transport services can provide safe and reliable commuting options for women entrepreneurs, employees, and students. Meanwhile, for remote geographies classified as Level 0, Level 1, and Level 2 across all regions, the focus should be on negotiating discounted rates with transport service providers. Such targeted concessions in transportation costs would alleviate the challenges faced by employees, particularly women, in these remote areas. By supplementing these efforts with training and licensing programs for female drivers, this comprehensive approach would enhance convenience, safety, and affordability in transportation for women across diverse geographies.
- To **bridge the gap in digital accessibility** among different entrepreneurial levels, it is imperative to prioritize infrastructure expansion, especially in areas that are currently lagging, such as Diamer and remote areas within Level-I and Level-II geographies. This initiative should encompass the introduction of reliable digital payment solutions and e-commerce platforms.
- To **foster an environment conducive to women entrepreneurship** across Gilgit, Baltistan, Chitral, and Diamer, it is recommended to simplify and streamline financial services to ensure they are women-friendly. This includes easing loan procedures across all regions, ensuring that lengthy documentation processes are minimized for women. Collaborations with commercial banks and other financial institutions can be instrumental in achieving this objective. Furthermore, to amplify the impact of simplified financial services, targeted awareness sessions should be specifically directed towards women entrepreneurs in the Level-I geographies of these regions. These sessions would aim to educate and inform them about various financial products and services, ensuring they are well-equipped to navigate the financial landscape. The marketing and dissemination of information about these financial products can be particularly beneficial in creating awareness among rural entrepreneurs, ensuring they have the knowledge and tools necessary to access and leverage financial services effectively.
- Addressing the reported **lack of electricity across Gilgit and Baltistan** is essential, as this service gap disrupts the overall economic infrastructure and hampers high-growth sectors, including freelancing. To ensure uninterrupted economic activities and progress, it is necessary to make provisions for alternate and reliable sources of power. Implementing such solutions will fulfill the

electricity needs of entrepreneurs, workplace owners, and women-only market entrepreneurs, thereby facilitating consistent and sustainable economic development in the regions.

- **Cultural norms, stereotypes, and gender-based discrimination** hinder women inclusion in economic activities. Programs that actively challenge these stereotypes should be introduced, like promoting female role models in skilled professions. This should be more targeted for Baltistan, Diamer and Chitral regions.
- The active implementation of the 2013 **Anti-Harassment Act** across Gilgit-Baltistan and Diamer is crucial and should be initiated promptly in collaboration with the government and legislative assembly. This foundational step can ensure a standardized approach to addressing harassment and promoting a safe work environment.