

< 論文 >

政策形成の最前線に立つ社会的連帯経済組織：
HomeNet パキスタンの事例

A social and solidarity economy organization spearheading policy formulation :
A case of HomeNet Pakistan

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ABSTRACT:

The study asks the following two questions: what are the main characteristics of social and solidarity economy organizations focusing on poverty reduction? What kind of approaches is HomeNet Pakistan taking to ensure home-based workers' economic, social, and political rights? Based on a theoretical framework derived from Karl Polanyi's three economic principles, the study also reviews how *reciprocity* is used in HomeNet Pakistan. As precarious work becomes ubiquitous, it is valuable to learn their experience in creating policies and laws which expand social security to workers in informal sector.

キーワード：社会的連帯経済、貧困削減、互酬性、家内労働、パキスタン

Keywords: Social and solidarity economy, poverty reduction, reciprocity, home-based work, Pakistan

1. Introduction

The COVID-19 pandemic has exacerbated inequality and poverty, and a need for rethink of existing economic systems has been emerged. The social and solidarity economy is gaining renewed interests owing to its citizens-led and inclusive initiatives at community-level. Research on social and solidarity economy practices and theory has been advanced in Europe, North America, and Latin America, but there is limited research in Asia and Africa except in a few countries. Partly due to such a geographical feature and also due to limited analysis on its contribution to poverty reduction, the social and solidarity economy is not widely known among development scholars and practitioners. In order to fill this research gap, the present research asks the first question, which covers a large research

agenda: what are the main characteristics of social and solidarity economy organizations focusing on poverty reduction? This paper analyzes HomeNet Pakistan, a membership-based network of women home-based workers as a case study. The second research question, specific for this paper, is: what kind of approaches is HomeNet Pakistan taking to ensure their members' economic, social, and political rights?

The study uses a theoretical framework derived from Karl Polanyi's discussion on economic principles (1944/2001), as is the case for many scholars and advocates of the social and solidarity economy (e.g., Coraggio, 2015 & 2018; Eynaud et al., 2019; Kitajima, 2007 & 2016; Laville, 2012). The study particularly takes Kitajima (2016)'s argument that the social and solidarity economy is not a mere hybrid of three

economic principles but it prioritizes *reciprocity* over *market exchange* and *redistribution*. As a research method, case study is chosen due to exploratory and contextual nature of this research. Due to the pandemic, remote interviews were conducted in 2020 and 2021, and field research took place between February and March 2022, including 28 semi-structured interviews in Islamabad, Lahore, Karachi, and Thatta in Pakistan. Interviews were conducted with home-based workers, representatives of member organizations of HomeNet Pakistan, staff and Board Members of HomeNet Pakistan, District Action Committee members, civil society organizations, Government officials, a Member of Provincial Assembly, and international organizations. The remaining sections of this paper are organized as follows. First, it describes the social and solidarity economy analytical framework based on literature review. Then, the paper discusses the case study of HomeNet Pakistan, highlighting its approaches and characteristics. The paper ends with conclusions, implications of the study, and areas of further research.

2. Social and solidarity economy analytical framework: Literature Review

1) Definition

While there is no globally agreed definition of the *social and solidarity economy*, a working definition in this study is as follows: it is (1) citizens-led economic initiative; (2) prioritizing wellbeing of people and the planet over profit; and (3) operating with principles of cooperation, solidarity, reciprocity, inclusion, diversity, and democratic self-management. This working definition was derived based on three characteristics commonly observed in literature (e.g., Hirota, 2020; Laville, 2012; North & Cato, 2018; RIPESS, 2015; Utting, 2015). The social and solidarity economy are practiced in different forms, such as cooperatives,

associations, social enterprises, community banks, local currency schemes, microfinance institutions, service-provisioning NGOs, community-run renewable energy schemes, fair trade networks, and local exchange and trading systems (e.g., Dash, 2016; ILO, 2019; Nishikawa, 2007; UNTFSSE, 2021).

2) Main characteristics of social and solidarity economy focusing on poverty reduction

The intercontinental network for the promotion of social solidarity economy (RIPESS¹⁾) states that the social and solidarity economy “is not only about the poor, but strives to overcome inequalities, which includes all classes of society” (2015, p.2). In other words, there are social and solidarity economy initiatives and organizations which do not necessarily aim at poverty reduction. However, as a main concern of this research, the study looked for characteristics of social and solidarity economy organizations whose missions include poverty reduction and tentatively identified following eight characteristics: reciprocity; cooperation; solidarity; inclusion; self-reliance; local partnership; equity and equality; and social, economic, and political empowerment. On the other hand, other characteristics such as followings are shared with social and solidarity economy organizations which do not necessarily aim at reducing poverty: citizens-led; grassroots-generated; democratic self-management; collective ownership or collegial management; prioritizing wellbeing of people and the planet over the profit; ethical and value-based; democratizing economy; individual freedom and voluntary; diversity; resilience; participatory; non-monetized work & exchanges; consensual distribution of surpluses; humanism; subsidiarity; sustainability; justice; and social movements (e.g., Ahmed, 2015; Hataya, 2019; Healy et. al, 2018; Kawano, 2018; Kitajima, 2016; Laville, 2012; Nishikawa, 2011; North & Cato, 2018;

RIPESS, 2015; Utting, 2015). As the present study reviews organizations which address poverty issues, the study explores if organizations possess these eight characteristics identified above, and in particular, *reciprocity*, as discussed below.

3) Reciprocity as a driving force of social and solidarity economy

Even though *reciprocity* is the key driving force as discussed in the theoretical framework, existing literature on social and solidarity economy has limited descriptions on what exactly it is and how it works. Therefore, by reviewing literature on reciprocity and gifts as well as literature on social and solidarity economy which highlight reciprocity aspect (e.g., Ahmed, 2015; Bruni, 2008; Chikauchi, 2020; Laville, 2012; Kitajima, 2016; Mauss, 1925/1962), the present study elaborates five characteristics of reciprocity used in social and solidarity economy practices. First, reciprocity strengthens social cohesion; conversely, it also prevails in a society with stronger cooperation and mutual-help. Second, reciprocal actions do not always require money; in fact, they are often in-kind or service-provisioning transactions. Third, it is a unique two-way interaction, which means that givers become receivers, and receivers become givers, but reciprocal activities occur not necessarily with the same persons. Fourth, it equalizes status once a receiver becomes a giver through reciprocity. Fifth, it is a voluntary and not forced action, and some scholar calls it 'unconditional' reciprocity. A combination of these five characteristics differentiates the social and solidarity economy from state-led and market-led economies: unlike redistribution by states, citizens are not mere recipients of public services; citizens need to take a lead in economic initiatives to receive benefits. Similarly, unlike market exchange, citizens can participate in social and solidarity economy activities even if they do not have sufficient

money. Therefore, the study argues that the social and solidarity economy is an economic system which the poor can become protagonists, by having *reciprocity* as its driving force.

3. A case of HomeNet Pakistan

1) Context and why HomeNet Pakistan

Before the COVID-19, there were around 260 million home-based workers in the world, of which 166 million in Asia and the Pacific (ILO, 2021). According to Bonnet et al. (2021), 67.5 million are from Southern Asian developing and emerging countries. In low and middle-income countries, almost all home-based workers (90 percent) worked informally (ILO, 2021). In Pakistan, over 90 percent of total female employment in textile and apparel (91.9 percent) and leather and footwear (92.7 percent) are home-based workers (Akhtar, 2020). The Home Work Convention, 1996 (No. 177) defines *home work* as "work carried out by a person... (i) in his or her home or in other premises of his or her choice, other than the workplace of the employer; (ii) for remuneration; (iii) which results in a product or service as specified by the employer, irrespective of who provides the equipment, materials or other inputs used" (ILO, 2021, p.17). Meanwhile, *home-based work* does not have globally agreed legal definition. It is defined differently in each country (Sudarshan & Sinha, 2011), but it generally refers to remunerative work done within their homes and does not include unpaid care work or subsistence production for own consumption. The pandemic hit home-based workers particularly hard due to their invisibility and informal status. A study on COVID-19 impact on home-based workers in South Asia describes adversities of home-based workers such as "low and irregular wages," "tenuous and non-transparent work arrangements," and "non-recognition and non-identification as vulnerable in government records and thus missing in social

assistance schemes” (HNSA, 2020, p.35).

HomeNet Pakistan is a membership-based network of women home-based workers across Pakistan, striving to empower home-based workers to realize their economic, political, and social rights. HomeNet Pakistan was officially registered in November 2005 under the Societies Registration Act, 1860 of Pakistan. However, according to Ms. Ume Laila Azhar, Executive Director, it was working informally since 2000, at the time HomeNet South Asia²⁾ was established and the Kathmandu Declaration for the rights of South Asian home-based workers was adapted by South Asian Governments. HomeNet Pakistan was introduced to the author by the secretariat of the Asian Solidarity Economy Council (ASEC) in October 2020. Ms. Azhar presented HomeNet Pakistan at an online seminar organized by ASEC in June 2020, making a case that the organization is in line with ASEC’s five dimensions of social solidarity economy, i.e., socially responsible governance; edifying ethical values; socio-economic benefits to the community; ecological conservation; and economic sustainability.

HomeNet Pakistan’s members, i.e., home-based workers, are engaged in a usual private sector-led economic system driven by *market exchange*. However, HomeNet Pakistan is reviewed as an example of social and solidarity economy organization in this paper, because it is a non-profit and non-governmental organization affiliated with citizens-led movement of HomeNet to ensure wellbeing of home-based workers since mid-1990s, which led to the Home Work Convention (Carr et al., 2000). Moreover, during remote interviews, the following four elements emerged, which make the organization an interesting case for further exploration. First, HomeNet Pakistan is a unique organization working on the issue of women home-based workers which is significant but was neglected and invisible. A

review of HomeNet Pakistan will add a critical input to knowledge, as the important role which the social and solidarity economy plays is to value a type of work which is outside of formal economy and formal employment. Second, the organization has led the process of creating home-based workers’ bills and policies at national and provincial levels, which could be considered as an important systemic change. Third, HomeNet Pakistan’s efforts and challenges as a membership-based organization seem to offer some interesting contributions to the social and solidarity economy literature. Fourth, HomeNet Pakistan’s work on political empowerment of women, in addition to economic and social empowerment, is notable; for example, they have trained rural women through ‘shadow board’ and then integrated them as real Board members. By reviewing these elements further, the study identified two approaches which HomeNet Pakistan is taking to ensure their members’ economic, social, and political rights.

2) Creating policies and legal frameworks

The first and most notable approach of HomeNet Pakistan is focusing on its influence on policies and legal frameworks. While the Government of Pakistan has not yet ratified the Home Work Convention, 1996 (No.177)³⁾ which asks governments to adopt national policy, draft National Policy on Home-based Workers was finalized in May 2011 by Ministry of Labour and Manpower in collaboration with Ministry of Women Development (MoWD). Key policy measures of this national policy include: (i) definition and equality of legal status; (ii) equality of treatment and wages; (iii) skills training enhancement; (iv) access to credit, land ownership and assets; and (v) access to marketing channels and linkages. The policy further describes Government’s intention to endeavor home-based workers “will enjoy core labour standards (CLSs) along with the rights and entitlements in addition

to all rights and benefits available to other wage earners performing the similar work, under the existing or any futuristic laws and regulations” and “social security benefits currently applicable only to workers in the formal organized sector of employment are extended through enactment or amendment in the laws relating to Employees Social Security Institutions (ESSIs) in the provinces” (GoP, 2011, p.5). Equality of treatment and inclusion of home-based workers into a social security system are particularly important aspects in the era when precarious work became ubiquitous even in so-called developed countries. Unfortunately, during the process of finalizing the national policy, the parliament passed the 18th Amendment of the Pakistan Constitution in April 2010, which resulted in devolution of powers, including labour and women development issues, to Provincial Governments. Nevertheless, the final draft of National Policy includes its intention to guide and support the Provincial Governments in “developing their own strategies, plans, and programmes for the protection and promotion of the rights and benefits of Home-based Workers (HBWs), particularly Women Home-based Workers (WHBW)” (p.4). Therefore, HomeNet Pakistan and other actors shifted their efforts to create Provincial policies and bills on home-based workers in Punjab and Sindh, two largest provinces in Pakistan. The Provincial Government of Punjab approved the policy on home-based workers in 2017 with its goals “to recognize and accept the rights of HBWs through legislative and administrative actions; accord legal equality; focus on their needs, concerns and demands through an institutional approach at all levels” (PGoP, 2017, p.3). The Provincial Government of Sindh has enacted the Sindh Home-Based Workers Act in 2018, a law relating to “social protection of home-based workers, their rights, their contribution towards economy” (PAS, 2018, p.1).

During interviews, the author was told that this is the first law of its kind and a similar law does not exist in other South Asian countries. A website of Women in Informal Employment: Globalizing and Organizing mentions only laws in Thailand and Pakistan⁴⁾. The Punjab Home-based Workers bill has been put on hold since 2013, but according to one of interviewees, the Cabinet has approved and sent it to a Special Committee of the Provincial Assembly. The Government of Punjab has also secured its own budget for the Domestic Workers and Home-based Workers Survey in 2021/2022.

In order to create policies and laws, HomeNet Pakistan has been emphasizing recognition of home-based workers and collaborating with other actors. In other words, the organization has been making home-based workers' contribution towards economy and importance of home-based workers visible. While some of interviews revealed uneasy relationships among different actors in terms of who should get credit for achievements, the issue of home-based workers became visible in Pakistan over 15 years, and HomeNet Pakistan has been working on it. The fourth report by the Pakistan Government for the Convention on the Elimination of All Forms of Discrimination against Women says, “In 2007, the MoWD requested a Civil Society Organization to take the lead in formulating a National Policy for Home-based Women Workers (HBWWs), after which Home Net Pakistan began a series of national and provincial consultations with home-based workers, Government Ministries and Departments, NGOs and CBOs, academics and media” (GoP, 2011a, p.43). An ILO report “Recognising and supporting home-based workers: South Asian regional consultation on national policy for home-based workers in Pakistan” acknowledges HomeNet Pakistan and SUNGI Foundation for their successful endeavor on highlighting the status of home-based workers

and putting together the national policy (ILO, 2010, p.iii). The former Director of Labour Department in Sindh Province mentioned that he was not aware of the issue and did not know who were home-based workers. He said that home-based workers became visible thanks to HomeNet Pakistan, and during his time the Sindh Home-based Workers Act was prepared and finalized. More recently, a report on recommendations to implement on *Mazdoor ka Ehsaas* (compassion for workers), a national program extending minimum social protection to informal sector workers, was launched in May 2021, and inputs from HomeNet Pakistan is recognized (GoP, 2021, p.10). Articles on issues of home-based workers often appear in newspapers in Pakistan ⁵⁾.

Meanwhile, interviews of home-based workers and representatives of civil society organizations revealed that creation of policies and legislations does not automatically or quickly lead to improvement of lives of home-based workers. For example, the Sindh Home-based Workers Act was enacted in 2018, but it is not yet implemented after 3 years of enactment. Home-based workers who were interviewed in Karachi and Thatta in Sindh Province either do not know or do not fully understand what the law means to them. Another point raised during the field visit was the implementation capacity of Provincial Social Security Institutions; they do not have sufficient funds and are not even delivering expected services to current subscribers. One of the interviewees said that she would advocate for overarching framework with subsidiary laws for specific needs rather than separate bills, even though home-based workers bill helped to raise awareness and get focus on the issues of home-based workers. According to her, there is a risk of fragmentation of laws, and once they become laws, it is difficult to change or harmonize with other laws. She further explained that there will be gaps (i.e., there will always be categories of people

who do not fit to existing laws), inconsistencies (old laws do not cover something included in new laws), and always new type of work which do not fall under any of existing types. Therefore, policy and legislation are useful and important but not sufficient due to complexity of the issue, implementation capacity, and limited awareness and knowledge. Yet, stakeholders are working hard to implement the law in Sindh Province. Secretary-General of Home Based Women Workers Federation in Karachi explained the following progress has been made. The Sindh Home-based Workers Rules was approved in 2019; the first meeting of the Council, as stipulated in the law, took place in February 2022; Form-1 and Form-2 for registration of home-based workers, which are included in the Rule 2019, are being filled by home-based workers, and some of them have been submitted to the Labour Department; and a database to register home-based workers is being developed. While it is still in process, creation of policies and legal frameworks for home-based workers could be considered as a systemic change towards a just society, and HomeNet Pakistan has been spearheading the process in cooperation with all other important actors including government, ILO, UN Women, civil society organizations, unions and federations, academia, and HomeNet South Asia.

3) Creating networks and linkages

Another approach HomeNet Pakistan has taken is to focus on creating networks and linkages for home-based workers. As a national set-up of HomeNet South Asia, HomeNet Pakistan was expected to strengthen capacities of grassroots organizations, particularly membership-based organizations of home-based workers. Direct support for member-organizations is important because policies and legal frameworks are not sufficient, and it will take time for home-based workers to receive tangible benefits,

as discussed above. Thus, creation of networks and linkages of home-based workers is a complementary approach to creation of policies and legal frameworks. Executive Director of HomeNet Pakistan described the value of networks and linkages is to make home-based workers self-sufficient, or self-reliant. Also, she mentioned its value for a small organization like HomeNet Pakistan⁶⁾: Networks with other organizations help HomeNet Pakistan to provide requested community schemes and activities to member organizations. When there were no funds for activities in Karachi, they succeeded with linking home-based workers with organizations who can provide required resources. One of interviewees described that organizing home-based workers could help them in (1) increasing bargaining power, (2) allowing them to become more mobile in group (some female individuals cannot walk without male escorts, but as a group, they can), and (3) getting trustworthy source of information, particularly on eligibility criteria and hands-on process to access various social protection measures by the Government. Another interviewee mentioned that, once home-based workers are organized, they meet regularly and spread knowledge without intervention by HomeNet Pakistan, which demonstrates self-reliance.

When creating networks and linkages, HomeNet Pakistan has been focusing on local partnership as well as regional partnership. In terms of regional partnership, HomeNet Pakistan uses its South Asian regional network and highlights Pakistan's experience at regional level. They have also supported some of home-based workers gain exposures outside Pakistan. Yet, such experience is limited to a couple of individuals, even though their reciprocal actions could be important, as discussed later. Thus, their focus on creating local partnership may be more critical. As for their local partnership efforts, HomeNet Pakistan created a platform called District Action

Committees. During the field visit, members of a District Action Committee elaborated their role and activities. All District Action Committee members are volunteers who have full-time jobs. There are 10-12 members, and some of them are Government official, business person, health department employee, and staff member of a local foundation. The committee has strong linkages within the area to raise issues to the District Government. During the interview, it was discovered that home-based workers seem to be rather passive participants of trainings or events organized by the District Action Committee. Meanwhile, there is one female member in District Action Committee, who is managing beauty parlor herself at home and also works for a local foundation. To a query of supporting local community and home-based workers during the COVID-19 lockdown period, they responded that, even before the pandemic, in the past 5 years, the committee have been providing some relief items to those who need, in collaboration with other welfare organizations, industrialists and rich individuals. As a COVID-19 response, HomeNet Pakistan claims that they helped linking home-based workers with Provincial Governments and local organizations who provide food ration, online trainings, etc., and the list in the 2020 Annual Progress Report could add up to 2,000 home-based workers who have been directly benefited from. Meanwhile, based on the interviews with 12 home-based workers in Lahore, Karachi, and Thatta, it was only 2 workers who received Ehsaas Emergency Cash of Rs.12,000 from the Government, and others did not receive it and borrowed from their relatives and neighbors. Some of them did not have national identity cards or their cards were expired, which added extra difficulties when registering for Government support. It may be an idea that HomeNet Pakistan to once again ensure home-based workers have valid national identity

cards in collaboration with National Database and Registration Authority (NADRA). A District Action Committee member explained that HomeNet Pakistan in the past facilitated to invite a NADRA mobile unit to their area so that home-based workers could obtain identity cards. It will complement policy-related work, as the identity card is required for registration as home-based workers. It will also help more home-based workers vote in next elections and help home-based workers prepare for next crises. Moreover, it may help HomeNet Pakistan re-connect with its members, as discussed below.

4) Reciprocity in HomeNet Pakistan

It is not always obvious how *reciprocity* is used in a social and solidarity economy organization, unless an organization is structured as such by design, e.g., cooperatives and time banks. In case of HomeNet Pakistan, reciprocal activities of home-based workers and their organizations are the main concern, but other stakeholders' reciprocal activities within HomeNet Pakistan have been also explored, and the following two types were observed. The first type is to share knowledge and information to others or use knowledge for others: some of the home-based workers explained that they disseminate and share knowledge and information gained in trainings and events organized by HomeNet Pakistan to other home-based workers and their neighbors. One home-based worker, who is also a Board Member of HomeNet Pakistan after going through 'shadow board' experience and also joined a HomeNet South Asia conference in India, claims that she has trained around 1,200 people for leadership and 4,000 people in embroidery skills within 5 years. Another active and vocal home-based worker said that she will contest in a local election representing home-based workers, after explaining that they have received training on local elections. However, these

reciprocal activities may be rather sporadic incidents depending on individuals than the norm in HomeNet Pakistan. The second type is monetary contributions by members: HomeNet Pakistan has once tried to collect membership fee of Rs. 1,000 (approx. USD10)⁷⁾ from its member organizations. Executive Director as well as Finance Officer of HomeNet Pakistan recall that only 40-60 organizations out of total 360 member organizations actually paid the membership fee. As it was difficult for small organizations facing financial constraints to pay, HomeNet Pakistan continued serving to all member organizations, and they stopped collecting the fee eventually. According to the audit reports, total Rs. 100,000 were recorded as membership fee income from 2014 to 2017; thus, it could be 100 organizations which paid the fee, but perhaps some organizations paid multiple times, as the fee was supposed to be an annual fee. In terms of HomeNet Pakistan's experience as a membership-based network of women home-based workers, it does not seem to be going very smoothly. Their Annual Progress Reports mention that total 357 home-based worker organizations are registered with HomeNet Pakistan with 58,282 home-based workers, and these figures remain the same since 2016⁸⁾; they have not updated a list of their membership organizations. Executive Director explained that they have lost connections with its members since their Networking Officer left the organization due to a shortage of funds. It seems like HomeNet Pakistan is currently in the negative spiral of limited funds leading to be less effective as a network of home-based workers organizations, even though one of the Board Members said that limited fund is not a weakness, and they work regardless limited funds. Could a reflection on *reciprocity* and other principles help HomeNet Pakistan?

Reciprocity does not seem to be actively or systematically utilized as a driving force in

case of HomeNet Pakistan. Moreover, HomeNet Pakistan needs to re-establish itself as a network of membership-based organizations of home-based workers. While this case study focuses on HomeNet Pakistan and does not compare it with other organizations, following lessons from other organizations seem to be relevant. In a foundation based in Islamabad whose project on women empowerment includes a component of social cohesion, Director explained why creating social cohesion is important: without it, activities will not be owned and sustained, because people continue pursuing individual interests rather than collective interests, and they will not be interested in collective achievements. Another organization of home-based workers based in Karachi is collecting membership fees, or nominal charges, from each home-based workers at Rs.20 or 30, according to how much they can contribute. After spearheading the policy formulation, HomeNet Pakistan may have reached to a stage to think of next step, and a deep reflection with home-based workers on its value and principles may be required so that they can play a key role in ensuring policies and laws to be implemented and improving the lives of home-based workers.

4. Conclusion

As to the first research question “what are the main characteristics of social and solidarity economy organizations focusing on poverty reduction”, the following two characteristics have emerged from this study and another case study⁹⁾: making contributions by the poor visible; and making systemic changes in order to create a just society. Another characteristic which was observed in another case study, i.e., changing people’s mindset of donors/supporters and recipients/beneficiaries, was not yet observed in the case of HomeNet Pakistan. A further research and analysis are required to clarify

a linkage between this characteristic and *reciprocity*. In terms of the second research question: what kind of approaches HomeNet Pakistan is taking for poverty reduction, they have been focusing on its influence on policies and legal frameworks as well as networks and linkages to support home-based workers. Even though the study intentionally aims at exploring social and solidarity economy practices in Pakistan, an Islamic country in South Asia where there is limited literature, it is acknowledged that generalization cannot be made, while contributing to knowledge. Another implication of this study is that it is valuable to review Pakistan’s experience in creating policies and legal frameworks which extend social protection to workers in informal sector in the era when precarious work became ubiquitous even in so-called developed countries. As for the areas of further research, in addition to a review of linkage between *reciprocity* and the third characteristic, the author intends to explore a couple of more examples of social and solidarity economy initiatives which were identified during the field visit.

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Notes

- (1) RIPESS is the abbreviation in French and stands for Réseau Intercontinental de Promotion de l’Économie Sociale Solidaire.
- (2) HomeNet South Asia is a regional network

- of home-based worker organizations in the following 8 countries: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka (HNSA, 2021).
- (3) Only 12 countries have ratified the Home Work Convention, 1996 (No.177) as of March 2022.
 - (4) However, links to each law are not available. <https://www.wiego.org/home-based-workers-and-law> (accessed 29 Mar 2022).
 - (5) For example, <https://tribune.com.pk/story/499359/home-based-women-workers-in-pakistan> <https://tribune.com.pk/story/2278451/%20home-based-workers-policy-draft-finalized> and <https://www.thenews.com.pk/print/742512-hbwwf-sindh-labour-department-sign-mou-to-register-home-based-workers>
 - (6) At the time of the author's visit, there are eight staff members including Executive Director; six of them are based in Lahore and two are in Karachi. Annual expenditures highly fluctuate per year as the organization depends on grants from donors. According to the audit reports, HomeNet Pakistan received total grants of Rs. 127.5 million from 2014 to 2020, which could mean that annual average of Rs. 18 million (approx. USD100,000).
 - (7) Pakistani Rupee 1,000 is approximately USD5.50 at current exchange rate of Rs. 180/USD. However, during 2014 when the majority of membership fee was collected, exchange rate was around Rs. 100/USD; thus, this rate was used here.
 - (8) The author received Annual Progress Reports of 2016/17, 2017/18, 2019, and 2020. Therefore, it is also possible that this description started earlier than 2016.
 - (9) The author is simultaneously working on a case study of Akhuwat, an Islamic

microfinance organization in Pakistan.

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