



Sustainable Development and Women’s Personal Empowerment for Becoming Socially Inclusive: A Study from the Informal Sector in Lahore, Pakistan

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Abstract: Women employed in informal sectors are integral to a nation’s overall economic growth, and to better development outcomes. This study aims to examine the capabilities of these women not only in terms of personal empowerment, but in the context of sustainable development via social inclusion. Previous studies have only focused on microcredit as a “magic wand” for increasing women’s empowerment and their standard of living, without the inclusion of feminist theory. The inclusion of feminist theory and social inclusion in the discussion concerning the provision of financial support to women in Pakistan, allows us to properly examine the role of sustainable development and women’s empowerment in Pakistan. This study is quantitative and descriptive. Using a survey questionnaire on the cross-sectional data source, the 118 women borrowers of Lahore, Pakistan, have been investigated by stratified random sampling technique. The Multinomial logit and Probit regression models have been used for data analysis. The study’s results supported the actuality that women need to be financially and personally empowered, in order to benefit from greater social inclusion.

Keywords: Social inclusion, sustainable development, microfinance, women’s personal empowerment, informal sector.

JEL Classification: O17, O40.

Sustainable Development and Women's Personal Empowerment for Becoming Socially Inclusive: A Study from the Informal Sector in Lahore, Pakistan

Introduction

Social inclusion (SI), the making of efforts to provide equal opportunities to all members of society (Rani, 2019), is a multidimensional process with the objective of enabling the active participation of all society members in social, economic, and political decision-making activities. SI as a theoretical concept empowers the poor and the marginalized to benefit from growing social or economic opportunities, and gives people a voice in decisions that affect their lives, via equal participation (Azmat, 2020).

What is often referred to and understood as the 'informal' sector is the unrecognized, unregistered, and unregulated sector of Pakistan's economy, and is where this lack of regulatory oversight results in a labor force that is denied basic socio-economic security and public welfare, owing to low salaries, poor working conditions, and little in the way of enforced worker protections (Ogwueleka & Naveen, 2021). The informal sector is, nonetheless, estimated to contribute more than one-third of Pakistan's Gross Domestic Product (GDP), and employs more than 71.7 percent of the national workforce, of which 75.6 percent works in rural areas, and 68.1 percent in urban areas (van der Hoeven, 2020). The informal sector sees women workers make up 74 percent of the workforce (Silpakar & Gurung, 2022), and they face gender-specific vulnerabilities in the informal sector (Jones, 2021).

Women are often neglected in society and are denied the right to social, economic, or political inclusion (Onyango et al., 2019). This social exclusion reduces their chances of living a better life; one with self-respect and greater financial security. The general practice of social religiosity also reinforces male dominance in the economic and overall public spheres. A conservative interpretation of religious and sociocultural mores also restrains women's mobility in public spaces and participation in many economic activities. Pakistan's society needs to change system and protect the vulnerable social groups engaged in informal work (ShuHong et al., 2017).

According to Voronkova et al. (2019), sustainable development (SD), microfinance (MF), and women's personal empowerment (WPE)

allow women to operate more socially inclusively, as these three factors or initiatives allow them to be more financially stable while working in the informal sector. The concept of women's personal empowerment allows them to manage their lives independently and in a balanced way, both inside and outside their homes. It enhances their ability to influence social change and generate systematic social and economic order (Sepotokele, 2018).

Adams-Prassl et al. (2020) found that women were less happy and more dissatisfied with their relative and absolute financial position in the family, in contrast to male members of the same family. In Pakistan, women have a strong desire to engage with their husbands on integral issues such as mobility, girl's education, recreational activities, household responsibilities, and working status, but these issues, rather than getting settled, end up in arguments that diminish satisfaction in the life of women (Choudhry et al., 2019). Moreover, Khan et al. (2019) argue that women in Pakistan are generally freedom seekers. Entrepreneurship gives women the autonomy to prove their skills. Their style of thinking changes, and they voluntarily become mentors for each other. This act of feminism gives them more personal empowerment as all the women form a chain, paving the way for SI and making them socially important in the long run.

Literature Review

Feminism, as popularly understood, argues for the equality of men and women, and for the eradication of gender-based inequality (Hadi, 2017). Based upon general understandings and interpretations of feminist theory, there are schools of thought that a women are treated as subordinates in society – including within the family – issues relating to their involvement in the community are often overlooked and neglected as an area of mainstream discussion. Therefore, there is a need to develop a new social infrastructure that makes the greater social inclusion of women acceptable and necessary (Abrar ul Haq et al., 2019). Liberal feminist theory (Sarikakis et al., 2014) argues that through political and legal avenues, women can make amendments to social laws and politics, thus working towards achieving gender-based justice. These changes – and the avenues through which women push for them – work to boost women's social activity and presence, which strengthens their social inclusion.

The goals of the research study focus on the fact that SI, MF, and WPE make women socially included in Lahore, Punjab, Pakistan. Microfinance facilities provided by the government and non-governmental

financial institutions make this possible for women, enabling them to establish their own businesses. They desire to work independently, have flexible working hours and have the latitude, to choose the nature of their job, workplace, and employees. They want to enjoy the freedom to go to places where they feel happy and move in social circles that bring them contentment. However, they face many social, personality, and financial constraints in this area, like family restrictions and lack of freedom to spend and make decisions independently.

Personal empowerment of women entrepreneurs assists them to be socially included (Licsandru & Cui, 2018). Women entrepreneurs operating in the informal sector gain empowerment when they are awarded freedom and the ability to think, move, and make decisions. It is not optional to give these rights to women; rather, it is obligatory (Zakariah, 2017). WPE is measured in the ability to organize resources, remove social barriers, innovate, and lead (Laverack & Pratley, 2018). Women who are earning income for their family gain support in return from their friends and family groups. This, in turn, empowers them to spend on the health and education of children.

The ability to make their own decisions provides women with greater confidence and can theoretically boost their empowerment further (Xheneti et al., 2019). Their spouse and family permit them to independently visit any of their relatives and shop if needed. They can also build their trust in their family and are even permitted to participate in various social activities (Gudeta & Van Engen, 2018). It is integral for them to participate in such social and political activities as it strengthens and expands their social network and gives them chance to make their business known to others. It helps them further penetrate new markets and also gather ideas to grow their businesses. All of these add to their empowerment and improve their self-efficacy.

Researchers in the past (Jamil, 2021; Kemp & Berkovitch, 2020; Koehler, 2021; Mustafa et al., 2019; Zulfiqar, 2022) have studied Social Inclusion in regard to financial inclusion and information and communication technology (ICT), but research concerning social inclusion in connection with sustainable development, microfinance, and women's personal empowerment has been less frequently discussed. A possible research and knowledge gap, therefore, may exist. This quantitative study contributes to the literature by explaining the participation of women in income-generating activities at home, and establishing a link between sustainable development, microfinance, and women's personal

empowerment, with the social inclusion of women. This research study highlights that conservative households may make it difficult for women to leave their homes, but are often reliant on said women to augment household incomes, thus creating a space for them in society.

Research Objectives

The current research addresses the following objectives based on the above literature review.

1. To study the relationship between sustainable development (SD), microfinance (MF), and women's personal empowerment with the social inclusion (SI) of women.
2. To study the relationship between sustainable development and social inclusion.
3. To explore the relationship between microfinance and social inclusion.
4. To assess the existence of a relationship between women's personal empowerment and social inclusion.

Hypothesis

Based on the discussion above, the study is based on the following research hypothesis:

H₁: There is a relationship between sustainable development (SD), microfinance (MF), and women's personal empowerment (WPE) with social inclusion (SI) of women.

H₂: There is a relationship between SD and SI.

H₃: There is a relationship between MF and SI.

H₄: There is a relationship between WPE and SI.

Methodology

We conduct the current research to study the factors of sustainable development (SD), microfinance (MF), and women's personal empowerment (WPE) while making possible the social inclusion (SI) of women entrepreneurs in the informal sector. We employ the Multinomial Logit Model (MNL) for this study, as the dependent variable, SI, has more than two categorical options.

Sample design and data collection

We employed a cross-sectional, quantitative approach using survey questionnaires to answer our research questions. We selected women entrepreneurs (WE) operating in the informal sector who have availed themselves of microfinance (MF) as the target population.

Table 1: Data collected based on the demographic criterion as follows

Control Variables	Categories	Frequency	%
Age (years)	18-25	25	21.2
	26-35	39	33.1
	37-45	25	21.2
	46-55	29	24.6
Education (years of schooling)	1-5	1	0.8
	6-10	44	37.3
	11-15	56	47.5
	15 and above	17	14.4
Family Size (number of members)	1-2	14	11.9
	3-4	46	39.0
	5-6	43	36.4
	7-8	15	12.7
Marital Status	Unmarried	29	24.6
	Married	43	36.4
	Widow	16	13.6
	Divorced	21	17.8
	Separated	9	7.6
Annual Income (PKR)	Less than 49000	22	18.6
	50000- 99000	22	18.6
	100000-149000	23	19.5
	150000-199000	22	18.6
	200000 and more	29	24.6

Out of 118 respondents (Table 1), 33.1 percent belonged to the 26-35 age bracket, a relatively young age range for setting up a business venture of one's own. 47.5 percent of respondents within this age bracket also reported having 11-15 years of schooling, which could infer that, for our study, most women entrepreneurs, though not specialized in business and management, are formally educated enough to make their own decisions and work independently.

A stratified random sampling technique was used to collect data from the various areas of Lahore, Punjab, Pakistan, as determined by microfinance loan amounts. Women entrepreneurs in the informal sector

who borrowed from microfinance institutions to set up and run their business ventures, and contribute to household income have been selected by random sampling. The microfinance institutions selected were the branches of the Kashf Foundation, Daman Foundation, Faysal Bank (Microcredit), and FINCA Microfinance Bank located in Johar Town, Gulberg III, and Ferozpur Road, respectively. We distributed a total of 300 survey questionnaires to branch managers of the aforementioned microfinance banks, with 168 returned. We a low response rate in regard to the survey questionnaires, as women entrepreneurs operating in the informal sector tend to hesitate to give information about their businesses for such research surveys (Nayak & Narayan, 2019). The microfinance institutions (MFI) sent a reminder to the respondents after a week, and it took an additional two weeks to collect the responses. Using the Taro Yameen (1973) method for calculation, we selected a sample size (Bukhari et al., 2021) of 118 households who returned complete and accurate questionnaires.

Table 2: Demographic analysis of measurement of Microfinance Bank (MF)

Variables	Categories	Frequencies	%
Amount of Loan	PKR 5000-10000	15	12.7
	PKR 10000-15000	20	16.9
	PKR 15000-20000	12	10.2
	PKR 20000-25000	18	15.3
	PKR 25000 and above	53	44.9
Duration	1-12 months	11	9.3
	12-24 months	27	22.9
	24-36 months	20	16.9
	36-48 months	17	14.4
	More than 48 months	43	36.4

Table 2 shows that loan amounts of more than PKR 25,000 were the most frequently borrowed (44.9 percent).

Questionnaire design and pre-testing

The questionnaire (Appendix A) and the measurement scales were adapted from the work of various researchers (Fayyaz et al., 2020; Pitt et al., 2006; Shepherd et al., 2009; Wilson & Secker, 2015). The questionnaire consisted of closed-ended questions measured using a 3-point Likert scale, and comprised of two sections: Section 1 contained questions based on the population's demographic characteristics, such as the women entrepreneur's

age and education, family size, marital status, and annual income. Section 2 was comprised of questions related to the variables in this research, namely, sustainable development, microcredit, personal empowerment, and social inclusion. The Department of Economics and Commerce at Superior University in Lahore, Punjab, Pakistan, approved the questionnaire content and the validity of the scales. Prior to the actual study, we conducted an initial pilot study with forty women entrepreneurs, after which the final questionnaire was distributed with minor changes.

Results

Data validity and reliability

“Reliability”, in the context of research, measures the level of the items that can produce the same results on frequent trials. Data reliability was evaluated based on factor loadings, Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extract (AVE).

Table 3: Convergent Validity of the data

	Factor Loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
<u>Microcredit</u>	0.8970	0.845	0.894	0.679
The amount of loan taken for the business				
Duration of the loan	0.8530			
<u>Personal empowerment</u>		0.936	0.945	0.590
Spend on own healthcare	0.7270			
Spend on children's education	0.7850			
Allowed to buy gifts for special functions	0.8370			
Take your own decision on leasing land	0.7270			
Allowed to go anywhere without permission	0.8030			
Allowed to visit relatives	0.7650			
Allowed to go shopping alone	0.8200			
Agree to cast your vote	0.8230			
Agree to participate in any social participation	0.7160			
Agree to have own views about early marriage	0.7010			
Agree to support girl education	0.7690			
Agree to support to make small family	0.7290			

	Factor Loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
<u>Sustainable development</u>				
Women contributing more deserve more benefits	0.8120	0.700	0.833	0.625
Women must be a symbol of peace for society	0.7700			
Women must have a life free from violence	0.7900			
<u>Social Inclusion</u>				
Felt accepted by your friends	0.6650	0.871	0.899	0.527
Socialize with friends often	0.7730			
Play a useful part in society	0.7730			
Have been involved in a social group	0.6770			
Felt accepted by the family	0.6740			
Clear about own rights	0.8000			
Free to express beliefs among friends and family	0.7320			
Help out charity or local group	0.7020			

Note: *Cut off values: Cronbach's Alpha > 0.7; Composite reliability > 0.7; AVE > 0.5

According to Table 3, the factor loading shows values ranging from 0.665 to 0.897, which indicates positive inter-correlation among the items measured by the variables. Cronbach's Alpha shows outputs that range from 0.700 to 0.936, which is higher than the acceptable level of 0.7. The AVE represents variations in the items that the predictor can explain, and our results show a range of 0.527 to 0.679. The threshold level for AVE is 0.50, and our results exceed this value. The results, therefore, indicate the reliability of the items for measuring the variables.

Table 4: Discriminant Validity: Heterotrait – Monotrait Ratio (HTMT)

	Microcredit (MC)	Women's Personal Empowerment (WPE)	Sustainable Development (SD)	Social Inclusion (SI)
Microcredit (MC)				
Women's Personal Empowerment (WPE)	0.188			
Sustainable Development (SD)	0.156	0.143		
Social Inclusion (SI)	0.284	0.777	0.128	

Note: Cut-off value < 0.9

The Heterotrait-Monotrait Ratio (HTMT) was used to evaluate the discriminant validity of the measurement. This measures the correlation among the predictors, with Table 4 indicating no value greater than the cut-off value of 0.90.

Table 5: Results of Multinomial Logit Model, Marginal, Odds Ratio, and Probit Model Effect Estimation on Familia Social Inclusion (Full Model)

Variables	Social Inclusion									
	Multinomial Logit Model				Odds Ratio				Probit Model	
	Sometimes Social Inclusion (SI)		Yes definitely Social Inclusion (SI)		Sometimes Social Inclusion (SI)		Yes definitely Social Inclusion (SI)		Sometimes Social Inclusion (SI)	Yes definitely Social Inclusion (SI)
	Coeff	Marginal	Coeff	Marginal	Odds	Z	Odds	Z	Coeff	Coeff
Constant	2.99 (0.003)		3.469		129.39	1.98	11270	5.5	4.456	9.691
Sustainable Development Microcredit	9.35 (0.034)	0.122	7.95	0.015	4.08	1.01	1.44	2.02	1.84 (0.039)	1.21 (0.01)
WPE	1.19 (0.02)	0.13	1.07	0.04	0.299	2.14	1.51	1.41	0.46 (0.005)	0.32 (0.007)
	7.77 (0.000)	0.04	5.69	0.0006	0.0006	4.67	1.52	2.24	4.16 (0.000)	1.89 (0.01)
LR $\chi^2(36) = 112.87$		Prob > chi2 = 0.0000			Log likelihood = -221.68353				Pseudo R ² = 0.2025	

Note: p < 0.05 indicates the significance of the coefficient 5 percent level of confidence. Social inclusion is the base outcome.

The current study discusses the estimation results (Table 5) of the MNLM, marginal effect, odds ratios, and probit model to determine the significance of the variables.

The results of our study indicate a significant positive relationship between SD, MF, and WPE with SI, respectively. MF availed by the WE allows them to set up independent business ventures, and adding SD and WPE makes them socially inclusive. The odds of WE, availing MF becoming socially included is 51 percent, adding SD is 44 percent, and becoming WPE is 52 percent. The results prove that to become socially included, women need to become earning members of the family and contribute to the income of the household.

Discussion

The presence and spread of informal sector women entrepreneurs are linked to many societal, economic, and political interrelationships. Therefore, prior to making any plans or implementing policies, every aspect of achieving set targets for social inclusion should be considered.

The results of our study indicate that SD, MF, and WPE are significantly positively related to SI. Informal sector women entrepreneurs use the MF microfinance to start and expand their businesses, giving them the confidence to make their own decisions and control over money (Memon & Seaman, 2021). This control over money strengthens them and enhances their personal empowerment (Abrar ul Haq et al., 2019).

Our results proved SD and SI to be significantly related. Sustainable Development shows the attitudes and behavior of the people of society toward freedom, sharing responsibilities, tolerance, and equality (Hlaváčová, 2021). Women entrepreneurs in the informal sector are equal contributors to the family and, therefore, enjoy a life more free of violence. They bear fewer financial pressures and live a more sustainable, free-to-move, economically and socio-politically empowered life. But this was not the case for everyone. A group of our respondents earned more than the male members of the family, and had to give all their earnings at home, leaving nothing for themselves. As a result, they have no freedom to move or think for their betterment. (Sediri et al., 2020).

Microfinance improves the level of women's social inclusion. The decision-making capability of women entrepreneurs, who have attained formal education, has greater discretion than those deprived of this opportunity (Bhardwaj, 2018). Literacy improves WE's style of thinking. Our results show that 47.5 percent of women borrowers have 11-15 years of schooling. The women who borrow MF prepare for the feasibility of borrowing. 48.3 percent of the women borrowers are given one day of training by the MFI on the efficient and effective use of the money borrowed and this helps make them confident in investing and taking risks.

Informal sector women entrepreneurs form co-operative organizations under which they conduct various seminars, training sessions, and exhibitions. Many international buyers are invited to the exhibitions, opening the doors for women entrepreneurs to penetrate international markets. The seminars and training sessions help the WE explore pathways to improve their skills and bring innovations and diversification to their businesses (Akanmu et al., 2018). They share their plans for the expansion of their business and suggest solutions to each other if anyone needs help handling business challenges. This strategy helps them build a strong network of women entrepreneurs in the informal sector to become an integral part of society.

Social and cultural hindrances are also to be faced by many informal sector women entrepreneurs (Ghouse et al., 2019). They do not enjoy the freedom to move but have a strong desire to contribute financially to their families. Our results show that 33.1 percent of the women have borrowed money and started their poultry businesses. For this, they set up their poultry farm at home and sell eggs and meat. They are also bringing diversification by investing their earnings in livestock farming. They have to manage everything from home so they can also look after their family and children.

78 percent of our respondents believe that as they are financial contributors, they can take charge of their healthcare. They (56 percent) can also afford to pay for the best education for their children and buy (42.4 percent) gifts for their siblings out of their savings. Informal sector women entrepreneurs expand their businesses with their hard work and efficient planning, as they do not want to shut the doors they have opened by being entrepreneurs (Afshan et al., 2021). They can make future decisions for their stability, like investments in property. They spend their income very wisely as they are aware of the limited resources they hold.

Their role in decision-making increases, making their suggestions more relevant to various social issues facing the family, like early marriages and female education (Xheneti et al., 2019). Our respondents felt that they were not previously viewed as valuable to their family and friends as they are now since becoming independent income earners for their family. This makes them feel they play a positive role in societal development and think of themselves as important to society.

Women are playing more defined roles in the informal sector and heading towards leadership. Our results have proved that MF and WPE greatly support them. They are examples of sustainable development and, prove their skills and identity by becoming successful entrepreneurs, and making their social inclusion possible, which other researchers also support (Cherayi & Jose, 2016; Singh & Bisariya, 2019; Xheneti, 2021).

Limitations and Future Directions

This study is limited to a few of the MFIs in the city of Lahore, solely owing to financial and time limitations. The current research is based on cross-sectional data, and in the future researchers can broaden the research by adding other financial institutions and government agencies to the data collection, and adapting the study for longitudinal data for additional

insights. No mediator or moderator has been included so far; however, future research can extend the analysis by adding women's happiness and satisfaction as moderators for the social inclusion of women. Finally, this research study shows the relationship between SI, SD, microcredit, and WPE but does not imply any causality – something that future researchers can clarify.

Conclusion and Recommendation

Social inclusion is a long-term process that demands that women fight for their freedom and rights, men should also contribute and stand in their support, and governments should design policies for bringing equality and justice to society (Abrar ul Haq et al., 2019). The social inclusion of women is necessary for the whole economy. An understanding of the relationship between women's entrepreneurship in the informal sector and social inclusion should be developed to investigate the path towards a revolutionary shift in the lives of women in Pakistan. Our study reflects that the provision of micro-credit to women is a stepping stone towards being a successful entrepreneur and achieving a high degree of personal empowerment.

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Appendix A

Survey Questionnaire

Being a student of M.Phil at Superior University, I am conducting a survey on "Social Inclusion makes women personally empowered: A study from the informal sector in Lahore.". You are kindly requested to respond to the following statements. Your responses are of a great importance for this research study. I, therefore, value your cooperation very highly. The survey comprises of various types of questions. I am interested in your personal opinions. Your responses will be kept highly confidential and will be used only for the research. Thanking you in advance.

SECTION – I				
Age Group:				
1 16 – 25 years	2 26– 35 years	3 36 – 45 years	4 46 – 55 years	5 56 – 65 years
Education: (years of schooling):				
1 Not gone to school	2 1 – 5	3 6 – 10	4 11 – 14	5 15 and above
Family Size:				
1 1 – 2 persons	2 3-4 persons	3 5 – 6 persons	4 7– 8 persons	5 9 and above
Marital Status:				
1 Unmarried	2 Married	3 Widow	4 Divorced	5 Separated
Yearly Income (Rs):				
1 > 50000	2 50000 – 990000	3 100000 - 149000	4 149000 - 199000	5 200000 and above

SECTION – II			
<u>Sustainable development:</u>			
The women contributing more deserve more benefits	1 Not agree	2 Sometimes agree	3 Full agree
The women must be a symbol of peace for the society.	1 Not agree	2 Sometimes agree	3 Full agree
Women must have the life free from fear of any violence.	1 Not agree	2 Sometimes agree	3 Full agree
<u>Microcredit:</u>			
Amount of the loan taken	1 5000 – 10000	2 10000 – 15000	3 15000 – 20000
Time duration of the loan	1 1 – 12 months	2 13 – 24 months	3 25 – 36 months
Days of training by the bank for loan usage	1 1 day	2 2 days	3 3 days
Nature of business for which loan is required	1 Service	2 Livestock	3 Poultry

<u>Personal Empowerment:</u>			
Spend on own healthcare	1 No ability	2 Sometimes ability	3 Full ability
Spend on the children's education	1 No ability	2 Sometimes ability	3 Full ability
Allowed to buy gifts for special functions	1 No ability	2 Sometimes ability	3 Full ability
Take own decision on leasing land	1 No ability	2 Sometimes ability	3 Full ability
Allowed to go without the permission	1 No freedom	2 Sometimes freedom	3 Full freedom
Visit the relatives	1 No freedom	2 Sometimes freedom	3 Full freedom

Allowed to go for shopping alone	1 No freedom	2 Sometimes freedom	3 Full freedom
You are able to cast your vote.	1 Not agree	2 Sometimes agree	3 Full agree
Agree to participate in any social participation.	1 Not agree	2 Sometimes agree	3 Full agree
Agree to have your own views about early marriage.	1 Not agree	2 Sometimes agree	3 Full agree
Agree to support girl child education.	1 Not agree	2 Sometimes agree	3 Full agree
Agree to support to make a small family.	1 Not agree	2 Sometimes agree	3 Full agree

<u>Social Inclusion:</u>			
Felt accepted by you friends.	1 Not at all	2 Sometimes	3 Yes definitely
You often socialize with friends.	1 Not at all	2 Sometimes	3 Yes definitely
You feel that you play a useful part in society.	1 Not at all	2 Sometimes	3 Yes definitely
You have been involved in the social group.	1 Not at all	2 Sometimes	3 Yes definitely
You felt accepted by your family.	1 Not at all	2 Sometimes	3 Yes definitely
You are clear about your rights.	1 Not at all	2 Sometimes	3 Yes definitely
You are free to express your beliefs.	1 Not at all	2 Sometimes	3 Yes definitely
You help out charity or local groups.	1 Not at all	2 Sometimes	3 Yes definitely

