



# RURAL WOMEN IN PAKISTAN

Status Report 2018



# **Rural Women in Pakistan**

## **Status Report 2018**

## **Rural Women in Pakistan - Status Report 2018 UN Women Pakistan**

All rights reserved. Reproduction and dissemination of material in this publication for educational or other non-commercial purposes are authorized without prior written permission from the Government of Canada and UN Women provided the source is fully acknowledged. Reproduction of this publication for resale or other commercial purposes is prohibited without written permission from UN Women. Applications for such permission may be addressed to unwomen.pakistan@unwomen.org

Prepared by: Center of Gender and Policy Studies  
19, Mauve Area, G-8/1, Islamabad, Pakistan  
website: [www.cgaps.org.pk](http://www.cgaps.org.pk) , Email contact:  
[program.cgaps@gmail.com](mailto:program.cgaps@gmail.com) Please cite as: Zaidi  
Y., Farooq S. et al. 2018. Rural Women in Pakistan  
- Status Report 2018 UN Women Pakistan.

**DISCLAIMER** The views expressed in this publication are those of the authors and do not necessarily represent the views of National Commission on the Status of Women (NCSW), Government of Canada, UN Women or any of their affiliated organizations.

## Contents

Acknowledgements .....	vii
Acronyms .....	ix
Glossary .....	xi
Advisory Committee .....	xiii
Foreword .....	xiv
Executive Summary .....	xix
Introduction to the Report .....	xxiii
Section I Introduction .....	1
Section 2 Situation Analysis .....	5
Chapter 1 Education and Skills .....	7
Literacy .....	9
Gender Disparities in Formal Education .....	12
The Value of Education .....	16
Skills Training .....	16
Annexes Education .....	19
Annex 1.1 Age specific Literacy .....	19
Annex 1.2 Gender Parity Index - Education .....	20
Annex 1.3 Girl's School without Basic Facilities .....	21
Annex 1.4 Female NER in School .....	22
Annex 1.5 Enrollments by Type of School .....	23
Annex 1.6 Provision of TVET in Pakistan .....	24
Chapter 2 Women in the Labour Force .....	25
Demographic Profile of Employed Rural Women .....	33
Employment Status .....	36
Unemployment and underemployment .....	42
Annexes Labour Force Participation .....	45
Annex 2.1 Augmented Labour Force Activities .....	45
Annex 2.2 Refined Labour Force Participation Rates .....	46
Annex 2.3 Refined and Augmented Labour Force Participation Rates of Women .....	47
Annex 2.4 Marital Status- Employed Women .....	48

Annex 2.5 Education and Work.....	49
Annex 2.6 Employment Status.....	50
Annex 2.6b Employment and Payment Status .....	51
Annex 2.7a Employed Workers by Industry .....	52
Annex 2.7b Employed Workers by Occupations .....	53
Annex 2.8 Employed Female workers by main occupations .....	54
Chapter 3 Vulnerable Employment.....	55
Types and Nature of Vulnerable Work.....	55
Value of Work.....	59
Annexes .....	63
Annex 3.1 Employment in Formal and Informal Sector .....	63
Annex 3.2 Agriculture and Non-Agriculture Employment .....	64
Annex 3.3 Women in Vulnerable Employment.....	65
Annex 3.4 Weekly Hours Worked.....	66
Annex 3.5 Minimum Wages by Province.....	67
Annex 3.6 Value of Work- Technical Note.....	68
Annex 3.7 Value of Unpaid Work by Province .....	69
Chapter 4 Microfinance and Entrepreneurship.....	71
4, 1 Microfinance.....	71
Patterns of Active Borrowers .....	71
Women Borrowers .....	73
4.2 Entrepreneurship.....	75
Barriers to Entrepreneurship.....	77
Innovative Rural Interventions.....	79
Annex 4.1 Provision of Microfinance to Women .....	81
Chapter 5 Health .....	83
Water and Sanitation.....	84
Key health issues of rural women.....	86
Impediments to Seeking Health Care.....	89
Rural Work and Women’s Health.....	90
Catastrophic Health Expenditures.....	92
Section III Rights, Vulnerabilities and Agency.....	96

Chapter 6 Poverty .....	99
Measures of Poverty.....	99
The Correlates of Poverty.....	102
Working Poor and Social Assistance .....	106
Annexes Poverty.....	110
Annex 6.1 Poverty Headcount 1960-2013.....	110
Annex 6.2 Decline in MPI 2004 to 2015.....	111
Annex 6.2b Percentage Contribution of MPI Indicators .....	112
Annex 6.3 Households Receiving Overseas Remittances .....	113
Annex 6.4 Literacy and Education Levels by Quintiles .....	114
Chapter 7 Social Protection.....	115
Social Security/Insurance .....	116
Social Assistance.....	177
Annex 7.1 Social Protection Programs .....	118
Chapter 8 Violence against Women .....	123
Rural Women –Experiencing VAW .....	125
Chapter 9 Sexual and Reproductive Health and Rights.....	131
Chapter 10 Political Participation.....	135
Representation and Participation.....	135
Chapter 11 Women’s Economic and Social Empowerment (WESE) Index.....	141
11.1 Women Economic and Social Empowerment Index.....	141
Annex 1 Technical Note WESE Index.....	148
Annex 2 WESE Index-Indicator Weights.....	149
Annex 3 WESE Index by Districts .....	151
Annex 4 WESE Index –Rural Punjab .....	153
Annex 5 WESE Index- Rural Sindh.....	155
Section IV Drivers of Change .....	156
Chapter 12 Drivers of Change.....	159
12.1 Urbanization.....	159
12.2 CPEC-China Pakistan Economic Corridor .....	161
12.3 A Note on the Significance of Transport for Rural Women.....	164
12.4 Climate Change .....	166
12.5 Land .....	174
12.6 Technology .....	178

Section V Conclusions and Recommendations ..... 181

Chapter 13 Conclusions and Recommendations..... 182

    13.1 Conclusions ..... 182

    13.2 Recommendations ..... 184

References ..... 189

## Acknowledgements

The Center of Gender and Policy Studies has been privileged to work on this third thematic status report *Rural Women in Pakistan, Status Report 2018* with the National Commission on the Status of Women.

We are grateful for the support of Government of Canada and UN Women Pakistan for their support.

This report has benefitted from the expertise and insights of a number of individuals. Their contributions are gratefully acknowledged.

The members of the Advisory Committee gave generously of their time and inputs over the course of intensive meetings under the able guidance of the Chair, Ms. Khawar Mumtaz, in her capacity as Chairperson of the National Commission on the Status of Women and an expert. The deliberations of the Advisory Committee provided invaluable inputs and direction for the report.

A special note of thanks to Mr. Haris Gazdar and Ms. Amna Akhtar of the Center of Social Sciences, Ms. Azra Talat (Roots for Equity), Ms. Ayesha Qaiserani (SDPI) for their written contributions to the report. We also thank Mr. Shujaat Farooq, Advisory Committee Member, for guidance provided to the research team in producing the statistical tables and analyses. The enthusiasm and spirit of learning of the research assistants at the Center of Gender and Policy Studies (CGAPS), is to be commended. The Research Officers at CGaPS, Ms. Urooj Obaid, and Mr. Muhammad Naeem Khan are commended for their dedication and continued support.

The Center of Gender and Policy Studies is indebted to all the researchers and activists in Pakistan whose work on women's empowerment has guided the contents and analyses for this report.





## Acronyms

ADB	Asian Development Bank
CNIC	Computerized National Identity Cards
DRR	Disaster Risk Reduction
ECP	Election Commission of Pakistan
ERRA	Earthquake Relief and Rehabilitation Authority
FAFEN	Free and Fair Election Network
FATA	Federally Administered Tribal Areas
FDMA	FATA Disaster Management Authority
GB	Gilgit Baltistan
GBV	Gender-based violence
GDP	Gross Domestic Product
GoP	Government of Pakistan
GPI	Gender Parity Index
HEC	Higher Education Commission
HIES	Household Integrated Economic Survey
ICT	Islamabad Capital Territory
IDMC	Internal Displacement Monitoring Centre
ILO	International Labour Organization
IMR	Infant Mortality Rate
KP	Khyber Pakhtunkhwa
LFPR	Labour Force Participation Rate
LFS	Labour Force Survey
MCH	Mother and Child Health
MICS	Multiple Indicator Cluster Survey
NAVTTTC	National Vocational and Technical Training Commission
NCSW	National Commission on the Status of Women
NDMA	National Disaster Management Authority
NER	Net Enrolment Rate
NGO	Non-Governmental Organization
NIC	National Identify Card
NIPS	National Institute of Population Studies
PAK	Pakistan Administered Kashmir (the UN preferred nomenclature for Azad Jammu Kashmir)

PBS	Pakistan Bureau of Statistics
PCSW	Provincial Commission on the Status of Women
PDHS	Pakistan Demographic and Health Survey
PDMA	Provincial Disaster Management Authority
PILDAT	Pakistan Institute for Legislative Development and Training
PKR	Pakistani Rupees
PPA	Participatory Poverty Assessment
PSLM	Pakistan Social and Living Standards Measurement Survey
Rs.	Rupees Pakistani
PRHP	Pakistan Rural Household Panel Survey
RSPs	Rural Support Programs
SME	Small and Medium Enterprises
SMEDA	Small and Medium Enterprises Development Authority
SNA	System of National Accounts
TBA	Traditional Birth Assistant
TDPs	Temporarily Displaced Persons
TEVTA	Technical Education and Vocational Training Authority
UN OCHA	United Nations Office for the Coordination of Humanitarian Affairs
UN Women	UN Entity for Gender Equality and the Empowerment of Women
UNFPA	UN Fund for Population Activities
UNHCR	UN High Commission for Refugees
UNICEF	UN Children's Fund
USD	United States Dollar
VAW	Violence against Women
WB	World Bank
WEE	Women's Economic Empowerment
WWN	Women, Work and Nutrition Survey

## Glossary

**Child mortality** The probability of dying between the first and fifth birthday per 1,000 children surviving to 12 months of age.

**Contributing family worker** A person who works without pay in cash or in kind on an enterprise operated by a member of her/his household or other related persons. Also termed as “unpaid family worker.” Although they are not paid, their efforts result in an increase in the household income; therefore they are considered employed persons.

**Decent Work** ILO definition of decent work: “opportunities for women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity.” ILO has developed indicators to measure and monitor decent work.

**Earnings Ratio** Monthly wages of Women as a percentage of monthly wages of Men.

**Employed persons** A person is considered employed if he/she worked for at least one hour during the month preceding the interview or, even if the person did not work in the last month, he/she had a job or ran an enterprise such as shop, business, and farm or service establishment during the last year.

**Employment status** Employed persons are divided in the following categories: employer, paid employee, self-employed and own account worker, unpaid family helper, and agricultural labour (owner cultivator, share-cropper, and contract cultivator). An employer is a person who owns an enterprise and works himself as well as employs individuals for pay to help him/ her in his/her enterprise but may have others working for him/ her without pay. An employee is a person who works for others in exchange for wages and a salary that is paid in cash or in kind. A self-employed or own account worker is a person who, though owning an enterprise, does not employ any person for pay, to help him/ her in his/ her enterprise but may have others working for him/ her without pay, such as family helpers. The self-employed are divided into two categories:

- Those that run their own business or enterprise themselves without the help of any other person.
- Those own account workers who run their own business or enterprise with the help of unpaid family helpers only.

**Formal sector:** encompasses all jobs with regular wages, which are recognized as income sources on which income taxes must be paid

**Gender Parity Index** Ratio of women to men; in education is the Ratio of female to male enrollment at any level of education.

**Gender Parity Index for Adult (ages 15-25) Literacy** Adult female literacy rate ÷ Adult male literacy rate x 100

**Gender Wage Gap** (Median Wages of Men- Median Wages of Women) ÷ Median Wages of Men x 100. Median Wages are used instead of Mean wages to avoid skewing of results that occurs because of a few very high earners.

**Head of the household** If a person lives alone, that person is considered as the head of the household. If a group of persons live and eat together as defined above, the head of the household is that person who is considered as the head by the household members. In practice, when husband, wife, married and unmarried children form a single household, the husband is generally reported as the “head”. When parents, brothers and sisters comprise a household, either a parent or the eldest brother or sister is generally reported as the head by the household. When a household consists of several unrelated persons either the respondent or the eldest household member is selected as the “head”. In special dwelling units the resident person in-charge (e.g. manager) may be reported as the “head”.

**Informal sector** broadly characterized as comprising production units that operate on a small scale and at a low level of organization, with little or no division between labour and capital as factors of production, and with the primary objective of generating income and employment for the persons concerned (ILO)

**Microenterprises** are very small businesses, many of which are sole traders or usually with fewer than 5 employees. In developing countries many micro-enterprises are in the informal economy.

**Net Enrollment Rate (NER)** At the primary level NER refers to the number of students enrolled in primary schools of primary school age divided by the number of children in the age group for that level of education. In other words, for Pakistan, the official primary NER is the number of children aged 5 to 9 years attending primary level divided by the number of children aged 5 to 9 years.

The percentage of female enrolment also reflects the equity in education system of the country. Number of female enrolment expressed as a percentage of total enrolment at one particular education level such as primary, secondary, vocational and technical. This indicator shows the degree of female participation in these education levels. However, one may need to look at population structure of those particular age groups to interpret correctly.

**Per capita consumption** Total consumption of the household divided by the number of household members.

## Advisory Committee

Rural Women in Pakistan – Status report 2018

	Name	Designation/Organization
1	Ms. Khawar Mumtaz	Chairperson, National Commission on the Status of Women (NCSW), Islamabad
2	Dr. Yasmin Zaidi	Director, Centre of Gender and Policy Studies (CGaPS)
3	Ms. Kausar S.Khan	Associate Professor, Agha Khan University.
4	Mr. Haris Ghazdar	Collective for Social Science Research
5	Dr. Azra Talat Saeed	Executive Director/ Roots for Equity
6	Dr. Aliya Khan	Professor, School of Economics, (QAU) Islamabad
7	Ms. Fauzia Viqar	Chairperson, Punjab Commission on the Status of Women (PCSW)
8	Dr. Junaid Alam Memon	Assistant Professor, PIDE
9	Ms. Zahra Bukhari	Statistical Officer, Pakistan Bureau of Statistics (LFS)
10	Dr. G.M Arif	Former Joint Director, PIDE
11	Dr. Shujaat Farooq	Director M&E, BISP
12	Dr. Tariq Banuri	Executive Director, Global Change Impact Studies Centre (GCISC)
13	Dr. Lubna Shahnaz	Director, PRIDE
14	Ms. Farida Shaheed	Executive Director, Shirkatgah Lahore
<b>Representatives of International Agencies</b>		
15	Ms. Lisa Moreau	First Secretary (Development), Canadian High Commission
16	Dr. Farhat Sheikh	Consultant, Canadian High Commission
17	Ms. Fareeha Ummar	UN Women
18	Dr. Nomeena Anis	Gender Focal person, FAO
19	Mr. Abid Niaz Khan	National Program Coordinator at ILO

# FOREWORD

## National Commission on the Status of Women (NCSW)

**R**ural Women in Pakistan: Status Report 2018 is the third in depth thematic report that the National Commission on the Status of Women has produced. The report seeks to develop a comprehensive profile of rural women using available quantitative and qualitative secondary data. It aims to serve as a baseline for NCSW to track progress and provide evidence and recommendations for the enhancement of rural women's economic and social well-being.

Almost two-thirds of Pakistan's population belongs to rural areas and agriculture is the main labour activity of rural women with approximately 75 percent of women and girls employed in the agriculture sector. While social relations based on the size, ownership and control of land remain more or less unchanged and discriminatory social gender norms persist, other conditions are not static, for example outmigration of male small farmers and the landless, additional burden on females, introduction of corporate farming, climate change and frequent natural disasters, and special schemes for rural women, to name some.

An issue that has concerned NCSW for some time is that of adequate recognition of women engaged in agriculture. Are women being counted and compensated is a key question if we desire an accurate reflection of women in Pakistan's labour force. And do we factor in their reproductive and care work as part of their contribution to agricultural production? Care work and economy are included in the Sustainable Development Goals that Pakistan has endorsed. That global attention this year is focused upon highlighting rural women, this Report is timely and we hope will add to the debate on the subject in the UN Commission on the Status of Women's session in March 2018.

I would like to acknowledge the Government of Canada and UN Women for their financial support for this Report; Dr. Yasmin Zaidi and her team at CGAPs for their labour of love and dedication in producing this volume. Dr. Zaidi had also produced NCSW's earlier outstanding report on women's economic empowerment, with the support of UN Women. Equally important has been the contribution of members of the Technical Advisory Group that helped with the framework of analysis and the Table of Content. Special acknowledgements are due to Dr. Haris Gazdar, Dr. Azra Talat Syed and Dr. Tariq Banuri for their substantive inputs. Without everyone's goodwill and contribution including that of my team in NCSW this report would not have been possible.

Ms. Khawar Mumtaz  
Former Chairperson NCSW



## Canadian High Commission



**A**s High Commissioner of Canada, I am pleased to support Pakistan's National Commission on the Status of Women in its efforts to further empower Pakistani women.

Canada has long been committed to supporting women's full participation in societies through our foreign assistance programming. This has been enhanced by the adoption in 2017 of our Feminist International Assistance Policy – a policy that is particularly relevant in the context of Pakistan. The analysis underpinning our approach is based on powerful evidence that women's economic empowerment leads to a sustainable reduction in poverty, to improvements in health and education including in the family, and to the overall economic growth of communities and societies. It is essential that this evidence be continually strengthened and enhanced through policy research. The contributions highlighted in the present "Rural Women in Pakistan: Status Report 2018" does just that.

The impact of climate change on women is another area which benefits from critical examination through a feminist lens. Climate change has the greatest impact on those who are most reliant on natural resources for their livelihoods, particularly communities in rural areas. They often have the weakest capacity to respond to natural hazards such as droughts, landslides, floods, and hurricanes. Women, especially poor, rural women, commonly face higher risks and greater burdens from climate change, and yet women can and do play a critical role in responding to the impact of changing climates. The value of their local knowledge and leadership in sustainable resource management, as well as sustainable practices at the household and community level, is great.

I commend the National Commission on the Status of Women for bringing insight and evidence-based research findings together to improve our understanding of the status of rural women in Pakistan. Such qualitative and quantitative data is critical for the development of policy to enhance the quality of life in Pakistan's rural regions and, in particular, the opportunities for women and girls to prosper in those regions.

Perry Calderwood  
High Commissioner of Canada

## UN Women Pakistan

Women comprise approximately half of the total population of Pakistan. Most women live in rural areas, mainly engaged in the agriculture sector as mostly unpaid contributing family workers or on low wages, with scant attention paid to their property rights, economic or social rights.

Pakistan, with the population of 64% residing in “rural areas”<sup>1</sup>, depends on agriculture and allied activities for its livelihood.<sup>2</sup> According to the official agriculture statistics, agriculture accounts for 21 percent of the Gross Domestic Product (GDP) and for just under half of the total employed labour force.<sup>3</sup> However for rural women, agriculture is their main labour activity – approximately 75% of women and girls (ages 10 and above) in the labour force are employed in the agriculture sector.

Women in agriculture work an average of 34 hours per week in addition to their reproductive and care work in Pakistan.<sup>4</sup> With an average family size of 6.8 persons and frequent childbearing, it is clear that the reproductive work burden is not only quite taxing but takes a considerable toll on women’s health especially where there is often poor access to health and malnutrition rates are high.

The empowerment of rural women and girls and the realization of their human rights and gender equality are essential to the achievement of the Beijing Declaration and Platform for Action, the Sustainable Development Goals (SDGs) as well as the Government of Pakistan’s Vision 2025

This report has articulately pulled together the secondary data available from different national and sub-national sources and the findings available from qualitative studies to put together a composite profile of the status of rural women in Pakistan.

Agriculture is the largest employer of Pakistani women workers. The status of rural women with respect to work highlights significant aspects of women’s rights and wellbeing: agricultural work is undergoing feminization; women’s work remains largely unrecognized, unpaid or underpaid; women’s work in agriculture is mostly out of need and often without choice; law, policy and activism need to address the rights and wellbeing of women agricultural workers. The study has mapped out the opportunities and obstacles rural women encounter, linked the findings with Pakistan’s commitments to the SDGs.

The status report has identified numerous enabling factors or drivers of rural women’s wellbeing, rights, work and agency and based on these has put forth concrete policy

1 This proportion is often challenged as creeping urbanization and unplanned expansion of cities has led to a blurring of boundaries. It is expected that the recently completed Census 2017 will provide a more updated picture.

2 Agricultural Census 2010-Pakistan Report. Viewed at: <http://www.pbs.gov.pk/content/agricultural-census-2010-pakistan-report>

3 Ibid.

4 Ibid. pp 60-61

recommendations for the government and think tanks to improve their lives. Connectivity, education and skills training, value added work additions, land rights, reproductive rights, freedom from fear and threat of violence and greater access to the economic benefits derived from China Pakistan Economic Corridor (CPEC) can be game changers for women, if they address their needs and policy actions are matched by resources and implementation.

The report has also provided evidence and practical recommendations for action and advocacy by relevant stakeholders (government, civil society and international donors) that can influence and enhance the economic and social wellbeing of rural women and expedite measures for women's empowerment in Pakistan.

Jamshed M Kazi  
Country Representative  
UN Women, Pakistan

## Executive Summary

The National Commission on the Status of Women (NCSW) Pakistan, a statutory body adopted the priority theme of the 62<sup>nd</sup> UN Commission on the Status of Women (CSW) “Challenges and opportunities in achieving gender equality and the empowerment of rural women and girls” for its third Status of Women Report. The Report serves a timely need to develop a comprehensive profile of rural women in the shifting landscape of Pakistan that includes the commitments to the SDGs, information technologies and environmental change, highlighting opportunities and obstacles to their development, and to provide evidence and recommendations for action and advocacy by relevant stakeholders (government, civil society and international donors) that can influence and enhance their economic and social wellbeing. A series of meetings with diverse stakeholders has shaped the contents and analysis of this “Rural Women in Pakistan-Status Report 2018”, while the support of the Government of Canada and UN Women Pakistan has made possible its production and publication.

Pakistan’s national and international commitments recognize and acknowledge the significant economic contributions of rural women, their concentration in the low paid, vulnerable jobs and the informal sector, their role in ensuring food security and economic survival of their families, and their unpaid care work. The Report draws on national survey data (the Labour Force Survey, the Pakistan Social and Living Standards Measurements survey, the Demographic Health survey and others), as well as a host of qualitative studies.

The key findings and recommendations of the Report are summarized below.

### Key Findings

Agriculture is the largest employer of Pakistani women workers. The status of rural women with respect to work highlights significant aspects of women’s rights and wellbeing: agricultural work is undergoing feminization; women’s work remains largely unrecognized, unpaid or underpaid; women work in agriculture is mostly out of need and often without choice; law, policy and activism need to address the rights and wellbeing of women agricultural workers.

#### Current status

1. Rural women’s work is more than generally estimated. Women’s multidimensional work that spans productive, reproductive, care, and community and social work does not get captured as the lines between work for economic gain, and work as an extension of household chores (livestock management) and on the family farm are blurred. Including augmented labour force participation, that takes this into account raises rural women’s participation rates from 34% to 52% and even as high as 60% when the right questions are asked of the women themselves.
2. Women are concentrated in the agriculture sector, primarily in diary and livestock. The returns to labour are low: only 19% are in paid employment and 60% work as unpaid

workers on family farms and enterprises. Their unpaid work is valued (using comparative median wages) at PKR 683 billion, is 57% of all work done by women, and is 2.6% of GDP

3. College education is a catalyst for women to enter into the formal, paid employment. 4% rural women have college degrees, and 57% of them are employed, primarily as teachers.
4. The National Financial Inclusion Strategy (NFIS) aims to provide easy access to financial services to at least 50% of the adult population and 25% of adult women by 2020. Existing Government to people (G2P) services using smart cards such as by BISP, the Prime Ministers National Health Program, the khidmat card etc. and some coverage through the mobile wallets such as easy paisa, jazz cash, point to the ways that women can be successfully included as a specific target group.
5. Social protection, especially cash transfers to women, has a beneficial effect on women's participation in public life, mobility and decision-making as evidenced from evaluations of BISP beneficiaries whereby over 5 million households benefit through cash transfers made to women and women's status enhanced in the community as well as household.
6. Urbanization, climate change, environmental degradation and shocks, and technological innovations can be drivers of change if rural women are skilled and their capacities enhanced to cope and embrace some of these changes.

### Challenges

7. The gendered division of labour (women included in, transplanting, weeding, cotton picking, vegetable and wheat harvesting, care and management of livestock) is a barrier to women's access to technologies, training, or microfinance. Adoption of more efficient, labour saving methods by agri-business and dairy development organizations is ignoring women's work and role and marginalizing them as producers and managers. Female extension workers are a dire need of the day as standardization of practices with market penetration in agricultural activities is leaving rural women out.
8. Very few women are entrepreneurs in Pakistan (1%); 20% of rural women are classified as own account workers (14% in agriculture and 6% in non-agri work). Support for microenterprises has remained limited to low return skills and enterprises with average loan size of PKR 25000. Women's work as dairy farmers, vegetable producers etc. is not addressed.
9. The National Financial Inclusion Strategy (NFIS) aims to provide easy access to financial services to at least 50% of the adult population and 25% of adult women by 2020. Currently however few women, and especially rural women, have access to such services. Rural women are not prepared to cope with the changes resulting from urbanization, climate change, environmental degradation and shocks, and technological innovations.
10. Catastrophic medical expenditures can push households into poverty. The health of women agriculture workers is linked to their and their children's nutritional status and requires universal health coverage. Reproductive health issues remain a concern.

11. The China Pakistan Economic Corridor (CPEC) will affect rural women and has the potential to change lives through increased options of connectivity, and requires inclusion of rural populations and women in the planning.

### Recommendations

Connectivity, education and skills training, value added work additions, land rights, reproductive rights, freedom from fear and threat of violence and CPEC can be game changers for women, if they address their needs and policy actions are matched by resources and implementation.

1. Technology has the potential to change women's lives dramatically – whether it is for easing domestic burden through labour saving devices, or improving agricultural work through tools and equipment. Improving women's access to agricultural inputs, using simple technologies to connect them to markets and information sources, expanding financial inclusion through mobile wallets and branchless banking, and removing conventional barrier to accessing credit (such as collateral, male guarantor etc.) adds value to women's work.
2. Skills trainings, outreach and content, has to shift from its current focus on women's reproductive roles and view them as major contributors to the economy. Trainings in value added outputs based on current work done by women, linkages to private sector investors and financial institutions is needed.
3. Connectivity is key to changing and adding value to women's work. There is a need to integrate Pakistan with the global financial and payment systems in order to increase financial access for the emerging entrepreneurs.
4. Climate Change Policy must be gender sensitive and nuanced to cater to the diverse geographic and topographic areas of Pakistan and the livelihoods of the communities therein. Strategies and actions plans are needed to address the needs of rural women and they should be included in mitigation and adaptation strategies. Women should be involved at multiple levels of policy making and planning related to climate change
5. Women should be facilitated in growing new crops which are more resilient towards climate change, particularly in floods prone areas. Skill training could be given to women for creating new avenues of income generation.
6. The Environment Policy should be updated to reflect changes and to suggest actions for managing environmental changes due to climate change. The long term effects of environmental degradation and its impact on health and livelihoods has to be integrated into the Five Year Plan documents.
7. CPEC will connect rural populations and has the potential to improve rural women's economic and social status, provided the planning at this stage is rigorous and evidence based with social and environment impact studies that assess the possibility and potential of change and the mitigation strategies for any adverse impacts.

8. Harassment and violence against women, whether in the home, workplace and in public spaces needs to be addressed beyond passage of laws so that women and their families do not forego opportunities for social, economic and political participation and growth.
9. Survey design that is attentive to how communities, families, men and women organize work, can yield dramatically different results. Focusing on activities and tasks undertaken rather than relying on the reporting of 'work done' either by men of the family or, indeed, by the woman herself, accounts for the difference between data sources.
10. Research is needed on:
  - a. The introduction of new bio-technologies and genetically modified seeds and crops, especially for in terms of household food security and health.
  - b. The value of unpaid care work and the care economy.
  - c. Rural women entrepreneurs – without an in-depth insight into the current situation of entrepreneurial culture and problems facing rural women, different government and private interventions might not be that effective.
  - d. The link between climate change and gender in Pakistan, given the role of women in agriculture, as family managers and caregivers is likely to be affected by climate change. Similarly research is required on migration due to climate change and its impact on women and children, such as the stress and psychological effects of displacement, and increased workloads in the absence of men.
  - e. CPEC: gender analysis of how CPEC is likely to impact rural women, how it can benefit and mitigation strategies to address negative effects
  - f. Violence against women –no national and sub-national level credible data exists on the extent and incidence of violence against women, and how it impacts women's health and capabilities. It is important that policy makers move past the fear of uncovering unpleasant truths and look at such data as the prerequisite for developing specific interventions that will reduce violence against women and girls.

## Introduction to the Report

### Background

Economic and social development is at the center of international and national policies to improve the wellbeing of people. The Convention on the Elimination of Discriminations against Women (CEDAW) includes special mention of rural women in Article 14, where it encourages States to recognize “the significant roles which rural women play in the economic survival of their families, including their work in the non-monetized sectors of the economy” and urges them to “take all appropriate measures to ensure the application of the provisions of the present Convention to women in rural areas”. This emphasis was echoed in the Beijing Platform of Action (1995, Global Framework para # 20)<sup>5</sup> and most recently in the Sustainable Development Goals (SDGs).

The National Commission on the Status of Women (NCSW) has identified three priority thematic areas – violence against women, women’s political participation and representation and women’s economic empowerment. In commissioning this report, the NCSW builds upon the priority theme of the 62nd UN Commission on the Status of Women (2018) “Challenges and opportunities in achieving gender equality and the empowerment of rural women and girls”.

The Report make visible the achievements and challenges related to rural women’s participation in the economic, social and political spheres and what can be done to enhance their wellbeing and to empower them, especially in the backdrop of the shifting global and national economic and technological landscape.

### Objectives

The aim of this Report is to provide a context sensitive analytical and statistical profile of rural women in Pakistan. The specific objectives of the Report are to develop a comprehensive profile of rural women in the shifting landscape of Pakistan that includes the commitments to the SDGs, information technologies and environmental change, highlighting opportunities and obstacles to their development, and to provide evidence and recommendations for action and advocacy by relevant stakeholders (government, civil society and international donors) that can influence and enhance the economic and social wellbeing of rural women. It is expected that the Report will be a useful reference tool and can be used to provide strategic direction to policy makers, aid agencies and civil society actors for addressing the key issues of rural women.

5 “There are many urban women living in poverty; however, the plight of women living in rural and remote areas deserves special attention given the stagnation of development in such areas. In developing countries, even those in which national indicators have shown improvement, the majority of rural women continue to live in conditions of economic underdevelopment and social marginalization” (BPfA Global Framework para #20)



## Scope of Report

Women comprise approximately half of the total population of Pakistan. The majority of women live in rural areas, mainly engaged in farming, livestock management, and fisheries, mostly as unpaid contributing family workers or on low wages. Rural women have less access to technologies, to public services (health, education, training and transport) and little, if any, social protection and are more likely to experience gender based violence. While women work on smaller farms, often earn lower wages as seasonal hands than male counterparts, and earn less from their livestock, they experience greater workloads that include reproductive work, fetching water and fuel, and care work. Yet they own less land and have inadequate access to agricultural inputs (seeds, fertilizers or labour saving machines and equipment); their right to property is often challenged and even when they own property they may not control it.

Specifically, the report identifies and highlights:

- i) The conditions that shape and influence rural women's lives and work, including the factors that make rural women vulnerable, and the effect of climate change etc.
- ii) The spectrum of rural women's work, formal and informal, paid and unpaid work.
- iii) Rural women's work and their health and nutrition
- iv) Enabling factors or drivers of rural women's wellbeing, rights, work and agency.
- v) Wellbeing Index of rural women using indicators that can be tracked over time.

## Methodology

The Status Report pulls together secondary data available from different national and sub-national sources and the findings available from qualitative studies to put together a composite profile of the status of rural women in Pakistan. It maps out the opportunities and obstacles rural women encounter, and draws out concrete policy recommendations for improving the lives of rural women.

The Report draw on a framework that links gender analysis to the practical needs and strategic interests of women, across the different spheres of their lives – economic, social and political. For example, the practical gender needs may include food, shelter, employment and healthcare; the strategic interests may include opportunities, measure to address violence against women, access to decision-making positions, control over resources etc.

## Data and data sources

The Report evolved from a desk review of previous and similar initiatives in Pakistan, South Asia region and other countries, with the objective of identifying the most appropriate indicators specific to the topic to include in the framework for gender analysis. Secondary data available from different national and sub-national sources and the findings available from qualitative studies have been used to prepare the status of rural women in Pakistan.

The national surveys conducted by the Pakistan Bureau of Statistics (PBS) provide rich quantitative data. These data are sex disaggregated, except for the agricultural census. Quantitative data from other sources, where available were also used, such as from FAO/WFP/ and research institutions (Research Collective, SPDC, SDPI).

These survey data used is from:

1. Pakistan Social and Living Measurement Survey (PSLM- various years; latest available 2014-15)
2. Household Income Expenditure Survey (HIES; latest available 2015-16)
3. Labor Force Survey (LFS various years; latest available 2014-15)
4. Multiple Indicator Cluster Survey (MICS- Punjab and Sindh 2014)
5. Agriculture Census (latest available 2010)
6. Pakistan Demography and Health Survey (PDHS latest available 2012-13)
7. Pakistan Rural Household Panel Survey (PRHPS- latest available 2011-12)
8. Women, Work and Nutrition (WWN- latest available 2016)
9. Time-use survey (2007)

In addition the report reviewed smaller data sets and qualitative research to illuminate specific issues or factors in rural women's lives. A wide range of research publications contributed to the desk and literature review for each topic.

The report used government of Pakistan data first and foremost, supplementing it with other sources of data and analysis as needed.

**Limitations** The Report provides a comprehensive view of the key factors identified during a series of consultations with key stakeholders and researchers (the Technical Working Group). Data for rural women is not available for each of the areas identified; however that in itself points to the need for such data and the topics have been addressed by pointing out the relevance to rural women.

The Report has to rely on surveys that provide national and provincially representative data. The latest available survey data from the Pakistan Bureau of Statistics was used, even though these are from previous years.

### **Report Structure**

The report is divided into four sections. Each chapter in the Report is designed to cover relevant issues and topics, but does not debate each aspect at length. The objective is to get key findings to the reader, and the references can be used to learn more about the topic.

Section I provides an introductory overview of rural women and the agricultural economy.

Section II can be read as a situation analysis across a range of topics—education and health, labour force participation and work, vulnerable employment, microfinance and entrepreneurship. Chapter 2 and 3 related to employment and work are the focus of this section. Each Chapter begins with a brief overview of national and international policy commitments of the government of Pakistan. It then presents a snapshot of the current situation on some aspects of the topic.

Section III Rights, Vulnerabilities and Agency reviews the factors that are linked to rights that can support rural women, and women in general, to enhance their capabilities and meet their potential. These areas are poverty, social protection, violence against women, sexual and reproductive health and rights and political participation.

Section IV Drivers of Change includes emerging and conventional areas of interest for women's advancement—urbanization, technology, transport (physical mobility), climate change, land ownership and the China Pakistan Economic Corridor (CPEC). Each area of change has the potential to accelerate and advance the current status of rural women in multiple ways, if addressed appropriately at this juncture.

Finally, the Report brings together conclusions and recommendations from this study and that of others in Section V Conclusions and Recommendations

## Section I Introduction

### Introduction

As per the census 2017 the total population of Pakistan is 208 million of which women are 101 million or 49% of the total population, the same in rural areas (65 million) and 47% of urban population (36 million). The Census also notes that the majority of the population lives in rural areas. This is contested due to the definition based on administrative indicators, and self-representing cities being identified as urban. Geo-mapping shows for example, that Punjab is closer to 50% urban.<sup>6</sup> The ‘creeping urbanization’ of rural areas and the subsuming of rural areas at the periphery of the urban has not resulted in a recognition of these as urban.

Women comprise approximately half of the total population of Pakistan. The majority of women live in rural areas, mainly engaged in farming, livestock management, and fisheries, mostly as unpaid contributing family workers or on low wages. Rural women have less access to technologies, to public services (health, education, training and transport) and little, if any, social protection and are more likely to experience gender based violence. While women work on smaller farms, often earn lower wages as seasonal hands than male counterparts, and earn less from their livestock, they experience greater workloads that include reproductive work, fetching water and fuel, and care work. Yet they own less land and have inadequate access to agricultural inputs (seeds, fertilizers or labour saving machines and equipment); their right to property is often challenged and even when they own property they may not control it.

### The Rural Economy

Once the backbone of the economy, contributing almost 40% of Pakistan’s GDP, agriculture now accounts for approximately 20% of the GDP, employing 42% of the labour force (50% in rural areas, of which 28% is female).<sup>7</sup> While the contribution to GDP of the agriculture has halved over the past decade, it is still central to the livelihoods of the rural population. 52% percent of the rural working population is still engaged in this sector; out of these, 7.3 million rural women are engaged in agriculture. Currently agricultural growth is 3.5% (2017), partly due to better harvesting techniques, better inputs like water, fertilizers and intensive fertilizers, and saw a rise in rice, cotton and sugarcane crops.

An estimated 40%-57% of the rural household income is generated by non-farm activities, from small enterprises (village shops selling consumer items, equipment and repair, local transport services) or public and private sector jobs in health and education etc. 40% of the household income is generated from the farm.<sup>8</sup>

6 Presentation by Chief, Urban Unit, Punjab

7 Economic Survey of Pakistan.

8 Agriculture and the Rural Economy in Pakistan: Issues, Outlooks, and Policy Priorities. Eds. David J. Spielman, Sohail J. Malik, Paul Dorosh, Nuzhat Ahmad University of Pennsylvania Press, 2017

There are over 8 million farms in Pakistan covering 53 million acres, mainly small landholdings of less than 5 acres. Farms with less than 5 acres of land constitute 64% (5.35 million) of the total private farms and only 19% (10 million acres) of the total farm area. Only 4% (0.30 million) are of size 25 acres and above covering 35% of the total farm area (18.12 million acres). 84 % of the family farm workers (above age 10 years usually engage in agricultural work on their holdings work on small to medium sized farms of 5-10 acres. The average sized farm in the country is 6.4 acres whereas the cultivated area per farm was 5.2 acres.<sup>9 10</sup>

Qualitative research in Punjab and Sindh suggests that there is a high degree of market penetration in agricultural activities. Moreover, there are active markets for renting equipment (such as tractors) and hiring workers for activities or clusters of activities. Traditional tenancy arrangements in which landlords expected tenants to perform a range of tasks – many of which were not separately identified, counted or remunerated – has given way to more flexible and specialized labour arrangements. A task could be performed by the farmer, owner or tenant, by farm servants, or by temporary hired labour. For the latter, piece rate payments are more common in agriculture than time-based (daily) wages.

Connectivity, through roads and communications (internet, mobile phones, and mass media) is generating a demand and positioning suppliers to provide to a growing and aware population that is also young and has more education than their parent's generation. Add the changes that are likely to be wrought by the China Pakistan Economic Corridor (CPEC) as it cuts across large swathes of rural and urban countryside and the investments, and one looks at an economy that will be greatly transformed a decade from now. There is one caveat of course. All these changes, and those brought about by climate change, urbanization and population growth, have the potential to adversely impact the economy and rural lives, increasing inequalities and poverty. How governments, both federal and provincial, plan for the future now will have consequences for rural women, and for Pakistan.

9 Agriculture Census 2010

10 Regrettably the Agriculture Census does not provide sex disaggregated data on land ownership and other aspects

The contribution of women farmers in the rural economy is not well understood. A qualitative study by Roots for Equity on women agricultural workers conducted in 6 districts (3 each in Punjab and Sindh) sheds light on the work and discrimination experienced by these workers. The research focused on three major crops namely, cotton, sugar cane and wheat were discussed.

The issues discussed with respect to each crop were based on (a) methods used for finding work and collectives formed for working in a group, (b) method of commuting to work, work timings, number of hours worked, and rest time by crop, (c) work carried out particular to the crop, (d) mode of payment, earnings, benefits and savings, (e) working conditions and occupational hazards, (f) wage negotiations and (g) willingness to be organized as agricultural workers.

Following are some key insights based on the information gathered for wheat crop. In the research districts wheat ripens from early April to May, marked by extremely high temperatures, which climate change has exacerbated.

*Informal Organizing:* Women agri-workers organize informally on the basis of extended families, caste, and/or village; often a woman, selected for her age or the trust she holds for the families, termed a '*wadari*', escorts the women to work. The *wadari* is contacted by landlords seeking female wage labour; she collects the women who are willing to work under her supervision; often she works alongside them and is not necessarily paid by the women workers for her services. This system is more common in the sugar cane and cotton growing areas.

For wheat harvests, it is often a male family member who secures the work and brings together all the women, who are paid per acre harvested. Wheat harvesting is usually done by family units, primarily as the in-kind payment in grains ensures food security for the households. Harvesting wheat is difficult and often women complained that men forced them to do this work. Young girls and boys are also roped in, often skipping school. Even elderly women are assigned specific tasks, such as picking up wheat bits that had fallen on the ground during harvesting. Depending on the number of persons working, it can take between 1.5 to 6 days to harvest an acre of wheat in the scorching heat. Women walk one to two hours to reach the fields where wheat is to be harvested. The harvesting season does not absolve them of their reproductive responsibilities and they continue to cook and look after the family.

#### *Earnings from the Wheat Harvest*

Across Sindh and Punjab, except in some villages in Kashmore, work was paid in kind. Women receive 2-.2.5 maunds of wheat per acre harvested, but in Punjab they are paid more than that. Hindu women in some areas reported that they were paid less than Muslim women; if they protested, they were refused work. A woman stated "we are not happy with the 20 kilos of wheat grain per half an acre. We ask the landlord to make it 30 kilograms but he does not agree." Their earnings add up to under \$2 per day. Women

prefer to be paid in kind as wheat is more expensive to purchase in the market. Further, cash can be taken by the men and spent, but the wheat lasts them through the year.

Wheat harvesting is one crop where indeed women only work as a family unit. Ostensibly, the entire family engages in wheat harvest, going from one landlord to another trying to maximize the amount of wheat grain they can earn. In reality, in each family mostly the women and young girls are engaged in harvesting accompanied by one or two men. Men openly acknowledge that wheat harvesting is the most difficult of all work and that women mostly carry it out.

Source: Talat, Azra. *Roots for Equity*.

## Section 2 Situation Analysis

### Key Findings

#### Education and Skill training

- Literacy level for rural women ages 15-64 years is 35%, compared to the national rate of 47% for their urban counterparts.
- GPI at Middle school and at Matric (secondary) is 0.7 for rural women.
- Primary NER for rural girls was found to be relatively better at 56%, but drops to 27% in middle school and to a low of 17% in Matric.
- In rural areas, only 28% of girl's ages 5-16 years go to private schools as compared to 51% of their urban counterparts.
- 4% of rural women have college degrees (B.A and above); 57% of them are in paid work.
- 4% of rural population ages 15-64, both female and male, have received skills training. 73% of women trained as tailors and related, and 17% completed embroidery and knitting courses.

#### Labour Force Participation

Counting Women's work requires a different methodology than that used in the LFS as it does not capture women's multidimensional work that spans productive, reproductive, care, and community and social work. Including augmented labour force participation raises the participation of rural women (ages 15-64) LFPR from 34% to 52%.

Women are concentrated in the agriculture sector, primarily in diary and livestock. Only 19% are in paid employment and 60% work as unpaid workers on family farms and enterprises. Their unpaid work is valued (using comparative median wages) at PKR 683 billion, is 57% of all work done by women, and is 2.6% of GDP

38% of young women ages 15-19 are working, reaching a peak of 63% of women in the middle age cohort of 45-49 years (augmented labour participation)

35% of employed rural women (ages 25-49) have at least 1 child under age 3

82% of rural employed women are engaged in agriculture, forestry and fisheries industry. Of these, 52% are in animal production

70% of rural employed women are in skilled agriculture and fisheries occupation.

96% are in Market Oriented skilled agriculture occupation

60% of rural employed women are unpaid



## Entrepreneurship and Microfinance

### Microfinance

- 54% of the total current borrowers belong to rural areas.
- Over 42 % of total rural borrowers are affiliated with the agriculture & livestock sector
- Proportion of female active borrowers in Pakistan:  
Rural Support Programs (RSP's) consists of 78% female active borrowers.  
Microfinance Institutes (MFI's) consists of 73% female active borrowers  
Microfinance Banks (MFB's) consists of 25% female active borrowers.

### Entrepreneurship

- Only 1% of women entrepreneurs in Pakistan compared to 21% of men.
- Small sized businesses in Pakistan: 9 out of every 10 businesses owned by women have no employees (1 in 4 for men). 48% of women-led established businesses (running for more than 3.5 years) have no employees compared to 24% led by men.

## Health

- 92% of the rural population has access to an improved source of drinking water.
- 51% of rural population has access to improved sanitation facility compared to 83% in urban areas.
- 67% of rural Women ages 15-49 received Antenatal Care
- 55% of women give birth at home, 32% in private hospital.
- 46 % of rural birth were attended by a skilled birth attendant.
- 22% of married rural women have higher unmet need of family planning compared to 17 % of urban women.
- LANSAs study in Sindh found that women involved in cotton harvesting and cotton picking are more likely to be malnourished and tend to have stunted and wasted children.

## Chapter 1 Education and Skills

Education as an end and a right is well recognized in the many UN conferences and resolutions<sup>11</sup> as well as in the Pakistan national policy. The Sustainable Development Goals (SDGs) have prioritized education through Goal 4: *Ensure inclusive and quality education for all and promote lifelong learning*. The emphasis is not just on ensuring that education that is free and accessible for all girls and boys until secondary level, but also on quality outcomes by investing in teacher training, curriculum and outcome and skills oriented education.<sup>12</sup> Policy documents in Pakistan, notably the Five Year Plans since the early 60's, have paid heed to improving the system of education in Pakistan, ensuring adult literacy and providing a network of state run schools in rural and urban areas. Indeed, Article 37 of Pakistan's constitution states that "education is the fundamental right of every citizen". Article 25-A of the Constitution of Pakistan, introduced in 2010, recognizes free education until age sixteen for all citizens of Pakistan.

Despite the Constitutional amendment (Article 25-A) and the focus of the Millennium Development Goal 2 on universal primary education (grades 1-5) and on achieving a literacy rate of 88 percent, Pakistan failed to achieve these targets, even though primary enrollment did increase.<sup>13</sup> On the gender parity index, Pakistan has been ranked at the 136<sup>th</sup> position under education attainment with a score of 0.802.<sup>14</sup>

Vision 2025 had identified low literacy rates, low female enrollment, low student teacher ratio and low public expenditure on education as areas to address. Recognizing the need to step up efforts, the National Education Policy 2017<sup>15</sup> aims to universalize education up to Matric (grade 10) and lays emphasis on achieving gender parity. It also recognizes urban/ rural disparities with respect to education facilities, infrastructure, literacy levels, and enrollment rates. Literacy programs for rural girls and women are recommended as well as training in nontraditional trades for women.

Education is not only an end, it is also a means to achieving a better quality of life, by virtue of enhancing capabilities and functioning.<sup>16</sup> It is well understood that schooling, in particular for young women can improve individual life outcomes, and improve family and community outcomes as well. For example, women with seven years and more of schooling are more likely to have fewer children and invest more in the education, health and wellbeing of their family. Similarly a pool of women with middle or high school education in a community is likely to attract resources in the form of interventions such as in health and education when investors know that human resources are available.<sup>17</sup>

11 1990 (Jomtien), 2000 (Dakar), MDGs in 2000

12 <http://www.un.org/sustainabledevelopment/education/>

13 Government of Pakistan, 2013. Pakistan millennium development goals 2013.

14 The Global Gender Gap Report, 2017.

15 Government of Pakistan. 2017. National education policy

16 Sen A. 2000. Development as Freedom

17 World Bank 2005 Country Gender Assessment Key Findings.

In the past decade annual provincial budgets for education have increased substantially. The allocations for KP in the budget for 2017-18 is quite high at 28%.

**Table 1.1.a: Budget Allocation for Education (% of Total Budget)**

Province	2016-17	2017-18
KP	28	28
Punjab	19	17
Sindh	18	17
Balochistan	15	14

Source: Federal and Provincial Budgets 2017-18.

Seen as a percentage of the total budget for each Annual Development Plan (ADP) the figures are lower, but still impressive

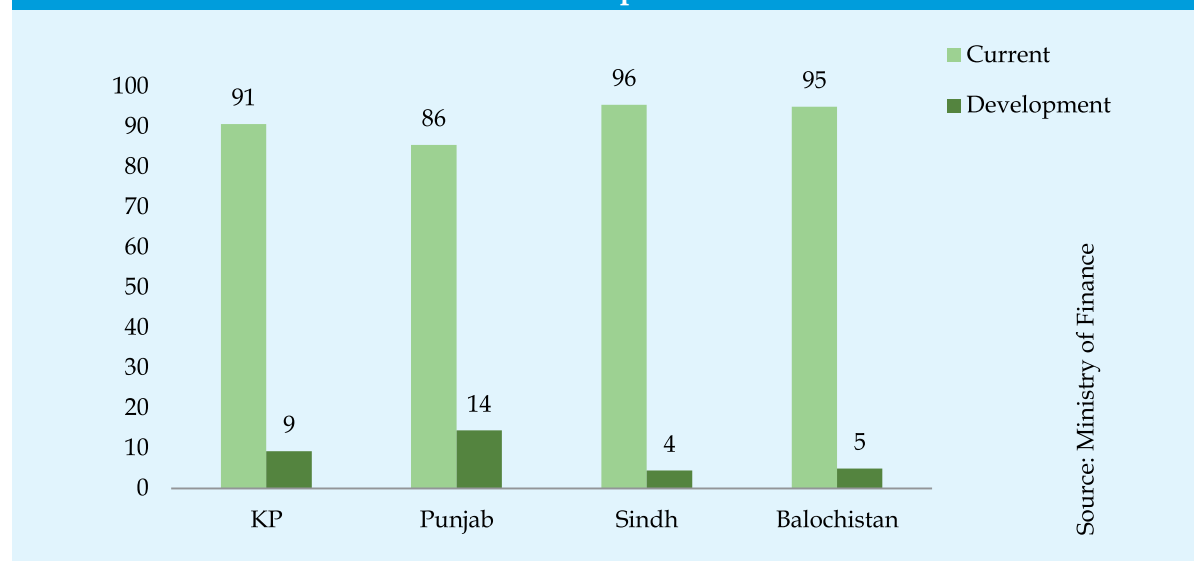
**Table 1.1.b: Allocations for Education in the Provincial Annual Development Plans 2017-18 (%)**

Province	% ADP Allocation for Education
Punjab	7
Sindh	8
KP	16
Balochistan	11

Source: Provincial Finance Department

What is problematic is that of the total funds allocated to education, a very small percentage is for development expenditure while the rest is allocated to current expenditure, mostly salaries and maintenance costs etc. (Fig. 1.1 below).

**Fig. 1.1: Current and Development Expenditure as % of Total Education Expenditure 2016-17**



While allocations for education have shown a consistent percentage increase in the provincial budgets, especially since the 18<sup>th</sup> Amendment that devolved power to the provinces, the reality is that most of the funds are for recurrent expenditures (salaries and infrastructure maintenance etc.) with very little earmarked for improvements in the quality of education. Predictably, this has not translated into improvements on ground, as 44% of all children (ages 5-16) and 49% of girls (grades 1-12) remain out of school and schools<sup>18</sup> lack basic facilities (washrooms, classrooms) and adequate staffing. Yet, as annual reports on the state of education have documented year after year, there is crisis of learning and quality in education across the country. For example only half of school-going children are able to read stories in their mother tongues (Urdu, Sindhi, and Pashto), or understand sentences in English (even though it is taught as a mandatory subject) or do basic math.<sup>19</sup>

There is an increased recognition that educational frameworks and policies need to focus on learning outcomes, and not just primary enrolment. While enrolment rates remain an important measure of access, these do not quite capture gains for girls, indicating issues with quality as well as their high dropout rates, especially in middle and high schools, whether due to inadequate infrastructure especially toilets, school security (boundary walls) or due to social norms (such as restrictions on mobility, early marriage, helping in household work) or fear of harassment.

Literacy and non-formal education is of special importance for women as it is a means of providing functional literacy, numerical skills, and even school equivalency education to women who may either have been deprived of schooling, or dropped out due to familial or social reasons. Despite the evidence and resources available to run effective literacy and non-formal education programs, there has been a global lack of political will to invest in these programs. Where programs have been introduced they have suffered from design and human resource inadequacies. Adult women have high burdens of care, as well as financial responsibilities, and the range of demands on their time can mean that the opportunities for attending courses are slim.

“Female illiteracy is seen simultaneously as a symptom, a cause, and a solution for social development, while programs treat women as passive and ‘third world’ recipients, rather than active agents of change.”

UNESCO, 2016. *Girls’ and Women’s Literacy with A Lifelong Learning Perspective: Issues, Trends and Implications for the Sustainable Development Goals.*

The rural urban divide in literacy, education, skill and access to technology is not only a spatial and gendered one—class and ethnicity, and in Pakistan, social castes come into play that further marginalize already vulnerable populations and increase inequalities.<sup>20</sup>

## Literacy

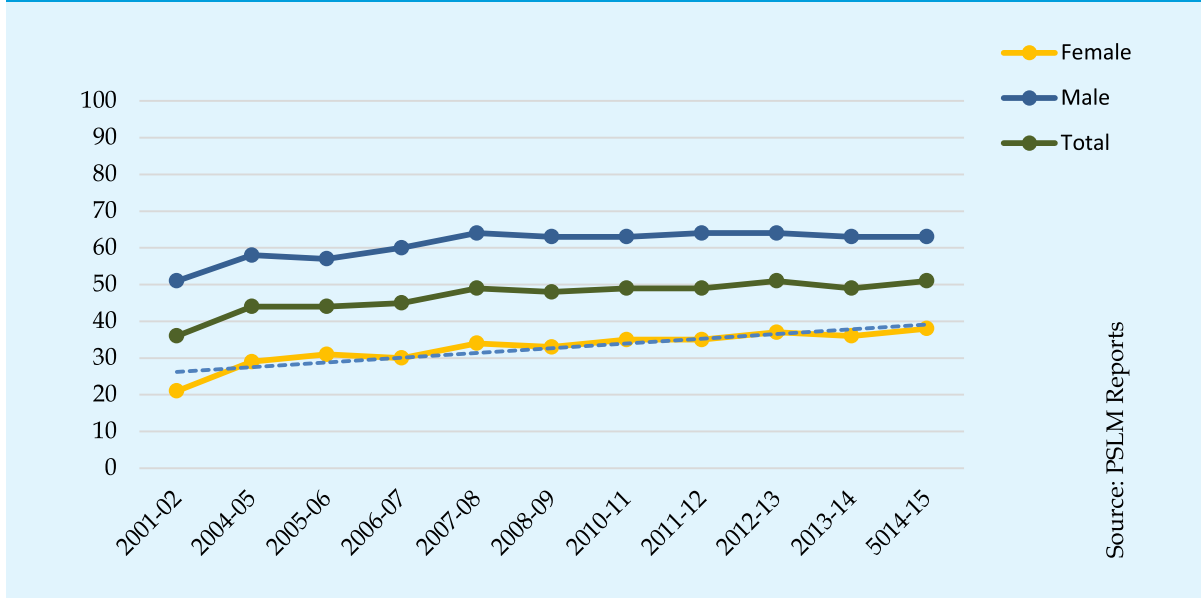
There has been a steady increase in literacy rates over the past decade, and a narrowing of the gender gap in literacy (Fig. 1.2 below)

18 Pakistan Education Statistics 2015-16. Pp. 22. Ministry of Education and Professional Training Islamabad. 2017.

19 Annual Status of Education Report (ASER) 2015

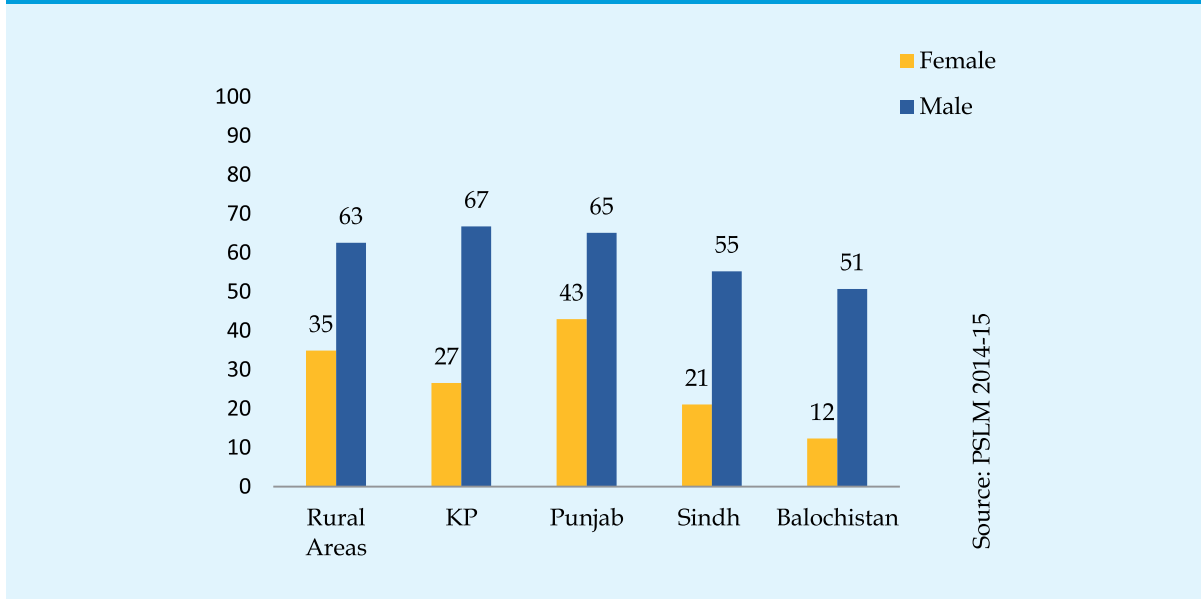
20 UNESCO, 2016. *Girls’ and Women’s Literacy with A Lifelong Learning Perspective: Issues, Trends and Implications for the Sustainable Development Goals.* Paris: UNESCO.

**Fig. 1.2: Literacy Rate (age 10 and over) in Rural Areas**



Unfortunately, rural women tend to have low literacy rates and gender disparities remain high.

**Fig. 1.3: Literacy Rate (ages 15-64) by Rural Areas**



Literacy for rural women ages 15-64 years is 35%, compared to the national rate of 47% and 69% for their urban counterparts. Literacy for rural males is 63%.almost double that of rural women (Annex 1.1, Table 1.2a).

Table 1.2: Literacy Rate of Women (ages 15-64)

Province	Female		
	Rural	Urban	National
<b>National</b>	<b>35</b>	<b>69</b>	<b>47</b>
KP	27	48	30
Punjab	43	72	53
Sindh	21	70	48
Balochistan	12	35	19

Source: Estimated from PSLM 2014-15

Older women, whether in urban or rural areas tend to have lower literacy – only 16% of women ages 45-49 years are literate, going to a low of 7% for ages 60-64 years. (Annex 1.1 Literacy by Age Table 1.2a)

Adult literacy was seen as an integral part of the education goals in 1980s, but does not receive as much attention now. The Ministry of Education had a special Literacy Cell, and almost 60,000 literacy centers were established through the Allama Iqbal Open University (AIU) alone, and another 30,000 community viewing centers for the distance learning literacy programs.<sup>21</sup> The National Rural Support Program (NRSP), with support from National Commission on Human Development has been running literacy centers for ages 10 and above, and includes adult learners as well.

### Youth Literacy

Young women ages 15-24 have better literacy rates: 54% of rural and 84% of urban young women are literate with an overall national female literacy rate of 65%. (Annex 1.1 Youth Literacy Table 1.3)

21 AIU website <http://www.aiou.edu.pk/>

## Distance Learning

The Allama Iqbal Open University (AIOU) was established in May, 1974, with the main objectives of providing educational opportunities to those people who cannot leave their homes and jobs, particularly women. AIOU is the only state owned distance education institution, which has extensive outreach especially in rural areas.

The AIOU Distance Education provides educational opportunities to women and men to complete their education. Many young women are unable to complete formal schooling because of social or economic constraints. Lack of educational institutions near their residence, early age marriage, poverty may force young women to give up on their educational aspirations. AIOU offers

a range of programs, such as basic literacy, secondary through BA degrees and graduate degrees, as well as specialized programs such as teacher education. In efforts to extend outreach to women, specific programs were launched for rural women and girls such as basic functional education. Integrated functional literacy, basic education, middle and secondary education. The majority of the students enrolled with the University are females.

### Quick stats

- More than 70 percent students employed.
- Female enrolment more than 50 percent.
- The rural-urban distribution of the students 58% and 42% respectively.
- No age limit for enrolment in University programs.

Source: AIOU website

## Gender Disparities in Formal Education

Despite the focus on education in the MDGs with its focus on primary education, fewer than half of developing countries have achieved gender parity in primary or in secondary education,<sup>22</sup> including Pakistan. Nevertheless, gender disparities in primary education have narrowed and the GPI at primary levels of rural education is 0.8.

GPI at Middle school and at Matric (secondary) is 0.7 for rural women. (Annex 1.2 Table 1.4a). GPI is one at all levels of education in urban Pakistan.

**Table 1.4: GPI by Education Level**

Education Level	Rural	Urban	National
Primary	0.8	1	0.9
Middle	0.7	1	0.9
Matric	0.7	1	0.8

Source: PSLM 2014-15

22 UNESCO.2015. *Global Monitoring Report 2015. Education for All 2000–2015: Achievements and Challenges*. Paris, UNESCO

This is reflected in the net enrollment rates at each level of school education (Table 1.4.a, b, c). Primary NER for girls is relatively better at 56%, but drops to 27% in middle school and to a low of 17% in Matric (grades 9-10).

**Table 1.4.a: Female Net Enrolment Rate -Primary (Grades 1-5)**

Province	Girls (ages 6-10)		
	Rural	Urban	National
<b>National</b>	<b>56</b>	<b>75</b>	<b>62</b>
KP	60	73	62
Punjab	62	79	67
Sindh	41	72	54
Balochistan	32	65	42

Source: Estimated from PSLM 2014-15

**Table 1.4.b: Female Net Enrolment Rate -Middle (Grades 6-8)**

Province	Girls (ages 11-13)		
	Rural	Urban	National
<b>National</b>	<b>27</b>	<b>49</b>	<b>34</b>
KP	29	44	31
Punjab	32	51	38
Sindh	14	48	30
Balochistan	13	30	19

Source: Estimated from PSLM 2014-15

**Table 1.4.c: Female Net Enrolment Rate -Matric (Grades 9-10)**

Province	Girls (ages 14-15)		
	Rural	Urban	National
<b>National</b>	<b>17</b>	<b>38</b>	<b>24</b>
KP	16	26	18
Punjab	21	44	29
Sindh	8	33	20
Balochistan	5	16	9

Source: Estimated from PSLM 2014-15

There are multiple reasons for drop and low enrollments of girls in schools, despite an increased interest by parents to send daughters to schools.

On the demand side, parents may submit to social pressures that value son's education over that of daughters, mobility constraints, and distance to schools, daughters as household help



or early marriage.<sup>23</sup> Women contribute the bulk of their labour as unpaid family workers in agriculture. Indeed girls attendance in school drops to a low during harvest season. In addition girls also contribute to care work at home, looking after the young and the ill, and stepping in for the mother if she is pregnant, nursing or sick. When there is much unpaid labour to be done, education is a luxury especially for a young daughter in law.<sup>24</sup>

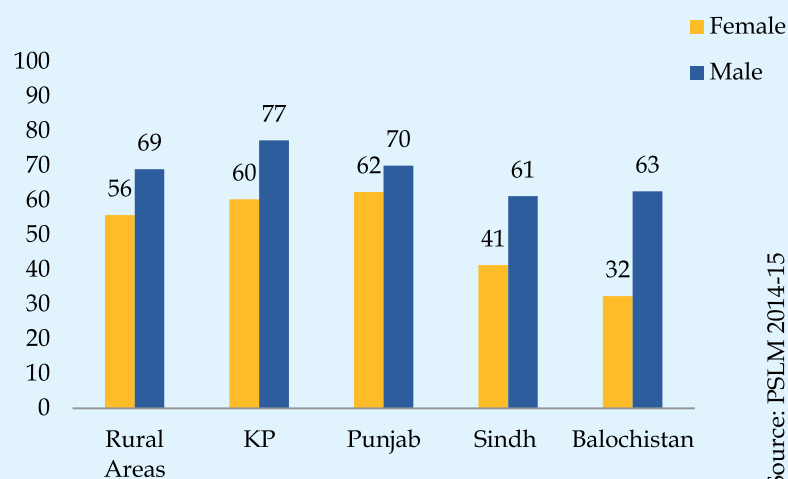
My younger daughter is in school. My husband married off our elder one last year, she was also in this school. She will be 13 this harvest time and soon to be a mother herself. She does all the work in the in-laws house as her mother in law is ill and all three sisters in laws are married. She is very quiet and very weak now, but she is a good daughter – never complains.

Source: Shah, S & Shah, U., 2012. Girl's education in Rural Pakistan. International Journal of Sociology of Education

This is not to say that social norms or parental reluctance are the reasons for low enrollment and high dropouts of girls. Equally, and more responsible is the state. The quality of education is poor, even for rural households, and may appear to rural parents as being not related to their lives. Infrastructure investments have improved, but too many rural schools are one room institutions with several age groups and classes sitting in an overcrowded space or under the open sky weather permitting, inadequate water and sanitation facilities and electricity (Annex 1.3 Table 1.5). Local influentials forcibly occupy the land and buildings of schools for their personal use, with little fear of consequences. Teacher absenteeism, low motivation and competencies mar the school experience of rural girls.

Provincial disparities in NER are also seen (Annex 1.4 Table 1.6). Rural NER is highest in Punjab, followed by Khyber Pakhtunkhwa. Sindh and Balochistan lag far behind, a necessary outcome of their lower resource allocations for development expenditures in the education budget.

Fig. 1.4.a: Provincial Net Enrolment Rates - Primary



23 Population Council. 2012. The power of girl's schooling for young women's empowerment and reproductive health

24 Stephanie R. Psaki, Katharine J. McCarthy, Barbara S. Mensch. 2017. Measuring Gender Equality in Education: Lessons from Trends in 43 Countries

Fig. 1.4.b: Provincial Net Enrolment Rates - Middle

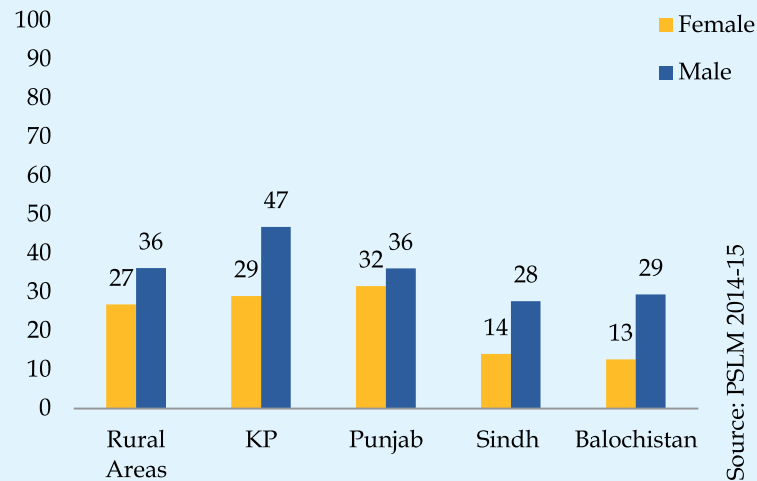
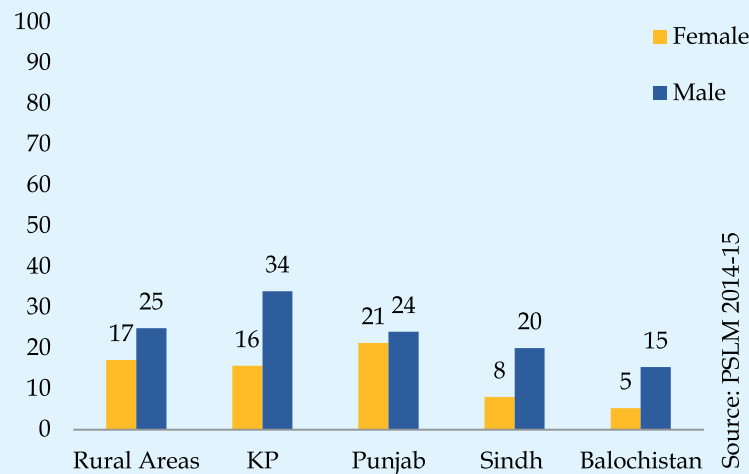


Fig. 1.4.c: Provincial Net Enrolment Rates - Matric



The successively low enrollment rates at each level of schooling are a cause of concern. Using a crude measure to assess the percentage of girls graduating from Matric as a percentage of those who enrolled in primary school ten years earlier,

**Crude Transition rate (Grade 1-10):** National: 38% Rural: 26% Urban: 62%

This comes as no surprise since the number of educational institutions for girls at each level of schooling varies significantly and more so in rural areas where access to private education is limited to primary schooling, if at all. Thus rural girls do not have recourse to private education, available to wealthier urban girls<sup>25</sup> if the government schools do not suffice or are not perceived to be of quality. In rural areas only 28% of girls ages 5-16 go to private

<sup>25</sup> World Bank 2014. Policy Research Working Paper 6897. Fifty percent of private school students are residents of 10 districts (out of a total of 113), that more urban and wealthier, and mostly located in northern Punjab.

schools as compared to 51% of their urban counterparts. The majority of rural boys and girls (approximately 70%) go to government schools. Only 1.6% of rural girls (and approximately the same percentage of rural boys) go to Madrassa schools. (Annex 1.5 Table 1.7)

NER in higher education is quite impressive, ranging from a GPI of 0.8 to 1.1 for higher secondary and university educations. Data that shows enrollment by rural-urban is not available. When seen as a percentage of the total population in a particular age group however, the number of women who acquire college or university education is very low.

### The Value of Education

While only 3% of rural women have college degrees (B.A and above), almost 57% of them are employed, 84% as Professionals/ Technicians and Associates. Their median wages are PKR 16000. Most of these women are employed as teachers in schools and a few in the health sector. Compared to the majority of their peers who do not have education or have matriculated from high school, these women earn more.

The returns to education can be higher in rural areas for women, given the inroads being made through technology and the creeping urbanization where rural markets are no longer.

### Skills Training

Faced with a young population with few skills and fewer economic opportunities, the government has undertaken steps to overhaul the skill training institutes spread across the country.

The National and Vocational Training Center (NAVTC) has been revamped and technical, vocational education training (TVET) has become the focus of the provincial TVET Authorities, set up to fast track curriculum reform, and create industry linkages and industry demand driven skills trainings for employability. The National Skill Strategy (2009)<sup>26</sup> aimed to provide a policy direction and support to the public and private sectors to develop and implement skill trainings, recognized that trainings offered to women reinforced gender stereotypes and has poor linkages with the formal labor market. Vocational diplomas for women in hand embroidery, knitting and similar skills represent a major proportion of female enrolment. To facilitate TVET for women the National Skill Strategy proposes strategies to increase enrolment of women and girls in traditional as well as non-traditional areas of training, social mobilization and raising awareness among women and girls, their families and communities, increasing the number of training institutes for women and girls, and combining classroom and distance learning.

A number of institutions provide skills training. The provincial Social Welfare and Women Development Departments operate training centers almost in each district. These include the National Vocational and Technical Training Commission (NAVTTTC), National Institute of Science and Technical Education (NISTE), the National Training Bureaus, Technical Education and Vocational Training Authority (TEVTA), Boards of Technical Education, Government Polytechnic Institutes, Fauji Foundation Technical Training Centers, etc. Each province has

<sup>26</sup> Government of Pakistan.2009. National Skill Strategy.

its own TVET Authority. The Punjab Skills Development Fund (PSDF) is also engaged in identifying gaps and partnering with private sector organizations to roll out trainings across the province (Annex 1.6 Table 1.8a).

**Table 1.8: Number of TVET Institutes in Pakistan**

Province	Public	Private	Total
KP	70	529	599
Punjab	620	1197	1817
Sindh	307	278	585
Balochistan	36	89	125
<b>Total</b>	<b>1177</b>	<b>2104</b>	<b>3126</b>

Source: NAVTTC

There are 183 public technical and vocational centers in Punjab for women, 23 in KP and 2 polytechnic institutes. In Sindh, there are 165 TVET centers with 1650 females enrolled, that too in vocational training courses. Not a single woman enrolled in a 3 year technical diploma as compared to 22,610 males.

Only 4% of the rural population ages 15-64, both female and male, have received skills training, which is reflected in the low percentage (14%) of trained female workers in the labour force.

Of these those who report receiving any type of skills training, only 3% of women-both rural and urban -obtain skills training from employers, and only a small percentage (11% rural and 9% urban) get this training on the job .28% of rural women and 39% of urban women received training from the private sector providers, and the majority (67% rural and 54% urban) reported "Others as training providers. Only 2% rural women and 4% women report receiving training from public sector providers.

The majority of rural women, 73% trained as tailors and related, another 17% completed embroidery and knitting courses. The median wages for such skills is PKR 4800 per month. Urban women also trained predominantly in the same skills: 76% in tailoring, 10% in embroidery and 2% as hairdressers and beauticians. However 10% of urban female trainees also took computer courses as compared to 0.6% of rural women (LFS 2014/15).

Despite rural women's major role in agriculture, barriers to education and training limit their opportunities and capacities to improve agricultural and non-farm productivity and rural incomes through learning and adopting new production technologies, methods, new products and markets, and learn business skills which can make a big difference for many of the rural poor.<sup>27</sup> Yet the narrow range of TVET limits women's opportunities to take advantage of newer, non-traditional fields, such as information and communication technologies (ICT), that can offer higher earnings and more skilled technical or managerial jobs.<sup>28</sup> Neither does it provide them skills for value addition to their existing work such as in agriculture and livestock.

27 ILO. 2008. Report V. Skills for improved productivity, employment growth and development. Geneva: ILO

28 ILO. 2009. Give girls a chance. Tackling child labor, a key to the future. Geneva.

Training needs of women are different from that of men as women are more likely to work as contributing family workers and low-paid seasonal labor, along with their domestic work and care.<sup>29</sup> Effective and practical skill development for women and girls can improve earning opportunities for them, and can be a game changer for those who have limited formal education. The Gender Equality for Decent Employment (G4DE) program, the largest gender project in South Asia, was implemented by the ILO supported by the Department of Foreign Affairs, Trade and Development (DFATD)-Canada is a good example of using a targeted approach. The G4DE worked with government departments and with employers to mainstream gender and change policies and practices; trade unions were formed by workers in agriculture, domestic work and bakeries to name a few. 80% of the 5000 women trained are productively employed. Journalists were trained to report on labour issues of women using a gender sensitive lens.

### Training for Rural Economic Empowerment (TREE)

TREE is an ILO community-based training program implemented in Asia and Africa. It promotes income generation and employment opportunities for disadvantaged women and men by providing them with skills and knowledge they can use in their communities. Its strategy involves planning with local partner institutions; careful identification of economic opportunities and training needs assessment in the community; designing and delivering relevant skills training; and post-training support to facilitate trainee's access to wage or self-employment.

In Bangladesh, TREE encouraged women to enter non-traditional trades such as repair of appliances and computers. The approach combined technical and business training with training in gender issues and gender sensitization sessions for trainee families, communities and partner organizations. In rural Pakistan, where social norms restricted women's participation in training outside their homes, female resource persons went to villages and trained rural women at home. Trainees increased income-generating activities also generated greater respect for women in the community, and many experienced increased mobility, self-esteem and socioeconomic empowerment.

Source: ILO: *Rural Skills Training: A Generic Manual on Training for Rural Economic Empowerment (TREE)*.

29 Jutting, J. and Morrison C. 2009. Women, bad jobs, rural area: what can "SIGI" tell us?

## Annexes Education

### Annex 1.1 Age specific Literacy

Table 1.2a: Age Specific Literacy Rate									
Age	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>National</b>	<b>38</b>	<b>63</b>	<b>51</b>	<b>69</b>	<b>82</b>	<b>76</b>	<b>49</b>	<b>70</b>	<b>60</b>
10-14	61	77	70	86	87	87	70	80	75
15-19	58	75	67	85	88	87	68	80	74
20-24	48	72	59	82	87	84	61	78	69
25-29	40	67	53	78	86	82	54	74	64
30-34	33	66	48	72	85	78	47	74	60
35-39	28	62	44	67	82	75	43	70	56
40-44	20	56	37	59	78	68	35	65	50
45-49	16	49	32	50	76	64	29	60	44
50-54	12	44	27	43	72	57	24	55	39
55-59	10	42	26	38	70	54	21	52	37
60-64	7	39	24	30	68	51	15	49	34
65 and above	5	30	18	22	62	44	10	41	27

Source: Estimated from PSLM 2014-15

Table 1.3: Youth literacy rate (age 15-24) by province, region and sex									
National/ Provinces	Rural			Urban			National		
	Female	Male	GPI	Female	Male	GPI	Female	Male	GPI
<b>National</b>	<b>54</b>	<b>74</b>	<b>0.7</b>	<b>84</b>	<b>87</b>	<b>1</b>	<b>65</b>	<b>79</b>	<b>0.8</b>
KP	45	83	0.5	66	90	0.7	49	84	0.6
Punjab	63	76	0.8	87	88	1	71	80	0.9
Sindh	34	62	0.5	84	87	1	61	76	0.8
Balochistan	25	61	0.4	56	86	0.7	35	68	0.5

Source: Estimated from PSLM 2014-15

## Annex 1.2 Gender Parity Index - Education

Table 1.4a: Gender Parity Index (GPI) at Various Level of Education										
Province	National		KP		Punjab		Sindh		Balochistan	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Primary	0.8	1.0	0.8	0.9	0.9	1.0	0.7	1.0	0.5	0.8
Middle	0.7	1.0	0.6	0.8	0.9	1.2	0.5	1.0	0.4	0.8
Matric	0.7	1.0	0.5	0.8	0.9	1.1	0.4	0.8	0.3	0.6
F.A/F.Sc	0.5	0.9	0.3	0.5	0.9	1.0	0.2	0.8	0.1	0.3
B.A/B.Sc.	0.8	1.1	0.4	1.0	1.3	1.5	0.2	0.8	0.0	0.3
M.A/M.Sc. and above	0.5	1.0	0.2	0.6	0.8	1.3	0.0	0.6	0.1	0.4

Source: Estimated from PSLM 2014-15

## Annex 1.3 Girl's School without Basic Facilities

Table 1.5: % of Girl's School Without Basic Facilities						
School Level	Lack of Following Facilities					
	Building	No Concrete	Boundary Wall	Electricity	Drinking Water	Toilet
Rural						
Primary	6.9	4.1	16	35	24	21
Middle	2.7	3.5	7.6	19	14	9.2
High	1.7	2.8	6.4	7.8	7.4	4.8
Higher Secondary	1.4	1.7	2.8	2.3	3.2	2.1
All Schools	5.9	3.9	14	31	21	18
Urban						
Primary	3.1	4.9	8.7	20	18	17
Middle	0.6	3.5	3.5	13	11	7.6
High	0.4	2.6	2.3	3.7	3.9	2.8
Higher Secondary	.	3.6	1.3	.	1.3	1.3
All Schools	2.0	4.1	6.3	15	13	12

Source: Estimated from Pakistan Education Statistics 2015-16.

Note: Mosque school are added into primary schools



## Annex 1.4 Female NER in School

Table 1.6: Female Net Enrolment Rate -Primary , Middle and Matric									
Province	Primary (Grades 1-5)			Middle (Grades 6-8)			Matric (Grades 9-10)		
	Rural	Urban	National	Rural	Urban	National	Rural	Urban	National
<b>National</b>	<b>56</b>	<b>75</b>	<b>62</b>	<b>27</b>	<b>49</b>	<b>34</b>	<b>17</b>	<b>38</b>	<b>24</b>
KP	60	73	62	29	44	31	16	26	18
Punjab	62	79	67	32	51	38	21	44	29
Sindh	41	72	54	14	48	30	8	33	20
Balochistan	32	65	42	13	30	19	5	16	9

Source: Estimated from PSLM 2014-15

## Annex 1.5 Enrollments by Type of School

Table 1.7: % Distribution of Enrollments (ages 5-16) by Type of School								
Region/Province	Government		Private		Madrassas		Others	
	Female	Male	Female	Male	Female	Male	Female	Male
<b>Rural Areas</b>	<b>69</b>	<b>71</b>	<b>28</b>	<b>26</b>	<b>1.6</b>	<b>1.4</b>	<b>1.6</b>	<b>1.1</b>
KP	75	72	22	26	2.0	0.9	0.3	0.3
Punjab	64	64	33	34	0.9	1.1	1.8	1.4
Sindh	82	87	13	10	3.1	1.8	2.3	1.7
Balochistan	86	89	5.8	5.0	7.7	6.1	0.5	0.0
<b>Urban Areas</b>	<b>46</b>	<b>41</b>	<b>51</b>	<b>56</b>	<b>1.4</b>	<b>1.4</b>	<b>1.0</b>	<b>0.9</b>
KP	51	42	47	56	1.2	1.4	0.3	0.3
Punjab	46	40	51	58	0.8	1.0	1.6	1.6
Sindh	42	38	56	60	1.9	1.8	0.3	0.2
Balochistan	78	79	17	17	5.4	3.4	0.0	0.0

Source: Estimated from PSLM 2014-15

Note: Other include NGO/trust schools, private exam, NFBE school and others.

## Annex 1.6 Provision of TVET in Pakistan

Table 1.8a: Provision of TVET in Pakistan

Organisation	Scope
National Vocational and Technical Training Commission (NAVTTTC)	NAVTTTC is the apex body at national level to regulate, facilitate and provide policy directions in vocational & technical training. NAVTTTC provides direction and support to the public and private sectors to enhance social and economic profile through training.
National Training Bureau (NTB)	As part of the Ministry of Federal Education and Professional Training, NTB operates at the national level in order to expand TVET infrastructure from national to tehsil level.
National Institute of Science and Technical Educational (NISTE)	As part of the Ministry of Federal Education and Professional Training, the mission of NISTE is to provide quality technical education and training to teachers of science and technical education and convert them into a constructive and vibrant work-force.
Government Polytechnic Institutes (GPI)	GPI offer TVET across the country. These Institutes are being run by the NAVTTTC at the federal level and by TEVTA at tehsil and district levels.
Skill Development Council (SDC)	Working under the umbrella of the Ministry of Federal Education and Professional Training, SDC is a public-private partnership initiative. The aim of SDC is to identify, develop and arrange vocational, technical and professional training programs.
Board of Technical Education (BTE)	As part of the provincial government, BTE's organise, regulate and supervise the technical, commerce and vocational education below degree level.
Technical Education and Vocational Training Authority (TEVTA)	As part of the provincial government, TEVTA's aim is to enhance competitiveness through demand driven and quality technical and vocational training.
Fauji Foundation Vocational and Technical Education Centres (FJVTEC)	Through a comprehensive curriculum based on international syllabi of vocational studies, FJVTEC offers training in seventy institutes all over the four provinces along with GB and AJK.

Source: Information collected from the websites of respective organisations.

## Chapter 2 Women in the Labour Force

In Pakistan the statistics on the labour force provided by the PBS are a contested on a number of grounds. Nevertheless, the Labour Force Survey remains a primary source of information for national and provincially representative data.

In this section the trajectory of women's work in rural areas is charted and the current situation is presented. Statistics from the LFS, the PSLM and others are used as well as information from smaller studies that capture the multidimensional, non-linear nature of rural women's work.<sup>30</sup>

While feminists have long recognized the multidimensional, multitasking and merging flow of women's reproductive and productive work, labour force statistics around the world remain captive in the patriarchal conceptualization of work as done for wages (mostly cash, some in-kind) for economic gain. This narrow articulation posits an increase in the labour force participation rates (LFPR) as empowering economies, and women, while at the same time their real work – sustaining families, managing and caring for livestock alongside babies and the elderly, keeping hunger at bay by growing food crops (euphemized as “kitchen gardening”) for family consumption, providing back breaking unpaid labour to the family enterprises be it farm or non-farm – is invisible, unrecognized and somehow not worthy of lifting the economy.

This section sets out to do just the opposite and show the extent and value, as well as under-valuation of rural women's work.

### Recognition of work as an issue

The recognition of women's work has been a key concern of feminist politics and scholarship. It is also increasingly seen as an essential element in the attainment of wider social and development goals. In developing, industrial and post-industrial societies alike, the issue of recognition is often framed around the visibility and accounting of the largely feminized care economy (Appelbaum et al 2002, Hook 2006, Razavi 2007). In many developing countries, however, the expansion of the market economy incorporated rather than entirely displaced household-based production (Boserup 1973). While the division between productive and reproductive work underpins gendered economic inequalities, it is not always salient in economic organization (Beneria 1979, Beneria and Sen 1981). Here, the academic, political and policy agenda cannot but pay attention to those large segments of the productive economy which draw on women's work without acknowledgment or remuneration. Agriculture is one such sector where the blurred boundary between productive and reproductive work can lead to the extraction of unpaid and underpaid labour on a large scale.

<sup>30</sup> This section uses excerpts from document provided by Haris Gazdar, which draws on a paper authored by Sidra Mazhar, Mysbah Balagamwala and Haris Gazdar for the UKAid supported Leveraging Agriculture for Nutrition in South Asia (LANSA) research consortium program.

## **Undercounting of female participation in the labour force**

Among non-household work (i.e. excluding work done on care and domestic activities), there are two main areas of activity where underestimation of labour work is usually observed – subsistence production and informal paid work (Beneria, 1992). Since women are mainly concentrated in these areas, there has tended to be an undercounting of their involvement in the labour force. Deere (2005) lists four main reasons behind the undercounting of women’s participation in agriculture in censuses in Latin America – (1) women self-report their home as their principal occupation even when they participate in economic activities, (2) surveys tend to ask about income-generating activities thus missing out on subsistence production, (3) the definition of agricultural production often has a narrow emphasis on crop production while missing out on livestock or homestead production and (4) censuses define economic activity as engaging in an economic activity for a minimum amount of time in a reference period of one week prior to the survey which fails to capture women’s seasonal work in agriculture.

Agricultural surveys also face other challenges in making sure women are represented. Surveys often assume the farmer to be a man; while interviewing the main decision-maker in the household they miss out on the fact that women often make decisions, and even when women are not decision-makers they still make a substantial contribution to agricultural production (Doss, 2014).

The under reporting of women’s participation in the labour force surveys could also be due to local beliefs about women’s work. For example, in Bangladesh, Mahmud and Tasneem (2013) find that official economic statistics under report women’s economic work compared to their data on women’s labour force participation. They argue that despite following international definitions of labour, the surveyors’ perceptions regarding women’s work – which match widely held local beliefs – cause them to not consider activities done in the homestead as work.

In Pakistan, the official Labour Force Survey of (2014-15) reports two types of labour force participation rates – a standard rate and an augmented rate. The latter is defined in the following terms: “Augmented activity rate is based on probing questions from the persons not included in the conventional measure of labour force to net-in marginal economic activities viz subsistence agriculture, own construction of one’s dwelling, etc.” (Pakistan Bureau of Statistics, 2015). In the standard approach if it were reported that a person did not work, or was not available for work, no further questions were asked about her or his involvement in productive activity. The augmented approach asks further probing questions around specific activities to capture labour force participation. The reason for the additional probe is that a range of productive activities, particularly those undertaken by women, are missed by the standard approach because they are not considered to be work by survey respondents.

## **Feminization of agriculture**

Throughout the world, women play a very important role in agricultural sector – on average women in developing countries contribute to 43 per cent of the labour force - and in South-Asia and Sub-Saharan Africa, agriculture is the single most important employment source for women (FAO, 2011).

The transformation of agriculture in the last few decades has been gendered leading to what has been termed as ‘feminization of agriculture’. National level statistics in developing countries show that there has been an increase in female involvement in agriculture accompanied by a steady decline in men’s participation in the sector (Deere, 2005; de Schutter, 2013; Slavchevska et. al, 2016). There are several factors behind this pattern including male outmigration, increase in commercialization of agriculture, pandemic diseases that disproportionately affect more men (like HIV), conflict, climate change and technological innovations (Slavchevska et. al, 2016).

In Pakistan, agriculture is the biggest area of economic activity for women in the workforce (Table 2a). Around three-quarters of women workers were employed in agriculture according to the standard LFS definition. Taking a more inclusive ‘augmented’ approach shows that around four-fifths of women workers were involved in agriculture. Women also accounted for an increasing share of the total agricultural workforce (Table 2b). According to the standard measure, around two-fifths of those who worked in agriculture were women and the ratio had been increasing over time. According to the ‘augmented’ approach, women agricultural workers already outnumbered their male counterparts by a small margin.

**Table 2a: Share of agriculture in workforce – standard and augmented, by sex (10 years and above)**

Year	Standard		Augmented	
	Male	Female	Male	Female
2001-02	38.23	64.62	38.42	85.84
2003-04	37.98	67.21	38.12	87.09
2005-06	37.23	68.84	40.23	85.35
2006-07	36.44	72.37	36.68	86.42
2007-08	36.92	74.96	37.04	86.02
2008-09	36.95	73.71	37.09	84.99
2009-10	36.02	74.96	36.15	85.64
2010-11	36.02	74.96	35.87	85.23
2012-13	34.13	75.72	34.24	84.88
2013-14	33.71	73.97	33.79	82.95
2014-15	33.07	72.66	33.13	80.99

Source: Gazdar H. Calculations based on LFS, various

**Table 2b: Women's share in total agricultural workforce**

Year	Standard	Augmented
2001-02	22.5%	48.8%
2003-04	26.3%	53.8%
2005-06	30.9%	51.0%
2006-07	33.2%	54.4%
2007-08	34.3%	51.6%
2008-09	34.9%	51.8%
2009-10	36.7%	53.4%
2010-11	37.9%	53.4%
2012-13	39.0%	53.4%
2013-14	39.9%	53.1%
2014-15	39.9%	51.5%

Source: Gazdar H. Calculations based on LFS, various

These tables suggest that the feminization of Pakistan's agricultural workforce was happening due to a number of trends. There has been a general decline in the proportion of men who work in agriculture. First, this is likely to be due to male outmigration to urban areas, as well as men taking up work in the growing off-farm rural economy. Second, the proportion of women who report working in agriculture has been steadily rising. Third, the proportion of women workers in agriculture has declined somewhat in the augmented workforce. These trends suggest that while agriculture is becoming a less important source of livelihood for men and women alike, there is a move of male workers to non-agricultural sectors, while there may be some shift of women agricultural workers from household-based agricultural activities to the labour market.

### **What Constitutes "Work" and who is "working". (Or What Do Rural Women Do?)**

As noted earlier, the definition of work, especially women's work is a contested notion with feminists on one side and "rational" economists on the other. It is well established that what is asked and how it is asked is key to capturing women's economic, reproductive care work and social-community work. That conventional economics and the international and national accounting systems continue to reflect the bias towards counting as work only that which fits the formal employment mold is testimony to entrenched patriarchal bias in the academe.

The standard and augmented labour force participation rates for men and women in urban and rural Pakistan. Rural females appear to account for nearly all of the difference between the standard and 'augmented' labour force participation rates (Table 2c).

**Table 2c: Standard and augmented labour force participation rates (per cent) in the LFS (ages 10 and above)**

Reference region	Standard labour force participation rates		Augmented labour force participation rates	
	Males	Females	Males	Females
Urban Pakistan	66	10	66	12
Rural Pakistan	69	29	69	44
Pakistan	68	22	68	33

Source: Labour Force Survey 2014-15

The LFS is an important survey because it is collected by the main data gathering organization of the federal government – the Pakistan Bureau of Statistics (PBS). LFS data are used for reporting labour participation rates, unemployment rates and the sector-wise distribution of the workforce in official documents such as the Economic Survey. These data are also the most likely to be utilized for planning and policy-making purposes. Although the additional probing questions which are used to estimate the ‘augmented’ labour force represent an advance over the standard approach, there is much scope for further improvement. First, male respondents are likely to be unaware of, and hence under-report, women’s productive activities. Second, given that even women themselves often believe that many of their economic activities, particularly with respect to livestock care, are chores rather than work, there is need for more detailed probing of a wide range of activities undertaken.

There are two other surveys in Pakistan – the Pakistan Rural Households’ Panel Survey (PRHPS) and the Women’s Work and Nutrition Survey (WWN) – which address both these points. There are some similarities in the methodologies of the LFS and PRHPS and then between the PRHPS and the WWN.<sup>31</sup> The LFS and PRHPS both follow a two-stage sampling method. The first stage involves selecting Primary Sampling Units (territorial units based on administrative villages in rural areas), and then selecting Secondary Sampling Units (households) within these PSUs. Both stages involve probabilistic sampling. The WWN uses a slightly different two-stage sampling strategy. The PSUs were selected probabilistically from administrative villages, but unlike the other two surveys, the universe was restricted to perennially canal-irrigated regions of the Sindh province. Within these villages, all women who had children aged between two weeks and three months old were interviewed.

Comparing the rural Sindh data across the three surveys shows that the use of a more gender-sensitive methodology yields to much higher female labour force participation rates than even the ‘augmented’ approach of the LFS. While the LFS and PRHPS collected information about all females aged 10 years or above in their sample households, WWN data on women’s work is limited to the experiences of mothers of recently-born infants. In our comparisons across surveys, therefore, we have restricted the LFS and PRHPS samples to include only females of reproductive age (15 to 49 years).

<sup>31</sup> The LFS is national, while the PRHPS has a representative sample in rural areas of Punjab, Sindh and Khyber Pakhtunkhwa. Since WWN is limited to rural Sindh, most of the comparisons reported here use only the rural Sindh data for the other two surveys.



Table 2d compares women's labour force participation, and the prevalence of agricultural and non-agricultural work among women in rural Sindh across the three surveys.<sup>32</sup> The standard definition of a member of the labour force in the LFS is a person who is ordinarily working or looking for work. The augmented definition goes beyond this and includes people who might not be recorded as ordinarily working, but who report having undertaken subsistence agricultural work or other unpaid productive activity. The PRHPS and WWN do not rely on what people ordinarily do, or what their household head thinks they ordinarily do. Rather, in these surveys, people are asked to recall if they took part in particular activities in the last year.

Around three-quarters of the women in the WWN survey had worked in the last year (Table 2). The figure was lower for PRHPS at under 60 per cent. This was close to the 'augmented' labour force participation rate in the LFS for rural Sindh. The standard LFS labour force participation rate had a much lower figure – only 26 per cent of the women in the rural Sindh sample.<sup>33</sup> It is possible to examine the source of variation between different data sources. Given that rural females account for much of the difference between the standard and 'augmented' rates of labour participation, it is fair to infer that much of this is driven by better recording of agricultural work in the 'augmented' approach.

The difference between the PRHPS and the WWN in the prevalence of women's work is attributable to two sources. First, many more women are reported as undertaking livestock related activities in WWN than in the PRHPS (Table 2). Second, while nearly a third of the women in the WWN sample were found to have worked in non-agricultural activities (sewing and embroidery), the prevalence of non-agricultural work in the PRHPS was negligible. This is because PRHPS only focused on paid non-agricultural work, while much of women's work with respect to sewing, embroidery and patchwork is to produce goods for the use of their own households or for the trousseau of unmarried female household members.

**Table 2d: Comparisons of labour force participation in WWN, PRHPS and LFS**

Type of work	WWN	PRHPS	LFS Augmented	LFS Standard
Any work	75%	59%	60%	26%
Agricultural work	67%	59%	N/A	20% <sup>34</sup>
Farming	46%	45%	N/A	N/A
Livestock	60%	44%	N/A	N/A
Non-agricultural work	32%	0.5%	N/A	2% <sup>3</sup>

Source: Source: Haris Gazdar: Authors' calculations based on the WWN survey, PRHPS and LFS 2014-15

32 The case of Sindh is illustrative of the consequences of using different methodologies. We expect similar biases due to survey design across provinces.

33 The figures for the LFS rural Sindh sample differ between Tables 5 and 6 – the former is for the population aged 10 years or above, while the latter restricts the sample to females aged 15 to 45, in order to ensure comparability with WWN.

34 For women aged 10 years and above – the publicly available reports for the LFS do not allow us to calculate this figure for women of reproductive age

19% of the rural female population of 54 million is employed (LFS) as compared to 45% of men. Narrowing it to the age group of interest i.e. 15-64 years we see that only 9 million of the 30 million rural women (31%) are employed (i.e. currently active as per the reference period of last week; does not include unemployed). This same figure increases to 49% (15 million) if augmented participation rates are used (See Box 2). The difference between taking the last one week as reference period and last 12 months was marginal.

Age wise we see an interesting variation in terms of age. Women in rural areas tend to start working younger and longer than their urban age cohorts. For example 38% of young women ages 15-19 are working, reaching a peak of 63% of women in the middle age cohort of 45-49 years, using augmented labour participation<sup>35</sup> figures (compared to 24% and 44% respectively using refined LFP rates). Even at older ages of 60-64 years 39% of women are working. These figures are in stark contrast to the refined labour force figures and those of urban women.

**Table 2.1: Refined and Augmented LFP of Rural Women by Age**

Age group	Rural		Urban	
	Refined	Augmented	Refined	Augmented
15-19	24	38	7.7	8.7
20-24	32	48	15	18
25-29	33	53	14	17
30-34	36	57	14	17
35-39	39	59	12	16
40-44	40	60	14	17
45-49	44	63	12	13
50-54	40	61	11	14
55-59	36	52	11	14
60-64	26	39	5.6	8.7
65 +	9.3	14	3.3	3.8

**Source:** Estimated from LFS 2014-15

However the percentage distribution of women in the labour force across age groups (i.e. of 100 women in the labour force, how many are in each age group) reveals that only 9% are in the age group of 45-49 years, while the highest percentage of 16% is younger women ages 20-24 years.

7 million women are added to the labour force if we take into account these questions that, to be noted, are only asked of those who did not wish to or were unable to work in the reference period of the past week.

<sup>35</sup> Looks at work done by women who may have said they are not working but then are involved in agri, food processing, livestock, poultry, construction, doing care work and reproductive work for others for cash and kind.

## Box 2

### The Augmented Labour Force Participation Rate

The augmented rate is a better measure of capturing female employment rates, even though it has its problems as measured in the LFS. A list of tasks (see **Annex 2.1**) is read out to individuals who state they were not available to work in the past week because they are “housekeeping and not willing to work” or there are other reasons such as no need to work, voluntary work outside family enterprise, living on charity or engaged in “immoral or illegal pursuits such as prostitutes, gambler, smuggler, beggars, thieves etc.” The list of activities includes agriculture related tasks (ploughing, sowing husking etc.), processing food, livestock operations, poultry raising, construction work, collection of fuel for household consumption, fetching water. These are included in economic activities. Other tasks such as making clothes, shopping and marketing, laundry, caring for children or ill, helping children with education, cleaning house, and other activities which produce goods or services for the home that are generally available in the market are counted as economic activities IF done for payment in cash or kind.

The striking difference in numbers points to the standard methodology adopted by the LFS that does not take into account the multiplicity of work or tasks that women are engaged in, nor does it recognize that this may well hold true for all women and men and not just those who have been designated as unwilling/ unable to work. Researchers have long recognized this and have lobbied to correct the bias of the LFS toward the paid and the formal sector.

#### **So who is in and who is out of the labour force?**

Total labour force participants: Female 26%                      Male 84%

Urban labour force: Female 13%    Male 87%.

Rural labour force: Female 29%    Male 71%

Punjab:                      73%

Sindh:                      13%

KP:                              9%

Rural Baluchistan has recorded a low 4% female participation rate primarily due to data collection challenges.

34% of rural women ages 15-64 years are in the labour force compared to the national figure of 26% (Annex 2.2 Table 2.1a).

If we take into account the augmented LFPR: the rural augmented LFPR rises to 52% (60% if “making clothes” and related activities whether for household or others is included)<sup>36</sup> for rural women and the national augmented LFPR to 38% (49% with addition of making clothes). It is to be noted that in the augmented activities section, the LFS records only 12% of the total, and 18% of rural female respondents (ages 15-64), as it is restricted to those who do not do any

<sup>36</sup> Code viiii) in Section 10 of the LFS Pakistan, augmented activities: *Making clothes, sewing cloth or leather, knitting, embroidery, mat and rope making, ginning, spinning and weaving*

paid work nor are willing or able to take up paid activity (Annex 2.3 Table 2.2a).

The urban FLFPR is 12% which shows only a marginal increase in the augmented LFPR to 15% (31% if stitching clothes included). This is not surprising given the emphasis in this section of the LFS on agri-work and not the other types of work that women not in agri-based households may be undertaking without understanding it as work.

Younger women, ages 15-24 comprise 16% of the female labour force and their participation rates are noted below

Female Youth (15-24) LFPR: National 22% (augmented 32%)  
 Rural 28% (augmented 43% or 50% with code viii<sup>37</sup>)  
 Urban 11% (augmented 13% or 27% with code viii)

Female Youth Extended (15-35) LFPR: National 24% (augmented 36%)  
 Rural 31% (augmented 48% or 57% with code viii)

Girls (10-14) LFPR: National 8% (augmented 11%)  
 Rural 11% (augmented 16% or 18% with code viii)  
 Urban 1.3%

## Demographic Profile of Employed Rural Women

### Marital status

Of the 34% rural women, who are in the labour force, 74% are married, 21% are unmarried and 5% (approximately 0.5 million) are widowed. Only 0.8% (approximately 0.1 million) of these women are divorcees (Annex 2.4 Table 2.3a).

However if we look at the marital status of rural women and see what percentage in each category is working, the figures are quite different: 28% of all never married rural women, 35% of all rural married women, 45% of all rural widows and 53% divorced rural women are in the labour force (Table 2.3 below). Amongst urban divorced females 33% are working.

**Table 2.3: Refined Female LFP (ages 15-64) by Marital Status**

Marital status	Rural	Urban
<b>National</b>	<b>34</b>	<b>12</b>
Never married	28	15
Married	35	10
Widowed	45	15
Divorced	53	33

Source: Estimated from LFS 2014/15

This shows that women who find themselves single again due to divorce or death of a spouse seek work to secure their families often by taking up work that does not grant a living wage or financial security.

The majority of these widowed and divorced rural women are engaged in low paid work (skilled agri/ fisheries and elementary/unskilled occupations).

**Table 2.4: % Distribution of Widowed/Divorced Rural Women (ages 15-64) by Occupation**

Major Occupation	Widowed	Wage (PKR)	Divorced	Wage (PKR)
Professionals	0.4	17000	1.7	21700
Technicians & Associate professionals	0.8	8000	0.7	7000
Service and sales workers	2.9	12000	0.4	12500
Skilled agricultural & fishery workers	<b>43</b>	.	<b>57</b>	.
Craft & related trades workers	8.1	5600	17	2000
Elementary (unskilled) occupations	<b>45</b>	4000	<b>19</b>	300
Others	.	.	4.2	13500
<b>Total</b>	<b>100</b>	<b>4000</b>	<b>100</b>	<b>3200</b>

Source: Estimated from LFS 2014-15

Note: Others include Manager/Clerks/Plant operators and Median monthly wages are used.

## Education

The majority of the female labour force is illiterate, more so in rural than in urban areas. These rural workers with primary or less education are employed in the skilled agricultural and fisheries occupations (60-75%) and elementary occupations (9-16%). Employment in these two occupations declines for those with middle school and Matric education to 47%, which is still quite high. The real returns on education for rural women emerge after they have completed college, even though these figures are a small number of the total population in that age group. 76% of rural women with BA degrees, and 87% with MA degrees work in occupations classified as “professionals” compared to their male counterparts with similar degrees at 31% and 56% respectively.

Rural female workers: illiterate- 74% Primary school: 8.5% Middle school: 4% Matric: 4%

Only 4% of women in rural areas (ages 20-64, approximately 0.9 million) have a BA and above educational attainments, and many of them are unemployed. Yet 57% of these are in the labour force, compared to 40% nationally (Annex 2.5 Table 2.5a).

Almost 81% of these women are in paid work,<sup>38</sup> 9% are own account workers (non-agriculture) and 8% are unpaid family workers.

38 Note: The paid workers include casual, paid by piece rate, regular and paid non family apprentice workers. Own account agriculture worker includes share cropper, own cultivator and contract cultivator. Others include member of producer cooperative and others

**Table 2.5: % Distribution of Employed Rural worker (ages 15-64) with B.A + Education by Employment Status**

Employment Status	Rural		
	Female	Male	Total
Paid worker	80	63	66
Employer	1.2	4.3	3.7
Own account worker (agriculture)	1.8	8.9	7.6
Unpaid family worker	7.7	9.0	8.8
Own account worker (non-agriculture)	8.9	15	14
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014/15

These college-educated women are predominantly employed in occupations that yield relatively better returns to education (Table 2.6 below)

**Table 2.6: Occupation of Rural Women with B.A and above degree**

Occupation	% Distribution	Median Wage (PKR)
Managers	2.1	30,000
<b>Professionals</b>	<b>81</b>	<b>16000</b>
Technicians & Associate professionals	3.2	21000
Clerical support activities	0.7	15000
Service and sales workers	3.3	4000
Skilled agricultural & fishery workers	<b>8.3</b>	
Craft & related trades workers	1.5	2400

Source: Estimated from LFS 2014/15

The majority of these paid workers are in the category of professionals with median wages of PKR 16000 per month (approximately US\$160). A further breakdown of this category is given below.

**Table 2.7: % Distribution of Professionals (ages 15-64) with B.A + Education in Rural areas**

Professionals	Rural		
	Female	Male	Total
Science and Engineering	0	3.9	2.7
Health professionals	1.3	3.9	3.1
<b>Teaching professionals</b>	<b>98</b>	<b>79</b>	<b>85</b>
Business and Administration	0	3.7	2.5
Information and communication technology	0	0.6	0.4
Legal, social and cultural professionals	0.6	8.6	6.1
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014/15

98% of the women with BA+ degrees in rural areas who are employed are in the teaching profession: 54% in primary and early childhood, 37% in secondary and 2.6% in university and higher education. Almost 7% are in “other teaching.”

**Table 2.8: % Distribution of Teaching Professional (ages 15-64) with B.A + Education in Rural areas**

Teaching professionals	Rural		
	Female	Male	Total
University and higher education teachers	2.6	5.2	4.2
<b>Secondary education teachers</b>	37	39	38
<b>Primary school and early childhood teachers</b>	54	54	54
Other teaching professionals	6.8	2.5	4.1
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014/15

What is astonishing is that while 11% of urban women have higher education (BA and above), only 32% of them are working as compared to 57% of their rural counterparts! The distribution of urban female workers differs from that of the rural women in that while 31% are illiterate, 30% have a college degree and more.

At the other end of the rural spectrum we have the women who are not literate or have primary and below education. The majority of these women are concentrated in the skilled agricultural and fishery occupations (over 70%) followed by elementary unskilled occupations (9-16%) and a small percentage is in crafts and related trades (7-18%).

### Dependency ratio <sup>39</sup>

34% of rural female workers live in high dependency households, 28% in medium dependency and 38% in low dependency households.

### Children under 3

Of all the employed rural women, 35% have at least one child under 3 years of age, as do 17% of urban female workers.

## Employment Status

Of all the women in the labour force, the majority of rural women are unpaid family workers (Annex 2.6 Table 2.9a).

<sup>39</sup> Note: Dependency ratio shows the number of dependents age 0 to 14 and above 65, to total population of age 15-64. Low dependency ratios have a range of 0-0.5 medium dependency is 0.51-1 and above 1 is termed as high dependency ratio

**Table 2.9: % Distribution of Women (ages 15-64) by Employment Status**

Employment Status	Rural	Urban	National
Paid worker	19	59	25
Employer	0	0.5	0.1
Own account worker (agriculture)	14	3	13
Own account worker (non-agriculture)	6	14	9
Unpaid family worker	60	24	53
Others	0	0	0
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014/15

This trend has held relatively steady over the past decade with a slight decline from 66% in 2005-6.<sup>40</sup>

### **Paid and Unpaid Employment**

The LFS does not include employers, own account workers (agricultural and non-agricultural), cultivators (owners, share croppers and contract cultivators) in the category of paid workers. It only considers employees whether regular paid, casual, piece rate, or paid non-family apprentice.

However if we expand the definition of paid workers to include not just employees but all those who work and probably get remunerated through profit from own agricultural or other enterprise, the figures are different. Including all categories of workers except for unpaid contributing family workers, we note that that refined labour force participation of paid females jumps up to 47% (rural 40%, urban 86%) and unpaid female workers are 53% (rural 60%, urban 14%).<sup>41</sup> (Annex 2.6b Table 2.10a)

**Table 2.10 :Distribution of Female Workers (age 15-64) by Payment Status (expanded)**

Payment status	Rural	Urban	National
Paid workers	40	86	47
Unpaid workers	60	14	53

Source: Estimated from LFS 2014-15

Note: The contributing family workers are termed as unpaid workers while rest of others are treated as paid workers

If we use the LFS definition that only takes paid employees (i.e. casual, paid by piece rate, regular and paid non family apprentice workers) and classifies all others as unpaid this number is lower-i.e. 24% paid rural females and 81% paid urban females, national for paid is 32% (Annex 2.6b, Table 2.10b).

<sup>40</sup> The 2009-10 LFS shows this number as 72.5% and we see this more as a data anomaly rather than a result of major

<sup>41</sup> Note: The contributing family workers (agriculture and non-agriculture) are termed as unpaid workers while the remaining are defined as paid workers



The majority of female workers (60%) are unpaid family workers in rural areas, but so are almost a quarter of workers in urban areas. Own account female worker are at 14% for agriculture in rural areas and non-agriculture in urban areas.

The 6% of non-agriculture own account workers in rural areas may be assumed to be running micro-enterprises and can be considered micro-entrepreneurs.

What is interesting is that 17% of men are also unpaid family workers in the rural areas (and 14% in urban) and are 18% non-agriculture own account workers and 28% agricultural own account workers in rural areas.

We calculated median wages for the occupations for each employment status for women to emphasize how the value of this work can be invisible if data is not collected and present the findings in the chapter 3 (Vulnerable work and Value of Work).

### Type of employment

The work of rural women is multifaceted, but when classified into industrial sectors or occupations it falls within a narrow range—unsurprising given that the global and Pakistan classification of industries and occupations is a patriarchal artifact that does not sit easy with the lived lives of women.

### Distribution of Employed Women by Industry

There is not much variation across industrial sectors for rural women's employment (Annex 2.7a Table 2.11).

Employed rural women are concentrated in 3 industry sectors:

Agriculture, forestry, hunting & fishing 82% (approximately 7.7 million)

Manufacturing 11%

Community, social, personal services and rest of the (uncategorized) industries 6%

**Within Agriculture women are concentrated in:**

Table 2.11a: % Distribution of Employed Women (ages 15-64) in Agriculture, Forestry and Fisheries		
Agriculture, Forestry & Fishery	Rural	Urban
Growing of Non-perennial crops	11	8
Animal Production	52	58
Mixed Farming	23	18
Support activities to agriculture	14	16

Source: Estimated from LFS 2014-15

The 52% of women in the agriculture sector who are in animal production raise cattle and buffaloes (94% or 3.8 million) and the rest raise sheep and goats (6% or 0.2 million).

### Who Works and When

The WWN survey allows insights into patterns of work, which women are more likely to have undertaken which types of activity, and the way in which women speak about their reasons for working. The Table below reports the prevalence of women's work by household wealth status and the woman's own educational level. A number of household characteristics such as asset ownership (including land, fixtures, vehicles and consumer durables) and housing infrastructure (including size, the durability of the structure, and the availability of facilities such as toilets) were used to construct a proxy for wealth. Households were then ranked into quintiles using this wealth score.

The prevalence of agricultural work, both farm and livestock related, declines up the wealth scale. Women from better off households are less likely to have ever worked in both these types of activities compared to their poorer counterparts. Household wealth seems to influence whether a woman undertakes farm work or not.

The same is true for having worked last year, or while pregnant. Also, While nearly one in two (46%) of women from the richest quintile had ever worked, the ratio declined to a fifth (21%) during pregnancy. In the poorest quintile the proportionate decline due to pregnancy was smaller – from 88% to 73%. While richer women were less likely than their poorer counterparts to have worked in livestock related activities, pregnancy does not seem to have the same dramatic effect on their likelihood of working as it does in farm related activities.

Women's livestock work, therefore, appears to vary less due to wealth or pregnancy, and the combination of wealth and pregnancy. The patterns for non-agricultural work are quite distinctive from agricultural activities. While pregnancy seems to be associated with a decline in non-agricultural work across wealth quintiles, the poorest and the wealthiest are less likely to be involved in this activity compared with the middle quintiles. It is likely that the poorest women have little time for non-agricultural work (mostly sewing and embroidery) while the richest have little need to do it themselves.

Table 6: Prevalence of women's work by household wealth status

SES quintiles	Any work	Agri Work	Farming	Livestock	Non-agri work	n
<i>Ever worked</i>						
Poorest	96%	94%	88%	75%	27%	223
Second	92%	86%	72%	75%	46%	225
Third	89%	83%	71%	75%	52%	224
Fourth	90%	80%	58%	69%	52%	225
Richest	79%	63%	46%	53%	45%	224
<i>Worked in the last year (while pregnant)</i>						
Poorest	87%	85%	74%	67%	22%	223
Second	80%	73%	54%	68%	36%	225
Third	75%	67%	46%	63%	37%	224
Fourth	75%	63%	32%	59%	38%	225
Richest	56%	46%	21%	43%	26%	224

Source: Haris Gazdar: Authors' calculations based on the WWN survey

The above analysis suggests that women's agricultural work is associated with household income or wealth constraints. Women from richer households tend to work less. In qualitative research this correlation between household need and women's work was seen as an obvious and self-evident fact.

Within the Manufacturing sector where 11% of women work, they are concentrated in the textiles and apparel industry as the Table shows:

**Table 2.11b: % Distribution of Employed Women (Ages 15-64) in Manufacturing**

Manufacturing	Rural	Urban
Manufacturing of textiles	28	30
Manufacturing of wearing apparel	52	57
Manufacture of other non-metallic mineral products	9	4
All other manufactures	11	9

Source: Estimated from LFS 2014-15

In community, social and related industry that employs 6% of rural women, we find that with little exception both rural and urban women are concentrated in education (57%), and Human Health (13% and 10% respectively).

In **education**, the majority of employed women are concentrated in pre-primary and primary education (61% and 48% for rural and urban respectively) and in general secondary education (29% and 39% respectively).

In **health** women are concentrated in hospitals (rural 83% and urban 72%), medical and dental practices (rural 10%, urban 27%) and other human health activities (rural 7%, urban 1%)

### Distribution of Employed Women by Occupation

Employed rural women are concentrated in 4 occupations (Annex 2.7b Table 2.12):

Skilled agricultural & fishery workers 70%

Elementary (unskilled) occupations 15%

Craft & related trades workers 9%

Professionals 3.3%

The majority of women are in agriculture related occupations; for rural women this is primarily market oriented skilled agricultural workers (96%) of whom 60% are in livestock and dairy and 28% are mixed crop and animal producers. 12% are field crop and vegetable growers (Annex 2.8 Table 2.13).

The 15% of rural women in the elementary (unskilled) occupations are concentrated in the agriculture and related occupations (82%). Of these 98% are crop farm laborers and only 1%

are livestock farm laborers. It appears that few women are engaged in dairy work for wages, which would require caring for the livestock of other households. Note: these are fewer because they might be paid labour and few will work on dairy for this. The previous one captures all those who may be looking after their own livestock.

Other elementary occupations are cleaners and helpers (9%) and laborers in mining, construction, manufacturing and transport

As noted earlier most rural female professionals are in education (primary 60% and secondary 31%). Only 1.2% is in health. This indicates that despite the push in the public sector to improve rural coverage for basic health, induct community based health workers (Lady Health Workers -LHWs), mid-wives and others, the numbers of professionals and associate professionals remains small.

### Place of Work

For most rural women their place of work is the country side<sup>42</sup> or their own dwelling. A small percentage of employed women, 6% work outside the home in a shop, business, office or industry setting.

Place of Work	Rural	Urban
At his/her own dwelling	30	40
At family or friend's dwelling	0.3	0.5
At the employer's house	2	10
On the street/road	0.2	0.8
<b>On the country side</b>	<b>62</b>	<b>6</b>
In a shop, business, office or industry	6	41
Other	0.2	1
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

A large percentage of urban women also work from home (40%) or in a formal workplace, and 10% work at an employer's house. Most women who work at the employer's residence are employed as domestic cleaners and helpers, and some as agriculture, fishery workers. Very few are in crafts or service and sales work.

The distribution of paid and unpaid status of employment by place of work, reinforces the above point: the majority of rural women who work at employer's residence are paid workers (91%); those who work from home are in the majority unpaid (51%)

<sup>42</sup> Presumably the LFS option "on the countryside" means farm or fields, as it corresponds closely with the sector and occupation where the majority of women are employed i.e. agriculture. The LFS does not provide any explanation for it.

**Table 2.14a: % Distribution of Rural Women by Place of work (ages 15-64) by Employment Status**

Employment Status	At own dwelling	Employer's place	On country side	In a shop, business
Paid worker	8	91	17	67
Own account worker (agriculture)	22	2	12	1
Unpaid family worker	51	2	70	21
Own account worker (non-agriculture)	19	5	0	10
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

Looking at place of work from the perspective of occupations, we note that most professionals do not work from home but the majority of individuals working in crafts do (Table 2.14b below).

**Table 2.14b: % Distribution of Rural Women by Place of work (ages 15-64) by Major occupation**

Major Occupation	At own dwelling	Employer's place	On country side	In a shop, business
Professional	1	1	0	45
Skilled agricultural worker	67	3	81	10
Craft & related trade	30	4	0	5
Elementary (unskilled) occupation	1	86	19	16
Others	1	6	0	24
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

Note: Others include Manager/ Associate professional/Service workers /Plant operators

## Unemployment and underemployment

7% of rural women (4% men) are reported as unemployed i.e. actively seeking for a job in the reference week and unable to find one. The figure is much higher at 20% for urban women (5% for men). The figure is much higher at 20% for urban women (5% for men). When the reference period is a year, 15% of rural women are unemployed compared to 30% of urban women. The statistics for men remain the same.

Unemployment is highest amongst rural women who have a secondary education (Matric 16%), higher secondary (Intermediate 52%) or college and above degree (B.A + 51%). The figures are higher for urban women too, but almost halve that of rural women, ranging from 20% for secondary and higher secondary to 33% for those with college degrees and more.

### Why do women work?

The Women Work and Nutrition (WWN) survey asked women what tasks they did and for each task, asked respondents for the reason why they undertook that activity. It was an open-ended question without any prompts or directing the respondents in any way. Part of the reason for asking this question was to gauge whether or to what extent women regarded undertaking different activities as matters of choice. In Table 2.15 the responses are clustered into three broad categories. First, there were responses which were interpreted as implying that undertaking the activity was not a matter of deliberation or choice. An example of such a response is that livestock was looked after 'for the sake of the animal'. Another example is when the reason for undertaking some farming activity was given as 'it is our land'. The implication here is that a household's ownership of land or livestock was seen as reason enough for the woman to have taken part in a particular activity. Other responses in this category are 'it is my responsibility' and 'there was no option'. Another cluster of reasons was around household need. This included things like 'poverty', 'to feed the children', for own supply of grain', and 'for income' etc. The third cluster of responses is around self-fulfillment – responses included 'I undertook the activity for myself', 'I enjoyed it', and 'I did it to spend time with family and friends'.

**Table 2.15: Reasons for working by activity**

Activities/Reasons	Grain harvesting	Cotton picking	Livestock-related	Sewing/embroidery
Not seen as a matter of deliberative choice	15%	10%	71%	6%
Household need/income	84%	87%	27%	74%
Self-fulfillment	2%	3%	1%	20%
Total	100%	100%	100%	100%

Source: Haris Gazdar: Authors' calculations based on the WWN survey

Some of the main reasons why women work is to earn income, for food, and out of responsibility. It is interesting to note, as can be seen from the table, that there is a dichotomy between the work done for income versus the work done out of responsibility. Paid activities such as grain harvesting (often paid in kind) and cotton-picking (mainly paid in cash) are undertaken for income or due to household need, while unpaid work such as livestock-related activities are done out of responsibility and are not seen as matters of choice. Sewing and embroidery, which is a combination of paid and unpaid work, is done both for enjoyment as well as to earn income. These responses support the findings above which show farm and livestock work in different lights. The former seems to be driven more by the socio-economic status (or needs) of the household, while the latter is seen as something that women must do. There is some resonance, also, between reported reasons for working in non-agricultural activities (sewing and embroidery) and the fact that more educated and better-off women are more likely to take part in these activities. It is the only category of work where a significant number of women reported self-fulfillment as a reason for undertaking the activity.

The survey also found that women's agricultural work is associated with household income or wealth constraints. Women from richer households tend to work less. In qualitative

research this correlation between household need and women's work was seen as an obvious and self-evident fact.

The WWN survey confirmed a feature of Pakistan's rural economy that women's agricultural work (particularly farm-related activity) is a sign of need ('majboori') and not a pathway to empowerment. The apparent relative invariance of livestock related work to wealth, education and pregnancy suggests that there might be a stronger additional element of a gendered division of labour which transcends social and economic mobility.

## Annexes Labour Force Participation

### Annex 2.1 Augmented Labour Force Activities

List of activities in Section 10 of LFS

During last week did help or work in

- Agricultural operations, such as ploughing, sowing, transplanting rice, picking cotton, collection of vegetables and fruit, harvesting crops, weeding field?
- Processing food, namely milling, grinding, and drying seeds, maize or rice husking?
- Livestock operations, such as meat, feeding and milking animal, churning milk, grassing, collection of cow dung, and preparing dung cakes.
- Poultry raising, such as feeding poultry birds, collection and packing of eggs, giving injections or medicine to birds and preparation of feeds.
- Construction work such as mud plaster of roofs and walls of house and godown, construction and repair of boundary walls, rooms etc.
- Collection of firewood or cotton sticks for use as fire wood for household consumption.
- Bringing water from outside to the house, taking food from house to farm.
- Making clothes, sewing pieces of cloth or leather, knitting, embroidery, mat and rope making, ginning, spinning and weaving?
- Shopping and marketing?
- Washing, mending or pressing clothes?
- Caring for children or health care of ill persons?
- Helping children do homework or other educating activities?
- Cleaning and arranging the house?
- Other activities which produce goods or services including cooking food at home which are generally available in the market?



## Annex 2.2 Refined Labour Force Participation Rates

**Table 2.1a: Refined LFP rate of Worker (ages 15-64)**

Province	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>National</b>	<b>34</b>	<b>86</b>	<b>59</b>	<b>12</b>	<b>81</b>	<b>47</b>	<b>26</b>	<b>84</b>	<b>55</b>
Khyber Pakhtunkhwa	19	78	46	10	75	42	17	77	45
Punjab	42	87	63	15	81	48	33	85	58
Sindh	26	89	60	8	81	46	16	85	52
Balochistan	25	86	58	10	81	48	21	85	55

Source: Estimated from LFS 2014-15

## Annex 2.3 Refined and Augmented Labour Force Participation Rates of Women

Table 2.2: Refined and Augmented LFP rate of Women (ages 15-64)						
Province	Rural		Urban		National	
	Refined	Augmented	Refined	Augmented	Refined	Augmented
<b>National</b>	<b>34</b>	<b>52</b>	<b>12</b>	<b>15</b>	<b>26</b>	<b>38</b>
Khyber Pakhtunkhwa	19	54	10	15	17	47
Punjab	42	48	15	17	33	38
Sindh	26	60	8	10	16	34
Balochistan	25	52	10	23	21	44

Source: Estimated from LFS 2014-15

## Annex 2.4 Marital Status- Employed Women

Table 2.3a: Refined LFP rate/Distribution of Women (ages 15-64) by Marital Status						
Marital Status	Refined LFP Rate			Distribution of Refined LFP rate		
	Rural	Urban	National	Rural	Urban	National
Never married	28	15	23	21	38	24
Married	35	10	27	74	56	71
Widow/widower	45	15	33	5.0	5.4	5.0
Divorced	53	33	48	0.8	0.9	0.8
<b>Total</b>	<b>34</b>	<b>12</b>	<b>26</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

## Annex 2.5 Education and Work

Table 2.5a: Refined LFP rate of Worker (ages 15-64) by Education Level

Educational Level	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>National</b>	<b>34</b>	<b>86</b>	<b>59</b>	<b>12</b>	<b>81</b>	<b>47</b>	<b>26</b>	<b>84</b>	<b>55</b>
Illiterate	39	96	59	12	93	42	33	96	55
Nursery/K.G	41	97	76	13	95	61	32	96	72
Primary	24	90	63	10	87	52	19	89	59
Middle	17	70	53	8.1	69	43	12	70	49
Matric	17	76	56	6.8	75	44	11	76	49
Intermediate	28	72	57	8.4	67	41	15	70	47
B.A and above	57	92	78	32	92	66	40	92	70

Source: Estimated from LFS 2014-15

Table 2.7a: % Distribution of Professionals (ages 15-64) with B.A + Education

Professional	Rural			Urban		
	Female	Male	Total	Female	Male	Total
Science and Engineering	0	3.9	2.7	0.2	12	8.0
Health Professionals	1.3	3.9	3.1	6.7	8.1	7.6
Teaching Professionals	98	79	85	88	42	58
Other Professionals	0.6	13	9	5.3	37	27
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

Table 2.8a: % Distribution of Teaching Professional (ages 15-64) with B.A + Education

Teaching professional	Rural			Urban		
	Female	Male	Total	Female	Male	Total
University and Higher Education Teacher	2.6	5.2	4.2	7.7	18	12
Secondary Education Teacher	37	39	38	49	44	46
Primary School and Early Childhood Teacher	54	54	54	38	34	36
Other Teaching Professional	6.8	2.5	4.1	5.8	4.5	5.2
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

## Annex 2.6 Employment Status

Table 2.9a: % Distribution of Worker (ages 15-64) by Employment Status									
Employment Status	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Paid worker	19	37	32	59	56	57	25	44	40
Employer	0.0	0.8	0.6	0.5	3.4	3.1	0.1	1.8	1.4
Own account worker (agriculture)	14	28	24	2.9	2.8	2.8	12	19	17
Unpaid family worker	60	17	29	14	7.2	8.0	53	13	22
Own account worker (non-agriculture)	6.3	18	14	23	30	29	8.9	22	19
Others	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

## Annex 2.6b Employment and Payment Status

Table 2.10a :Distribution of Workers (age 15-64) by Payment Status (expanded)

Payment status	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Paid workers	40	84	71	86	93	92	47	87	78
Unpaid workers	60	17	29	14	7	8	53	13	22

Source: Estimated from LFS 2014-15

Note: The contributing family workers are termed as unpaid workers while rest of others are treated as paid workers

Table 2.10b:Distribution of Workers (age 15-64) by Payment Status (LFS definition)

Payment status	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Paid workers	24	69	53	81	89	88	32	77	64
Unpaid Family Workers	76	31	47	19	11	12	68	23	36

Source: Estimated from LFS 2014-15

Note: In this table only paid employees are termed as paid workers while category of employers and agricultural workers is omitted.

## Annex 2.7a Employed Workers by Industry

Table 2.11: % Distribution of Employed Worker (ages 15-64) by Major Industry									
Major Industry	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Agriculture, forestry, hunting & fishing	82	47	57	11	4.3	5.0	72	31	40
Manufacturing	11	11	11	37	25	26	14	16	16
Wholesale & retail trade	0.9	14	11	5.0	32	29	1.5	21	17
Community, social, personal services and remaining industries	5.7	8.9	8.0	45	14	17	12	11	11
Other*	0.3	19	14	2.7	24	22	0.7	21	11
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

Note: \*Other include Mining, electricity, construction, transport and financing and insurance.

## Annex 2.7b Employed Workers by Occupations

Table 2.12: % Distribution of Employed Worker (ages 15-64) by Major Occupation									
Major Occupation	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Managers	0.1	1.2	0.9	1.4	5.8	5.3	0.3	2.9	2.3
Professionals	3.3	3.3	3.3	28	6.3	8.6	7.0	4.4	5.0
Service and sales workers	1.2	15	11	7.6	30	27	2.2	20	16
Skilled agricultural & fishery workers	70	42	50	8.9	3.9	4.5	61	28	35
Craft & related trades workers	9	10	10	32	21	22	13	14	14
Elementary (unskilled) occupations	15	18	17	17	13	13	15	16	16
Other*	0.9	11	8.2	5.3	20	19	1.6	14	11
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

Note: \*Other include Technician & associate professional, Clerical support worker and Plant/machine operator etc.



## Annex 2.8 Employed Female workers by main occupations

Table 2.13: % Distribution of Employed Women (ages 15-64) in Major Occupation				
Major Occupations	Females			
	Rural	Median wage	Urban	National
Manager	0.1	30000	1.4	0.3
<b>Professional</b>	<b>3.3</b>	14000	<b>28</b>	7.0
<i>Health Professional</i>	<b>1.2</b>	45000	<b>5.7</b>	3.9
<i>Teaching Professional</i>	<b>98</b>	13000	<b>90</b>	93
<i>Secondary Education Teacher</i>	31		42	37
<i>Primary School Teacher</i>	60		47	53
Technicians & Associate Professional	0.7	12000	2.7	1.0
Clerical Support Activities	0.0	12000	0.9	0.2
Service and Sales Worker	1.2	12000	7.6	2.2
<b>Skilled Agricultural &amp; Fishery Worker</b>	<b>70</b>	.	<b>8.9</b>	61
<i>Market-Oriented Skilled Agricultural Worker</i>	96	.	95	96
<b>Craft &amp; related Trades Worker</b>	<b>9</b>	5600	<b>32</b>	13
<i>Handicraft and Printing Worker</i>	15	4000	5.0	11
<i>Food Processing, Wood Working, Garment and other related Craft</i>	84	5600	93	87
Plant/machine Operators & Assembler	0.1	9000	1.7	0.4
<b>Elementary (unskilled) Occupation</b>	<b>15</b>	5000	<b>17</b>	15
<i>Cleaners and Helper</i>	9	4000	57	17
<i>Agriculture, Forestry and Fishery Worker</i>	82	4800	10	70
Laborer in Mining, Construction, Manufacturing and Transport	8	8000	18	10
<b>Total</b>	<b>100</b>		<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

## Chapter 3 Vulnerable Employment

**V**ulnerable work is variously characterized by the absence of a contract, the nature of work and whether it is unpaid or in the informal sector where labour laws do not apply. ILO defines it as the total of own account and contributing family workers, whose work is likely characterized as informal, poor working conditions, lack of social security and collective bargaining.

Women are particularly engaged in precarious work, as measured by the absence or inadequacy of employment security (no written contract, short term contracts) or low wages without overtime, or delayed or no payments. Exposure to hazardous work conditions, social risks and an absence basic workplace benefits further marks the precariousness of their work,<sup>43</sup> especially for rural women and those employed in the informal sector.

In addition to these aspects we examine rural women's vulnerable employment through the lens of wages and hours worked.

### Types and Nature of Vulnerable Work

#### Formal/ Informal work

77% of employed women in rural areas are in informal work, despite the fact that it does not include agriculture, where most women are concentrated, as it is considered informal sector in the LFS. More than two thirds of these women are in manufacturing and related (71%), another 20% in "community, social, personal, services and other industries" and 7% in "wholesale and retail trade, restaurants and hotels". However, 67% of urban employed women are also working in the informal sector, primarily in manufacturing (55%) and community and social services etc. (36%) and wholesale and trade (7%) (Annex 3.1 Table 3.1 & Table 3.2).

#### Farm- non Farm work

In farm work, as we have seen, women and men are occupied as contributing family workers, with no earnings and limited access to the fruits of their labour. Even where they work as wage labour, women are underpaid. Non-farm work is seen as improving the lives of rural women and men, with the possibility of more formal work, better and regular wages and skill enhancement. Mechanization of agriculture and the introduction of agribusiness and corporate farming that has been taken up on a larger scale since the early 2000s in Pakistan, further limits the scope for women's on-farm activities. What machines cannot do, and men will not do results in low wage, backbreaking work that women then take up.

Only 18% of rural women are in non-agri, non-farm work and only 23% are in the formal sector.

<sup>43</sup> <http://ilo.org/legacy/english/protection/travail/pdf/rdwpaper43b.pdf>

**Table 3.3: % Distribution of Employed (ages 15-64) by Agriculture and Non-agriculture**

Sector	Rural			Urban		
	Female	Male	Total	Female	Male	Total
Agriculture	82	47	57	11	4	5
<b>Non-agriculture</b>	<b>18</b>	<b>53</b>	<b>43</b>	<b>89</b>	<b>96</b>	<b>95</b>
Formal	23	25	25	33	31	31
Informal	77	75	75	67	69	69

Source: Estimated from LFS 2014-15

Rural women in all four provinces are concentrated in on-farm employment, and only Balochistan appears to have higher off-farm employment of women at 42% (Annex 3.2 Table 3.3a). This higher than expected figure for Balochistan is probably because overall there is less agriculture in the province due to the desert and rocky terrain and low rainfall, and women rely more on traditional skills and handicrafts for non-farm income.

### Contractual Status

The vulnerability of women's employment is compounded by the absence of contracts. 84% of women work without contracts. The 12% of women who have permanent contracts are likely in public service, employed as primary and secondary school teachers and in the health sector.

**Table 3.4: % Distribution of Women (ages 15-64) by Type of Work Agreement**

Type of Agreement	Rural	Urban	Total
Permanent	12	32	19
Less than 1 year	1.2	1.2	1.2
Up to 5 year	2.4	5.9	3.7
More than 5 year	0.3	0.6	0.4
<b>Without Contract</b>	<b>84</b>	<b>61</b>	<b>76</b>
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014/15

If the vulnerable worker as defined by the LFS (own account workers and unpaid family contributors) is extended to include contractual status the percentage of employed who are vulnerable rises sharply to 97% in rural and 76% in urban as compared to 81% and 40% in the conventional classification (Annex 3.3 Table 3.5).

### Hours of Work

The standard hours of work as per labour laws are 35-48 hours per week. When this extends beyond 55 hours per week it is seen as excessive. Employment that requires these excessive hours of work as a routine puts the worker in a vulnerable situation, depriving them of sleep and rest. When accompanied by low wages, and no overtime it further exploits individuals who may have no choice but to accept these conditions.

The number of hours worked is collected by the LFS only for those who worked for “pay, profit or family gain” in the reference week. Thus it does not capture the hours that women put in that may well include economic activities but are viewed as an extension of their reproductive and care work activities e.g. taking care of livestock, poultry, chaffing, husking etc.

The LFS estimates (Annex 3.4 Table 3.6), reveal that only 6% of women work excessive hours, fewer in rural areas (5%) and more in urban (11%). Approximately 55% of rural women in paid employment work between 35-50 hours per week, falling within the range of what is known as “decent work hours”. Another 40% work less than 35 hours per week.

**Table 3.6a: % of Employed Women (ages 15-64) with Weekly Hours**

Region	Up to 34 Hours	35-50 Hours	More than 50 Hours
Rural	40	55	5.1
Urban	23	67	11
National	38	56	6

Source: Estimated from LFS 2014/15

If we capture the nature of women’s multitasking, especially in rural households, the figures are different. Using the Rural Household Panel Survey (RHPS) data collected by IFPRI in 19 districts in the 3 provinces of Punjab, KP and Sindh (2012-2014) this shows that women spend about 2 hours daily in household agriculture, and 2 hours collecting water and firewood and another 4 hours in care work, that includes cooking, cleaning and looking after children and elderly. Women put in 3 hours per day managing livestock and 12-14 hours per day in seasonal agricultural crops.

While the percentage of women working excessive hours does not vary much across education levels, within the distribution of employed women it is women without formal education who put in excessive hours – almost 69%, while only 6% of those with middle and secondary education put in more than 50 hours per week.

Given these long hours what do women get in return for their labour, when they are paid? The next section profiles women's wages.

## Wages

The majority of rural women who work are paid below minimum wages even though they clock a full work week of 38 hours. .

**Table 3.7: % Distribution of Monthly Wages and Hours Worked of Women (ages 15-64)**

Monthly wages	% Women		Average Hours /Week	
	Rural	Urban	Rural	Urban
<b>Below minimum wages</b>	<b>73</b>	<b>60</b>	38	39
Minimum wages	13	4.1	38	46
Below Rs. 20000	6.7	11	50	43
Below Rs. 30000	4.8	9.7	39	41
Below Rs. 40000	2.2	7.2	41	40
Below Rs. 50000	0.8	3.0	40	41
Rs.50000 and above	0.4	5.0	43	43
<b>Total</b>	<b>100</b>	<b>100</b>	<b>39</b>	<b>40</b>

Source: Estimated from LFS 2014/15 based on all workers with 35 hours and above per week.

Note: Minimum wages was PKR 12000 per month in 2014-15

Rural women working below minimum wages are not just in elementary or agriculture related occupations. 30% of rural female managers are paid below PKR 12000 per month, as are approximately 50% of rural women employed as Professionals or Technicians and Associate Professionals. The concentration in teaching for these two categories warrants a closer analysis. It appears that 94% of rural females in private sector teaching are paid below minimum wages.

In terms of industries, the manufacturing sector, the wholesale and retail trades have over 90% of female workers in rural areas who are paid below PKR 12000 per month. None of the other industries are any better with two thirds and more of rural women paid below minimum wages.

Even with higher secondary and above education, a large percentage of rural women, ranging from 33%- 56%, receive less than minimum wages. The scarcity of work opportunities may well be pushing educated women to take up low wage work.

### Work Environment and Conditions

Women in agriculture and informal work are exposed to hazardous conditions, such as pesticides, toxic chemicals, overcrowded spaces with poor ventilation etc.

Social risks for economically active women range from discriminatory attitudes at the workplace, including wage discrimination and barriers to promotions and skills enhancement. There is a real fear of being sexually harassed at the workplace and encountering it in their commute to work. Data from qualitative studies and some quantitative studies reveals that one of the barriers to taking up better paid work, especially if it entails travel, is the fear of harassment.<sup>44</sup>

<sup>44</sup> Muhammad Abdullah Avais, Muhammad A, Wassan, Aijaz A, Saeedah Shah. 2014. A Case Study on Problems of Working Women in City Sukkur. Academic Research International Vol. 5(2) March 2014 pp 325-333. [http://www.savap.org.pk/journals/ARInt./Vol.5\(2\)/2014\(5.2-35\).pdf](http://www.savap.org.pk/journals/ARInt./Vol.5(2)/2014(5.2-35).pdf)

## Value of Work

The previous sections on hours of work, wages and type of employment have highlighted the low returns to work that women, and rural women in particular receive despite working 35 hours and more per week. One measure of assessing the value of their work is to accord median wages to different occupational categories. This section provides an analysis of all workers and their contribution in terms of median wages, irrespective of what they are actually being paid. (Annex 3.6)

### Valuing Unpaid Family Workers

There are 17,837 unpaid family worker (age 15-64) that represents 10.7 million unpaid family worker in Pakistan (9.5 million in rural and 1.2 million in urban areas).

**Table 3.9: Population Distribution of Unpaid Family worker (ages 15-64)**

Sex	Rural	Urban	Total
Female	59 (6.2 million)	19 (0.2 million)	55 (5.8 million)
Male	41 (4.3 million)	81 (1.0 million)	45 (4.9 million)
<b>Total</b>	<b>100</b> <b>(9.5 million)</b>	<b>100</b> <b>(1.2 million)</b>	<b>100</b> <b>(10.7 million)</b>

Source: Estimated from LFS 2014-15

Where wage at 2-digit occupation was not reported, wages at one-digit occupational status were used. In agriculture, none of the female wage was reported, so the male wage was used to impute value to similar work by women (Annex 3.6 Technical Note).

**Table 3.10: Unpaid Family Workers- Number of Hours Worked as % of Fulltime Work**

Hours of work	% of fulltime work
1-5	15
6-10	30
11-15	45
16-20	60
21-25	75
26-34	90
35 and above	100

Source: Estimated from LFS 2014-15

Note: working hours of 25 unpaid workers were not reported

55% of women and 91% of men work 35 hours and more per week, that qualifies as full time work.

**Table 3.11: % Distribution of Working Hours of Unpaid Family Workers**

Hours of work	Female	Male	Total
1-5	0.1	0	0.1
6-10	0.8	0.3	0.6
11-15	5.3	0.6	3.2
16-20	7.3	0.9	4.4
21-25	13.4	2	8.2
26-34	18	5	12
35 and above	55	91	71
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15. Decimals rounded off

Note: 55% of these women work full time thirty-five hours or more per week.

The value of this labour, for which they are not paid is PKR 1397.8 billion, 87% of which comes from rural labour (Table 3.12). In the rural labour force 56% of this value comes from the women's labour.

**Table 3.12: Economic Contribution of Unpaid Family Worker by Region in 2014/15 (in PKR billions)**

Region	Female	Male	Total
Rural	683.3	538.7	1222
Urban	25.4	150.4	175.7
<b>Total</b>	<b>708.7</b>	<b>689.1</b>	<b>1397.8</b>

Source: Estimated from LFS 2014-15

**Note:** Wages were calculated, using median wage for the type of work that the unpaid family contributors were doing. Where wage at 2-digit occupation was not reported, wages at 1 digit were used. In agriculture, male wages were applied to female wages as well since it was not reported.

The contribution of unpaid labour is highest in the age group 15-44 years (Table 3.13 below).

**Table 3.13: Economic Contribution of Unpaid Family Worker by Age Groups in 2014/15 (in PKR billions)**

Age Group (in years)	Female	Male	Total
15-24	211.1	432.9	644
25-34	181.1	186.3	367.4
35-44	151.9	40.8	192.7
45-54	114.6	13.7	128.3
55-64	50.1	15.4	65.4
<b>Total</b>	<b>708.7</b>	<b>689.1</b>	<b>1397.8</b>

Source: Estimated from LFS 2014-15

The unpaid informal sector (Table 3.14) consumes most of this labour, both of women and men alike.

**Table 3.14: Economic Contribution of Unpaid Family Worker by Formal/informal sector in 2014/15 (in PKR billions)**

Type of Work	Female	Male	Total
Informal	702.5	662	1364.5
Formal	6.2	27.1	33.2
<b>Total</b>	<b>708.7</b>	<b>689.1</b>	<b>1397.8</b>

Source: Estimated from LFS 2014-15

The majority of females in the informal sector are rural, contributing PKR 679.3 billion worth of unpaid labour. The unpaid work of urban informal sector is valued at PKR 23.2 billion.

Since most of the unpaid labour is in agriculture, province wise the largest contribution of female labour is from Punjab (PKR 494 billion) and Sindh (PKR 140 billion) (Annex 3.7 Table 3.15).

The unpaid labour is substantive, approximately 5.1% of GDP (Table 3.16). The value of women's work is 2.6% of GDP while that of men's unpaid work is marginally lower at 2.5%.

**Table 3.16: Economic Contribution of Unpaid Family Worker in GDP in 2014/15 (in PKR billions)**

Sector	Female	Male	Total
Unpaid in Agriculture	676.8	474.5	1151.3
Unpaid in non-agriculture	31.8	214.6	246.5
<b>% contribution in GDP</b>	<b>2.6</b>	<b>2.5</b>	<b>5.1</b>

Source: Estimated from LFS 2014-15

Note: GDP PKR 27443 billion, at market price in 2014/15

This 5.1% contribution to GDP can be seen in perspective of the contribution value of all labour to GDP, by status of work and occupation which is 26% of GDP at PKR (females 4.5%, men 21.5%- Table 3.17 below).



**Table 3.17: Economic Contribution of Worker by Status of Employment in GDP in 2014/15 (in PKR billions)**

Sector	Female	Male	Total
Regular paid employee with fixed wages	164	1788	1952
Casual paid employee	51	760	810
Paid worker by piece rate or work performed	56	250	306
Paid non-family apprentice	0	12	12
Employer	5	247	251
Own account worker (agriculture)	148	133	280
Own account worker (non-agriculture)	73	1178	1252
Own cultivator	20	528	548
Sharecropper	6	241	247
Contract cultivator	3	65	68
<b>Unpaid in Agriculture</b>	<b>677</b>	<b>475</b>	<b>1151</b>
<b>Unpaid in non-agriculture</b>	<b>32</b>	<b>215</b>	<b>247</b>
Members of producer's cooperative	0	2	2
Others	0	1	1
<b>Total</b>	<b>1235</b>	<b>5894</b>	<b>7129</b>
Share of unpaid family workers as % of all work	57	12	20
% contribution of unpaid family workers in GDP	<b>2.6</b>	<b>2.5</b>	<b>5.1</b>
% contribution of all employment in GDP	4.5	21.5	26

Note: GDP PKR 27443 billion, at market price in 2014/15

Source: Estimated from LFS 2014-15

It is to be noted that the value of unpaid family workers as a percentage of all work is largely due to rural women's unpaid work, approximately 66%, while the value of the urban unpaid family workers is 12% of total unpaid work.

## Annexes

### Annex 3.1 Employment in Formal and Informal Sector

Table 3.1: % Distribution of Women (ages 15-64) in Informal/Formal Sector						
Province	Rural		Urban		National	
	Informal	Formal	Informal	Formal	Informal	Formal
<b>National</b>	77	23	67	33	72	28
Khyber Pakhtunkhwa	61	39	52	48	58	42
Punjab	78	22	71	29	75	25
Sindh	71	29	60	40	63	37
Balochistan	93	7	70	30	88	12

Source: Estimated from LFS 2014/15

Note: Informal sector is defined as all own account workers and enterprises with less than 10 person engages in any enterprise and excluding the enterprises engages in agriculture and related sector. The enterprises that have no written account.

Table 3.2: % Distribution of Employed Worker (ages 15-64) in Informal Industry				
Industry	Rural		Urban	
	Female	Male	Female	Male
Manufacturing	71	16	55	20
Construction	1.5	25	0.3	12
Wholesale & retail trade and restaurant & hotels	6.8	35	7.3	47
Transport, storage and communication	0.1	15	0.4	11
Financing, insurance, real estate and business services	0.4	1.7	0.9	3.4
Community, social and personal services	20	7.7	35.7	6.4
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2014-15

## Annex 3.2 Agriculture and Non-Agriculture Employment

Table 3.3a: % Distribution of employed (ages 15-64) in off/on farm activities				
Province/Region	Female		Male	
	Off farm	On Farm	Off farm	On Farm
<b>Rural areas</b>	<b>28</b>	<b>72</b>	<b>58</b>	<b>42</b>
Khyber Pakhtunkhwa	21	79	73	27
Punjab	31	69	60	40
Sindh	15	85	47	53
Balochistan	42	58	54	46
<b>Urban areas</b>	<b>91</b>	<b>10</b>	<b>96</b>	<b>4</b>
Khyber Pakhtunkhwa	91.2	8.8	97	3.0
Punjab	91	9	96	4
Sindh	90	10	97	3
Balochistan	86	14	92	8

Source: Estimated from LFS 2014/15

## Annex 3.3 Women in Vulnerable Employment

Table 3.5: % of employed workers (ages 15-64) in Vulnerable Employment									
Province	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Vulnerable Employment (Unpaid worker and Own account workers)									
<b>National</b>	<b>81</b>	62	67	<b>40</b>	40	40	<b>75</b>	54	59
KP	88	52	59	39	41	41	84	50	56
Punjab	77	62	67	42	43	43	72	55	60
Sindh	90	67	72	31	35	35	78	51	55
Balochistan	96	69	74	69	51	53	93	64	69
Vulnerable Employment (Unpaid Worker, Own Account Workers and Worker Without Contract)									
<b>National</b>	<b>97</b>	89	91	<b>76</b>	75	75	<b>94</b>	84	86
KP	94	89	90	66	76	75	91	86	87
Punjab	97	90	92	78	76	76	94	85	88
Sindh	98	91	92	74	74	74	93	82	84
Balochistan	97	84	87	73	71	71	94	81	83

Source: Estimated from LFS 2014/15

## Annex 3.4 Weekly Hours Worked

Table 3.6: % of Employed Workers (ages 15-64) by Hours Worked

Province/Region	Work hours < 35			Decent work hours (35-50)			Excessive hours (more than 50)		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>Rural</b>	<b>40</b>	<b>6.9</b>	<b>16</b>	<b>55</b>	<b>54</b>	<b>54</b>	<b>5.1</b>	<b>39</b>	<b>30</b>
KP	61	11	21	37	63	58	1.3	25	21
Punjab	43	6.4	19	53	52	52	4.4	42	29
Sindh	22	6.6	10	73	52	56	5.0	42	34
Balochistan	12	3.7	5.4	62	56	57	26	40	37
<b>Urban</b>	<b>23</b>	<b>2.9</b>	<b>5.0</b>	<b>67</b>	<b>44</b>	<b>47</b>	<b>11</b>	<b>53</b>	<b>48</b>
Khyber Pakhtunkhwa	40	5.5	8.6	54	62	61	6.0	32	30
Punjab	24	3.3	6.3	67	45	48	8.2	51	45
Sindh	12	1.8	2.5	69	39	40	19	60	57
Balochistan	13	3.2	4.1	68	55	56	19	42	40
<b>National</b>	<b>38</b>	<b>5.4</b>	<b>13</b>	<b>56</b>	<b>50</b>	<b>52</b>	<b>5.9</b>	<b>44</b>	<b>36</b>
KP	59	10	19	39	63	59	1.7	27	22
Punjab	40	5.3	15	55	49	51	5.0	45	34
Sindh	20	4.2	6.4	72	45	49	7.9	50	45
Balochistan	12	3.6	5.1	63	56	57	25	40	38

Source: Estimated from LFS 2014/15

Table 3.6b: % of employed workers (ages 15-64) with weekly working hours

Province/Region	Female			Male		
	Up to 34 Hours	35-50 Hours	Above 50 Hours	35-50 Hours	Up to 34 Hours	Above 50 Hours
<b>Rural</b>	<b>40</b>	<b>55</b>	<b>5.1</b>	<b>54</b>	<b>6.9</b>	<b>39</b>
Khyber Pakhtunkhwa	61	37	1.3	63	11	25
Punjab	43	53	4.4	52	6.4	42
Sindh	22	73	5.0	52	6.6	42
Balochistan	12	62	26	56	3.7	40
<b>Urban</b>	<b>23</b>	<b>67</b>	<b>11</b>	<b>44</b>	<b>2.9</b>	<b>53</b>
Khyber Pakhtunkhwa	40	54	6.0	62	5.5	32
Punjab	24	67	8.2	45	3.3	51
Sindh	12	69	19	39	1.8	60
Balochistan	13	68	19	55	3.2	42

Source: Estimated from LFS 2014/15

## Annex 3.5 Minimum Wages by Province

National/Province	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>National</b>	73	53	56	61	39	41	69	46	49
KP	36	38	38	45	29	30	40	36	36
Punjab	74	56	60	63	41	44	71	49	53
Sindh	86	64	66	61	39	40	70	47	49
Balochistan	40	27	27	28	23	24	33	26	26

Source: Estimated from LFS 2014/15

Note: Minimum wages was set at 12000 per month in 2014-15; included in estimation are employed who worked 35 hours and above per week.

### Annex 3.6 Value of Work- Technical Note

The Labour Force Survey defines Contributing family worker as “a person who works without pay in cash or in kind on an enterprise operated by a member of her/his household or other related persons.” The economic contribution of unpaid family workers (age 15 to 64 years) is estimated using the LFS 2014/15 dataset. The given sample of unpaid family workers was 17,837 that represent 10.7 million unpaid family workers in Pakistan. The following methodology has been opted to estimate the contribution of unpaid family workers.

- Since wages of unpaid family workers are not reported, the median wages of male and female workers who are working in same occupations at 2-digit occupational classifications are used as a proxy.
- Weekly working hours of unpaid family workers vary.
  - All unpaid family workers who work 35 hours and above are assumed to be full-time unpaid family workers and assigned full wages. Workers for whom the LFS does not report number of hours worked were not included in the calculations.
  - Unpaid family workers who worked less than 35 hours are categorized in different ranges based on hours of work and assigned a proportion of full-time work. For example, if the individuals worked between 1 to 5 hours, they were assumed to have worked the equivalent of 15 percent of a fulltime worker. Similarly unpaid family workers who have worked 26-34 hours have worked 90 percent equivalent to a fulltime worker (Table 5.1). These ranges have been set to assign them the proportion of median wage according to their category of working hour.
- Proportion median wages were converted into annual wages to calculate the contribution of unpaid family workers.

## Annex 3.7 Value of Unpaid Work by Province

<b>Table 3.15: Economic Contribution of Unpaid Family Worker by Province in 2014/15 (in PKR billions)</b>			
<b>Province</b>	<b>Female</b>	<b>Male</b>	<b>Total</b>
KP	41.4	47.4	88.8
Punjab	493.4	405.5	898.9
Sindh	140.3	179.1	319.3
Balochistan	31.9	53.6	85.5
ICT	1.6	3.5	5.1
<b>Total</b>	<b>708.7</b>	<b>689.1</b>	<b>1397.8</b>

Source: Estimated from LFS 2014-15





## Chapter 4 Microfinance and Entrepreneurship

### 4.1 Microfinance

Financial inclusion is oft cited as the missing link in reducing poverty, boosting small and medium enterprises, supporting micro entrepreneurs especially women and thereby contributing to gender equality. Indeed an increase in financial accounts owned by women is an indicator of SDG 5 with its focus on empowering women and girls. Financial inclusion of farmers can result in higher yields and attainment of food security (SDG2) and promotes good health (SDG3).

In Pakistan, the microfinance sector has improved access of poor people to finance by focusing more on poverty alleviation. Pakistan's National Financial Inclusion Strategy (NFIS) is based on MAYA declaration.<sup>45</sup> NFIS aims to create an environment for improving access to financial services and technology, implementation of regulatory framework for equitable financial inclusion. NFIS acknowledges that the majority of women in Pakistan are excluded from the formal financial system and specifically addresses barriers that impede inclusive financial services. It emphasizes the role of government and private sector in addressing cultural and social barriers that prevent women's participation in the financial systems.

#### National Financial Inclusion Strategy

The NFIS aims to provide easy access to financial services to at least 50% of the adult population and 25% of adult women by 2020.

Currently, only about 16 percent of the total population avails financial services in Pakistan. One third are using informal financial services while 56 percent are entirely excluded from the financial system. Over 29 million households in Pakistan face challenges in accessing financial services due to their low financial status and risk of default.

State Bank of Pakistan, Access to Finance Survey 2015

Initiatives in recent years have recognized this need and in addition to the regular on going products offered by the microfinance organizations, the government has launched special schemes such as the Prime Ministers Youth Loan Program that has provided loans on easy installments, and some interest free to female and male youth.

#### Patterns of Active Borrowers

Microfinance outreach in terms of active clients stands at 5.3 million as of June, 2017.<sup>46</sup> The number of active female borrowers has grown since 2012 (Table 4.1a below), representing almost half of all active borrowers.

<sup>45</sup> The first set of global and measurable commitments to financial inclusion.

<sup>46</sup> PMN micro watch issue44: Quarter2 (April-June 2017)

According to Agriculture Census (2010) nearly 64% of all farm households (5.3 million of a total of 8.3 million) have landholdings below 5 acres. Despite contributing a large share in the total agricultural output, small individual landholdings face difficulty in obtaining credit from formal financial institutions.<sup>47</sup>

**Table 4.1a: Active Borrowers (millions) 2012-2016**

Active Borrowers	Year				
	2012	2013	2014	2015	2016
Female	1.3	1.4	1.6	2.0	2.3
Total Borrowers	2.0	2.4	2.8	3.6	4.2

Source: Pakistan Microfinance Review 2016

The microfinance industry plays an important role in provision of finance to small and marginalized farmers as the sector has exceptional coverage in rural areas. 54% of the total current borrowers belong to rural areas.

**Table 4.1b: % Share of Active Borrowers by Region**

Year	Active Borrowers	
	Rural	Urban
2012	56	44
2013	58	42
2014	57	43
2015	54	46
2016	54	46

Source: Pakistan Microfinance Review 2016

Over 42 % of rural borrowers are affiliated with the agriculture & livestock sector,<sup>48</sup> of which approximately 8 % are in agriculture and 22 % in livestock.

47 Pakistan Microfinance Network.2017. Pakistan Microfinance Review 2016. <http://www.microfinanceconnect.info/publications/category/PMR>.

48 MicroWatch, A quarterly outreach publication by PMN, Issue 42, Quarter 4, 2016

**Table 4.2: % of Active Borrowers by Sector (2016)**

Sector	% of Active Borrowers
Agriculture	18
Livestock/Poultry	22
Trade	24
Services	9
Manufacturing/Production	6
Housing	1
Other	21

Source: Pakistan Microfinance Review 2016

## Women Borrowers

The focus of the microfinance sector on women ever since the success of the Grameen Bank model has included women, especially in rural areas, with the larger share of financing going to the agriculture and livestock sectors.

**Table 4.3: % Share of Active Female Borrower by Credit Outreach of Peer Group**

Sector	% Share of Female Borrower
Microfinance Banks	25
Microfinance Institutions	73
Rural Support Program	78
Total	54

Source: Pakistan Microfinance Review 2016

The details of borrowers by type of lender and institutions is provided in Annex 4.1 (Table 4.4).

**Rural Support Programs** have by far the best outreach to women and their focus is on rural women. Approximately 78% of the RSP's 9 million borrowers are female. NRSP, one of the largest programs with a high proportion of active women borrowers, provides credit and insurance needs of farmers through crop and livestock related loans in 31 districts. The average loan size is PKR 21,000, which most women have utilized for enterprise development and livestock development. Indeed 85% of livestock and 90% of enterprise development credit borrowers are women.

**Microfinance Institutions (MFI)** Total number of Women comprise 73% of the active borrowers in microfinance institutions with Kashf Foundation and the Farmer's Frontier Organization (FFO) having the greatest outreach to women. Kashf focuses only on women and through them other members

"I am amazed at how basic concepts of savings and budgeting can boost business incomes tremendously. The power to be the change is in the hands of a financially independent woman and she herself is the driver to positively impact her family"

Shabana, a Kashf beneficiary

of the family. Kashf has women centered projects such as Karobar Qarza, emergency loans Kashf Murabaha, school sarmaya. Small loans are given to Women associated with livestock activities.

### Microfinance Banks (MFBs)

In 2016 the proportion of women active borrowers in microfinance banks was 25%. Loans were given to active women borrowers in form of livestock financing, Karobar (business) loan, Tamer Sarmaya Qarza, group loans and house financing. KB has introduced different services for the farmer's community i.e. Khushal Qarza, focusing agriculture and livestock and Khushali Agri Plus, which assists farmers in purchasing agricultural machinery, irrigating tools, tractors and trailers. 26 percent women are the active borrowers of the bank.

Shareefan Bibi, a married woman with four kids is involved in farming. She took a loan of PKR 15,000 from NRSP for buying fertilizers, seeds, sprays and for cultivation of land. Vegetables were sold into the market and good profit was made from it. Out of this profit, she arranged marriages of her two children, bought a residential plot, built her own house and one of her sons completed his master's degree. She has been associated with NRSP for the past 10 years. She considered this financial aid from NRSP as beneficial for her and her family. Many of her domestic problems have been solved because of it and her business has also flourished.

NRSP beneficiary

### Zarai Taraqiati Bank Limited (ZTBL)

ZTBL is the premier public sector financial institution for agricultural development, providing affordable rural agricultural financial/non-financial services to farmers in rural areas.<sup>49</sup> Financial products include basic credit facility for seeds, fertilizer, tube well, tractor, harvester and loans for latest technologies of solar tube well, bio-gas units, vegetable/fruit dryers and milk chillers. Only 6% of women of the total borrowers of credit were women. A new product, the Khawateen Rozgar Scheme, provides women loans of up to PKR 25,000 for farming, textile and clothing, bamboo cane and related products and others etc.

### Technology and Financial Access

The rapid rise of the cellphone industry, coupled with other information and communication technologies has opened avenues for increased financial inclusion and outreach to rural areas. The concept of the "mobile wallet" is catching on. Thus far it has focus on internal remittances and payments but the future appears to hold the promise of partnership between mobile service providers and financial institutions, paving the way for

#### Branchless Banking

Branchless banking increases outreach and has expanded in Pakistan with a growth of 16 % in 2016. Women hold 21% of the 20 million mobile accounts. Three major providers of branchless banking hold 98% of the branchless accounts i.e. Easy Paisa, Jazz Cash and UBL Omni. Others are Upaisa, Keenu, and SimSim.

<sup>49</sup> ZTBL2017. Annual Report of 2016.

less expensive financing since operating costs are lower for more banks. In addition to the limited range of services being offered thus far, mobile wallet penetration is low in Pakistan, approximately 6%, with the proportion of adults holding such accounts at less than 1%.<sup>50</sup> The cash transfers to beneficiaries under the Benazir Income Support Program and payment of utility bills has created awareness of the technology, however its full potential remains unutilized.

For women, and rural women, the fact remains that few have access to or own a mobile phone with the requisite specifications. An understanding of rural women's needs and access to finance is required to meet these needs in a meaningful way.

## 4.2 Entrepreneurship<sup>51</sup>

Pakistan is ranked 147th out of 190 in terms of ease of doing business.<sup>52</sup> SMEs accounted for 14.9 million jobs (25% of the total jobs).<sup>53</sup> Only a handful of women are able to start and sustain an enterprise because deeply entrenched gender disparities limit women's access to resources and opportunities.<sup>54</sup> 12% of the businesses have female representation in ownership as against 18% average in South Asian countries and 34% globally. Of these, only 6% have majority women ownership, which is around half the South Asian average of 11%.<sup>55</sup> There are only 1% of women entrepreneurs in Pakistan (and 21% men),<sup>56</sup> hardly surprising given the disproportionate challenges that Pakistani women have to face. A major reason for women, especially for rural women not succeeding as businesswomen, is the lack of a conducive and supportive environment.

Women's access to entrepreneurial activities has a direct impact on their wellbeing as it offers an avenue for them to receive income directly. As in other spheres of life, gender norms shape the level of engagement of women in entrepreneurial activities. Stereotypical notions of gender roles and functions of reproduction and production limit the role of women as entrepreneurs, the sectors they can operate in, and the time they can allocate away from their primary role as homemakers and caregivers. Dependent on male patronage, with limited decision-making, mobility and access to financial resources, women are unable to make the time and resource investments needed to be successful. The policy framework of Pakistan is largely gender neutral; it doesn't limit women from accessing resources and services but it doesn't address their specific needs either.<sup>57</sup> While women entrepreneurs operate under the same macro institutional framework as the men, prevalent gender norms are also visible in policy and institutional mechanisms.

50 Karandaaz. <https://karandaaz.com.pk/blog/unrealised-potential-mobile-wallets-pakistan/>

51 The contribution of Samar Hasan and Syed Mohsin Shayan of Epiphany in shaping this section is gratefully acknowledged

52 World Bank 2017. Doing Business 2017: Equal Opportunity for All

53 SMEDA 2013 survey

54 UNDP 2016. Trade Winds of Change. Women Entrepreneurs on the Rise in South Asia. Background Study-Pakistan

55 World Bank 2015. Enterprise Survey

<http://www.enterprisesurveys.org/data/exploreconomies/2013/pakistan#gender>

56 World Bank 2012. Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?

57 World Bank 2012. Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?

Vision 2025 identifies entrepreneurship as a priority area for action and calls for a youth centered approach towards promoting entrepreneurship. The focus is on large scale, facilitated by industrial and competition policies, and increased connectivity via roads and rail networks, and the setting up of the Pakistan Business and Economic Council, to act as a high-level forum for guiding the overall direction of economy, with a focus on regional trade and facilitating big businesses rather than SMEs. The Vision document does not address the needs of rural women in particular.

### Women Entrepreneurs in Pakistan

60% less likely to perceive business opportunities than their male counterparts

Three times less likely to know another entrepreneur—networking is critical for information and opportunities needed to succeed

Small sized businesses: 9 out of every 10 businesses owned by women have no employees (1 in 4 for men).

48% of women-led established businesses (running for more than 3.5 years) have no employees compared to 24% led by men.

Source: Women's Entrepreneurship Report 2012

Global Entrepreneurship Monitor (GEM)

The ecosystem to promote startups in Pakistan is still in its early days but the results are quite encouraging. Consorted efforts are being made by the private sector, NGOs and by Federal and provincial governments in order to create a conducive environment to nurture entrepreneurship in Pakistan. These efforts include establishment of incubators, accelerator programs, shared working spaces, competitions and forums for entrepreneurs and active investment groups for providing venture capital to the new startups. These centers offer a full range of services like business development, offices, display centers etc. However, almost all of these centers are concentrated in urban areas. Further, they are designed to cater to the educated people with college degrees. The curriculum is usually one size fits all and needs to cater to specialized needs faced by women entrepreneurs in rural areas. The incubation centers are therefore largely inaccessible and irrelevant for rural women. Only SMEDA reaches out to businesswomen nationwide through its helpdesks and focuses on capacity building, pre-feasibility studies, marketing assistance, exhibition spaces, building strong network of women businesses but even then the focus is largely on urban women as the centers have been established in key business areas.

Organizations like Kashf and the Women enterprise Development Centre<sup>58</sup> aim to equip women through capacity building as well but their outreach is limited.

Attention to entrepreneurship for youth in particular, and to foster women entrepreneurship has resulted in a number of initiatives since 2016 such as the e-rozgar program, the National Incubation Center, the Prime Minister's Youth Loan Scheme—which make a conscious effort to include women. There is not yet a sustained policy commitment towards fostering female entrepreneurship in rural areas. Training remains confined to traditional skills in the vocational/technical training institutes. Entrepreneurship training is not relevant to rural

58 National Productivity Organization, Ministry of Industries and Production Pakistan

women. While micro credit is increasingly available to women, both training and financing products for rural women, as the section on microfinance notes, do not target the majority of women engaged in productive tasks in agriculture, mostly as managers of livestock.

## Barriers to Entrepreneurship

The low female labour participation rates in Pakistan point to the supply and demand side factors that hold true for rates of female entrepreneurship as well. Of the total employed females in rural areas, 21% are own account workers.<sup>59</sup> Most of the literature related to entrepreneurship in Pakistan is limited to urban areas and very little, if any insight is available for women entrepreneurs in Pakistan especially after 2012 when the entrepreneurship culture started re-emerging in Pakistan with the establishment of entrepreneurship ecosystem in the major urban centers. Rural female entrepreneurship is invisible and unsupported.

### Business Skills

One of the few studies available on rural entrepreneurs noted that of the 220 rural women entrepreneurs of Abbottabad and Mansehra districts of Khyber Pakhtunkhwa<sup>60</sup> studied, most of the businesses were less than a year old, the entrepreneurs were young (age group 20-30 years), only 6% had attended vocational training schools and 52% had never been enrolled in a school. An overwhelming majority (86%) of the respondents started the business out of necessity instead of perceived market opportunity. They were unaware of basic business concepts, and strategies or the need to record and maintain business transactions, which puts them at a disadvantaged position, unable to calculate the break-even point or make a case for enterprise credit. The venture capital for the businesses is from their own savings, or borrowed from families and relatives. Only 5% borrowed money from financial institutions through their micro credit schemes, while others remain ignorant about this facility extended by the financial institutions.

Such issues are reflected in larger studies of mostly urban women entrepreneurs in Pakistan, and for urban and rural and in other parts of the world, notably Africa and South Asia.

### Transport

To situate the role of rural women as entrepreneurs, it is important to note that they are engaged in small businesses primarily. The following section gives an overview of the key barriers women entrepreneurs or aspiring entrepreneurs face and the interventions to address those barriers. Most of the problems encountered by rural women entrepreneurs are shared by male entrepreneurs in rural areas. For example, women experience restrictions on mobility and lack transportation in rural areas which seriously hampers their access to the markets. Then there is the issue of delayed payments from the urban customers with the rural entrepreneurs having to spend time and resources due to the lack of transportation and high costs associated with it.

59 Labour Force Survey 2014-15

60 Afza, Talat; Hasan, Muhammad; Rashid, M. Amir 2010. Enterprising Behaviour of Enterprise-less Rural Women Entrepreneurs of Khyber Pakhtunkhwa Pakistan. *European Journal of Social Sciences* Vol 18:1 pp109-119



## Technology

Rural women lack the technology and technical skills required to grow their businesses. A number of startups being run by rural women and men are agriculture-based, such as making feeds like Vanda, Urea, Molasses Block, Cotton weaving, wheat processing to turn it into flour and other products etc. Most of these startups rely on traditional methods, which are not scientific and decrease the efficiency and profitability of their products.<sup>61</sup>

A disturbing trend is the displacement of women from their roles as livestock managers and food producers, once technology is introduced. For example, the spread of small milk chilling units in dairy farming areas placed by multinational brands, the income from sale of milk and dairy products for women has been further diminished. Donor funded projects do emphasize the inclusion of women, and include trainings in livestock management and extension. However investments in better management of livestock and in value added dairy products have to include more than a few token women, given women's central role in this sector.

## Access to credit

Entrepreneurs setting up a new business have problems accessing finance since banks require collateral and a track record. Women's lack of access to assets, even property that they may own in name only, affects their ability to meet these requirements. Only 4% women in Pakistan qualified for agricultural loans and 3% for SME loans. Only 5% women have formal bank accounts and 2% women use digital financial services that are quite widely available in the country today (World Bank, 2017). Women associated with small scale and cottage industry seldom have knowledge of customer identification, market trends, access to markets or critical skills such as financial planning, marketing etc.

Growth of small businesses is limited because of dependence on external finances. Enterprises with access to external finances observe greater and more rapid growth rates.<sup>62</sup> Rural women operate in an environment where their ownership of land and access to paid work is limited. Due to multiple deprivations, like that of formal skills and land rights, they are largely restricted to the low value informal sector enterprises.

Women try to deal with resource constraints by forming informal social alliances and engaging in rotating credit and saving schemes. Given their limited access to funds, these schemes are small scale and serve basic and subsistence needs only.

The low coverage by financial institutions in rural areas also limits access. The few that do exist effectively bar women because of lack of collateral and other eligibility requirements. The lack of online payment systems, additional licensing and other regulatory requirements hurt growth of startups in both urban and rural areas.

61 Raza, Syed K.; Nawaz, Akhter et al. 2015. Challenges for Rural Women Entrepreneurs: A Case Study of Livestock Women Entrepreneurs in Pakistan. Project Report, Dairy and Rural Development Foundation (DRDF)

62 Carpenter, Robert E., and Bruce C. Petersen. Is the growth of small firms constrained by internal finance? Review of Economics and Statistics Vol 84, No. 2 (2002): 298-309.

A range of microfinance initiatives launched in Pakistan are noted in the section on microfinance. The Prime Minister's Youth Business Loans<sup>63</sup> scheme has a 50% quota for women. It boasts a credit ceiling of PKR 20 million for applicants between the ages of 21-45 years, holding a computerized national identity card (CNIC) and having "entrepreneurial potential". The number of educated and skilled individuals provided loans as of Jan 2018 under this scheme is 22000 with a total value of PKR 22 billion. Gender disaggregated data for loans availed is not provided on the website for the scheme. However under the Prime Minister's Interest Free Loan Scheme, 400,000 loans. Value PKR 9.5 billion; 64% of the beneficiaries are women. This includes over 60,000 recipients of the Benazir Income Support Program using it to set up their own business.

### **Mobility**

Women in Pakistan operate within a restricted locus of social interaction, and limited mobility hampers economic activity. Because of mobility constraints, women are unable to network effectively for the continuity and expansion of their businesses.

Rural women face the constraint of women friendly marketing and distribution channels. Road connectivity and missing building infrastructure also add to their problems.

The fear of harassment and possible violence when operating outside the home, or dealing with men as a requirement of growing their business further limits women's ability to access information and resources.

### **Access to information and business related services**

Women entrepreneurs face a lack of information pertaining to markets, business plans, marketing and the legal framework. Disparities in education also restrict women's access to information and entrepreneurial activities, financial management and record keeping.

### **Innovative Rural Interventions**

Founded in 2009 by Maria Umar, the *Women's Digital League* is a social enterprise providing Digital Livelihood trainings to educated women in urban areas as well as in predominantly rural districts and introducing computer based work so that they can become financially empowered through freelancing from home.

*Digiskills* program, launched recently by the government aims to equip one million youth with digital skills that can generate online employment opportunities enabling them to earn US \$200 - 300 per month. The project is managed by Ignite, the national technology fund.

An *Innovation Hub* has been launched in Layyah in February 2018 by Chief Minister's Special Monitoring Unit (SMU), Bargad and Oxfam to impart soft and market-led technical skills to 1,270 young women and men between the ages of 15-24 years, with different educational and literacy levels. Seventy will be trained as master trainers, and 22 trainees will be given entrepreneurship opportunities by linking them with Micro-Finance Institutions (MFIs) and

63 <http://youth.pmo.gov.pk/Youth-Business-Loan-Scheme.php>.

mentors, while 200 trainees will be given job opportunities by using linkages with private and public sector enterprises. Another 200 trainees will be given start up packages for agriculture related activities and the remaining individuals will be given skills training in different fields as per their interest, such as farming, livestock, computer skills and entrepreneurship.

### **Agriculture Value Chains: An opportunity**

Transforming the role of rural women engaged in a range of agricultural activities, and incorporating them into agricultural value chains can act as a potential driver of change and is a huge opportunity.

The Rural Business Development Center (RBDC) is dedicated to the business regeneration of rural economies. It recently established an All Women Cotton Value Chain in Southern Punjab, involving women in production, harvesting/picking, ginning, reviving traditional local hand spinning, weaving, designing and making various marketable pure cotton products. The focus has been on involving them in the final products so they could profit from the value addition. There is a focus on other value chains too like that of sugarcane.

## Annex 4.1 Provision of Microfinance to Women

Table 4.4: Microfinance Programs		
Program	Total	% Share of Female
<b>Rural Support Programs</b>		
NRSP	649,682	81
PRSP	58,890	49
TMF	110,055	72
SRSO	72,761	87
Total	891,388	78
<b>Active Borrower by Microfinance Institute</b>		
OCT	44,741	42
KASHF	214,981	99.9
SAFCO	58,468	57
DAMEN	44,954	100
CSC	22,940	93
GBTI	13,121	97
FFO	20,724	99.7
ASA-P	322,015	98
MO	4,474	70
BRAC-P	56,327	93
JWS	35,627	99
ORIX	22,718	93
RCDP834	71,430	91
AGAHE	14,269	95
AMRDO	12,891	57
OPD	6,094	54
SAATH	5,917	51
SRDO	3,637	49
SVDP	6,314	39
VDO	1,748	58
Akhuwat	567,761	42
OSDI	330	0.6
<b>Active Borrower by Microfinance Bank</b>		
KBL	557,082	26
TMFB	385,415	37
FMFB	221,078	35

NRSP-B	325,521	16
FINCA	132,252	5
AMFB	45,643	13
MMFB	90,929	12
U-Bank	22,254	15
ADVANS	2,925	21

Source: Pakistan Microfinance Review 2016

## Chapter 5 Health

**H**ealth is not just an absence of disease but an indicator of wellbeing. Sustainable Development Goal 3, Good health and well-being, recognizes the importance of the life cycle approach to promoting wellbeing. SDG 3 targets a reduction in mortality rate, infant mortality rate, prevention of diseases and communicable diseases, promotion of mental health and wellbeing and reproductive health care.

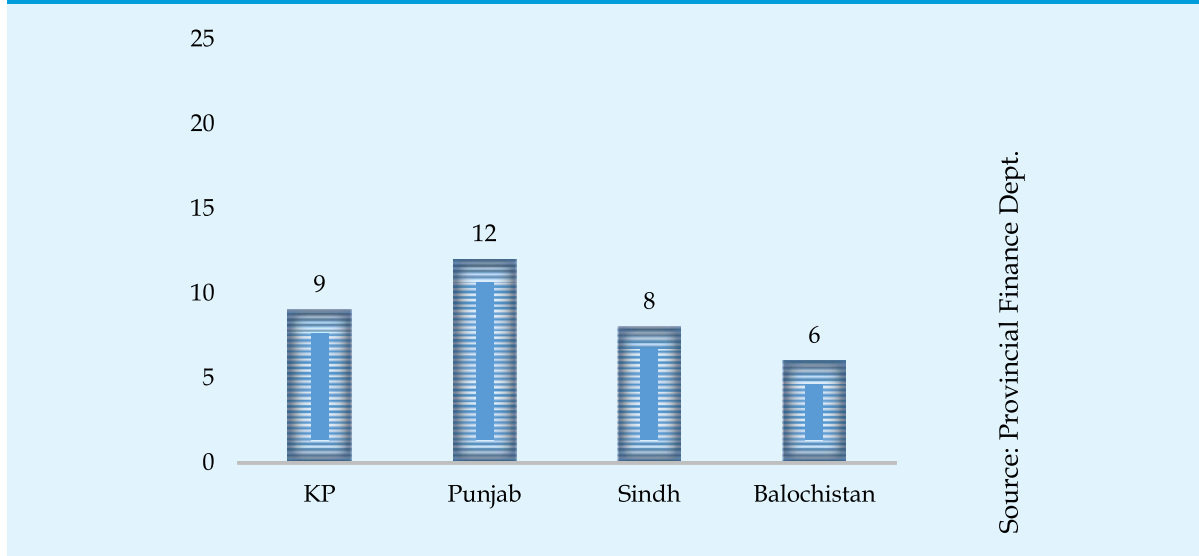
Vision 2025 noted that infant and child mortality rates in Pakistan are declining at a slower pace in comparison to neighboring countries, and that maternal mortality rates are also higher. The inadequacy of rural health services and facilities, lack of education and awareness, and poor infrastructure mar the quality of rural lives. Vision 2025 encouraged the putting in place a system to plan, monitor and evaluate the impact of primary health care, pre and post-natal treatments on health outcomes of people. It also emphasized the strengthening of primary care in rural areas, increasing paramedics and lady health workers, and placing skilled professionals in basic health units (BHUs and rural health centers (RHCs) and for family planning.

The national health policy 2016-2025 envisions “improved health of all Pakistan, especially women and children by providing universal access to affordable, quality and essential health services which are delivered through a resilient and responsive health system....”

Pakistan faces multiple health challenges specifically high infant and child mortality rates, high maternal mortality rates, burden of communicable and non-communicable diseases, malnutrition and mental health. These health issues are equally prevalent in rural areas of Pakistan.

Health indicators largely remain poor. Per capita expenditure on health is low in Pakistan. The WHO recommended per capita health expenditure for a minimum essential health services package is US \$44, while Pakistan spends only US \$37 (Pakistan Economic Survey, 2017). The shortfall is covered by out of pocket expenditures (OOPE) by individuals and families, estimated at 56% of total expenditure on health (WHO 2014).

Provincial share of total public spending on health is low, with Balochistan and KP spending the least on health as a share of total budgetary allocations.<sup>64</sup>

**Fig. 5.1 Budget Allocations for Health 2017-18 (as % of Total Budget)**

Of the total health expenditures in Pakistan, 32% is funded by the public sector and 67% by the private sector of which 90% is out of pocket (OOP) health expenditures. The burden of health care falls on individuals and households. This of course does not take into account the unpaid care work provided by women to family members who are ill, including long term hospice care. The burden placed by issues of mental health has not been studied in great detail for rural women.

## Water and Sanitation

Water and sanitation is linked to many serious diseases, such as diarrhea and infections. It is estimated that 110 children across Pakistan die daily due to water and sanitation related diseases. A third of Pakistanis lack adequate sanitation facilities, mostly in rural areas.<sup>65</sup> In Pakistan, 2 million people lack access to clean water because they live in remote areas, 79 million don't have access to a clean toilet, 25 million people defecate in the open, and more than 19,000 children under 5 each year die from diarrhea.<sup>66</sup> Access to safe water and sanitation is recognized as a human right critical for health and wellbeing, closely linked to other aspects of development such as nutrition, education, poverty and the environment.

Vision 2025 calls for an increase in proportion of population with access to improved sanitation from 48% to 90%. The National Sanitation Policy 2006, and the National Drinking Water Policy 2009 set minimum standards for sanitation and recommended sewerage treatment for high density rural settlements, as well the use of treated effluent for agriculture.<sup>67</sup> The Drinking Water Policy also saw an increased decision making role for women in water management. After the 18<sup>th</sup> amendment and the devolution of power to the provinces, the policies were rendered ineffective.

65 Unicef Pakistan Annual Report 2016

66 <https://www.wateraid.org/where-we-work/pakistan>.

67 National Sanitation Policy Pakistan, 2006

In 2011 a country wide approach for total sanitation was developed, prioritizing community and school led sanitation (30% of rural schools lack drinking water facilities)<sup>68</sup> that was also taken up by the provinces.<sup>69</sup> The Sindh sanitation policy 2017 aims at 100% coverage of latrines in Sindh by 2025, elimination of open defecation, and solid and liquid waste management in 60% of the rural areas and wastewater treatment mechanisms in 40% of rural areas.<sup>70</sup> The Punjab sanitation policy calls on an inclusive approach ensuring equitable distribution of resources to address the sanitation coverage disparities in the Province.<sup>71</sup> The provincial ADP budgets also focus on rural works and sanitation.

### Drinking water

Rural women and girls are central to the provision and management of water, spending significantly more time fetching water than the men and boys.

92% of the rural population has access to an improved source of drinking water, with 62% receiving water from a tube well. 78% of the rural population has access to water at a distance within 30 minutes. 23% of the rural population needs to travel 30 minutes or longer to gain access to clean drinking water. When water is to be fetched from a distance, women and girls are vulnerable as health (carrying heavy loads of water over long distances) and personal security is compromised. Further it reduces the time available for work that can generate wages or food security.<sup>72</sup> In some rural areas when the distance to a water collection source is far, it is men who fulfil this duty using some vehicle (cart, motorcycle) or animal to carry the load. After all this effort, most of the water consumed in rural areas is likely to be contaminated and harmful for health.<sup>73</sup>

### Toilets and open defecation

Inadequate access to sanitation and hygiene is likely to affect poor women and girls disproportionately, as they are often faced with problems related to menstrual hygiene, and personal safety and the burden of disease related to poor sanitation and hygiene is high.<sup>74</sup>

Pakistan is marked by a wide rural urban disparity in terms of sanitation.

21% of the rural population defecates in the open in contrast to only 1% in urban areas.<sup>75</sup> Only 64 % percent of Pakistan's population uses improved sanitation, with a wide disparity between urban (83%) and rural areas (51%).<sup>76</sup>

In the absence of proper toilets, women have to wait until it is dark to defecate in the open, exposing them to the risk of sexual harassment or assault. If they delay these bodily functions or use unsanitary toilets, they are at risk of contracting health issues such as urinary tract infections, chronic constipation and mental stress.<sup>77</sup>

68 Pakistan Educations statistics 2015-16

69 Pakistan Approach to Total Sanitation, 2010

70 Sindh Sanitation Policy, 2017

71 Punjab Sanitation Policy, 2015

72 Masroor Ahmed. The Water Blog, "Women in Water" in Pakistan Shows the Way. World Bank, 2012

73 UNICEF.2016. Pakistan Annual Report.

74 Sida. 2015.Women, water, sanitation, hygiene.

75 Improve Access to Sanitation, Progress Report 2013-15, UNICEF

76 Ibid

77 Sida, 2015Women, water, sanitation, hygiene.



29% of rural schools lack toilets;<sup>78</sup> Qualitative studies reveal that girls drop out from school due to absence of proper sanitation facilities in schools, especially in their adolescence due to the shame and stigma surrounding menstruation. Further the lack of sanitary materials (unavailable or unaffordable) has an adverse effect on the health of girls and women. Inadequate access to water also leads to low incidence of handwashing; frequent handwashing can reduce diarrhea cases by 35% and also reduce overall morbidity.<sup>79</sup> Sanitation is further compromised by the lack of waste disposal at household and community level. Only 6% of rural households have access to garbage collection/ waste disposal and only 10 percent of sewerage is effectively treated.<sup>80</sup>

### Key health issues of rural women

The primary non-communicable health issues confronting women are often related to nutrition, sexual and reproductive health and maternal morbidity. Life expectancy for women is 66.5 years.

Women in Pakistan marry young and begin child bearing soon after. The total fertility rate is 3.8, slightly higher for rural women at 4.2 children per women ages 15-49. The median age of marriage has gone up in recent years; it is 19 in rural and 21 in urban areas with one or two percentage point differences across provinces. Median age at first birth is 22 with little difference between urban-rural and provinces (PDHS 2012).

Social norms dictate that women marry early and there is social pressure to have the first child soon thereafter. However early and child marriage is on the decline, with 19 as the median age of marriage in rural areas and 21 years in urban. The percentage of young girl's ages 12-16 that are married is only 1.7% (Table 5.1 below)

**Table 5.1: % of Rural Women (ages 12 and above) by Marital Status**

Age Group	Currently Married
12-14	0.1
15-16	1.7
17-18	11
19-20	29
21-25	55
26-30	82
31-35	93
36 and Over	85

Source: Estimated from PSLM 2014-15

The average age of marriage has risen over the years; even so 41% of young rural women in the age group 18-25 are married and by age 35, approximately 88% of rural women are married (PSLM 2014/15).

78 Pakistan Education statistics 2015-16

79 Center for Disease Control and Prevention. Global WASH Fast Facts.

80 WASH situation in Pakistan, Wateraid. 2016

Given the importance of reproductive health for women, this section briefly touches on some key reproductive health issues faced by women, especially with regards to their childbearing role.

### Antenatal Care

To avoid obstetric complications and reduce the risk of adverse pregnancy outcomes women are encouraged to go for antenatal checkups during their pregnancy at least 4 times (WHO recommended). These visits are essential to monitor the health of the mother and the child, yet many women and their families are reluctant to visit a doctor in the absence of any problem or complication. Overcoming mobility constraints and misperceptions about visiting health providers, women who are able to negotiate these visits are one step forward in the process of empowerment.

**Table 5.2: % of Women (ages 15-49) receiving Antenatal Care**

Province	National	Rural	Urban
<b>National</b>	<b>73</b>	<b>67</b>	<b>86</b>
KPK	64	61	80
Punjab	78	75	87
Sindh	72	59	87
Balochistan	47	41	65

Source: Estimated from PSLM 2014-15

Fewer rural women access antenatal care as compared to urban women, indicative of issues regarding access to care. Access to ANC visits also improves the likelihood of the birth being attended by a skilled provider.

Most childbirth takes place at home in rural Pakistan, attended by traditional birth attendants (dais) though this has changed in recent years. Even so 55% of women still give birth at home, the figure going as high as 62% in rural Sindh. More women gave birth in private hospitals even in the rural areas than in government hospitals.

**Table 5.3: % Distribution of Married Women (ages 15-49) By Place Delivery**

Province	Home		Govt. hospital		Private hospital	
	Rural	Urban	Rural	Urban	Rural	Urban
<b>National</b>	<b>55</b>	<b>24</b>	<b>13</b>	<b>25</b>	<b>32</b>	<b>51</b>
KP	51	25	19	36	30	38
Punjab	51	25	12	26	36	49
Sindh	62	19	12	19	26	62
Balochistan*	71	43	18	42	10	15

Source: Estimated from PSLM 2014-15

Note\*: Security issues impeded data collection in Baluchistan and reliability is uncertain

Relatively fewer births are attended by a skilled birth attendant (SBA). The traditional dai, trained or untrained remains an important service provider for 39% of rural women.

**Table 5.4: Type of Attendant Assisted During Last Delivery**

Province	SBA		TBA/Trained Dai		Others	
	Rural	Urban	Rural	Urban	Rural	Urban
<b>Rural areas</b>	<b>46</b>	<b>77</b>	<b>39</b>	<b>18</b>	<b>15</b>	<b>5</b>
KP	44	67	18	15	38	18
Punjab	50	77	44	20	6	4
Sindh	40	82	42	14	18	4
Balochistan	29	57	40	29	31	14

Source: Estimated from PSLM 2014-15

Note: Skill Birth attendant include Doctor, Nurse, and Midwife; Others includes LHW etc.

### Family Planning

Desired family size remains high for urban women at four children, which contributes to low contraceptive usage among younger women who want to complete their families. Overall contraceptive prevalence rate is estimated at 35%. The use of modern contraceptive methods is low, with only 23% rural ever married women using it.

Currently married rural women have higher unmet need of family planning as compared to urban women.

**Table 5.5: % of Currently Married Women (ages 15-49) with Unmet Family Planning Needs**

Province	Rural	Urban
<b>National</b>	<b>22</b>	<b>17</b>
KP	26	22
Punjab	18	17
Sindh	25	17
Balochistan	33	25

Source: PDHS report 2012, pg 106

Other than the issues of quality of care, son preference, and desired family size, the low contraceptive prevalence rates and high unmet need can be linked to the side effects, or fear of side effects, that modern contraceptive usage might entail. For rural women with their heavy burden of work such side effects may adversely affect their family life and ability to manage their work.

**Table 5.6: % of Women Who Ever Experienced Side Effects of Contraceptive Use**

	Rural	Urban
% of women experienced side effects	23	17
<b>Type of Side effect</b>		
Excessive Bleeding	32	26
Irregular menses	39	33
Other	61	61

Source: PDHS report 2012-13, page 101, table 7.10

### Impediments to Seeking Health Care

Often women cite a number of reasons that impede their access to health care services, such as facilities. Some of the barriers identified were lack of child care and transport, distance to facility and lack of a male relative to accompany them. 72% of rural women encounter at least one such problem that limits her basic right to seek health services. 61% of rural women felt constrained as they did not have a male relative, or an elderly female to accompany them.

**Table 5.7: Reasons for not seeking healthcare-% Women (ages 15-49)**

Region/Province	Getting Permission	Lack of Money	Distance to Facility	Not wanting to go Alone	Transport	At least one problem accessing health care
<b>Rural Areas</b>	<b>21</b>	<b>36</b>	<b>47</b>	<b>61</b>	<b>50</b>	<b>72</b>
KP	37	61	69	80	69	90
Punjab	11	22	32	50	34	62
Sindh	30	48	68	74	76	86
Balochistan	60	66	74	77	77	85
<b>Urban Areas</b>	<b>11</b>	<b>17</b>	<b>17</b>	<b>37</b>	<b>21</b>	<b>45</b>
KP	20	38	32	52	31	64
Punjab	10	14	13	34	16	42
Sindh	8	16	18	37	24	46
Balochistan	44	48	53	57	54	67

Source: PDHS Report 2012-13; pg. 146, Table 9.11

Attempts to reduce maternal, neonatal and infant mortality in Pakistan have had modest success, often attributed to a low awareness and female education, high fertility, poverty and malnutrition (resulting in low birth weight babies, and inadequate penetration of life-saving healthcare interventions.<sup>81</sup> Social determinants of health and inequities and gender disparities in health care provision need to be addressed if SDG 3 is to be achieved.

81 Bhutta ZA, Hafeez A, Rizvi A, et al. Reproductive, maternal, newborn, and child health in Pakistan: challenges and opportunities.

## Rural Work and Women's Health<sup>82</sup>

Nutrition is an important indicator to measure the status of health. Pakistan has some of the highest rates of child under-nutrition. About 45 per cent of children under five are stunted and 11 per cent are wasted. This proportion is increasing despite respectable rates of economic growth.

**Table 5.8: Stunting and wasting in children under 5 years**

	Stunting	Wasting
Female	42	10
Male	48	12
Total	45	11
Rural	48	11
Urban	37	10

Source: Pakistan Demographic and Health Survey 2012-2013 pp 165

Although girls tend to perform poorer than boys on many social indicators in Pakistan, data shows a higher prevalence of under-nutrition amongst boys under 5 years of age as compared to girls (Table 5.8 above). There are many factors such as the preceding birth interval (if less than 2 years, children are likely to be stunted), mother's body mass index and nutritional status, socio-economic status etc. Girls have an anthropometric advantage at birth, but the reasons are not well understood. Higher malnutrition among boys could reflect gender norms, where boys are encouraged to be more active than girls hence expend more energy in relation to their calorie intake, or it could be reflective of data anomalies and a rural bias in the data. There are also stark inequalities in children's health status in urban and rural areas, with a significantly higher percentage of stunted children in rural areas. This urban-rural inequality in child under-nutrition is seen to be much sharper than gender disparities.

Research shows that over half of the women in Pakistan are malnourished, with a body mass index (BMI) that is above or below the normal. About 14 percent of women are thin and over 40 percent qualify as obese or overweight. This double burden of malnutrition, where under-nutrition and obesity occurs in the same population, is more pronounced around rural urban divisions. Although a higher proportion of women have normal BMIs, there are also more women that are thinner as compared to the national average. The situation reverses in urban areas where a higher proportion of women are over-weight or obese.

**Table 5.9: Nutritional status of women**

	Normal (BMI 18.5-24.9)	Thin (BMI <18.5)	Over-weight or obese (BMI ≥ 25)
Rural	50	17	33
Urban	38	7	54
National	46	14	40

Source: Pakistan Demographic and Health Survey 2012-2013

82 This section has been authored by Haris Gazdar and, Amna Akhtar of the Collective for Social Science Research (CSSR)

Women's health can be assessed through various indicators such as the BMI. In Pakistan, about 14 percent of women of reproductive age are thin and over 40 percent qualify as obese or overweight. This double burden of malnutrition, where under-nutrition and obesity occurs in the same population, is more pronounced around rural urban divisions. Although a higher proportion of rural women have normal BMIs, a significant proportion of rural women are thinner as compared to those in urban areas. The situation reverses in urban areas where a higher proportion of women are over-weight or obese.

The relationship between child and mother health shows that children born to mothers who are thin are more likely to be stunted and wasted versus those born to mothers who are healthy or obese (Table 5.10 below).

**Table 5.10: Nutritional status of children by mother's nutritional status**

	Stunting	Wasting
Thin (BMI <18.5)	55	17
Normal (BMI 18.5-24.9)	47	12
Overweight/obese (BMI ≥25)	35	6

Source: PDHS 2012

Research also shows that women's work, particularly in agriculture may also negatively impact their own and their child's health and nutrition. A longitudinal study for LANSAs (Leveraging Agriculture for Nutrition in South Asia<sup>83</sup>) research in Pakistan sought to investigate the impacts of women's work in agriculture on their own and their children's nutrition in rural areas of Sindh. It found that women who worked in cotton harvesting were more likely to be under-nourished and had significantly lower BMIs as compared to other workers. It also found that mothers who do cotton picking tend to have children who are stunted and wasted (Table 5.11 below). This effect is calculated after controlling for other factors such as maternal and paternal education, household wealth quintiles, infant age, infant sex, maternal parity and maternal height.

**Table 5.11: Nutritional status of children by mother's work**

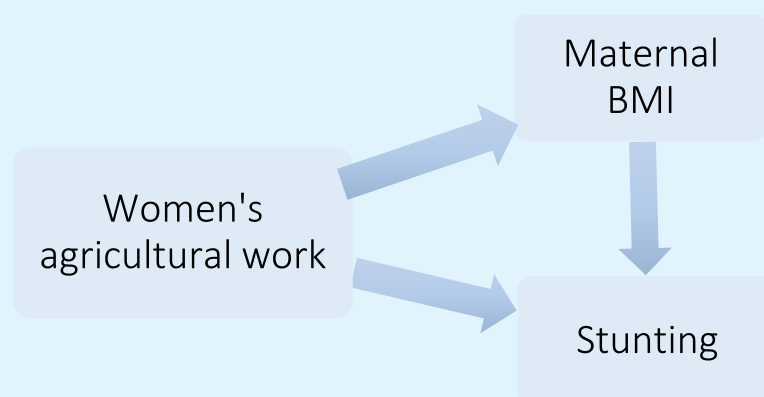
		Stunting	Wasting
Overall		45	12
Cotton picking	Yes	54	15
	No	42	11

Source: Women's Work and Nutrition survey, CSSR and LCIRAH, 2016

Women's work in agriculture has a direct impact on their own and their children's health and nutrition.

83 Leveraging Agriculture for Nutrition in South Asia (LANSAs) is a multi-country research consortium funded by the Department for International Development (DFID) UK; however, the views expressed do not necessarily reflect the UK Government's official policies.

**Fig. 5.2: The relationship between women's work in agriculture and mother-child nutrition**



The work adds a burden on their time and energy. These findings are significant because they help to unravel the various effects of women's agricultural work on nutrition and highlight the difficult trade-off faced by poor rural women whose work in agriculture is driven by the need to support household consumption in the first place. The multi-faceted nature of under-nutrition means that several sectors and strategic efforts have to come together to ensure the health and well-being of rural women, particularly those working in agriculture.

### Catastrophic Health Expenditures

Equity in health and health care is a guiding principle of the health policy documents, to serve the poor and marginalized, as they lack sufficient resources to finance their socio-economic wellbeing including health. The share of total health expenditures in Pakistan as a percentage of GDP is quite low at 0.5-0.6 per cent which is insufficient to meet the needs of a growing population. The 2013/14 HIES survey shows that around two-third of the population meets their health expenditures from their own pockets.

When expenses on health comprise a high percentage of income and consumption expenditures, it compels poor and low income families to adopt coping strategies that risk pushing them into poverty. It forces them to make difficult decisions such as to take out loans, reduce essential and nutritional consumption, sell assets and reduce or eliminate investments in the wellbeing and education of children.<sup>84</sup> Out of pocket expenditures on healthcare in Pakistan are one of the highest estimated at 87% of total private expenditure on health.<sup>85</sup>

The estimations of the prevalence and intensity of catastrophic health expenses, using HIES 2013 data, show that if these are too high they push households into poverty.<sup>86</sup> Table 5.12 below measures the impact of catastrophic health expenditures on consumption based

<sup>84</sup>

<sup>85</sup> World Health Organization Global Health Expenditure database. Accessed: <https://data.worldbank.org/indicator/SH.XPD.OOPC.ZS>

<sup>86</sup> Kunwal, N. 2014. Health Financing and its Welfare Impacts: The Case of Marginalized and Other Socio-Economic Households in Pakistan. Unpublished MPhil Thesis, PIDE

headcount poverty across the regions. This means that depending on whether the consumption expenditure of a household is less or more than the poverty line estimated at PKR 3,000 per capita, it is deemed poor or non-poor. The analysis finds that headcount poverty was 27% when health expenditure is included. However, it goes up by 5 percentage points to 31% if health expenditures are excluded from consumption expenditure since, strictly speaking, it is not an expenditure by choice. The impact due to health expenditures was 18%, more in urban areas (23%) than rural areas (16%).

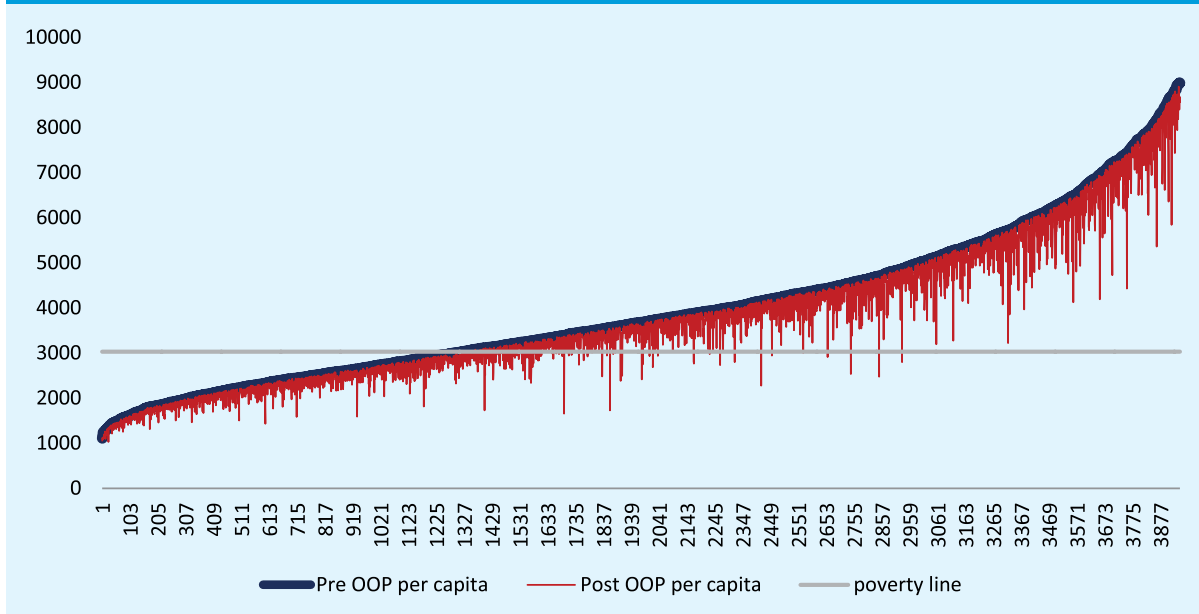
**Table 5.12: Poverty Impact of Out-of-Pocket Health Payments**

Measures	Rural	Urban	National
Pre-payment head count poverty (%)	33	14	27
Post payment head count poverty (%)	38	18	31
Poverty impact (PI=net-gross as points)	5	3	5
Percentage Point Change (100* PI/gross as %)	16	23	18

Source: Estimated from HIES 2013/14

Figures 5.3a-c explain the impact of out of pocket (OOP) health payments on poverty. The pre and post payment health expenditures and total consumption expenditures along with poverty line are plotted against the cumulative distribution of households by per capita consumption (ranked in ascending order). Pre OOP consumption refers to consumption expenditures that include health payments. When these are excluded from the consumption expenditures, the amount is reduced and is termed as post OOP.

**Fig 5.3a: Impact of OOP Health Expenditures on Household Consumption Distribution**



Note: The analysis includes 3,949 households. 334 households from upper quintile were dropped as they did not have catastrophic health expenditures.

Pre OOP are consumption expenditures that include health payments, while post OOP excludes them.

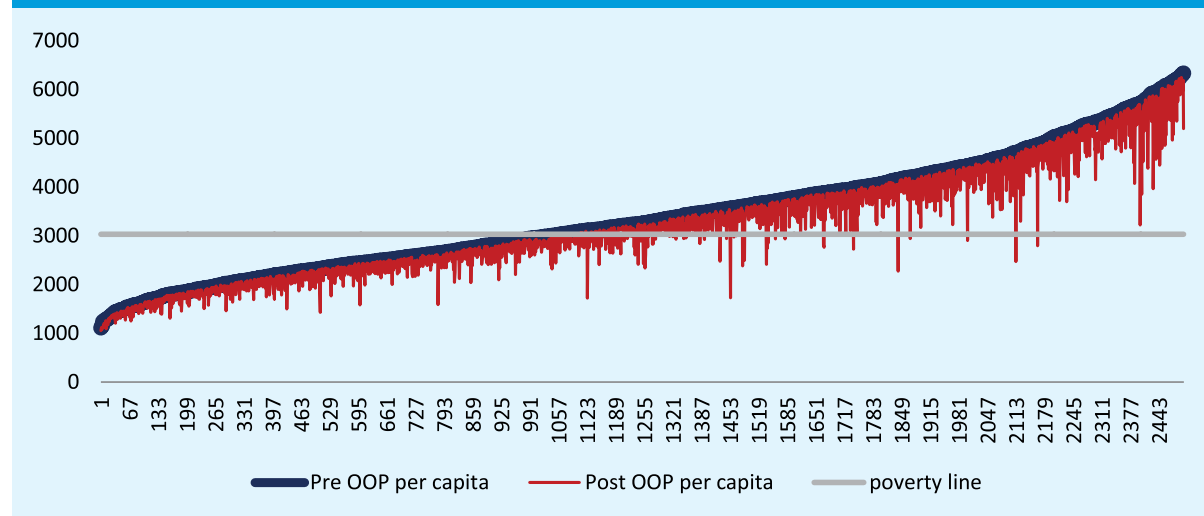
Source: Estimated from OOP Health Survey 2013/14



The vertical axis clearly shows that some households are pushed into poverty or are pushed closer to the poverty line due to health expenditures. It is also evident from the graph that health expenditures are greater at higher values of consumption expenditure but it is mostly the households at the middle and lower end of the graph that are dragged into poverty due to health expenses, as depicted by the red lines.

Figure 5.3b below shows the impact on rural households of such out of pocket health expenditures.

**Fig. 5.3b: Impact of OOP Health Expenditures on Consumption Distribution of Rural Households**

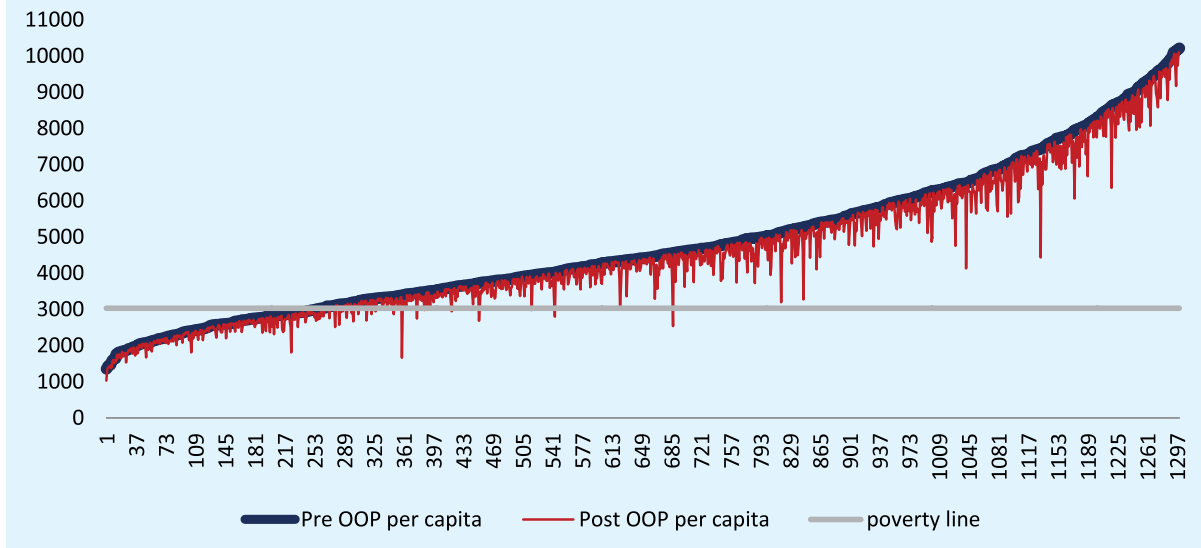


Note: The analysis includes 2500 rural households. 298 households from upper quintile were dropped as they did not have catastrophic health expenditures.

Source: Estimated from OOP Health Survey 2013/14

The impact on urban households is similar, with many pushed closer to poverty and fewer households pushed below the poverty line (Fig. 5.3c below).

**Fig. 5.3c: Impact of OOP Health Expenditures on Consumption Distribution of Urban Households**



Note: The analysis includes 1300 households. 185 households from upper quintile were dropped as they did not have catastrophic health expenditures

Source: Estimated from OOP Health Survey 2013/14

## Section III Rights, Vulnerabilities and Agency

### Key Findings

#### Poverty

12% of rural households are headed by females. 9% of the poorest households have female headship compared to 20% of the upper consumption quintiles- a difference is attributed to male migration in these well off households as 20% of the top twenty percent households receive overseas remittances

Women in 37% of the poorest households are in the labour force

Headcount poverty rates have dropped dramatically for the ultra-poor (below 75% of the poverty rate) from 25% in 2011 to 13% in 2016

The amount of BISP cash transfers should be higher to reduce consumption poverty

Cash transfers when directed to women using objective poverty scores can empower women socially and politically

#### Social protection

- Safety net programs in Pakistan are fragmented with limited coverage and often duplicating each other.
- Benazir Income Support Program with its unconditional cash transfers not only empowered women but also brought improvements in their control over BISP transfers, decision making power within households, food consumption, nutrition and living standard.
- Rural women are largely excluded from social security interventions as they are not part of the formal economy.

#### Violence against Women

- 4 out of 10 women (40%) in Pakistan experience physical or emotional spousal violence over their lifetime.
- 29% of rural women experienced physical violence, 12% experienced violence during pregnancy.
- 36% of rural women experienced emotional violence
- Less than 4% of rape cases results in convictions.
- 34% of the women surveyed had experienced online harassment.

### Sexual and Reproductive Health and Rights

- 50% of rural women are married by age 24 years, and 90% by age 35.
- 1.35% of rural women have any say in the decision to marry, whom to marry and when to marry.
- 60% of the total population of Pakistan is covered by the family planning and primary healthcare program.
- The fertility rate of women in rural areas (aged 15-49) has declined from 5.6 in 1991 to 4.2 in 2012.
- Contraceptive prevalence is low. 69% of currently married women in rural areas are not using any form of contraceptives, and only 23% use modern methods.
- Only 2.2 % of rural married women are able to decide the number of children they want.
- 1.4% of the rural women have undergone an abortion. The national abortion rate is 50 per 1,000 women (15 - 49 years).
- 75% of ever married women had not been exposed to family planning messages.

### Political Participation

- Total seats for women in union council was cut down from 36,000 to 24,000 in 2005.
- There are 29,434 women councilors out of a total 149,799 councilors, in local governments. i.e. 19%
- There are 42 million registered women voters. An estimated 10 million women are missing from the electoral rolls.

### Women Economic and Social Empowerment (WESE) Index

Assessing women's status across a composite index that includes 4 dimensions and seven indicators of labour force participation, education, health, and awareness (on a scale of 0 to 1) reveals that only Punjab is 0.5, KP is 0.35, Sindh is 0.3 and Balochistan is a low 0.21. This means that in no province are women near achieving economic or social empowerment.

Inequalities between high and low index value districts show that KP has the most inequality, followed by Balochistan. Punjab is better off with the low value district at 69% of the high value district.

Including the indicators of attitudes towards spousal violence and age at marriage, pushes the indicator up, as non-acceptance or low tolerance for spousal violence and an increase in the mean age of marriage has a positive effect on women's empowerment.

## Chapter 6 Poverty

There has been an increased focus on rising inequalities globally and nationally, despite the steady decline in poverty rates. This is recognized in the Sustainable Development Goal (SDG) agenda where Goal 1 is to “End poverty in all its forms everywhere”. The aim is not just to reduce the proportion of those living under \$2 per day, but also address the different dimensions of poverty, implement social protection systems, improve access to economic resources and basic services, and reduce exposure to climate, environmental and other extreme shocks and disasters.<sup>87</sup>

In order to tackle the high poverty rates, the Government of Pakistan initiated the Pakistan Poverty Alleviation Fund (PPAF) in 1997, and formulated the Poverty Reduction Strategy Program (PRSP) to track the macroeconomic environment and poverty outcomes and develop strategies to address it.<sup>88</sup> The “People first” pillar included in Vision 2025 also aims for poverty reduction and enhancement of human capital through quality education and health facilities. In 2008 the flagship social protection program, Benazir Income Support Program (BISP) was launched to provide cash transfers to women in poor households as determined by a poverty scorecard.<sup>89</sup> The Pakistan Baitul Mal, with its range of cash transfers through zakat and other programs such as education stipends, marriage grants etc. also target the poor but does not rely on measures such as the poverty score card. Nevertheless, the Zakat and BISP, the two social safety net programs, targeted 8% of the total population and reached 41% of the poor population (HIES 2013/14).

### Measures of Poverty

Pakistan has recognized that its current measures of poverty based on calorie consumption do not suffice. This is particularly true for rural households where work and lifestyle require higher calories consumption than the estimated 2350 calories per day. Rural poverty estimates have been consistently higher than the national or the urban estimates. According to one estimate 77 million Pakistani’s or 38% of the population was poor in 2015, of which 41% is rural and approximately 32% are urban.<sup>90</sup> Poverty however is not a stagnant state, as households can be in chronic poverty or transient or occasionally poor. It is these latter households that are vulnerable and can be pushed into poverty as a result of fluctuation in incomes, unforeseen health expenditures or other external shocks. In Pakistan, the movement in and out of poverty are much greater than net changes in poverty ratios (Kurosaki, 2006; Arif and Faiz, 2007).

An estimated 57% of the rural population is deemed vulnerable, with almost 40% of the rural non-poor population falling into this category. Households most vulnerable to poverty

87 <https://sustainabledevelopment.un.org/?page=view&nr=181&type=230&menu=2059>

88 PRSP Annual Report 2015-16

89 <http://bisp.gov.pk>

90 Jamal H. Poverty and Vulnerability Estimates: Pakistan, 2016. SPDC

are those with a large family size (more than 9 members), below Matric schooling of head of household and spouse, and occupational status of sharecropper. Households less vulnerable to poverty were those where the spouse of the head of household had Matric and above education.<sup>91</sup> Thus a multidimensional approach to poverty alleviation and reduction is required that addresses inequalities and gender disparities in health, education and other social dimensions of wellbeing.

The Multi-Dimensional Poverty Index (MPI) was adopted by the Planning Commission of Pakistan in 2016 as it enables comprehensive and more dynamic poverty estimates. The MPI is an opportunity based poverty measure as opposed to the earlier consumption based poverty measure in use. It measures lack of opportunities, vulnerability and deprivation of basic competences (CPAN, 2014).

### MPI poverty definitions

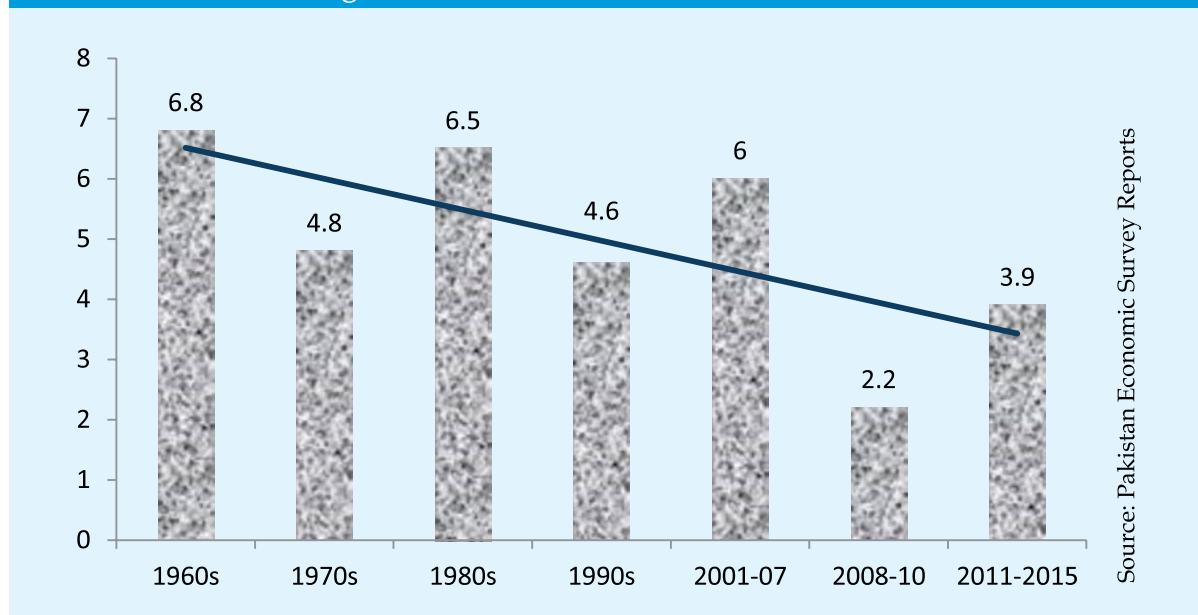
The MPI is calculated on the basis of various deprivations against three domains – education, health and living standards. The MPI index delivers a weighted score between 0 and 1 with a higher score indicating a greater level of MPI poverty. The MPI poverty categories are defined as follows:

- Severely MPI poor – deprived on at least half of the weighted deprivations (MPI Index > 1/2)
- MPI poor – deprived on at least a third of the weighted deprivations (MPI Index > 1/3)
- Vulnerable to MPI poor – deprived on at least a fifth of the weighted deprivations (MPI Index > 1/5)

### Economic Growth and Poverty

The earlier “money-metric” approaches i.e. lower level of income or consumption that defined a consumption based poverty where poverty line is set to fulfil 2350 calories per adult per day money resulted in the strange phenomenon where poverty rates remained impervious to overall economic growth (Fig. 6.1 below).

Fig. 6.1: GDP Growth in Pakistan: 1960-2015



Though economic growth was at 5% on average, this did not always translate into a reduction in poverty that also fluctuated considerably (Annex 6.1 Table 6.1). While the incidence of poverty tended to decline most when the economic growth rate was high (e.g. in the 1980s and 2001-2007), it also declined when the growth rate was low (in the 1970s and 2008-10) and increased when the growth rate was high (in the 1960s). This effect could be due to the marginal impact of the economic growth on the informal economy on which most of the poor rely, growth in overseas remittances that bolster consumption expenditures and economic activity, increase in rural microfinance and targeted subsidies and emergence of BISP as a social safety net program (Khan et al., 2015).<sup>92</sup>

On the other hand the MPI shows a consistent decline in headcount poverty from 2004 and onward, both in rural and urban areas and in all the provinces, though deprivation is much high in rural areas and in Balochistan province (Table 6.2a below and Annex 6.2 Table 6.2 Decline in MPI 2004 to 2015).

Table 6.2a: Rural Multidimensional Poverty Index (MPI %)

Province	2004/05	2014/15
<b>National</b>	70	55
KP	73	58
Punjab	63	44
Sindh	88	76
Balochistan	92	85

Note: Estimated from PSLM, multiple years Source: UNDP, OPHI & PES 2015/16

<sup>92</sup> As estimated from HIES 2013/14, the Zakat and BISP, the two social safety net programs targeted 8% of the total population and targeted around 41% of the poor population.



Despite the substantial reduction in rural poverty from 70% to 55% nationally, the level of deprivation remains high especially in Sindh and Balochistan. The contribution of different indicators to headcount poverty has also declined yet the three indicators of education still contribute around 42 percent in MPI (Table 6.3a). A reduction in MPI and headcount poverty can reduce regional disparities through improved resource allocations if the goal of eliminating poverty is to be achieved. (Annex 6.2b Table 6.3)

**Table 6.3a: Contribution of MPI Indicators to Rural Poverty Headcount**

Indicators	2004/05	2014/15
<b>Education</b>	<b>42</b>	<b>41.5</b>
Years of Schooling	28	29
School Attendance	11	10
Educational Quality	3	2.5
<b>Health</b>	<b>24.1</b>	<b>25.8</b>
Access to Health Facilities	18	20
Full Immunization	1.3	2.1
Ante-natal care	2.3	1.9
Assisted Delivery	2.5	1.8
<b>Living Standards</b>	<b>24.3</b>	<b>21.8</b>
Improved walls	2.2	1.9
Overcrowding	2.3	2.5
Electricity	2.4	1.4
Sanitation	6.9	5.6
Water	1.8	1.7
Cooking Fuel	8.7	8.7
<b>Assets</b>	<b>10.7</b>	<b>10.3</b>
Assets	7.9	6.2
Land & Livestock	2.8	4.1
<b>Total</b>	<b>100</b>	<b>100</b>

Source: UNDP, OPHI & PES Reports

## The Correlates of Poverty

The correlates of poverty are highly associated with the demographic profile of the household, livelihood opportunities and asset base. Demographic factors include household size, dependency burden, whether head of household is female etc. The location, whether rural or urban also matters since availability and access to opportunities available to households vary by region. The probability of being chronically poor is less if human capital is high (as gauged by education), health indicators are good, especially child and infant mortality and there are low out-of-pocket health expenditures. Poverty and deprivation, both short and long-term, are associated with assets i.e. land & livestock ownership and possession of liquid assets.

The data from the Household Integrated Income and Consumption Survey (HIICS 2015) provides a profile of poverty, though the official poverty figures are not yet published. Household monthly consumption expenditures were estimated using the value of both the food and non-food (non-durable) items. Quintiles were established using per capita expenditure, with each quintile representing 20 percent of the households.

Overall approximately 11% of the households are headed by females (Table 6.4a below), higher in rural areas than in urban areas. More households are headed by females in upper quintiles, probably a result of male migration, both within the country and overseas; other factors such as the law and order situation and the prevalence of customary practices and feuds that target men.

Quintile	Rural	Urban	National
Quintile 1	9	5	8
Quintile 2	11	6	9
Quintile 3	13	7	11
Quintile 4	15	9	12
Quintile 5	20	12	15
<b>Overall</b>	<b>12</b>	<b>9</b>	<b>11</b>

Note: Quintiles estimated using per capita monthly food and non-food consumption expenditures  
Source: Estimated from HIICS 2015-16

The poorest households in the bottom 40% of the population (Quintile 1 and 2) have 9% and 11% female headed households.

The higher female headship in the upper quintiles is borne out by data in Table 6.4b below. Almost 42% and 44% of female headed households in Q 4 and Q5 respectively receive remittances from overseas as compared to only 16% (Q4) and 20% (Q5) of all households in these quintiles.

Quintile	All Rural HH	Female headed Rural HH
Quintile 1	3.4	16
Quintile 2	6.5	27
Quintile 3	11	29
Quintile 4	16	42
Quintile 5	20	44
<b>Overall</b>	<b>8.8</b>	<b>30</b>

Source: Estimated from HIES 2015-16

Overall, 8 percent of the Pakistani households receive overseas remittances, more in rural areas than the urban areas (Annex 6.3 Households Receiving Overseas Remittances, Table

6.5a, and b). Household wellbeing, as measured through per capita consumption and quintile, is positively associated with overseas remittances, with a higher percentage of the households in Quintile 4 and 5 receiving overseas remittances, compared to a small percentage of Quintile 1 and 2 households.

Overseas male migration has led to more female headship, both in rural and urban areas (Annex 6.3 Table 6.5b), since 29% of the overseas remittances receiving households were found to be headed by females; in Quintile 5, approximately 41% of the remittances receiving households are headed by females.

Female illiteracy is high among the bottom quintiles and education is low. 89 percent of the women are either illiterate or barely literate women (with up to 5 years of education), and very few have education of grade 11 and above in the lowest quintile (Annex 6.4 Table 6.6a-c). The situation is somewhat better in the upper quintiles, yet even here a large percentage of women remain illiterate or have primary schooling only.

### Socio-demographic Characteristics of Poor Households

A total of 30% of households are poor, 40 % in rural areas and 16% in urban. An analysis of the bottom 25% households considered poor (Table 6.7 below), reveals less poverty in female headed households (23%) as compared to male headed households (32%) overall and across regions. This could be the result of nuclear families whose primary (male) earner is working in another city or province or overseas and remittances are the major income source of these households. Alternatively, if the primary male earner is deceased the family may be receiving social assistance either through informal or formal sources; indeed poverty rates are higher at 59 percent among households receiving some form of social assistance (Zakat, Usher and BISP).

**Table 6.7: Poverty Rates by Household Characteristics**

Socio-Demographic Characteristics	Rural	Urban	National
Overall*	40	16	30
<b>Household Headship</b>			
Female	29	9.4	23
Male	41	16	32
<b>Maximum Education in Household</b>			
Illiterate	54	41	52
1-4 grades	60	46	58
5-9 grades	42	28	38
10-11 grades	30	15	23
12 and above grades	18	4.9	10

Household size (in numbers)			
1-4	17	3.4	12
5-7	41	15	31
8-9	56	31	48
10 and above	59	34	52
Dependency Ratio **			
Low	20	6.9	15
Medium	42	18	34
High	58	29	49
Status of Social Cash Assistance (Zakat or BISP)			
Not receiving	37	14	28
Receiving	60	52	59

Note: Bottom 25% is assumed as poor

\* population weights were used due to which bottom quartile was found at 25%

\*\* Dependency ratio is number of dependents dependent (below 15 years and above 64 years of age) divided by number of independents (ages 15-64 years). Low dependency= 0-0.5, medium = 0.51-1 and high = >1

Source: Estimated from HIES 2015/16

Poverty rates (of the bottom 25% considered poor) are 5 times less among the households that have at least one member with grade 12 and above education, compared to those who are illiterate. This ratio is more heterogeneous in urban areas (8:1) than the rural areas (3:1) that could be due to more inequality in urban areas and lack of job opportunities in rural areas. Two demographic factors, household size and dependency ratio, have a positive relation with poverty, suggesting that high fertility which contributes to a rise in child dependency and family size, is likely to strain household resources and push it into poverty.

### Labor Force Participation

The link between economic growth and poverty reduction is primarily through job creation or employment, alleviating household poverty through provision of livelihood opportunities. However, despite engagement in the labor market, households remain in poverty; low paid, insecure jobs do not safeguard against poverty. A higher percentage of the adult population, both female and male, is participating in labor market among the bottom quintiles compared to the upper quintiles (Table 6.8 below). It is likely that most of these households are engaged in poor quality jobs i.e. seasonal and part time, low paid jobs, or are unpaid family workers and own account workers.

**Table 6.8: Labor Force Participation Rates (15-64) by Quintile (Per capita Consumption)**

Quintile	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Quintile 1	37	86	60	23	83	52	35	85	59
Quintile 2	29	84	55	16	82	48	25	84	53
Quintile 3	25	80	51	13	80	47	21	80	49
Quintile 4	23	80	50	10	77	44	17	78	47
Quintile 5	19	65	40	12	70	41	14	69	41
<b>Overall</b>	29	82	54	14	77	45	24	80	51

Source: Estimated from HIES 2015/16

Poverty is highly associated with type of employment and there is a strong relationship between poverty and vulnerable employment as majority of the poor are self-employed (agriculture) and contributing family workers. Ironically, the incidence of poverty is the highest among individuals who are paid employees (Table 6.9 below)

**Table 6.9: Poverty Rates (%) among Employed (age 15-64) by Type of Employment**

Type of Employment	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Employer	-	1.6	1.6	11	2.3	2.5	11	2.1	2.3
Paid worker	51	39	42	20	14	15	40	28	30
Own-account (non-agriculture)	22	30	30	16	12	12	20	22	21
Own-account (agriculture)	37	31	32	19	15	15	36	30	31
Unpaid family helper	39	35	37	31	8.1	13	38	28	34

Source: Estimated from HIES 2015/16

Own account non-agriculture workers appear to be better off, with lower poverty rates than that of paid workers.

## Working Poor and Social Assistance

The working poor are defined as “the households in which at least one member (ages 15-64) is working and the household is in the bottom 25 percent of the population based on per capita monthly consumption expenditures”. At individual level, working poor are those workers (ages 15-64) who are working and belong to poor households in the bottom quartile.

32.4% households are working poor at the national level, with higher level of working poverty in rural areas as compared to urban areas. At individual level, there are more working poor females both in rural and urban areas compared to males.

**Table 6.10: Working Poor (%)**

Poverty	Rural	Urban	National
At household level	42	17	32
At individual level (ages 15-64)	45	19	36
Females	49	27	45
Males	43	17	33

Note: Bottom 25% is assumed as poor

Source: Estimated from HIES 2015/16

Despite being in the labour force, poor households require social assistance. Labor force participation is much higher among the social assistance recipients compared to non-recipients (Table 6.11 below). Female participation among the rural recipient households is almost double that of non-receiving households and much higher than that of urban receiving households. The dimensions of rural poverty are clearly different from urban poverty, more so for women.

**Table 6.11: Labor Force Participation (ages 15-64) by Status of Social Assistance**

Region	Receiving Social Assistance			Not Receiving Social Assistance		
	Female	Male	Total	Female	Male	Total
Rural	41	85	62	28	81	53
Urban	29	83	55	13	77	45
National	39	84	61	22	80	50

Note: Social Assistance includes *zakat/usher* and BISP

Source: Estimated from HIES 2015/16

Evaluation reports of BISP beneficiary households reveal that headcount poverty rates have dropped dramatically for the ultra-poor from 25% in 2011 to 13% in 2016 (Table 6.12a below).

**Table 6.12a: % Distribution of Headcount Poverty Rates Among BISP Beneficiaries**

Poverty Category	2011	2013	2014	2016
Ultra-Poor	25	16	10	13
Poor	37	30	26	32
Vulnerable	22	27	27	27
Quasi Non-Poor	14	25	34	26
Non-Poor	2	3	4	2
Total	100	100	100	100

Source: BISP Impact Evaluation Survey 2011, 2013, 2014 & 2016

### Shades of Poverty

**Ultra-poor:** those less than 75% of the poverty line.

**Poor:** those between 75% and 100% of the poverty line.

**Vulnerable:** those between 100% and 125% of the poverty line.

**Quasi non-poor:** those between 125% and 200% of the poverty line.

**Non-poor:** those at more than 200% of the poverty line.

The MPI for BISP households also shows that the cash transfers and other BISP programs for beneficiaries has had a somewhat salutary effect.

**Table 6.12b: % Distribution of Multidimensional Poverty Index (MPI)  
Among BISP Beneficiaries**

MPI Category	2011	2013	2014	2016
Severely MPI Poor	35	31	29	23
MPI Poor	35	28	25	28
Vulnerable to MPI Poor	16	19	21	19
Not MPI Poor	14	22	25	30
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: BISP Impact Evaluation Survey 2011, 2013, 2014 & 2016

An analysis of the Household and Income Expenditure Survey (HIES 2013/14) of the amount of cash transfers received by poor families from the Benazir Income Support Program (BISP) shows how families struggle as the level of assistance received does not fulfil the objectives of helping individual and households out of poverty.<sup>93</sup>

Currently BISP provides PKR 4834 as cash assistance to eligible women of poor families each quarter. However, it is likely that some of the households may not receive the full amount due to leakages at disbursement level. Households may also have under/over-reported in the HIES survey. Table 13 below shows that based on expected amount that should be received by households (PKR 4834) per family per quarter, the contribution of BISP to the household per capita consumption expenditure is 6.7 percent (PKR 192 monthly). Households reported this amount to be PKR 140 (HIES 2013). This amount is too less to alleviate poverty; for BISP to reduce consumption poverty, an additional monthly amount of PKR 771 is needed to pull these households out of poverty.

93 Amjad Z.S.2017. Effectiveness and Welfare Impacts of Social Safety Net Programmes for Household's Wellbeing: The Case of Zakat and BISP in Pakistan. Unpublished MPhil Thesis, PIDE

**Table 6.13: Per capita Monthly Share of BISP Income in Household's Monthly Consumption of Beneficiaries**

Contribution	Rural	Urban	National
Per capita contribution (reported) in PKR	140	142	140
Per capita contribution (expected) in PKR	193	191	192
% Share in Per capita Consumption (expected)	7	6	7
Additional per capita required amount for poverty alleviation (PKR)*	717	721	771

Source: Estimated from HIES 2013/14

\* Analysis carried out only for BISP beneficiary classified as poor

### The Impact of BISP over Time

Such cash transfers, especially when provided directly to the women, have a positive impact on women's wellbeing beyond the impact on poverty. Several round of rigorous evaluations of the recipients of BISP benefits have been undertaken, and some of the results are promising.

**Table 6.14: Women Empowerment Among BISP Beneficiaries**

Year	% of Women who Retain Control over Cash	% of Women who can Visit Market Alone	% of Women Voted in Local/National Elections
2011	-	25	59
2013	62	32	73
2014	71	37	79
2016	76	37	89

Source: BISP Impact Evaluation Survey 2011, 2013, 2014 & 2016



## Annexes Poverty

### Annex 6.1 Poverty Headcount 1960-2013

**Table 6.1: Poverty Trends in Pakistan: Head Count Ratios (%)**

Year	Rural	Urban	National
1963-64	39	44	40
1969-70	49	39	46
1979-80	32	26	31
1984-85	26	21	25
1987-88	24	19	22
1992-93	28	20	25
1993-94	33	15	28
1996-97	30	16	26
1998-99	35	21	31
2000-01	39	23	34
2004-05	28	15	24
2005-06	27	13	22
2007-08	21	10.	17
2010-11	15	7.1	12
2013-14*	36	18	29

\* Poverty line was rebased and inflated by more than 26%, if old poverty line (Rs. 2400) would be taken, the poverty number should be around 9%

Note: the official documents also followed the poverty estimates by Malik (1988) for the period of 1963 to 1987

Source: Pakistan Economic Survey, various issues

## Annex 6.2 Decline in MPI 2004 to 2015

		Table 6.2: Multidimensional Poverty Index (MPI) (in %)					
		2004/05	2006/07	2008/09	2010/11	2012/13	2014/15
<b>National</b>	Rural	70	70	65	62	56	55
	Urban	24	19	17	14	10	9
	<b>Total</b>	<b>55</b>	<b>53</b>	<b>49</b>	<b>47</b>	<b>41</b>	<b>39</b>
<b>KP</b>	Rural	73	73	68	65	57	58
	Urban	31	33	23	19	10	10
	<b>Total</b>	<b>66</b>	<b>66</b>	<b>61</b>	<b>57</b>	<b>49</b>	<b>49</b>
<b>Punjab</b>	Rural	63	61	57	53	47	44
	Urban	20	16	13	11	8	6
	<b>Total</b>	<b>50</b>	<b>46</b>	<b>43</b>	<b>40</b>	<b>35</b>	<b>32</b>
<b>Sindh</b>	Rural	88	87	81	80	76	76
	Urban	27	20	20	15	11	11
	<b>Total</b>	<b>57</b>	<b>54</b>	<b>51</b>	<b>50</b>	<b>45</b>	<b>43</b>
<b>Balochistan</b>	Rural	92	92	91	89	86	85
	Urban	49	43	40	37	29	37
	<b>Total</b>	<b>83</b>	<b>80</b>	<b>79</b>	<b>77</b>	<b>72</b>	<b>71</b>

Note: Estimated from PSLM, multiple years

Source: UNDP, OPHI & Planning Commission (Pakistan Economic Survey 2015/16)

## Annex 6.2b Percentage Contribution of MPI Indicators

Table 6.3: Contribution of MPI Indicators to Poverty in 2004/05 and 2014/15						
Indicators	2004/05			2014/15		
	Rural	Urban	National	Rural	Urban	National
<b>Education</b>						
Years of Schooling	28	32	28	29	37	30
School Attendance	11	14	11	10	17	11
Educational Quality	3	3.2	3	2.5	3	2.6
<b>Health</b>						
Access to Health Facilities	18	20	18	20	13	20
Full Immunization	1.3	1.4	1.3	2.1	3.3	2.2
Ante-natal care	2.3	2.6	2.4	1.9	2.5	1.9
Assisted Delivery	2.5	2.5	2.5	1.8	2.1	1.8
<b>Living Standards</b>						
Improved walls	2.2	1.3	2	1.9	1.2	1.9
Overcrowding	2.3	3.1	2.4	2.5	3.6	2.6
Electricity	2.4	0.8	2.2	1.4	0.4	1.4
Sanitation	6.9	3.2	6.4	5.6	2.2	5.3
Water	1.8	0.8	1.7	1.7	1.3	1.7
Cooking Fuel	8.7	6.6	8.4	8.7	6.3	8.5
<b>Assets</b>						
Assets	7.9	8.5	7.9	6.2	7.7	6.3
Land & Livestock	2.8	0	2.5	4.1	0	3.8
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: UNDP, OPHI &amp; Planning Commission

## Annex 6.3 Households Receiving Overseas Remittances

Table 6.5a: % of Households Receiving Overseas Remittances			
Quintiles	Rural	Urban	National
Quintile 1	3.4	1.4	3.1
Quintile 2	6.5	2.4	5.3
Quintile 3	11	3.9	8.2
Quintile 4	16	6.3	11
Quintile 5	20	11	14
<b>Overall</b>	<b>8.8</b>	<b>5.9</b>	<b>7.8</b>

Note: Quintiles are estimated using per capita monthly food and non-food consumption expenditures

Source: Estimated from HIICS 2015-16

Table 6.5b: % of Female Headed Households Receiving Overseas Remittances			
Quintiles	Rural	Urban	National
Quintile 1	16	8.8	15
Quintile 2	27	16	25
Quintile 3	29	23	27
Quintile 4	42	26	37
Quintile 5	44	39	41
<b>Overall</b>	<b>30</b>	<b>28</b>	<b>29</b>

Note: Quintiles are estimated using per capita monthly food and non-food consumption expenditures

Source: Estimated from HIICS 2015-16

## Annex 6.4 Literacy and Education Levels by Quintiles

Table 6.6a: Literacy Rates of Females (15-64) by Quintile and Region									
Quintile	Rural			Urban			National		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Quintile 1	19	46	31	37	57	47	22	48	34
Quintile 2	30	63	46	53	71	62	37	66	51
Quintile 3	43	71	56	64	79	72	51	74	62
Quintile 4	50	80	64	76	89	82	62	84	73
Quintile 5	68	88	78	88	96	92	81	93	87
<b>Overall</b>	<b>35</b>	<b>63</b>	<b>48</b>	<b>67</b>	<b>81</b>	<b>74</b>	<b>47</b>	<b>70</b>	<b>58</b>

Source: Estimated from HIES 2015/16

Table 6.6b: Education level of All Females (ages 15-64) by Quintiles						
Quintiles	Up to 5 Grade	Grade 6-8	Grade 9-10	Grade 11-12	Grades 13 and above	Total
Quintile 1	89	5.4	4.4	1.1	0.3	100
Quintile 2	76	9.2	10	3.2	1.6	100
Quintile 3	64	11	16	5.2	3.7	100
Quintile 4	50	12	20	10	8.8	100
Quintile 5	27	9.4	22	16	26	100
<b>Overall</b>	<b>66</b>	<b>9</b>	<b>13</b>	<b>6</b>	<b>6.4</b>	<b>100</b>

Source: Estimated from HIES 2015/16

Table 6.6c: Education level of Rural Females (ages 15-64) by Quintiles						
Quintiles	Up to 5 Grade	Grade 6-8	Grade 9-10	Grade 11-12	Grades 13 and above	Total
Quintile 1	92	4.4	3.1	0.8	0.2	100
Quintile 2	83	7.7	6.3	2	0.9	100
Quintile 3	73	9.4	12	2.9	2.7	100
Quintile 4	64	10	15	6	5.4	100
Quintile 5	43	11	18	11	17	100
<b>Overall</b>	<b>78</b>	<b>7.5</b>	<b>8.5</b>	<b>3</b>	<b>2.9</b>	<b>100</b>

Source: Estimated from HIES 2015/16

## Chapter 7 Social Protection

Pakistan has a significant population of poor and vulnerable people who are exposed to a range of risks linked to health, natural disasters, and livelihoods. Social protection is the set of policies and programs designed to reduce poverty and vulnerability by diminishing exposure to risks, and enhancing their capacity to protect themselves against hazards and interruption/loss of income and promoting efficient labor markets.<sup>94</sup>

Vision 2025 has included social protection in the macroeconomic framework, recognizing that it facilitates inclusive growth and mainstreaming of marginalized populations. The document advocates adoption of social protection as a right into all government policies for equity and inclusion, with a focus on employment creation, social insurance, and social assistance as forms of protection. It calls for the establishment of a national social protection framework for prevention, mitigation, and coping mechanisms for managing risk and vulnerability.

The Eleventh Five year Plan is concerned with “the institutional care and rehabilitation of the poor, vulnerable, marginalized and excluded segments of population, including children, women, persons with disabilities (PWDs) and senior citizens to enhance their capabilities for mainstream socio-economic life,” with interventions on education, health, and income generation, training and skills, technology and other public services. The Plan suggests that indigenous philanthropy could be utilized in the model of Pakistan Bait-ul-Mal and Zakat funds for social welfare. A host of different public sector programs offer a range of social protection services (Annex 7.1 Social Protection Programs).

The NSPS defines social protection as “a set of policies and program interventions that address poverty and vulnerability by contributing to raising the incomes of poor households, controlling the variance of income of all households, and ensuring equitable access to basic services. Social safety nets, social insurance (including pensions), community programs (social funds), and labour market interventions form part of social protection.”

The draft National Social Protection Strategy (NSPS 2007) was the first comprehensive policy document to address social protection, bringing together the different public sector programs under the rubric of social protection.<sup>95</sup>

Priority areas for policy action and reform identified in the strategy are:

- Increasing access to economic opportunities among poor;
- Preventing households/individuals from falling into poverty due to income shocks; and
- Providing basic needs for chronic poor, and those unable to work.

<sup>94</sup> ADB Social Protection Strategy, 2001

<sup>95</sup> <https://www.ids.ac.uk/files/dmfile/ResearchReport13FINAL.pdf>

The goals of social protection are identified as mitigation of risk and uncertainty through risk pooling and insurance, reducing social inequities through income transfers and redistributive measures, and countering social exclusion by promoting social mobilization for the poor. This comprehensive policy did not foresee the devolution of power to the provinces and concentrated on the federal level.<sup>96</sup> Punjab government has set up a social protection authority, while all the other provinces have social welfare departments.

The safety net programs in Pakistan are fragmented with limited coverage, often duplicating each other.<sup>97</sup> The national flagship program, the Benazir Income Support Program with its innovative poverty scorecard and targeted cash transfer

38% of the population (approximately 74 million) was poor during the year 2015-16. The incidence, depth and severity of rural poverty (41%) is higher as compared to urban areas (32%).

BISP Final Impact Evaluation Report 2016, Oxford Policy Management.

program has set the standard for other programs. The program provides eligible families with unconditional cash transfers. Enhancing empowerment of women is an express goal of the program inherent in its delivery mechanism which targets women as head of the beneficiary household including providing access to Computerized National Identity Cards (CNIC). In addition to benefits such as improvements in food consumption, nutrition and living standards, evaluation of the program show that there are also improvements in women's empowerment indicators such as retaining control over BISP cash transfer, involvement in household decision making increased status within the household, increased proportion of women who voted, and a marked improvement in women's mobility.<sup>1</sup> By virtue of being beneficiaries, women control the family's access to more schemes operated under BISP such as the micro finance program (Waseela-e-Haq), vocational and technical training (Waseela-e-Rozgar), life and health insurance programs (Waseela-e-Sehat) and cash transfers for primary education (Waseela-e-Taleem). These schemes require women to nominate their family members to be eligible.

The flagship program of the Punjab Social Protection Authority (PSPA) the Khidmat card launched in 2015 also uses the BISP poverty score card to identify the poorest households to respond to their income generation needs, especially those with special needs, technical trainings and interest-free loans. The zakat and ushr schemes do not have transparent and accountable methods of targeting,<sup>98</sup> and only the poor who have access to the local government councilors and social welfare offices are able to have their petitions approved.

## Social Security/Insurance

Social security benefits are only provided to those employed in the formal sector, thus omitting the vast majority of women, and men, employed in the informal sector. The benefits include insurance for age, health, disability, death of breadwinner, unemployment and maternity.

96 <https://www.ids.ac.uk/files/dmfile/ResearchReport13FINAL.pdf>

97 [http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-islamabad/documents/publication/wcms\\_358937.pdf](http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-islamabad/documents/publication/wcms_358937.pdf)

98 <http://www.spdc.org.pk/Data/Publication/PDF/RR81.pdf>

Initiatives like the Employees Social Security Institutions, the Workers Welfare Fund and the Employees Old age Benefits Institution to provide insurance to workers. Typically, these programs provide benefits in contingencies of sickness, old age, and work-related injury. Rural Women are largely excluded from these interventions as they are not part of the formal economy.<sup>99</sup>

However, health insurance initiatives like the BISP Waseela-e-Sehat, the health protection initiative KP, the Khidmat card in Punjab, the Pakistan Sehat Card, and the Prime Minister National Health Program (PMNHP) that aims to improve access of the poor to quality medical services, through a micro health insurance scheme. The last also has maternity benefits and four visits to a health care provider during pregnancy.

### Social Assistance

This category includes welfare services, cash or in-kind transfer payments and short-term assistance. Poor women are adequately targeted under BISP which is an unconditional cash transfer program of PKR 1000 per month. Initiatives under the Zakat and Ushr fund are limited and there is no targeting efficiency. The Punjab Khidmat card program does adequately target rural disabled women. In Balochistan, the People's Representative program does not target rural women but since the funds are disbursed through the MPAs their disbursement is questionable.<sup>100</sup> While BISP has of late added interventions to facilitate graduation out of poverty, sound interventions are needed by the other programs for exit strategy for poor rural women to effectively move out of poverty.

### Labor market programs

This category includes training, public works, regulation of working conditions and provision of labor market information. Public works programs in the past focused on poverty alleviation through work and employment; however these are not as significant now, and they do not specifically target rural women. Nor do they address agricultural labour.

Different training programs to improve employability such as the Waseela-e- Rozgar of BISP, the e-rozgar program are innovations of the work for food or income programs.

### Micro and area-based safeguards for the informal sector

This category includes micro-insurance, disaster management, social funds and agricultural insurance. There is no comprehensive micro or agriculture insurance scheme in Pakistan. The frequent and severe natural disasters of the past few years have led to programs that focus on relief and rehabilitation but also on prevention.

The National and provincial Disaster Management Authorities (NDMA and PDMA) all focus on protection of vulnerable women, children, elderly & disabled in disaster management.<sup>101</sup> Inclusion of rural women in planning for disaster management and relief remains confined to a few project interventions such as the community based DRM initiatives.<sup>102</sup>

99 <http://www.spdc.org.pk/Data/Publication/PDF/RR81.pdf>

100 <https://www.sdpi.org/publications/files/Social%20Protection%20in%20Balochistan.pdf>

101 <http://www.ndma.gov.pk/publications/AR2015.pdf>

102 UN Women Pakistan with the Balochistan PDMA in the Women Leadership and Social Reconstruction Program (WLSR)



## Annex 7.1 Social Protection Programs

Social Security/ Social Insurance Programs		
Category	Interventions/ Programs	Inclusion of rural Women
Insurance for age, health, disability, death of breadwinner, unemployment	<p><b>Employees Social Security Institute-ESSI</b> exists in all four provinces and is focused on medical care provision and cash benefits to secured persons and their dependents. through medical units and government hospitals in the event of sickness, maternity, employment injury, death grant, iddat, disablement gratuity, disablement pension, survivors' pension</p>	Rural Women Largely excluded as it only covers "Secured Workers"
	<p><b>The Employees Old Age Benefits Institution (EOBI)</b> is applicable to all enterprises with 10 or more employees; it aims to provide pensions to workers who earn less than Rs.3,000 a month. The main function of EOBI is "to provide financial benefits in terms of pensions/ grant to old age and invalid insured persons employed in industrial, commercial and other organizations and to their families after the death of insured persons/ pensioners". Other initiatives under EOBI include the survivors pension that gives a 100% pension to the surviving spouse. Then there is the Invalidity pension that insures incapacitated employees whose earnings have dropped to one third.</p>	<p>It covers "All such employed whether directly or indirectly, for wages or other-wise, to do any skilled, supervisory, and clerical manual or other work, in, or in connection with the affairs of, an industry or establishment, under a contract of service apprenticeship, whether, written or oral, express or implied, and includes such person when laid off."</p> <p>Rural women are largely excluded</p>
	<p><b>Waseela-e-Sehat</b> is a Health Insurance initiative to protect the poor from economic consequences of potential health shocks and steer out of the catastrophic illnesses.</p>	<p>This was launched as a pilot scheme in Faisalabad and was able to target one million BISP beneficiaries, mostly rural.</p>
	<p><b>Health protection initiative KP</b> is a Health Insurance Scheme aimed at the costs of hospitalization</p>	<p>PKR 25,000 coverage per annum. Rural women covered as anyone qualifying as poor per the poverty scorecard of BISP can apply. Rural women with CNICs can qualify</p>
Insurance for maternity	No programs	

Social Assistance and Welfare Programs		
Category	Interventions/ Programs	Inclusion of rural Women
Cash or In kind Transfers, welfare Programs	<p><b>The Benazir Income Support Program (BISP)</b> is a national flagship social protection program designed for poor women and their families. It is a targeted unconditional cash transfer program that aimed to smooth out consumption and provide minimum income support to the chronically poor</p>	This initiative addresses poverty. Rural Women are Included and adequately covered. Rural women with CNICs can qualify
	<p><b>Punjab Khidmat card</b> Program, under the social welfare department of Punjab, seeks to provide allowances of PKR 1,500 to the most vulnerable individuals in dual risk of being poor and disabled.</p>	Poor and disabled people qualifying as per the poverty scorecard under BISP can qualify.
	<p><b>A Livestock Asset Transfer Scheme</b> has also been launched in Punjab to provide disabled women with lactating cows and buffaloes in Punjab. This will empower women PWDs of rural areas by enabling them to earn their living by the income of livestock.</p>	Covers disabled rural women who have <i>Khidmat</i> cards
	<p><b>Peoples' Representative Program</b> is the disbursements of grants through the MPAs in Balochistan. These funds are used to provide productive inputs such as sewing machines, agricultural machines, electricity and gas meters to individuals.</p>	It has low targeting efficiency, transparency and inadequate coverage. Does not specifically target rural women
	<p><b>Guzara allowance.</b> Under the Zakat and Ushr department, is a monthly grant of PKR 1000 meant for the chronically poor.</p>	Limited and ad hoc. Covers only Muslim Women
	<p><b>Marriage Assistance</b> Under the Zakat &amp; Ushr Department, provides financial assistance of up to PKR 20,000 to the unmarried women or their guardians who cannot afford marriage expenses.</p>	Limited and ad hoc. Covers only Muslim Women
	<p><b>Punjab Workers Welfare Board</b> has been providing shelter to the shelter less industrial workers by establishing labour colonies across Punjab. The Board provides shelter at an affordable price to workers fulfilling the pre-defined eligibility criteria</p>	So far, 26 colonies have been launched. No gender breakdown Available

Labour Market Programs		
Category	Interventions/ Program	Inclusion of rural Women
Training	<b>Waseela e Rozgar.</b> It aimed to empower women through demand driven vocational skills.	BISP beneficiaries are women; this particular component allowed them to select one nominee, male or female in lieu of themselves. Designed as an exit strategy
Public Works	Provincial programs. Detail not available	Rural women might be engaged as construction labour by contractors. No specific policy to include them at different levels
Regulation for Working Conditions	<b>Pakistan Labour policy 2010</b>	Focuses on working conditions of women in the informal economy. Focus on maternity arrangement, sexual harassments codes of conduct and day care arrangements.
Provision of Labour Market Information	<b>Pakistan Labour Policy 2010</b>	The policy calls for a labour market information system. There is no mention of rural women in the plan.

Micro and area-based safeguards for the informal sector		
Category	Interventions/ Programs	Inclusion of rural Women
Micro Insurance	No systematic micro insurance programs	
Disaster Management	<b>NDMA and the PDMAs</b> all focus on Protection of Vulnerable Women, Children, Elderly & Disabled in Disaster Management. <b>Pakistan Bait ul Mal Relief</b> to those struck by the 2005 Earthquake, services to IDPs in 2009, services for flood affectees 2010, , medical camps for IDPs in Bannu 2014, services for flood victims 2014.	There is a focus on rural women  Included rural women
Social Funds	<b>Chief Minister Self-Employment Scheme</b> in Punjab is a scheme to promote Self-Employment Scheme through interest-free loans up to Rs.50,000/- to unemployed youth of Punjab <b>Waseela e Haq</b> scheme provides and enhances small business, entrepreneurship and self-employment amongst the poor women. Gives loans of up to PKR 300,000 <b>Provision of heifer &amp; sheep / goats</b> to poor women under ADP Punjab 2017	Targets skilled diploma holders of TEVTA and PVTC. So far 17,2000 females have received loans; rural urban breakdown not available.  Rural Women covered; no rural urban breakdown available  Rural Women covered; statistics not available.
Agriculture insurance	No program	

Child Protection		
Category	Interventions/ Programs	Inclusion of rural Women
Early childhood development programs	No programs	
Programs to encourage school attendance (such as feeding or scholarships) , cash and in kind transfers	<p><b>Waseela-e-Taleem</b> was developed to incentivize the primary education of the children of beneficiary families and encourage the enrollment and retention of these children.</p> <p><b>Educational stipends</b>, Under the Zakat Fund, for the students of Deeni Madaris and Government college, universities, and polytechnic Institutes.</p> <p><b>Khadim-e-Punjab Zevar-e-Taleem Program</b> is a CCT scheme for secondary schoolgirls (class 6-10) in to improve their enrollment and retention in schools. Rs.1,000 monthly stipend is given</p> <p><b>Education Package for Children Working at Brick Kilns</b> in Punjab involves the provision of Scholarships, uniforms, books, and uniforms are given to brick kiln children. Rs.2,000 given.</p> <p><b>Workers' Children Education Ordinance</b> for workers of registered establishments. Free education of children Employees' contribution</p> <p><b>Child Support Program (CSP)</b> under PBM is a cash stipend of PKR 300/month to incentivize the primary education of children.</p> <p><b>Punjab Educational Endowment Fund:</b> aims at providing scholarship and monetary assistance to needy students</p> <p><b>Food support for children in poorest households under PBM</b></p>	<p>Covers rural women as children of BISP beneficiaries qualify</p> <p>Limited and ad hoc. Focus on religious education primarily</p> <p>460,000 secondary school girls benefitted in 16 of the poorest districts. Only daughters of <i>Khidmat</i> card holders can qualify.</p> <p>78,974 children have benefitted; no gender or rural urban breakdown available. Children of <i>Khidmat</i> card holders working in brick kilns can apply.</p> <p>Covers only formal workers so rural women excluded.</p> <p>People qualifying under the BISP poverty scorecard can apply so rural women are covered.</p> <p>Funds are allocated on the basis of Tehsil and District wise results of students. More focus of these scholarships is on the less developed sixteen (16) districts,</p>
Programs for street children and to prevent abuse of children	<p><b>The National Center for Rehabilitation of Child Labour (NCRCL)</b> under PBM targets children involved in labor activities between ages of 5-14 years and provides them with free education, clothing and a stipend for subsistence. Daily stipend of PKR 10 to the children and monthly stipend of PKR 300 to parents.</p> <p><b>Pakistan Sweet Homes</b>, under PBM, that targets orphans between the ages of 4-6 from terrorism or disasters struck areas.</p>	<p>158 centers throughout Pakistan;</p> <p>Caters to 300 children across 33 Sweet homes.</p>



## Chapter 8 Violence against Women

**G**ender-based violence (GBV) is a violation of basic human rights. While men and women across all socio economic groups are at risk of GBV, women face a greater risk because of underlying gender based inequalities. Freedom from violence is an essential domain of agency because of its intrinsic value in terms of asserting fundamental human rights and its instrumental value in terms of promoting gender equality in a wide range of outcomes at the level of the individual, the family, and the society.<sup>103</sup>

Violence against women (VAW), subsumed within the larger classification of gender based violence, is defined comprehensively in the UN *Declaration on the Elimination of Violence against Women* as “any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life.”<sup>104</sup> GBV includes physical, sexual and psychological violence, within the family or in the community, and abuse that is condoned by the State. The Beijing *Platform for Action* (1995) emphasized that violence against women constitutes a violation of women’s human rights. Women are vulnerable to violence from pre-birth (female feticide) through their life-cycle with the nature and severity of violence experienced differently by different women.

As a global phenomenon that cuts across cultures, class and location, violence against women has been studied widely to understand its causes, and generated strategies for its prevention, response and elimination. Globally this violation of women’s rights is like an epidemic that is increasingly being recognized as a public health issue due to its ramifications on the lives of women and their children as well as on the economy and society in general. The silence that envelops GBV and in particular sexual violence and violence by intimate partners is also what makes it difficult to support and help at risk women.

Thirty five percent of women over the age of 15 have experienced GBV in their lifetime globally, most often at the hands of an intimate partner (WHO 2013). Most women do not report such violence or seek assistance from the service providers, with some estimates suggesting that only four out twenty women seek help.<sup>105</sup>

Women’s organization and activists in Pakistan have been defined through their struggle against the entrenched forms of VAW, and the discriminatory approach of formal and informal institutions that turn a blind eye to cases of VAW, effectively granting impunity to perpetrators. Efforts to improve policies that address VAW has resulted in progressive legislation, amendments to the infamous *Hudood Ordinance*, and increased penalties under existing laws.

103 Voice and Agency: Empowering Women and Girls for Shared Prosperity, World Bank. 2012

104 *Declaration on the Elimination of Violence against Women*, UN Doc A/RES/48/104, Article 1, 20 December 1993.

105 Solotaroff, Jennifer L. Pande, Rohini Prabha. *Violence against Women and Girls: Lessons from South Asia*. World Bank Group, 2014.

### Anti-VAW Legislation (2006-2018)<sup>1</sup>

- Anti-Rape Act 2016
- Anti-Honor killing Act 2016
- Punjab Protection of Women against Violence, Act 2016.
- Punjab Marriage Restraint Amendment, Act 2015
- Sindh Child Marriage Restraint, Act 2014
- Domestic Violence Prevention and Protection Act, Sindh (2013) and Baluchistan(2014)
- Khyber Pakhtunkhwa Deserving Widows and Special Persons Act, 2014.
- Elimination of Custom of Ghag<sup>2</sup> Act, 2013 (Khyber Pakhtunkhwa)
- Prevention of Anti-Women Practices (Criminal Law Amendment) Act, 2011 (pertaining to forced marriages and inheritance deprivation in the name of custom)
- The Women in Distress and Detention Fund (Amendment) Act, 2011
- Right to Ownership (Women ,) Act 2011
- The Acid Control and Acid Crime Prevention Act, 2011
- The Protection Against Harassment of Women at the Workplace Act, 2010 (AJK 2011, Punjab 2012, Gilgit-Baltistan, 2013)
- Women Protection Act 2006

<sup>1</sup>This is by not an exhaustive list

<sup>2</sup> The custom whereby a man stakes a claim on a woman, by making a public declaration, often gunshots fired outside her house.

The 11<sup>th</sup> Five Year Plan emphasizes timely justice for survivors of violence and strengthening effective support mechanisms like 24 hour helplines, shelters, crisis centers, free legal aid, counselling, and rehabilitation support. It also supports preventive measures such as behavioral change communication, awareness and sensitization at the family and community level. Several legislative actions have been taken to address VAW (Box 1), criminalizing acid attacks, workplace harassment, and customary practices such as *karo kari*. The effect of the laws is diluted as the *Qisas* and *Diyat* Ordinances permits negotiation and pardon of the perpetrator by the (male) guardian or family members of the victim.<sup>106</sup> The Criminal Law Amendment closed this loophole in the majority of cases so that cases of honor killing are considered as crimes against the state and the families no longer have the option of forgiving those responsible for honor killings.

The Punjab, Sindh and Balochistan Legislatures passed the Protection of Women against Violence Act in 2016, to establish an effective system of protection, relief and rehabilitation

106 Violence in Pakistan: A Gendered Perspective. Zainab Mustafa, Research Society of International Law, 2017.

of women against violence. The law prohibits all forms of violence against women including sexual, emotional, economic and psychological abuse, cyber-crime, stalking and abetting of offenders. It calls on the setting up of district protection centers, to provide services to victims including first aid, police reporting, FIR lodging, prosecution, medical examination, forensics and post-trauma rehabilitation under one roof. KP remains the only province that is yet to pass a law against domestic violence as it has been referred to the Council of Islamic Ideology, which had rejected the previously tabled domestic violence bill.

### Rural Women –Experiencing VAW

The life cycle approach to violence against women documents the numerous stages and challenges women encounter in their journey through their lives. In Pakistan women's life from childhood to maturity, is lived in fear and under threat of violence. Girls face discrimination and abuse and maybe forced into marriage at a young age. Once married these young girls or women they face early childbirth, spousal and other forms of domestic violence. Outside the home women are vulnerable to harassment, sexual harassment and rape, and trafficking. While it may be true that younger women are more vulnerable, data suggests that women experience different forms of violence at all stages of their lives.<sup>107</sup>

Violence against women in Pakistan takes the form of both physical and emotional violence. Many forms of violence are not even recognized as violence by the victims who think of it as a normal occurrence, such as verbal or psychological violence and beating if women fail to perform their expected reproductive roles (MICS data on attitudes violence, discussed later in this section). Media reports and reports by the Gender Crime cell of the National Police Bureau and HRCP show that violence against women is endemic. The statistics from such sources under-represent the actual number of cases as they are based only on registered or reported cases.<sup>108</sup>

Rural women are more at risk of violence in the absence of widespread awareness of laws and redressal mechanisms as well as their disadvantaged position.<sup>109</sup> Seen as repositories of family honour, women in Pakistan are subjected to regressive customs and traditions, their mobility restricted.<sup>110</sup> Viewed as the property of male relatives, women can be subjected to violence for perceived transgression of social norms.

Qualitative and quantitative studies have long pointed to the pervasiveness of VAW in the lives of both rural and urban Pakistani women. It was only in 2012 that the first nationally representative study on VAW took place, when the Pakistan Demographic and Health Survey (PDHS 2012) included a module on VAW that collected data on national and provincial prevalence of domestic violence experienced by women ages 15-49 years old. Data was collected from a subset of the 14000 households, and consisted of 3687 women and 3134 men for the VAW and Women Empowerment modules.

107 Solotaroff, Jennifer L. Pande, Rohini Prabha. *Violence against Women and Girls: Lessons from South Asia*. World Bank Group, 2014.

National Institute of Population Studies (NIPS) [Pakistan] and ICF International. *Pakistan Demographic and Health Survey 2012-13*. Islamabad, Pakistan Solotaroff, Jennifer L. Pande, Rohini Prabha. *Violence against Women and Girls: Lessons from South Asia*. World Bank Group, 2014.

108 NCSW. 2015. Standardized indicators on violence against women in Pakistan.

109 Zakar, Rubeena. 2015. Domestic Violence against Rural Women in Pakistan: An Issue of Health and Human Rights. *Journal of Family Violence* 2015

110 Sarah Zaman. 2011 Forced Marriages and Inheritance Deprivation. Aurat Foundation.

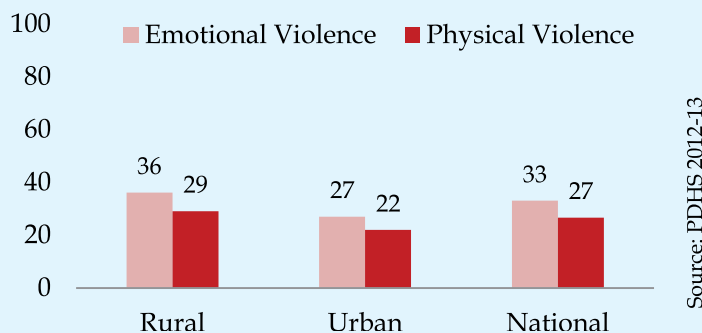


## Physical and Emotional Violence

4 out of 10 women (40%) experience physical or emotional spousal violence over their lifetime.

One-third of women (33%) reported the experience in the past twelve months.

**Fig. 8.1: % of Ever Married Women (ages 15-49) Experienced Spousal Violence**



The possibility of under-reporting and difficulty in collecting data due to the security situation in parts of the country are to be noted when analyzing the PDHS data.

There are provincial differences in the reporting of VAW. Rural KP and Balochistan appears to have the highest incidence of emotional and physical VAW (Table 8.1 below).

**Table 8.1: % of Ever Married Women (ages 15-49) Ever Experienced Physical or Emotional Spousal Violence**

Province	Emotional Violence			Physical Violence		
	Rural	Urban	Total	Rural	Urban	Total
<b>National</b>	<b>36</b>	<b>27</b>	<b>33</b>	<b>29</b>	<b>22</b>	<b>27</b>
KP	51	38	49	54	43	52
Punjab	37	35	36	23	24	24
Sindh	17	12	15	24	13	19
Balochistan	49	38	46	44	41	43

Source: Estimated from PDHS 2012-13.

Of the women who were exposed to physical violence, 27% were slapped and 18% were pushed. 12% of rural women experience physical violence during their pregnancy. Women who are divorces separated or widowed are more likely to experience violence during pregnancy. Women with 5 or more children are also more likely to experience physical violence.<sup>111</sup>

Divorced, widowed and separated women reported higher levels of abuse than currently married women – almost 50% said they had experienced emotional and/or physical abuse.

111 PDHS 2012-13. Table 14.3, Page 224

## Controlling Behaviors

The degree of marital control exercised by husbands is also a precursor of potential violence. Controlling behaviors tend to manifest in forms of jealousy and a tendency to isolate the spouse from family and friends.

Approximately 19% of the rural women reported that the husbands insist that they know where they are all the times.

9% of the women were not permitted by husbands to meet their friends and 7% were only allowed limited contact with family.

28 % of the women stated that their husbands showed signs of jealousy when they talk to other men.

Very few women reported abuse or sought help (52%), only 10% told someone but did not seek help. Help was sought by 35% of the survivors of domestic violence, with the majority preferring to seek help from their own family (74%), or their husband's family (22%), with one percent and less seeking help from the police, health providers, and lawyers.

The reasons for not reporting domestic violence can be varied. Women fear being ostracized and loss of support from key family members if they are seen to break the silence and take the matter out of the kin network. They report to family members as they expect more support from them and also bring pressure to bear on the husband for changing his behavior.

However there is one other reason too. Women are more likely than men to condone spousal violence having internalized the justification for such behavior and seeing it as the prerogative of men.

**Table 8.2: Attitude toward Violence: % of Rural Women and Men (ages 15-49)**

Justification of wife beating	Female	Male
Goes out	36	24
Neglects children	39	22
Argues with husband	42	22
Refuses sex with husband	39	20
Burns food	23	6.4
Neglects in-laws	.	21

Source: Estimated from PDHS 2012-13

For each of the six reasons given above, twice as many women as men concur that a husband is justified in beating his wife. Arguing with husband is seen as valid excuse for physical violence, implying that the threat of violence potentially silences women. Physical reprisals for leaving the house is a means of restricting mobility.

Only 0.8% of the women who experience physical violence actually go to the police for help. Women who try to report abuse faced serious challenges. Police and judges are often

reluctant to take action in domestic violence cases, viewing them as family problems. Instead of filing charges, police typically respond by encouraging the parties to reconcile. Authorities routinely return abused women to their abusive family members.

In addition to domestic abuse, media reports regularly highlight cases of sexual violence, particularly in rural areas. Rape is underreported, but estimated at one rape every two hours in Pakistan, with less than 4% of such cases resulting in convictions.<sup>112</sup> Adding, to this prosecution of reported rape is rare due to police manipulation, judges' skepticism of survivors, who are pressurized to withdraw their complaint or settle out of court; in a few cases women have been forced to marry their rapists. Rural women and their families face immense pressure to not report rape by the rural power cliques—land owners, who often have undue influence with the local police. Prosecution in rape cases take years and is rarely successful. This further acts as a disincentive towards reporting.<sup>113</sup> The use of medical testing has increased, but health personnel in many areas do not have sufficient training or equipment, which further complicates prosecutions.

Trafficking of women is a serious issue of concern in Pakistan; both within the country as well as outside its borders. Within Pakistan, the rural to urban migration, especially in times of distress can make women and girls vulnerable to violence. When families migrate they often have very few or no networks, making them vulnerable to trafficking. Girls and women are also taken from rural areas to urban centers for commercial sex exploitation under the guise of employment.<sup>114</sup> Among women and girls those most vulnerable to trafficking tend to belong to a younger age bracket from poor households.

### **Cyber-violence**

Digital technologies such as mobile phones and the internet are important avenues for amplifying voices for women and can also increase access to knowledge, and linkages for social and professional purposes. Technology driven violence against women because of women's increased access to cellular phones and internet including social media is an important area of concern. 75% to 80% of the users of internet including social media are men which effectively renders women a minority online, vulnerable to abuse and sexual harassment. In a Report published by the Digital Rights Foundation, 34% of the women surveyed had experienced online harassment and abuse by men and 16% of their sample had been threatened by physical violence. In keeping with cultural norms, calling attention to online sexual abuse instead of redress can lead to victim-blaming, restrictions on internet use, loss of family or social support, and can even result in threats of violence by male members of the family. This is an area that needs more attention for it represents a powerful and increasingly popular medium for women's voice, and threat and violence within its ambit deals a severe blow to the empowering promise of technology for their lives.

The costs of violence, whether domestic abuse or rape or trafficking, impacts not only the survivor but also the family and the economy as women struggle with physical and emotional trauma, loss of livelihoods and wages, and ability to function without fear.

<sup>112</sup> HRCP annual report 2015

<sup>113</sup> Ibid

<sup>114</sup> Internal Trafficking of Women and Girls in Pakistan. Aurat foundation, 2012

### **Interventions for prevention, support and redressal**

A number of past and recent interventions to support survivors of VAW have been put in place. Women's police stations or women's desks in police stations have been set up, to facilitate women in reporting and registering cases of VAW. Capacity of staff to sensitively deal with cases and general poorly resourced police stations remain a problem.

The Social Welfare department in each province operates shelters for women (Darul Aman) that have been supported by various donor funded projects for capacity enhancement in order to provide needed services to women. They lack sufficient space, staff and resources. Shelter staff lack training and sometimes discriminate against women in shelters, on the assumption that the woman is of ill repute if she fled her home. Women's movement was severely restricted at the shelters and they were pressurized to return to their families, potentially putting them at risk of future abuse.

There are also the model government funded crisis centers across Pakistan that provide temporary 24 hour shelter, legal and medical aid and psychosocial counseling. These act as the first response centers. The crisis centers in KP were closed down due to a shortage of funds. The government of Punjab has recently set up a one-stop model center in Multan to provide reporting, registration of complaint, forensic testing, legal and psycho-social counseling and redressal to survivors. Similar centers are to be set up in other cities.

The access of rural women to these public services remains limited. An important intervention has been the toll free helplines that now operate in each province, some even at District level. The helplines provide a range of counseling and information services. While this is an important and needed intervention, the fact is that few rural women have access to a phone. However media campaigns have created awareness of the helplines.

There are lessons to be learned from global efforts to end GBV and spousal violence, most notably focused on economic empowerment, with a view to enhancing women's bargaining power and ability to leave abusive partners. Increasing women's right to property, access to land, formal education, microcredit are some of the initiatives taken. Increasing women's political representation and participation has also been seen as an important step in preventing GBV. In South Africa a randomized control trial found that provision of financial and skill training services to rural women and men significantly reduced the incidence of GBV by 55% (WHO, 2012). Other community based interventions have targeted behavior change and social norms.

In Pakistan, resistance to gathering the data needed to identify region specific forms of VAW, the national and sub-national prevalence and incidence of VAW has impeded efforts to provide targeted interventions. There is a focus on protection, not prevention. Understanding VAW as a public health issue that influences every other aspect of women's capabilities is important, for which data and research is needed.



## Chapter 9 Sexual and Reproductive Health and Rights

The International Conference on Population and Development (ICPD, 1994) resulted in a Plan of Action that was adopted by Pakistan stressed the importance of sexual and reproductive health, including family planning, as a precondition for women's empowerment. The Plan drew upon previous UN Conventions such as the Universal Declaration of Human Rights (UDHR) and the Convention on the Elimination of Discrimination against Women (CEDAW) to assert women's right to marriage, right to health that includes their sexual and reproductive health. According to the ICPD Plan of Action, women have a right to decide when to have children and how many, and the provision of safe motherhood practices and the availability of contraceptives to prevent risky and unwanted pregnancies. These rights are often compromised due to social norms that circumscribe women's right to information, health care, mobility, and agency.

While bodily rights is an end itself, it also has instrumental value, for example the impact on health and education.<sup>115</sup>

Pakistan enacted a national family planning program in the 1960s that had less than modest success due to the wavering political commitment. After ICPD a new population policy was announced (in 2002) that focused on population stabilization by 2020 through individual rights and provision of better quality services. At the same time, Pakistan struggled to meet the targets set by the Millennium Development Goals for reducing maternal and infant mortality and improving contraceptive prevalence rates. In 2010 another national population policy that strategically repositioned family planning as a health intervention, focused on birth spacing to reduce maternal and child mortality, and improving access by upgrading family planning services.<sup>116</sup>

The 11<sup>th</sup> Five Year Plan reflects this policy and focuses on increasing the number of Family Welfare Centers, Reproductive Health, and Mobile Service Units (MSUs). The provincial population policies include specific emphasis on expanding coverage in rural areas.

The national and provincial legislatures have also passed a series of legislative measures that seek to eliminate child marriage by raising the age of marriage to 16 years or, in the case of Sindh to 18 years of age. The Prevention of Anti-Women Act (2011) criminalizes forced marriages and inheritance deprivation, whether in the form of exchange marriage (*watta-satta*), compensation marriage (*swara, wanni*, etc.), marriage to the Quran, or under any other compulsion. In Sindh the forced conversion of young non-Muslim women through marriage has been criminalized by the Sindh Criminal Law (Protection of Minorities, 2106).

Social norms place a high value on marriage and fertility, and in rural areas young girls face the prospect of early marriage and early childbearing. Son preference is reinforced by the

115 Voice and Agency, World Bank 2012

116 Population Council. 2013. Policies for Capturing the Demographic Dividend in Pakistan, Chapter 2

feudal kinship system, and is stronger in rural areas as land ownership is closely tied to male inheritance and the perception of sons as a safety net for the parents in absence of pensions and other old age social protection mechanisms. Daughters are perceived to be a burden as their marriage and dowry imposes huge costs on the parents.<sup>117</sup> The maternal mortality ratio stands at 178 deaths/100,000 live births (2015 estimates).<sup>118</sup> About 60 per cent of the total population of Pakistan, is covered by the family planning and primary healthcare program with more than 100,000 LHWs. Yet in rural areas access to health and reproductive rights remains problematic and increasingly difficult. The sexual and reproductive health of young women and girls is more vulnerable because they lack information and access to quality care. Sexual and reproductive health rights remain a taboo subject, particularly for young women and men and for those who are not married.

### **Right to Marriage**

The average age at marriage is 21 years for women, slightly younger at 19.5 years for rural women (PDHS 2012). Approximately 50% of rural women are married by the time they are 24, and 90% by the age of 35. Teenage marriage, even in rural areas is on the decline as 96% of girls aged 14-17 years are unmarried (PSLM 2014-15).

Only 1.35% of rural women have any say in the decision to marry, whom to marry and when to marry. The decision largely rests with the head of the household (PSLAM 2014-15). Often these marriages take place within the family to cousins, making it difficult for women to refuse. Though forced marriage is now an offence against the law, these are frequently not reported due to family pressure and also prosecution of such cases is problematic.

Though teen marriages have declined, with traditional reasons often cited for such early marriages; but there are economic reasons to this kind of decision making as well such as inheritance and property transfer, debt settlement, or exchange of daughters under customary practices such as settlement or swap (*vani, swara* or *vatta satta*). Early marriages have a huge impact on women's agency, directly affecting their right to education, and their bargaining power within the household, especially on decisions related to fertility.

### **Right to Decide whether or not, and when, to have children**

90% of the women in rural areas give birth by 25. Age at first birth among rural women 22 years, while 9% of rural girls had begun childbearing between the ages of 15-19 years.<sup>119</sup>

The proportion of women who began childbearing early decreased from 16% in 1990 to 9% in 2012.

The fertility rate of women in rural areas (aged 15-49) has also declined from 5.6 in 1991 to 4.2 in 2012. The wanted fertility rate is 3.<sup>120</sup>

117 Evidence of Sons Preference and Resulting Demographic and Health outcomes in Pakistan, Population Council, 2015

118 Maternal mortality in 1990-2015, WHO, 2015

119 As a percentage of all ever married women aged 25-49 years old

120 PDHS 2012-13, pp 70

**Total Fertility Rate<sup>121</sup>: Rural 4.2**

**Urban: 3.2**

**National: 3.8**

Young mothers are more prone to complications during pregnancy and are less likely to be prepared to deal with them. Access to SRHR services saves the lives of women and newborns. Initiatives to improve access to skilled birth attendants, community mid-wives and the LHWs have shown results.

49% of the currently married rural women aged 15-49 and 40 % of married men want no more children (PDHS 2012).

Contraceptive prevalence is low. 69% of currently married women in rural areas were not using any form of contraceptives, and only 23% use modern methods. In Sindh, 83% and in Balochistan 81% of the rural women are not using any form of contraception. Use of modern methods is a proxy for ability to negotiate and make decisions about childbearing. The demand of 44% of rural currently married women for family planning services is unmet in Pakistan.<sup>122</sup>

Only 2.2 % of rural married women are able to decide the number of children they want; 56% stated that the decision is taken jointly with husbands and 25% stated "it is God's will."<sup>123</sup>

### **Right to safe abortion and post abortion care**

In Pakistan abortion is allowed only if the mother is at risk. Majority of the women who opt for abortion are poor, illiterate, married, older women with a large number of children. In an environment where women are either unaware of contraceptives or lack access to them, abortion is a quick and tolerable way to regulate fertility for women who experience unintended pregnancy.<sup>124</sup>

In 2012, there were approximately 9 million pregnancies in Pakistan. As per estimates, 46% (4.2 million) of these were unintended. Out of these 54% (2.25 million) were resolved through abortions and 34% resulted in unplanned births.<sup>125</sup>

1.4% of the rural women have undergone an abortion.<sup>126</sup> The national abortion rate is 50 per 1,000 women (15 - 49 years). The induced abortion rate is highest in Balochistan at 60 and lowest in KP at 35. The abortion ratio acts as a direct indicator of the likelihood of women experiencing unintended pregnancy and choosing abortion over giving birth. The abortion ratio of Pakistan stands at 41 to 100 live births.<sup>127</sup>

These high levels of unwanted pregnancy, push women to seek unsafe abortions. It is not likely that they would obtain care for post abortion medical complications. An estimated 0.6 million women were treated for complications resulting from induced abortion in Pakistan in 2012. The majority of these complications were treated in Punjab, with fewer cases in

121 Expressed per 1,000 women ages 15-44 years

122 PDHS 2012-13 Table 7.19 pp 112, Table 7.2 pp 113. Table 7.22 pp115. Table 7.15 pp 106

123 PSLM 2013-14

124 Population Council. 2013. Post-Abortion Care in Pakistan: A National Study

125 Ibid

126 PDHS 2012-13, Table 5.15 Page 80

127 Population council. 2012. Induced Abortions and unintended pregnancies in Pakistan



Sindh, KP, and Baluchistan, where it may be under-reported. Post abortion family planning counseling is inadequate, as only a quarter of women who received care also received family planning counselling, and only half of the facilities provided women receiving the care with contraceptives.<sup>128</sup>

### **SRHR awareness and information**

The level of SRHR awareness in Pakistan is low, as it is considered a taboo topic, often framed within religious discourse. SRHR knowledge of adolescents is likely to be lower still, as they cannot access health service providers and are dependent on unreliable sources or peers for information. Young women in particular lack adequate knowledge on sexual and reproductive health especially STDs, pregnancy, childbirth, sexual abuse, and violence, leaving them open to exploitation.<sup>129</sup>

32% of the rural women were visited by a fieldworker who discussed family planning. 73% of the women knew about the presence of LHWs in their area. Out of the women who knew about outlets of family planning services, 52% of them have not visited them because they had services at home or they did not feel the need.<sup>130</sup>

Overall in Pakistan 74% of ever married women had not been exposed to family planning messages. Only 20% of rural women had any exposure to family planning messages through television.<sup>131</sup>

Exposure to family planning information through radio, television or newspapers<sup>132</sup>: Rural Women: 21% Rural Men: 47% Urban Women: 35%

Given Pakistan's young demographic profile and the need to meet their SRHR needs it is imperative that women and men, particularly in rural areas be provided information and services.

---

128 Ibid

129 Khan, Ayesha. (2003). Adolescent Reproductive Health in Pakistan: Status, Policies, Programs and Issues. 10.13140/RG.2.2.25988.12164.

130 PDHS. 2012.

131 Ibid

132 Ibid

## Chapter 10 Political Participation

The National Policy for Development and Empowerment of Women (2002) highlights the need to include women from the tiers of local government to the national level in key decision making bodies pertaining to the environment. The Vision 2025 document calls for affirmative action in public sphere to increase the political participation of women.

In Pakistan the women's movement has consistently called for more political representation of women at all tiers of governance and increased number of women in decision making bodies. The gains made since the year 2002 include almost 20% representation of women in national parliament due to reserved seats for women, and thirty three percent reserved seats for women in local government (though this has since been rolled back but not eliminated). The inclusion of women in electoral processes led to an increase in funding for political programming, primarily aimed at providing leadership skills for women, encouraging them to participate as candidates, and increase female voter turnout during the general elections. Indeed the past few years have witnessed an increase in the presence of women in sit-ins and rallies; however, there is a stark difference in the proportion of women on stage and in the crowd, indicating that women are still not part of the decision making process.<sup>133</sup> Due to internalization of patriarchal ideologies, women themselves do not consider politics as their legitimate sphere. The general perception of politics as not fit for women remains despite the historical presence of strong women on the political stage and having had the first female prime minister of a Muslim majority country.

### Representation and Participation

#### Women's representation in Legislatures

Quotas for women in the parliament were introduced to correct the historical imbalance in a democratic political system, with the expectation that reserved seats will pave the way for women to enter into direct politics. Articles 51 and 106 of the Constitution allow for reserved seats for women, allocated on the basis of proportional representation of political parties, with approximately 17%-20% seats in the Senate, National and Provincial Assembly reserved for women.

**Table 10.1: Women in National & Provincial Assembly by type of seat**

	General	Reserved	Minority	Total #	% of Total seats
National Assembly	9	60	1	70	20
KP	-	22	-	22	18
Sindh	1	29	-	30	18
Punjab	8	66	1	75	20
Balochistan	1	11	1	13	20

Source: Election Commission of Pakistan (website)

### Effectiveness of Women Legislators

Female legislators were more effective than their male counterparts on the basis of oversight, legislation and representation in the 13th National Assembly (2008-2013).

- Sixty eight of the seventy women parliamentarians were active in parliamentary proceedings.
- Women parliamentarians submitted 12 private member bills on governance, human rights, democracy and political development. 2 bills were entirely focused on women's rights.
- Women backed 26 resolutions, out of which 23 were passed.
- Female MNAs accounted for more Questions, Calling Attention Notices (CANs), Private Members' Bills, Resolutions, Motions under Rule 259 and Matters of Public Importance than male MNAs.
- Nine out of the 14 best performing MNAs during the third parliamentary year (June 2015-May 2016) were women.

Source: FAFEN and PILDAT

Despite their substantive contributions to parliamentary proceedings, women are not adequately represented in decision making positions. In the current NA, out of 9 parliamentary committees, only one is chaired by a woman and only six committees have women as members.<sup>134</sup> Of the 34 Standing Committees, only 2 have female chairs and 32 committees include women members.<sup>135</sup> The deputy speaker of KP assembly and the speaker of Balochistan assembly are both women.

<sup>134</sup> na.gov.pk

<sup>135</sup> Chairpersons of Parliamentary affair and Religious Affairs committee.

**Table 10.2: Provincial Assembly: Women as Committee Chairs**

	Women Chairs	Total Committees
Punjab	2	44
KP	5	37
Sindh	6	37
Balochistan	6	18

Source: Provincial Assembly Websites

### Representation in Local Government

In 2001, a 33% quota for representation of women at the local government was announced; however, in 2005 the size of the union council, the lowest tier of governance, was reduced and as a result of that the number of total seats for women in union councils was cut down from 36,000 to 24,000.<sup>136</sup> After 2010, each province has revised its Local Government Act with Sindh, Balochistan and KP (at the village council level) providing for 33% reserved seats for women in local government. These seats have proven to be a training ground for political participation for grassroots women, particularly those in rural areas.

**Table 10.3: Representation of Women Councilors in Local Government**

Province	Women	Total	Women as % of total seats
Balochistan	2332	13180	18
KP	7694	44693	18
Punjab	15249	69448	22
Sindh	4159	22478	19
<b>Total</b>	29434	149799	19

Source: UNDP Pakistan

In rural areas women councilors are role models for community women and often serve as the link between poor women and duty bearers. Their engagement in resolving problems of women and an increased assertiveness in playing their role has gained grudging respect from their communities.<sup>137</sup>

Regretfully, political expediency has restricted local governments from playing an effective role. Women Councilors in particular are deprived of resources – whether it be development funds, participation in meetings, office space, travel allowances. In a male dominated space, these women councilors have nevertheless developed networks and individual strategies to meet some expectations of their female constituency. Many have emerged from the process more determined to engage in the political process and to learn the ropes so that they can understand how to make the best use of this opportunity.

136 Study on Local Bodies System and its Impact on Women, NCSW, 2010

137 <http://www.ncsw.gov.pk/previewpublication/14>

## Barriers to contesting elections

The social and gender norms that restrict women's participation and mobility in the social and economic area are also present in the political sphere. A key barrier to women's political participation is the masculine nature of politics. As gatekeepers to the political space, the male political leadership in general does not view women as political equals. In the 2013 elections only 3.5% of the nearly 7000 nominated candidates were female,<sup>138</sup> mostly women with a strong political family background.<sup>139</sup> Despite the active participation and significant contributions of female parliamentarians, this percentage has not been increased by the political parties. The proposed quota of at least 10% nominations for women was debated in the National Assembly and a 5% quota was agreed upon. This low confidence in women's "electability" is in contrast to the level of political activism seen among women. Despite laws that limit campaign financing, huge amounts are required to secure nominations and fund the campaign. Women have limited access and control over resources, including independent financial means or social capital to enter into politics. The influence of the "women's wings" of political parties on decision-making processes within their own parties has been limited and less than expected. Within the party hierarchy, women are given few opportunities and are inadequately represented in decision-making positions within the party structures.

In local government elections, direct elections are held at the lowest tier, the Union Council. Women do turn out as candidates in large numbers, particularly for the reserved seats, despite facing ostracism from family and community. If a woman runs as a general candidate against a man she is sure to be subjected to character assassination, and in some cases physical harm.

If a woman is successful in overcoming all these hurdles and does become a member of the national, provincial or local government, she is not treated at par with her male colleagues. They are often deprived of development funds for constituencies.

## Women as Voters

The numbers of women who cast votes in Pakistan has been increasing steadily. There are more than 42 million women registered in the electoral rolls, approximately 44% of the total registered voters.<sup>140</sup> An estimated 10 million women (18% of the total estimated female population) are missing from the electoral rolls.<sup>141</sup>

The Election Commission of Pakistan (ECP) has published gender disaggregated data of registered voters in each constituency. In the proposed Elections Reform Act (2017), the ECP has proposed that political parties ensure at least five per cent representation of women candidates and that if the turnout of women voters in an election is less than ten percent of the total votes polled in a constituency, the Commission may presume that the women voters have been restrained through an agreement from casting their votes and may declare void the results from a particular polling station or for the entire constituency.

138 <http://elections.sdpi.org/pdf/FAFEN%20-%20Women%20and%20the%202013%20General%20Elections%20-%2022%20April%202013%5B1%5D.pdf>

139 <http://hrcp-web.org/hrcpweb/data/HRCP%20Annual%20Report%202014%20-%20English.pdf>

140 Election Commission of Pakistan, 2017

141 NCSW Factsheet. Missing Women: The Gender Gap in Pakistan's Electoral Rolls

Unfortunately the ECP does not maintain gender-disaggregated data on votes polled, nor does it maintain data by rural and urban areas. In the 2013 elections the overall turnout was low (54% for NA and 55% for PAs) and it is safe to assume that women's turnout was low as well.<sup>142</sup>

The lack of privacy at overcrowded polling stations, presence of male presiding officers, shortage of female polling staff and inadequate arrangements for separate polling stations for women has contributed to low turnout of female voters.<sup>143</sup>

On the other hand, in addition to the disenfranchisement of women due to social norms and patriarchal values, women in rural areas depend on the men in their families for access to resources, transportation and basic civic amenities such as the National Identity Card (NIC). Women are prevented from exercising their right to vote by their families, tribes, clans, and local and spiritual leaders, sometimes with threats to their physical wellbeing.

### **Pro Women Legislation and Rural women**

Women parliamentarians have been critical in raising women's issues and concerns and ensuring the visibility of women in legislation. A spate of "women-friendly laws" attributed to the efforts of female legislators, particularly since 2008 has addressed customary practices (child marriage, women as settlement in feuds), inheriting property, workplace harassment and forced marriage, either through amendments to existing laws or introduction of new ones. These laws impact rural and disadvantaged women in particular though issues like the inheritance rights, violence against women and workplace harassment are experienced across the class and rural-urban divide.

Provincial legislatures have also joined hands with women's rights advocates to address domestic violence (Punjab and Sindh), the recognition of home based workers and agricultural workers as a formal labour category etc. The majority of women in the labour force are in agriculture, and most women also work from home, hence it is expected that this legislation will benefit their access to resources and social security benefits.

The battle for political participation is only half won, as the voice and visibility of women as voters, not as passive members of clans whose votes are sought, is now required. Rural women as the largest voting bloc of females are mobilizing to support their demands for representation and resources.

142 Election Commission of Pakistan, General Election 2013 Report

143 Aurat Foundation., 2013. 2013 Elections - Women Representation in Legislatures



## Chapter 11 Women's Economic and Social Empowerment (WESE) Index

This section presents the women's economic and social index (WESE) as way of summing up the analysis thus far.

### 11.1 Women Economic and Social Empowerment Index

The social and economic participation and empowerment of women is recognized globally as essential for the progress of a nation and growth of its economy and also enshrined in the Sustainable Development Goals (SDGs), with Goal 5 being to "Achieve gender equality and empower all women and girls". The targets for this goal aspire to end all forms of discrimination, eliminate violence against women and girls in all its manifestations, ensure health and reproductive rights, ensure political, social and economic participation of women. The interconnectedness of the economic and social dimensions, particularly for women's advancement, is not lost as Goal 5 acknowledges the value of unpaid care work and domestic work, encourage women's access to land and physical assets and information and communication technology.

A multidimensional approach to define women economic and social empowerment (WESE) has been developed for this report, based on a review of existing global and local indices. From a policy perspective, multidimensional measures of empowerment facilitate socio-economic policies that address this gap in the medium and long term. This report combines the WEE Index (developed for the Status Report 2016) by including additional dimensions of empowerment. The Index facilitates a comparison across the provinces, regions and districts. The choice of indicators, used in index, are dependent on data availability and accuracy of index is highly dependent on data quality. Due to non-availability of data, the analysis is not conducted for regions other than the four provinces of Pakistan (Annex 1 Technical Note).

Two types of index are developed in which dimensions and indicators also vary. In first index, 4 dimensions and 7 indicators are used (Annex 2 Table 12.1), whereas in second index, 9 indicators are used in 4 dimensions (Annex 2 Table 12. 2). The additional two indicators capture attitudes towards violence against women, available only the MICS data for Sindh and Punjab (2014). The first index is prepared for all the 114 districts in 4 provinces and region-wise analysis is at provincial level due to lack of sufficient rural-urban information at district level especially for Balochistan and KP provinces (possibly due to the law and order situation that resulted in teams not covering all the districts and/ or low response rates for similar reasons). The second index, covering more indicators, is constructed only for Punjab and Sindh provinces due to availability of MICS data on attitudes. Table 1 and 2 reports the dimensions, indicators, definition, weights and data sources for both indices. The weights are calculated by Principal Components Analysis (PCA) method.

Two types of variables are used: first are the comparison variables where ratio of women to men is calculated in the education and employment dimension, whereas the second type of variables were calculated in percentage form for remaining dimensions.



The different dimensions and indicators used are:

Dimension	Indicators
Employment	Ratio of female to male labor force (%)
	Ratio of females to male in paid jobs (%)
	Ratio of females to males in non-agriculture (%)
Education	Ratio of female in adult literacy rate
	Ratio of females in secondary and above education
Health	Antenatal care
Awareness	Registered voters
	Attitude toward violence:
	% of women who do NOT believe a husband is justified in beating his wife for any of the following reasons:
	- If she burns the food
	- If she goes out without telling him
	- If she neglects children
- If she argues with him	
- If she refuses sex with him	
	Marital Age: % of women who were married at age 18 and above

The following Table provides the average value of the indicators for each province. Despite data anomalies, these values do provide a profile of women's social and economic status in the provinces. Due to unavailability of recent MICS data for KP and Balochistan two critical indicators, age at marriage and attitudes towards spousal violence could not be calculated

**Table 12.3: Average Value of Indicators**

Indicators	Punjab	Sindh	KP	Balochistan	Overall
Ratio of female to male labor force (%)	30.8	21.8	15.5	23.8	25.3
Ratio of female to male in paid jobs (%)	67.2	53.8	36.0	20.9	60.0
Ratio of female to male in non-agriculture (%)	43.8	51.5	35.8	99.6	47.0
Ratio of female to male in adult literacy rate (%)	75.3	68.2	44.2	32.8	68.0
Ratio of female to male in secondary and above education (%)	83.8	66.5	35.6	26.9	69.4
Antenatal care (%)	70.6	66.2	60.7	42.4	66.7
Share in registered voters*	43.9	44.6	42.9	42.0	43.8
Non-acceptance of spousal violence (%)	58.9	53.8	-	-	-
Marital age (in years)	37.2	21.1	-	-	-

In rural areas the picture is not much different. Table 12.4 xx below.

Table 12.4 : Average Value of Indicators in Rural Areas					
Indicator	Punjab	Sindh	KP	Balochistan	Overall
Ratio of female to male labor force (%)	38.1	33.9	16.8	24.1	31.4
Ratio of female to male in paid jobs (%)	59.7	38.9	25.4	11.7	50.9
Ratio of female to male in non-agriculture (%) <sup>*</sup>	30.3	40.8	26.4	101	34.8
Ratio of female to male in adult literacy rate (%)	66.6	38.5	40	24.4	56.1
Ratio of female to male in secondary and above education (%)	69.5	23.8	29.4	17.5	30.9
Antenatal care (%)	65.2	52.3	57.8	36.3	59.8
Share in registered voters <sup>**</sup>	43.9	44.6	42.9	42.0	43.8
Non-acceptance of spousal violence (%)	68.4	63.0	-	-	-
Marital age (in years)	41.2	20.5	-	-	-

Notes: \* more women in non-farm work in Balochistan can be due to data anomalies and also because agricultural activity is very low in large areas of the province \*\* Due to non-availability of data disaggregated by rural-urban, the same number is used for both

The value of the rural indicators can be compared with urban areas. The ratio of women in education and in paid work is much higher than it is for rural women. What is interesting is that more women in rural areas do not agree with the statements justifying spousal violence than women in urban areas who appear to have higher tolerance for wife beating.

Table 12.5: Average Value of Indicators in Urban Areas					
Indicator	Punjab	Sindh	KP	Balochistan	Overall
Ratio of female to male labor force (%)	30.8	21.8	15.5	23.8	14.0
Ratio of female to male in paid jobs (%)	110.9	102.0	103.9	40.9	103.3
Ratio of female to male in non-agriculture (%)	95.6	95.4	89.8	96.6	95.4
Ratio of female to male in adult literacy rate (%)	89.1	84.4	60.1	46.7	84.1
Ratio of female to male in secondary and above education (%)	100.0	83.3	57.1	41.2	88.7
Antenatal care (%)	82.8	83.7	73.9	59.3	81.2
Share in registered voters <sup>*</sup>	43.9	44.6	42.9	42.0	43.8
Non-acceptance of spousal violence (%)	53.1	48.7			
Marital age (in years)	35.6	22.3	-	-	-

\* Due to non-availability of data disaggregated by rural-urban, the same number is used for both

Table 12.6 reports the results of both WEE Indices, at country level (excluding indicators for gender violence and age at marriage) and only for Punjab and Sindh provinces (including gender violence and marital age indicators). The country level index does not include the

indicators on violence against women while the Punjab and Sindh level index has includes it. The weights of both the indices also vary as reported in Table 12.1 and Table 12.2.

Overall Pakistan scores a low value of WEE Index, revealing that only 42% of the women are empowered. This is not surprising given the inadequacies in the enabling environment and the norms and institutions that continue to hinder women's access to opportunities and decision-making even where supportive legislation exists. The WEE Index is highest for Punjab at 0.56 and lowest for Balochistan at 0.26 (Table 12.6). These values measure outcomes that are a result of policies and distribution of resources. Punjab, with more resources at its disposal, has a higher index value, possibly because of women's improved access to education and health. Across the regions, overall urban women seem at better position than their rural counterparts. Rural-urban empowerment differentials are much higher in Sindh province compared to other provinces. The inclusion of indicators for attitudes to spousal violence and age at marriage lowers the overall value of the index in both the provinces due to two reasons. First, the rebasing of ratio variables is adjusted based on the thresholds of these two provinces, and second, data quality is an issue.

**Table 12.6: Women Economic Empowerment (WEE) Index by Province\***

Province	Excluding violence and women age at marriage			Including violence and women age at marriage		
	Rural	Urban	Overall	Rural	Urban	Overall
Punjab	0.499	0.698	0.557	0.504	0.611	0.534
Sindh	0.295	0.609	0.443	0.324	0.496	0.395
KP	0.348	0.594	0.389	-	-	-
Balochistan	0.214	0.353	0.262	-	-	-
<b>National</b>	<b>0.349</b>	<b>0.573</b>	<b>0.423</b>	-	-	-

Note: The value of the WEE Index can range from 0 to 1

**Fig. 12.1: WESE Index (Excluding Violence)**

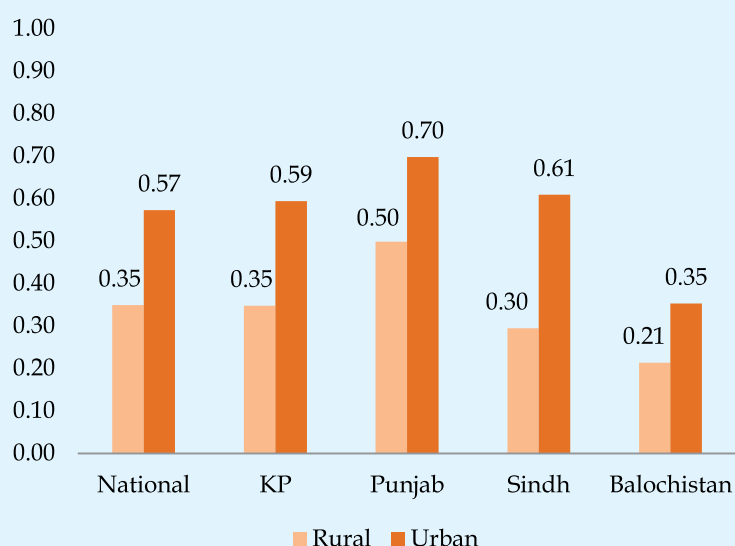
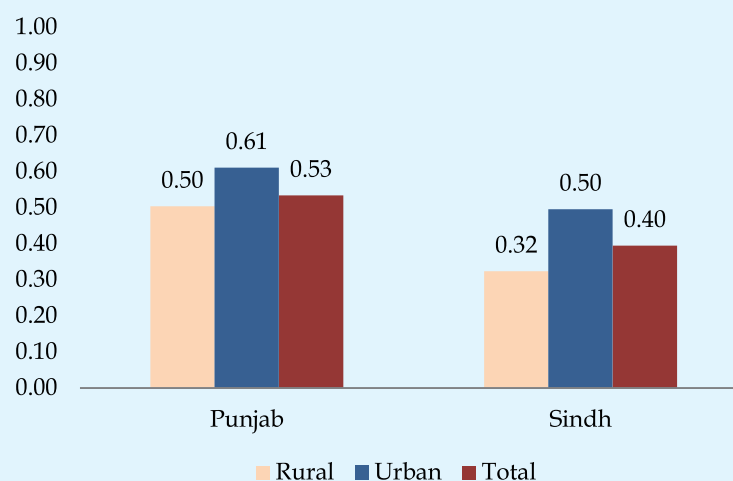


Fig.12.2: WESE Index (Including Violence and women age)



A comparison between the low and high ranking districts on the WESE Index shows the extent of intra-provincial disparities, a function of access and quality of services and opportunities.

Table 12.7: Province-wise Value of Indicators in Low and High Performer District

Indicator	Punjab		Sindh		KP		Balochistan	
	Low (Bhakkar)	High (Lahore)	Low (Tharparker)	High (Karachi)	Low (Tor Garh)	High (Abbottabad)	Low (Sherani)	High (Sibbi)
Ratio of female to male labor force (%)	34.7	24.8	72.5	11.6	0	22.4	27.3	27.1
Ratio of female to male in paid jobs (%)	27.5	70.4	10.1	88.1	0.2	57	4.3	91.3
Ratio of female to male in non-agriculture (%)	19.3	69.1	16.3	73.3	0.4	46.9	7	93.7
Ratio of female to male in adult literacy rate (%)	51.1	98.7	32.7	97.4	5.4	72.6	7.5	51.1
Ratio of female to male in secondary and above education (%)	36.8	81.5	15.5	73.5	2.6	51.8	2.3	43.2
Antenatal care (%)	60.3	89.8	29.5	94.2	21.0	79	2.1	48.7
Share in registered voters	43.8	43.4	45	42.9	43.2	44.5	43.1	42
<b>Index Value</b>	<b>40.94</b>	<b>69.68</b>	<b>33.16</b>	<b>69.15</b>	<b>10.34</b>	<b>54.58</b>	<b>12.81</b>	<b>53.68</b>

Note: Adjusted ratios are used in this Table

The WESE Index, excluding violence and age at marriage (Fig.12.3a and b) shows variations between districts in each province in the following charts (See Annex 3-5 for data for Fig 23 a-d)

Fig. 12.3 a: WESE Index - Rural Punjab (Excluding Violence and Other Dimensions)

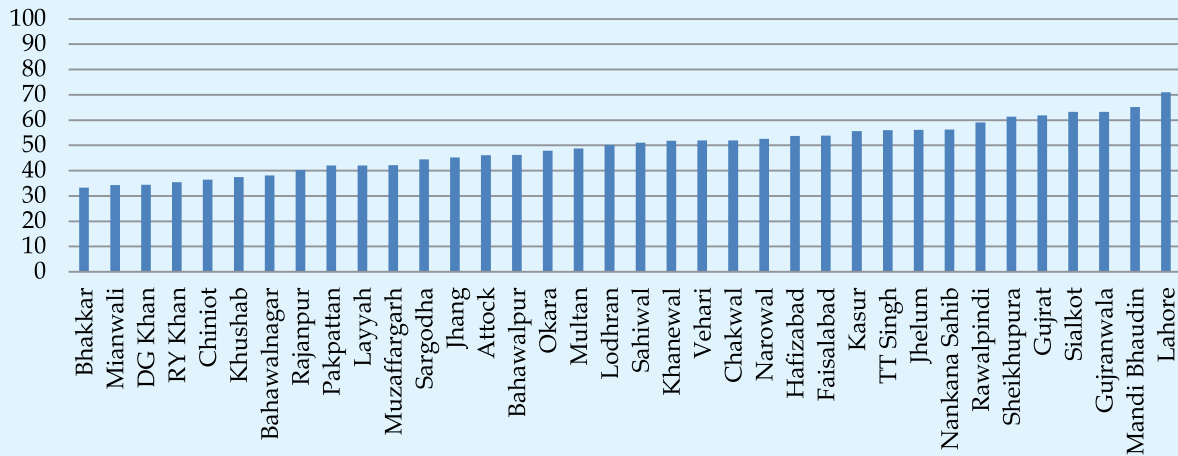
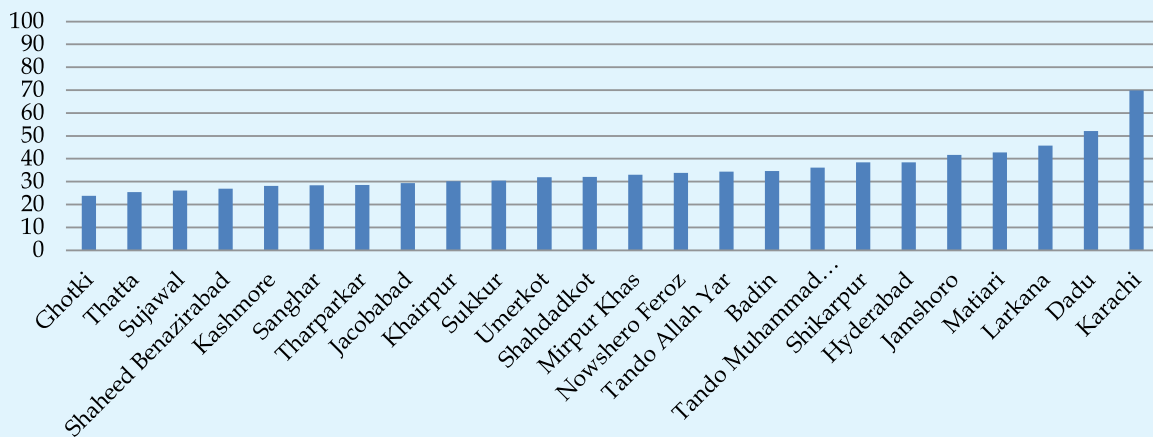


Fig.12.3 b: WESE Index- Rural Sindh (Excluding Violence and Other Dimensions)



When we include violence for these two provinces the graphs change somewhat. (Fig. 12.3 c and d) with Punjab showing a noticeable increase in most districts where there is low tolerance for spousal violence and where the age of marriage is above 18 years for women.

Fig. 12.3c: WESE Index- Rural Punjab (Including Violence and Other Dimensions)

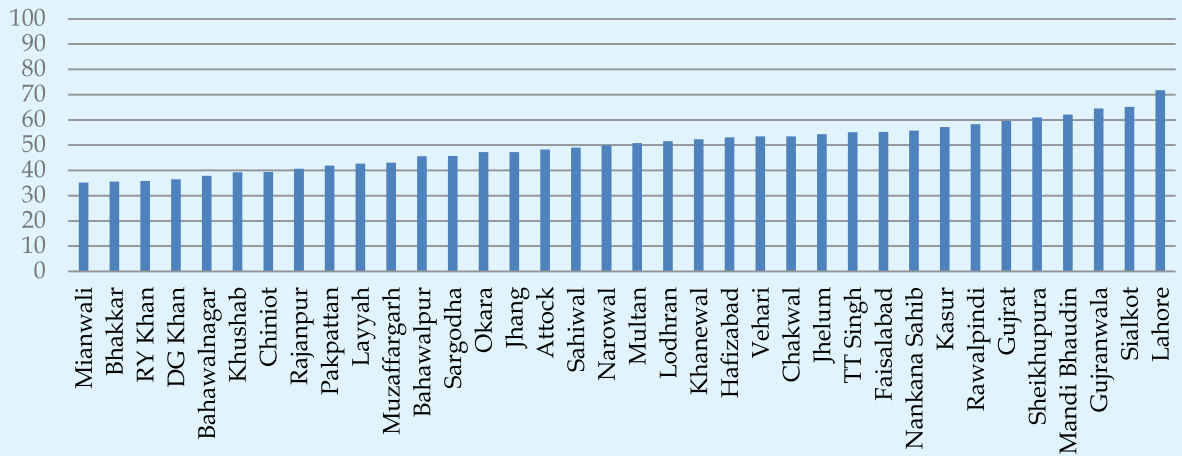


Fig. 12.3d: WEE Index in Rural Sindh (Including Violence and Other Dimensions)



### Annex 1 Technical Note WESE Index

For employment and education (comparison between women and men), an initial metric was developed which reflects the position of women and men one for each indicator in each district, computing the ratio of the value for women to men, by taking the absolute value of the difference after adjustment. A low ratio stands for the high gap between women and men distance between women, or equivalently men, to the equality point, regardless of their representation in the population. This means that a gender gap where women are at a disadvantage compared to men is treated in the same way as a gap where men are at a disadvantage. This metric is expressed in the following way:

$$Y_{(Xi)} = \left| \frac{\hat{X}_i^w}{\hat{X}_i^a} - 1 \right| \quad (1)$$

Where the calculation is carried out for the indicator for district  $i$ . This is a relative indicator with values that fall in the interval  $[0, 1]$  where the good score for any district shows high achievement. The metric  $Y_{(Xi)}$  identifies the gender equality point at 0. For reasons of interpretability, this indicator is reversed by taking:

$$1 - Y_{(Xi)} \quad (2)$$

This yields values where 1 stands for complete gender equality, with any value below that indicating a proportional lack of gender equality in a given indicator, with full gender inequality at 0. Correcting  $\alpha_{(xi)}$  coefficients are calculated according to the following formula:

$$\alpha_{(xi)} = \hat{X}_i^n / \max \hat{X}_i^N \quad (3)$$

Where  $\max \hat{X}_i^N$  represents the maximum value of the total of each indicator, expressed in relative terms and reversed if necessary, observed across all the districts. The final metric is obtained by multiplying the initial gap (equation 2) by levels of achievement (equation 3). For mathematical reasons (avoiding the presence of zeros which would impede possibilities to aggregate indicators, sub-domains and/or domains), the final metric is rescaled so that it is bound between 1 and 100. This final metric  $\Gamma_{(Xi)}$  can be expressed as:

$$\Gamma_{(Xi)} = 1 + [\alpha_{(xi)} \cdot (1 - Y_{(Xi)})]^{99} \quad (4)$$

The final WEE index is the geometric mean of all the dimension indices.

## Annex 2 WESE Index-Indicator Weights

Table 12.1: Indicator, Weight and Definition of WESE Index at District Level				
Dimension	Indicator	Weights	Definition	Data
Employment	Ratio of female to male labor force (%)	0.16	Ratio of women (ages 15-60) to men in labor participation (in %)	PSLM 2014-15
	Ratio of females to male in paid jobs (%)	0.10	Ratio of women (ages 15-60) to men in paid jobs across all available labor categories (in %)	PSLM 2014-15
	Ratio of females to males in non-agriculture (%)	0.12	Ratio of women (ages 15-60) to men in share of non-agriculture jobs (in %)	PSLM 2014-15
Education	Ratio of female in adult literacy rate	0.17	Ratio of women (age 15-60) to men in literacy rate (in %)	PSLM 2014-15
	Ratio of females in secondary and above education	0.15	Ratio of women (age 15-60) to men in share of 10 year and above education (in %)	PSLM 2014-15
Health	Antenatal care	0.18	% of women (ever married ages 15-49) who received antenatal care	PSLM 2014-15
Political Voice	Registered voters	0.12	% Share of women voters in total voters	ECP 2017

Note: Weights are obtained from Factor Analysis Method



**Table 12.2: Indicator, Weight and Definition of Women Empowerment Index at District Level**

Dimension	Indicator	Weights	Definition	Data
Employment	Ratio of female to male labor force (%)	0.13	Ratio of women (ages 15-60) to men in labor participation (in %)	PSLM 2014-15
	Ratio of females to male in paid jobs (%)	0.10	Ratio of women (ages 15-60) to men in paid jobs across all available labor categories (in %)	PSLM 2014-15
	Ratio of females to males in non-agriculture (%)	0.11	Ratio of women (ages 15-60) to men in share of non-agriculture jobs (in %)	PSLM 2014-15
Education	Ratio of female in adult literacy rate	0.13	Ratio of women (age 15-60) to men in literacy rate (in %)	PSLM 2014-15
	Ratio of females in secondary and above education	0.10	Ratio of women (age 15-60) to men in share of 10 year and above education (in %)	PSLM 2014-15
Health	Antenatal care	0.14	% of women (ever married ages 15-49) who received antenatal care	PSLM 2014-15
Awareness	Registered voters	0.09	% Share of women voters in total voters	ECP 2017
	Attitude toward violence	0.12	% of women (ever married 15-49) who not believe a husband is justified in beating his wife for any of the following reasons: <ul style="list-style-type: none"> <li>- If she burns the food</li> <li>- If she goes out without telling him</li> <li>- If she neglects children</li> <li>- If she argues with him</li> <li>- If she refuses sex with him</li> </ul>	MICS 2014/15
	Marital Age	0.08	% of women who married above 18 years age	MICS 2014/15

Note: Weights are obtained from Factor Analysis Method

## Annex 3 WESE Index by Districts

Table 12.8: WESE Index Ranking of Districts (Excluding Violence and other Dimensions)							
Sr. no	Province	District	Index	Sr. no	Province	District	Index
1	KP	Tor Garh	10.34	58	Sindh	Jamshoro	44.67
2	Balochistan	Sheerani	12.81	59	KP	DI Khan	44.75
3	Balochistan	Nushki	15.37	60	KP	Nowshera	44.85
4	Balochistan	Pishin	17.56	61	Punjab	Pakpattan	45.52
5	Balochistan	Kharan	17.74	62	Sindh	Sukkur	45.69
6	Balochistan	Barkhan	17.98	63	KP	Charsadda	45.83
7	KP	Upper Dir	18.36	64	Sindh	Tando Muhammad Khan	46.05
8	Balochistan	Zhob	18.37	65	KP	Kohat	46.63
9	Balochistan	Dera Bugti	18.88	66	KP	Mardan	46.89
10	Balochistan	Ziarat	18.99	67	Sindh	Badin	46.90
11	Balochistan	Killa Abdullah	19.03	68	KP	Chitral	47.10
12	Balochistan	Bolan/ Kachhi	19.57	69	Sindh	Shikarpur	47.19
13	Balochistan	Jhal Magsi	19.89	70	Punjab	Bahawalnagar	47.41
14	Balochistan	Gwadar	21.44	71	Punjab	Layyah	47.58
15	Balochistan	Loralai	22.22	72	Punjab	Khushab	47.62
16	Balochistan	Killa Saifullah	22.54	73	KP	Mansehra	47.64
17	Balochistan	Khuzdar	24.71	74	Balochistan	Quetta	47.66
18	Balochistan	Chagai	25.09	75	Punjab	Chiniot	47.70
19	KP	Kohistan	25.22	76	Sindh	Mirpur Khas	47.94
20	KP	Shangla	26.06	77	Punjab	Muzaffargarh	48.21
21	Balochistan	Mastung	26.90	78	Sindh	Larkana	48.23
22	Balochistan	Harnai	27.84	79	Punjab	Rajanpur	48.63
23	Balochistan	Washuk	28.88	80	KP	Malakand	48.95
24	Balochistan	Kohlu	29.09	81	KP	Peshawar	50.39
25	Balochistan	Jaffarabad	29.14	82	Sindh	Matiali	50.73
26	Balochistan	Musakhel	30.77	83	Punjab	Jhang	51.43
27	KP	Buner	30.95	84	Punjab	Attock	52.46
28	KP	Lower Dir	31.70	85	Punjab	Bahawalpur	53.02
29	Sindh	Tharparkar	33.16	86	Punjab	Okara	53.26
30	Balochistan	Nasirabad	33.72	87	KP	Haripur	53.68
31	Balochistan	Awaran	33.88	88	Balochistan	Sibbi	53.68
32	KP	Batagram	33.88	89	KP	Abbottabad	54.58

33	Sindh	Ghotki	34.13	90	Sindh	Dadu	55.28
34	KP	Karak	34.30	91	Punjab	Sahiwal	55.37
35	KP	Hangu	34.59	92	Punjab	Sargodha	55.48
36	Sindh	Kashmore	35.87	93	Punjab	Narowal	55.54
37	KP	Bannu	36.80	94	Punjab	Khanewal	55.79
38	Sindh	Thatta	36.82	95	Punjab	Lodhran	55.83
39	Sindh	Sujawal	37.12	96	Punjab	Chakwal	56.16
40	Balochistan	Kalat	37.93	97	Punjab	Multan	56.99
41	Sindh	Shaheed Benazirabad	37.94	98	Punjab	TT Singh	58.73
42	KP	Larki Marwat	37.97	99	Punjab	Vehari	59.26
43	KP	Tank	38.68	100	Punjab	Islamabad	60.38
44	Sindh	Jacobabad	39.02	101	Punjab	Nankana Sahib	60.48
45	Sindh	Sanghar	39.32	102	Punjab	Hafizabad	60.59
46	Sindh	Khairpur	39.48	103	Sindh	Hyderabad	61.53
47	KP	Swat	39.88	104	Punjab	Faisalabad	61.97
48	Sindh	Umerkot	40.38	105	Punjab	Jhelum	62.15
49	Balochistan	Lasbela	40.63	106	Punjab	Kasur	62.43
50	Punjab	Bhakkar	40.94	107	Punjab	Rawalpindi	63.96
51	Sindh	Shahdadkot	41.01	108	Punjab	Gujrat	64.49
52	KP	Swabi	41.41	109	Punjab	Sialkot	67.19
53	Sindh	Nowshero Feroz	42.10	110	Punjab	Sheikhupura	67.56
54	Punjab	Mianwali	42.11	111	Punjab	Mandi Bhaudin	68.32
55	Punjab	RY Khan	42.66	112	Punjab	Gujranwala	68.81
56	Punjab	DG Khan	43.36	113	Sindh	Karachi	69.15
57	Sindh	Tando Allah Yar	44.18	114	Punjab	Lahore	69.68

## Annex 4 WESE Index –Rural Punjab

Table 12.9 District Wise WESE Index in Rural Punjab						
Sr. #	Excluding Violence			Including Violence		
	District	Index	Category	District	Index	Category
1	Lahore	71	High	Lahore	72	High
2	Mandi Bhaudin	65	High	Sialkot	65	High
3	Gujranwala	63	Medium	Gujranwala	65	High
4	Sialkot	63	Medium	Mandi Bhaudin	62	Medium
5	Gujrat	62	Medium	Sheikhupura	61	Medium
6	Sheikhupura	61	Medium	Gujrat	60	Medium
7	Rawalpindi	59	Medium	Rawalpindi	58	Medium
8	Nankana Sahib	56	Medium	Kasur	57	Medium
9	Jhelum	56	Medium	Nankana Sahib	56	Medium
10	TT Singh	56	Medium	Faisalabad	55	Medium
11	Kasur	56	Medium	TT Singh	55	Medium
12	Faisalabad	54	Medium	Jhelum	54	Medium
13	Hafizabad	54	Medium	Chakwal	54	Medium
14	Narowal	53	Medium	Vehari	53	Medium
15	Vehari	52	Medium	Hafizabad	53	Medium
16	Chakwal	52	Medium	Khanewal	52	Medium
17	Khanewal	52	Medium	Lodhran	52	Medium
18	Sahiwal	51	Medium	Multan	51	Medium
19	Lodhran	50	Medium	Narowal	50	Medium
20	Multan	49	Medium	Sahiwal	49	Medium
21	Okara	48	Medium	Attock	48	Medium
22	Bahawalpur	46	Medium	Jhang	47	Medium
23	Attock	46	Medium	Okara	47	Medium
24	Jhang	45	Medium	Sargodha	46	Medium
25	Sargodha	45	Medium	Bahawalpur	46	Medium
26	Muzaffargarh	42	Medium	Muzaffargarh	43	Medium
27	Pakpattan	42	Medium	Layyah	43	Medium
28	Layyah	42	Medium	Pakpattan	42	Medium
29	Rajanpur	40	Medium	Rajanpur	41	Medium
30	Bahawalnagar	38	Low	Chiniot	39	Low
31	Khushab	38	Low	Khushab	39	Low
32	Chiniot	36	Low	Bahawalnagar	38	Low

33	RY Khan	35	Low	DG Khan	37	Low
34	DG Khan	34	Low	RY Khan	36	Low
35	Mianwali	34	Low	Bhakkar	36	Low
36	Bhakkar	33	Low	Mianwali	35	Low

Note: Low is 39 and below, Medium 40 to 64 and High is 65 and above

## Annex 5 WESE Index- Rural Sindh

Table 12.10: District Wise WESE Index in Rural Sindh						
Sr. #	Excluding Violence			Including Violence		
	District	Index	Category	District	Index	Category
1	Karachi	70	High	Karachi	71	High
2	Dadu	52	Medium	Dadu	50	Medium
3	Larkana	46	Medium	Larkana	45	Medium
4	Matiari	43	Medium	Jamshoro	45	Medium
5	Jamshoro	42	Medium	Matiari	42	Medium
6	Shikarpur	38	Low	Hyderabad	38	Low
7	Hyderabad	38	Low	Shikarpur	37	Low
8	Tando Muhammad Khan	36	Low	Tando Muhammad Khan	35	Low
9	Badin	35	Low	Shahdadkot	35	Low
10	Tando Allah Yar	34	Low	Badin	34	Low
11	Nowshero Feroz	34	Low	Tando Allah Yar	33	Low
12	Mirpur Khas	33	Low	Nowshero Feroz	33	Low
13	Shahdadkot	32	Low	Mirpur Khas	32	Low
14	Umerkot	32	Low	Umerkot	31	Low
15	Sukkur	31	Low	Sanghar	31	Low
16	Khairpur	30	Low	Kashmore	31	Low
17	Jacobabad	29	Low	Tharparkar	31	Low
18	Tharparkar	29	Low	Khairpur	29	Low
19	Sanghar	28	Low	Sukkur	29	Low
20	Kashmore	28	Low	Jacobabad	29	Low
21	Shaheed Benazirabad	27	Low	Sujawal	28	Low
22	Sujawal	26	Low	Thatta	27	Low
23	Thatta	25	Low	Shaheed Benazirabad	27	Low
24	Ghotki	24	Low	Ghotki	23	Low

Note: Low is 39 and below, Medium 40 to 64 and High is 65 and above

## Section IV Drivers of Change

### Key Findings

#### Urbanization

- By 2025, nearly half of Pakistan's population will be living in cities compared to the current 36%.
- In urban areas, migrant women tend to be concentrated in low paid work as they reconcile paid work with their unpaid domestic and care work.
- Introduction of value-added activities such as vegetable farming, animal husbandry and dairy farming and dairy products at the urban peripheral areas can benefit rural women.
- Better and quality coverage of education and health services, opportunities for enhancing skills, engaging in non-farm work and accessing decent work, can transform the future for rural women as urbanization occurs.

#### CPEC

- The Chinese investment through CPEC is expected to transform the rural economy in terms of improved connectivity and improved agriculture.
- 33 million people will gain access to high frequency metal roads out of which 80 percent (26 million) resides in the rural areas.
- CPEC can improve prospects for better education, health facilities and non-farm employment of rural population and particularly for rural women.
- The CPEC framework for the improvement of post-harvest activities in agriculture and development of value and supply chain of agriculture products and by products is of relevance to rural women

### Transport

- Women's travel patterns are shaped by their sociocultural and economic status, and the built environment.
- The transport infrastructure in Pakistan generally and in rural areas specifically does not match with the decent transportation services and results in limited mobility of women in rural areas.
- 23% of Rural Women ages 15-64 year do not go to BHU as it's too far away.
- Rural women's lack of mobility aggravates overall living standard of rural women in terms of poor health outcomes, reduced educational attainment and economic disempowerment

### Climate change

- In rural areas, women are more invested in farm activities that are not only underpaid, but also more susceptible to climate change threats.
- Agriculture and food security are threatened due to increased heat stress on crops and livestock, as well as a higher frequency of floods and droughts resulting from changes in climate.
- Droughts, floods, glacial lake outburst had adverse effect on country's economic growth with damage around \$ 10 billion.
- Due to increase in temperature, the production of wheat, a staple food grown all over the country, is expected to decline in upcoming years.
- 2010 floods brought a major setback to women's financial autonomy.
- During male out migration in semi-arid areas, women who are left behind manage livestock, ensure food security through food production, preservation and storage etc.



### Land and Rural Women

- Women's land rights are linked with their food consumption and food security.
- Women are at least 30% and more of the total family labor working on the family farm, mostly on small farms of less than 5 acres.
- 89% of rural women ages 15-49 years do not own a house, 7.8% have joint ownership; only 1.5 % are sole owners of home.
- 96% of rural women ages 15-49 years do not own land; only 2% have sole ownership of land and another 2% have joint ownership. Recent computerization of land records in Punjab and Sindh shows higher percentages of ownership (2% in Sindh) – the underreporting by women in PDHS 2012 is probably because they are unaware their name is included in family property and they have neither access nor control over this land.

### Technology

- Agricultural productivity of women is low due to their unequal access to modern farming equipment and quality agricultural inputs, lack of skills and knowledge needed to apply new technologies.
- Labor-saving technologies and practices play an important role in improving household nutrition, an essential factor for economic growth.
- Increased connectivity, use of mobile phone and simple phone based information and skills can improve rural women's farm and non-farm opportunities; smart applications of new technologies can provide them access to health, education, social protection and other benefits and opportunities

## Chapter 12 Drivers of Change

### 12.1 Urbanization

It is estimated that by 2050, approximately 70% of the world's population will be living in urban areas. The urban and rural are interdependent, with the former relying on the latter for food security and cheap labor, while rural areas depend on the urban for livelihood opportunities, markets and transfers of knowledge and productive goods.<sup>144</sup>

By 2025, nearly half of Pakistan's population will be living in cities compared to the current 36%, increasing at an annual rate of three percent, the highest in South Asia. At present about 20% percent of the urban population live in the top ten cities.<sup>145</sup> A major contributing factor is rural-urban migration and the high population growth.<sup>146</sup> Census data may well underestimate the urban-rural population figures because the administrative definition of urban varies from density based definitions that include the *peri-urban* areas and the *katchi abadi's* that lie on the periphery of the city.

The unfettered growth of cities should be a concern for policy makers. The large cities have witnessed enormous expansion in the form of *katchi abadis* and informal settlements and have been unable to provide services, public goods and jobs or cater to the needs of the migrant population. Urban poverty is on the rise with one in 8 urban residents living in poverty.

Vision 2025 places cities in Pakistan at the center of national policy for sustained and inclusive economic growth, with a focus on governance and management of urban areas and of rural migration. In general however, despite the research and projections available by think tanks and the World Bank and other donors, the public sector response to managing the rapid urbanization and the demographic youth bulge is muted.

#### The Politics of Urbanization

Pakistan's urbanization is "hidden" and "messy". Official statistics undercount the urban areas. In the 1981 census, the designation of urban was changed to include areas that had municipal corporations and cantonment boards. In Punjab almost 1,500 communities that should have been classified as urban based on population are classified as rural. The rural parts of many districts of Punjab, KP, and Sindh have reached the density threshold of an urban settlement. Municipal and other services have become a dire necessity in these areas.

This under representation of urban areas in national statistics leads to social, economic and political consequences especially in terms of job quotas, electoral constituencies and delimitation, and formal municipal governance structures. Pakistan's political landscape has traditionally been dominated by rural elites whose power depends on a captive workforce

144 IFAD, 2015. Rural transformation: Key to sustainable development,

145 Ibid

146 Ministry of Climate Change, 2015. National Report of Pakistan for HABITAT III.

cum electorate. An accurate representation of urban areas in the censuses would lead to a shift in the electoral balance away from the rural towards urban electorates. The driver of change would then be the shift in attitudes of politicians and their move towards satisfying the younger, educated population's need for improved services, employment and social justice.<sup>147</sup>

### Urbanization and Rural Women

The push factors associated with rural urban migration in Pakistan are land fragmentation, low productivity of agricultural land, landlessness, surplus farm labour due to technological advances, poor service delivery and vulnerability to climate and external shocks. The pull factors include better wage rates, services, and infrastructure. The messy sprawl of urbanization, with mixed rural urban livelihoods generates what can be termed as a "ruralization" of the city margins, and a series of "ruralopolis"<sup>148</sup> across Pakistan. This has implications for rural women, their livelihoods, and also for urban women as norms and attitudes are influenced through this close and messy exchange.

The horizontal growth of cities encroaches into rural areas or pockets of fertile agricultural land that lie at the periphery of urban areas. The growth of such cities also draws resources and policy attention away from small and medium sized towns. Further as cities expand and engulf smaller towns and agricultural areas, multicity agglomerations (continuously lit belts of urbanization that contain two or more cities) result. This has happened in Lahore, Karachi and Faisalabad to name a few. But cross-border agglomeration has also occurred as in the case of Lahore-Delhi.<sup>149</sup>

Within the rural peripheries, a loss of livelihoods is experienced as agricultural land transforms into an urban landscape. Households are at risk of becoming food insecure as they strive to find work that will match their now redundant skills. The poverty of rural migrants and those at the urban peripheries is distinctively gendered. While women make an important contribution to cities in terms of their paid and unpaid work, they remain at a disadvantage in terms of access to work and living conditions, health and education, assets and representation in formal institutions and urban governance.<sup>150</sup> These women have inadequate shelter, water and sanitation that disproportionately increases their burden of care and risks of experiencing violence. Migrant women tend to be concentrated in low paid precarious work because they reconcile paid work with their unpaid domestic and care work within the household. Women in urban areas are time poor and a gendered lens is needed to understand the non-income dimensions of urban poverty.<sup>151</sup>

147 Daanish Mustafa & Amiera Sawas (2013) Urbanisation and Political Change in Pakistan: exploring the known unknowns, *Third World Quarterly*, 34:7, 1293-1304

148 Qadeer, Mohammad A. 2000. "Ruralopolis: The Spatial Organization and Residential Land Economy of High-Density Rural Regions in South Asia" *Urban Studies* 37(9): 1583-1603 and *Pakistan's Runaway Urbanization: What Can Be Done?* (2014) Edited by Michael Kugelman.

149 Ellis, Peter, and Mark Roberts. 2016. *Leveraging Urbanization in South Asia: Managing Spatial Transformation for Prosperity and Livability*. South Asia Development Matters. Washington, DC: World Bank.

150 UN-HABITAT, 2013. *State of Women in Cities 2012/13*.

151 UNFPA 2012. *Urbanization, gender and urban poverty: paid work and unpaid care work in the city*

## Urbanization as a Driver of Change

Rural transformation is a process of change where rural areas are developed in an economically viable, socially inclusive and ecologically sustainable manner. Urbanization can be a driver of change for both the rural migrant or rural residents now subsumed into the peripheries of the city and urban women, if planning for education, health, and economic growth is inclusive and gender sensitive.

Agriculture on the periphery of the urban areas is unorganized and subsistence based. Since rural women are primarily involved in dairy management and agriculture, introducing new methods and management techniques to increase yields, and the introduction of value-added activities such as vegetable farming, animal husbandry and dairy farming and dairy products would benefit women.

The rural urban linkages and complementarities, with investments in services and infrastructure catering to the large population across the urban sprawl, irrespective of their administrative status can be a catalyst for change. The change, through better and quality coverage of education and health services to rural women and girls, the opportunities available for enhancing skills, engaging in non-farm work and accessing decent work, can transform the future for rural women. Urban and spatial planning for social and economic development, that improves prospects for connectivity, affordable housing and inclusion of periphery settlements into the urban limits, can change the current messy urbanization and facilitate Pakistan's transition into an upper-middle or high income country. It will also create more resilient populations and cities, able to weather environment and climate shocks. The shift in the political geography will lead to a political class that is likely to be more responsive to the aspirations of the large and young urban population.

## 12.2 CPEC-China Pakistan Economic Corridor

China Pakistan Economic Corridor (CPEC) as part of the one-belt-one road initiative that cuts across central Asia and Pakistan has potential for changing the economy of Pakistan in a big way. The economic and political gains are hotly debated, possibly due to lack of information and clear policy sharing. There are regional challenges too, as India eyes the Chinese investments from its own perspective.

There is very little evidence yet available of how CPEC will affect local economies and lives as the massive road infrastructure winds its way through rural communities and small urban towns. The gender dimensions of such investments are unknown.

### Priority Areas of CPEC Intervention

The long term plan developed by the Planning Commission of Pakistan identifies seven priority areas for CPEC investments in the areas related to people's livelihood and non-governmental exchanges.<sup>152</sup>

<sup>152</sup> <http://pc.gov.pk/uploads/cpec/LTP.pdf>

All the identified areas have investment deficits and are ready for investment for potential high returns. For instance, more than half the population of Pakistan (approximately 63%) resides in rural areas, mainly engaged in agriculture for their livelihood. Agriculture employs 42% of labour force and contributes only 19 percent in the GDP.<sup>153</sup>

The Chinese investment in these priority areas is expected to transform the overall economy of Pakistan in terms of improved connectivity, and improved agriculture and specifically the rural economy which is highly concentrated in agriculture.

There are three CPEC routes that will connect China to different areas of Pakistan, Eastern, Central and Western.

### China Pakistan Economic Corridor

Seven priority areas of CPEC namely

1. Energy, related fields
2. Connectivity
3. Agriculture development and Poverty Alleviation
4. Financial cooperation
5. Trade and Industrial Parks
6. Tourism
7. Cooperation for people's livelihood and non-governmental exchanges

Table 12.1 CPEC Routes

Route	Districts	Total Distance (Km)
Eastern	Khunjrab - Thakot - Mansehra -Burhan - PindiBhatian - Faisalabad - Multan - Sukkur -Shikarpur - Rato Dero - Khuzdar - Basima - Hoshab-Gwadar	2686
Central	Burhan (Hakla) - Pindigheb - Kot Addu - DG Khan - Rajanpur - Wangu Hills - Khuzdar Basima - Hoshab - Gwadar	2417
Western	Khunjrab - Burhan (Hakla) - DI Khan (Yank) - Zhob - Quetta - Surab - Hoshab - Gwadar.	2463

Source: Pakistan Economic Survey 2016-17 (Chapter 13)

### Rural Women and CPEC

As the map shows the eastern route cuts across the agriculture heartland of Pakistan, as does the central route. The Western route goes through the agriculture and barren belts of Balochistan.

To understand how rural communities will be affected we did a basic analysis of the proposed western and central routes of CPEC<sup>154</sup> and identified the possible districts that will border these routes. Subsequently population estimates are used to obtain a crude figure of extent of the population that will be exposed to the highway network built under CPEC. A total of 33 million<sup>155</sup> people will gain access to high frequency metal roads out of which 80 percent

153 Economic Survey of Pakistan 2016-17.

154 <http://cpec.gov.pk/maps>

155 <http://www.pbscensus.gov.pk/>

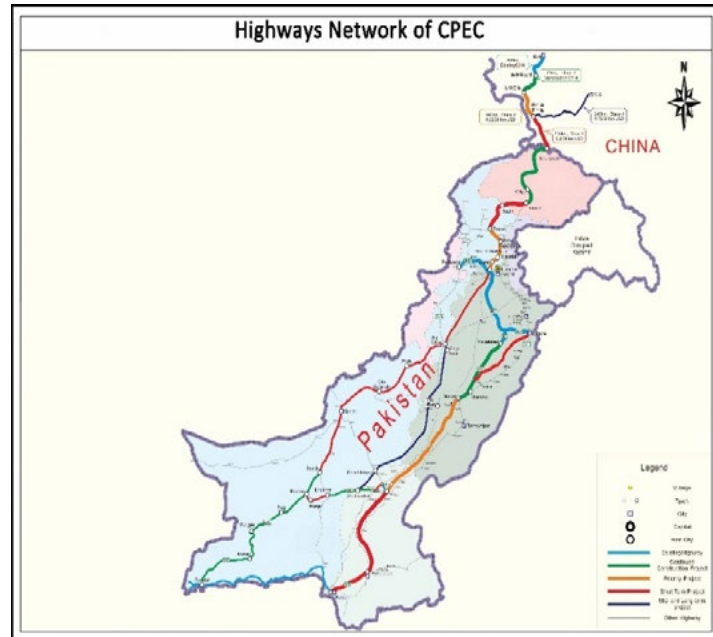
(26 million) resides in the rural areas of the identified districts. It is noteworthy to mention that we have only analysed western and central routes of CPEC as these two routes are disadvantaged and have least connectivity<sup>156</sup> with the rest of Pakistan compared to the eastern route of CPEC.

The spill over effects will spur connectivity of local markets across Pakistan. The population estimates cited above only represent the population of districts that will be directly subject to intervention in terms of a better road network,

while the overall population will potentially benefit from the gains of better connectivity and special economic zones (SEZs). Moreover, connectivity is also expected to improve through the planned improvements to railways and fibre optic (Khunjerab to Rawalpindi) cable.<sup>157</sup>

What implications will this improved connectivity have for work and mobility patterns of rural women? In general, access to metal roads improves prospects for better education, health facilities and non-farm employment of the rural population and particularly of rural women.<sup>158</sup>

Poverty alleviation and agriculture development are the priority areas for the Chinese investment by improving the agricultural sector. The main areas within agriculture sector include remediation of low yielding land to gain potential crop yield, up gradation of infrastructure, agriculture product processing, agriculture technologies, livestock poultry breeding, reproduction of crop yield, and plant and animal epidemic control and prevention.



### CPEC and Agriculture

The main areas within agriculture sector include

- Remediation of low yielding land to gain potential crop yield,
- Up gradation of infrastructure,
- Agriculture product processing,
- Agriculture technologies,
- Livestock poultry breeding,
- Reproduction of crop yield,
- Plant and animal epidemic control and prevention.
- Development and strengthening of value and supply chain of agriculture products and by products.

156 Particularly districts of Balochistan (Zhob, Killa Saifullah, and Pashin etc.), southern district of KP (Dera Ismail Khan), western districts of Punjab (Bhakkar, Dera Ghazi Khan, and Rajanpur), and north west district of Sindh (Qambar Shahdadt).

157 <http://cpec.gov.pk/maps>

158 Uteng, T. P. (2011). Gendered Bargains of Daily Mobility; Lei, Desai, and Vanneman. 2017

The Pakistan Economic survey notes that 42% of labour was concentrated in agriculture sector while 73% of total employed females are associated with the agriculture sector, and they are the ones most likely to be affected by the Chinese investments. The CPEC Plan outlines a framework for the improvement of post-harvest activities in agriculture by providing enabling environment for transportation, storage and processing. Moreover, an important aspect of Chinese cooperation in the agriculture sector is the development and strengthening of value and supply chain of agriculture products and by products. Again, it is women who are mostly engaged in the harvest and post-harvest activities. It is still unclear how these investments will alter the labour market dynamics. Unless there is a clear strategic plan in place, based on sound research, that ensures that women and men employed in the agriculture sector are not displaced by the CPEC developments, there is a fear that the much touted transformation will marginalize and disadvantage them further.

The second major area identified for cooperation in CPEC is the energy sector. A reduction in power shortages will generate a multiplier effect and stimulate overall growth. The remaining areas such as financial cooperation, tourism and industrial development require gender sensitive strategies for the benefits to accrue to women.

The information available under “social sector projects” on the Planning Commission website has four areas--people to people exchanges, transfer of knowledge in different sectors, and in the education sector through a consortium of business schools, and the establishment of Pakistan Academy of Social Sciences. The last two are led by the Higher education Commission (HEC). There is no mention of women, or how women in any of these sectors will be included in the planning or how they will benefit from the investments being made.

CPEC investments have the potential to transform the social and economic context and lives of women provided an integrated and gender sensitive approach is adopted, ensuring sustainable, environment friendly, and equitable outcomes to achieve the full range of potential benefits from this mega project. Research into gendered effects for each of the priority areas and recommendations to mitigate adverse fallouts should be undertaken on a priority basis.

### 12.3 A Note on the Significance of Transport for Rural Women

Transportation needs are a prerequisite for timely access to the basic facilities. The most obvious complementarity to the transportation needs is the provision of road to the wide array of residents in the country specifically remote and rural areas of country. The provision of roads and transport lead to spillover effects in the regional economy in terms of development of sub sectors due to timely availability of inputs and raw material.<sup>159</sup>

The spillover effects also lead to multiplier effects in terms of improved access to health facilities, educational attainment, and economic opportunities for women and men. Studies indicate that women benefits from provision of roads in terms of improved and timely access to health facilities of pregnant women, economic empowerment, and educational attainment of children. These benefits are of course mediated by the social constraints on women’s mobility.<sup>160</sup>

<sup>159</sup> Pakistan Economic Survey 2016-17

<sup>160</sup> Lei, L; Desai S. & Vanneman.2017. Village Transportation Infrastructure and Women’s Non-agricultural Employment in India

Women and men's travel patterns are shaped by their sociocultural and economic status, and the built environment.<sup>161</sup>

A study by the Asian Development Bank in 2016 found rural-urban differences in terms of gender differences in travel behavior relating to trip rate, travel mode, duration, and purpose of travel. Diary day records of 37,830 respondents aged 11 years and above showed females were immobile 55% of the time compared with males (4%), and that mobility restrictions on women bore much more heavily at adulthood and marriage (ADB, 2016). Furthermore the analysis established that women made lesser daily trips (2.8) than men (5.4), and their trips were 44% shorter. The enormous gender difference was observed in trips for leisure and sociocultural activities. Women tend to walk more than men and when they rode, used more expensive modes of motorized transport (private vehicle, hired taxi). Female mean travel duration by bus and bicycle was much shorter than that of males due to perceived potential issues with public transport travel such as risk of security and unwanted interaction with men.

Overall, the findings of that study coincide with the conclusions of research in other countries, that women are more likely to travel short distance to disperse and numerous stops in one single trip as a result of their multiple roles straddling paid work, household tasks, as well as community or cooperative tasks<sup>162</sup>. Gender-sensitive transport infrastructure and policies will need to consider women's convenience, reliability, safety, and affordability within their distinct social, cultural, and economic context.<sup>163</sup>

The ADB and DFID are helping Pakistan to develop a National Transport Policy (NTP) which will be finalized in 2019. The NTP is expected to guide solution for the sustainability, inclusiveness, and efficiency of a national transport system that improves the social and institutional infrastructure as well as physical infrastructure. Though the policy is slated to be inclusive and gender sensitive, it appears to center on the macroeconomic regional linkages and infrastructure development.

The transport infrastructure in Pakistan specifically in rural areas does not adequately fulfill the need for safe, reliable and affordable transportation services, limiting the mobility of women in rural areas. Apart from lack of metal roads, socio-cultural constraints also undermine the mobility of rural women. These constraints exacerbate the overall living standard of rural women/girls in terms of poor health outcome, reduced educational attainment and economic disempowerment.<sup>164</sup>

Evidence suggest that the distance to a health facility as well as management of transport are crucially influencing women's ability to access health services when they are sick.<sup>165</sup> Furthermore, huge share of sick rural women reported that they did not want to go alone to a health facility. Overall, a lower percentage of women in Punjab reported difficulties in

161 Adeel et al. 2013. Gender, Mobility and Travel Behavior in Pakistan: Analysis of 2007 Time Use Survey. Munich Personal RePEc Archive. p.1.

162 Uteng, T. P. (2011). Gendered bargains of daily mobility: citing cases from both urban and rural settings.

163 ADB 2016. Pakistan Country Gender Assessment

164 Uteng, T. P. (2011). Gendered bargains of daily mobility: citing cases from both urban and rural settings.

165 PDHS report 2012-13.



obtaining health services than in other provinces, regardless of reason for difficulty.<sup>166</sup> The nationally representative survey reveal that approximately a quarter of women reported distance to Basic Health Unit (BHU) as a major reason for not using health facility.<sup>167</sup> Furthermore, 21 percent of rural women cited distance to road as prime reason for not using road (Table 11.2 below).

**Table 12.2: % Distribution of Rural Women (ages 15-64)  
by Reason for not using Facilities**

Reason for not Using	Facility			
	BHU	FPU	Road	Bus
Too far away	23	4.8	21	5.6
Too expensive	0.2	0.1	0.4	4.2
Doesn't suit	0.9	19	2.3	0.7
Lack of tool/staff	5.9	0.7	0.3	0.1
Not enough facilities	22	2.7	12	12
Others	46	59	64	77

Source: Estimated from PSLM 2014-15

Note: The total may not add up to 100 as we have omitted one response

An inclusive transport policy and planning can be a driver of change as improvement of transport infrastructure predicts increased participation of rural women in the labor market particularly paid employment, improved health outcomes,<sup>168</sup> reduce barriers in educational attainment of girls in rural areas, may improve the loan repayment of rural women by reducing transaction costs primarily due to absence of financial institutions in rural centers and new modes of mobilizing and building capacity of women entrepreneurs.

## 12.4 Climate Change

### Introduction<sup>169</sup>

Climate change in itself is a gender neutral phenomenon, however its impacts are disproportionately experienced by people based on age, sex, power, autonomy etc.<sup>170</sup> Despite recognition that women are worse off in terms of adverse impacts of climate change, policies targeting climate adaptation and mitigation and climate resilience continue to overlook the gendered dimensions, thereby reinforcing gender gaps and socially structured gendered roles. This differentiated vulnerability to climate risks based on gender accounts for the systematic inequalities entrenched in the societies limiting women's access to and control over productive resources, limited mobility, low investment in human capital, limited decision-making authorities, low representation in planning processes etc.<sup>171</sup>

166 ADB 2016

167 Estimated from PSLM 2014-15

168 World Bank, 2007. Transport and Gender. Gender and Development Group

169 CGaPS gratefully acknowledges the contribution of Ayesha Qaiserani, SDPI to this section

170 United Nations Development Programme (UNDP). (2013). Overview of Linkages between Gender and Climate Change. New York: UNDP.

171 Rodenberg, B., (2009), Climate Change Adaptation from a Gender Perspective. German Development Institute

The United Nations Framework Convention on Climate Change (UNFCCC) adopted during the Rio Earth Summit in 1992 defines climate change as “a change that is attributed directly or indirectly to human activity, altering the composition of the global atmosphere.”<sup>172</sup> While the extent and impact of climate change remains hotly debated by naysayers, there is little doubt that it is one of the most serious challenges faced by the world, readily affecting migration patterns and management of land resources. Key risks include floods and droughts.

The twenty first session of the conference of parties (COP21/CMPI) in 2015 adopted the Paris agreement that recognizes climate change as an urgent and irreversible threat to human societies and requiring cooperation of all countries for an effective international response towards climate change. Sustainable Development Goal (SDG) 13 aims to “take urgent action to combat climate change and its impact”. More specifically, SDG 13 aims to strengthen flexibility and adaptive capacity to climate related hazards and natural disasters in all countries and to incorporate climate change measures into national policies.

The Global Climate Risk Index (2017), ranks Pakistan 7<sup>th</sup> of the 10 countries that are most affected by climate change globally, with estimated total losses of \$3.823 billion. Bangladesh is also included in this list, though India and Sri Lanka are ranked at 14 and 54 positions respectively.<sup>173</sup>

The Pakistan National Climate Change Policy of 2012 established a framework for addressing current climate change facing Pakistan aiming to “ensure that climate change is mainstreamed in the economically and socially vulnerable sectors of the economy and to steer Pakistan towards climate resilient development.” Recognizing that climate change increases the intensity of climate related natural disasters such as floods, droughts and landslides, the Policy acknowledged women, elderly and disabled persons as vulnerable ones, and prioritized them in evacuation strategies.

The Policy has a one page-section dedicated to gender and climate change and the policy measures to address these challenges, especially with reference to rural women in agriculture. It recognized that women are more vulnerable to climate risks but at the same time also understands that women can be powerful agents of change in climate action. The Policy aimed to mainstream gender perspective into climate change efforts at national and regional level, to reduce vulnerabilities of rural women in terms of water, energy and food, to develop vulnerability reduction measures for climate change by focusing on women needs, to include local knowledge of women in climate change adaptation measures. An important point highlighted in the policy is to ‘develop gender sensitive indicators and criteria related to adaptation and vulnerability, as gender differences in this area are most crucial and most visible’. The contrast in commitment is reflected in the implementation framework developed in 2014 two years after the policy was announced, which has no actions for the gender specific policy measures outlined in the 2012 document, and omits women from the strategies for adaptation and mitigation.

172 UNFCCC 1992, accessed Aug. Nov 17, 2017.

[https://unfccc.int/files/essential\\_background/background\\_publications\\_htmlpdf/application/pdf/conveng.pdf](https://unfccc.int/files/essential_background/background_publications_htmlpdf/application/pdf/conveng.pdf).

173 Kreft, Sönke; Eckstein, David; Melchior, Inga. 2016. GLOBAL CLIMATE RISK INDEX 2017 Who Suffers Most from Extreme Weather Events? Weather-related Loss Events in 2015 and 1996 to 2015 Germanwatch e.V. <https://www.preventionweb.net/publications/view/51138>

## Climate change in Pakistan

Agriculture and food security are particularly threatened due to increased heat and water stress on crops and livestock, as well as a higher frequency of floods and droughts resulting from changes in climate. The Food and Agriculture Organization puts Pakistan at the top among the developing countries at risk for losses in agriculture and crops. Beyond production losses, small and large scale disasters can impact the food value chain, with adverse effects on agricultural commodities food and nonfood agricultural industries and national economies. For example, the 2010 floods in Pakistan affected cotton ginning, rice processing, sugar and flour milling, resulting in increased cotton and rice imports.<sup>174</sup>

In the past decade, recurrent spells of weather events such as droughts, floods, glacial lake outbursts and heat waves have had an adverse effect on the country's economic growth. The super floods of 2010, flooded an area of 38,600 square kilometers, killed 1600 people and caused damage of around \$ 10 billion.<sup>175</sup>

The Intergovernmental Panel on Climate Change (IPCC) Fifth Assessment Report (AR5) for the Asia region observed that vulnerability to climate change threats in countries dependent on agriculture such as Pakistan, arises from their demographic trends, distinct geography and lack of adaptive measures taken by government.<sup>176</sup>

Climate change has increased challenges for land management in rural areas of Pakistan, in terms of water resources, soil quality, pests and diseases and rural business. Given that the majority of the rural population in Pakistan is associated with agriculture of which 49% are women, it is not incorrect to assume that climate change has the potential to drastically shape lives of rural women and affect agricultural productivity.

### Rural Women, Agriculture and climate change

For Pakistan the main reason for its high vulnerability towards climate change is the dependence of the economy on agriculture, which in turn relies heavily on the monsoons.

Monsoon variability has increased with each passing year due to global warming, resulting in increased frequency of floods and droughts, giving rise to fluctuations in crop sector output. The increasing instability of agricultural production has already created increased inequality and rural poverty. Those

*“Untimely rains/floods damage our crops, for example if cotton is ready for picking getting rain at that time is quite a bad situation for all of us” (Female Respondent, Badin)*

*“We cultivated tomatoes but a few days before picking of the crop in winter, the temperature was extremely low so all the crop was damaged” (Female Respondent, Dadu)*

Source: SPDC. 2015. Gender and Social Vulnerability to Climate Change.

174 Food and Agriculture Organization. 2015. The Impact of Disasters on Agriculture and Food Security

175 Asian Development Bank. 2017. Climate Change Profile of Pakistan. Manila

176 Ibid

farmers who earlier were barely able to meet family needs through agricultural production are now facing a food deficit situation due to poor harvest. They are borrowing money for buying grains from the market. In most of the cases, these small size farmers lack invisible surplus to buy fertilizers and seeds and can be pushed out of crop production altogether. Thus, small size farmers are more vulnerable to climate change as compared to large ones.<sup>177</sup> The decline in crop production has been observed by the local people.<sup>178</sup>

---

177 United Nation Development Program, Inclusive and Sustainable Development, 2017.

178 Social Policy and Development Centre. 2015. Gender and Social Vulnerability to Climate Change.

### Climate Change, Gender Norms and Rural Women

Owing to women's lack of property rights and unfavorable land tenure systems, they are often working on less productive lands with fewer opportunities to receive agricultural extension support and capacity building to diversify their livelihoods (FAO, 2015). This in turn inhibits their capacities to take measures for adapting their livelihoods to adverse shocks. As part of their reproductive and caretaking responsibilities, women are often engaged in fetching water and collecting fuel and food from far off places. With climate change straining these resources, these tasks may become difficult for them if they have to spend more time and exert more effort in accessing them (UNDP, 2011). This leaves them with limited time to engage in other activities such as earning, decision-making and fulfilling domestic responsibilities (UN Women, 2009).

Male out-migration is a common livelihood strategy, especially in the flood and drought prone arid and semi-arid areas of Pakistan (Iqbal et al., 2015; Salik et al., 2017). In such circumstances, women that are left-behind in the rural areas play prime roles in terms of managing livestock, taking on additional responsibilities, ensuring food security of the household by food production, preservation and storage etc. This may not always lead to transformational shifts in women's agency; rather it increases the burden of responsibility and work, further straining their capacities.

At times of natural disasters, often correlated with climate change, women are observed to be the prime affectees. For instance, in the floods of 2010, 713,000 women between the ages of 15-49 were adversely affected in addition to 133,000 pregnant women (Shirkat Gah, 2011). Women's dependency on men further increases at times of such crises. Preliminary research findings of an on-going study *Pathways to Resilience in Semi-Arid Economies (PRISE)* that explores the political economy of water governance at times of floods in semi-arid areas of Pakistan (SDPI) found that when a flood hits, women in rural areas often wait for their husbands/men of the household to return home and help them evacuate. Cultural settings and traditional norms such as the institution of *pardah* make it further difficult to access relief services and facilities during times of need. Women in Pakistan also lack training in life skills such as swimming, thus further enhancing their vulnerability when disasters like floods hit.

In case early warnings about floods are received, women are not engaged in the decision to move out of the village; they are just told when and where to move. Some villagers have relatives that live in the city or on higher grounds and they send their women and children to them. However, most have their extended families in the village and moving out to an unknown place is a hard decision. Some women are also held back to cook for male family members who stay back to build temporary dykes and guard against theft. Women face harassment, insecurity, lack of food supplies and water, and diseases in times of floods especially in shelter and relief camps. The situation is particularly difficult for pregnant and lactating women. Relief services are often gender insensitive, with male staff, often untrained to deal with the issues of women, providing services.

Due to increase in temperature, the production of wheat, a staple food grown all over the country, is expected to decline in upcoming years. Climate change would also reduce sugar cane production in arid and semi-arid regions.<sup>179</sup>

Women play a crucial role in the rural economy by actively participating in farm and non-farm activities; however, their work is often not rewarded adequately and their contributions are repeatedly missed out in development planning. In rural areas, women are more invested in farm activities that are not only underpaid, but also more susceptible to climate change threats.<sup>180</sup> Women in rural areas are already considered as 'an underpaid, overworked and exploited resources and climate change will further hamper their livelihood, increase their workload and would heighten their vulnerability.'<sup>181</sup>

Women's vulnerability towards climate change is rooted in discriminatory gender norms that limit livelihood opportunities and incomes, access and control over land use, lesser mobility and fewer rights, and enforces an unfavorable gendered division of labor.<sup>182</sup>

To make up for the difference in income, women often work for longer hours and in tougher conditions in farms than men (Batool and Saeed, 2017). Women contribute to seed bed preparation, harvesting and picking of seasonal crops and weeding (Ishfaq and Memon, 2016), in addition to being the prime caretakers of livestock (Samee et al., 2015), all activities closely interwoven with the environmental conditions and climate change impacts.

As the majority of the rural women in Pakistan are engaged with agricultural productivity, failing to address climate change threats faced by Pakistan threatens food security. Furthermore, areas in which rural women are traditionally engaged are linked closely with availability of natural resources. Scarcity of these resources due to climate change would increase rural women work load and time poverty, leaving less time to pursue education, economic opportunities and activities or participate in and decision making and leadership.<sup>183</sup> However, this situation also has the potential to create new opportunities for women engaged with agriculture; women have started shifting towards growing vegetables instead of wheat and rice.

179 Sustainable Development Policy Institute, Pakistan: Country Situation Assessment, 2015

180 Qaisrani et al., 2018 Forthcoming publication. SDPI, Pakistan

181 IDRC., 2015. Climate change, Vulnerability, food security and human health in Rural Pakistan: A gender perspective

182 UN Women. 2017. Mainstreaming Gender in Green Climate Fund Projects

183 Ajani, EA Onwubuya and RN Mgbenka. 2013. Approaches to Economic Empowerment Of Rural Women For Climate Change Mitigation And Adaptation: Implications For Policy

### Box 1 Adapting To Climate Change

Bushra Lashari from District Shaheed Benazirabad, lives in a joint household with her 2 children and her husband's extended family. While Bushra is not directly involved in decisions regarding crops cultivation and financial matters, she is, nonetheless, aware that farming is becoming increasingly difficult and expensive. The 2010 and 2012 floods destroyed their crops and it cost a great deal in terms of money, resources and time to recover from the loss and take up farming again. However, she also recognizes that agriculture is the only occupation that they are skilled in and they must make changes if they are to survive.

The opportunity for change materialized when a project implemented by LEAD Pakistan (Climate Leadership for Effective Adaptation and Resilience-CLEAR), designed to address climate change impacts threatening poor and vulnerable groups across 13 districts in Punjab and Sindh, reached out to the women of her village. During sensitization and awareness-raising sessions, Women participants were sensitized to the impacts of climate change on agriculture, informed on how to cope with these changes, and provided vegetable seed packets and bags of fertilizer. They were encouraged to try vegetable cultivation instead of resource intensive crops such as rice, wheat and onions. Bushra was one of the few women who used these seed packets to grow vegetables (carrots, green chilies, peas, tomatoes and spinach as well as other seasonal vegetables). At first, she and her husband grew these vegetables on one-fourth of their 5 acres. During the first harvest, they were able to bring in enough vegetables to set aside some for their family, after selling most at the local market. They were able to earn between PKR 200-300 each day.

Over time Bushra has noticed that cultivating seasonal vegetables is less risky than major crops such as rice and wheat, which are both expensive and risky to grow. With major crops, they had to wait a long time for the harvest and in the meantime they accrued debt because their earnings were invested in the crop. Seasonal vegetables, on the other hand, have much shorter growth and harvest cycles. They also cost less because after the initial investment in seeds and fertilizer, there are no repeated costs. Since women are largely responsible for preparing the land, sowing, harvesting and cleaning vegetables, they also save on labor costs

Source: LEAD., 2015. Women Farmers: Change means Survival

**Natural disasters and rural women** Natural disasters in Pakistan have affected women through numerous routes. Women have less access to assets, income, and information than men; and are more limited in mobility and in the degree to which they may voice preferences on planning for and responding to disasters. Women may lack documentation that qualifies them to receive disaster relief.<sup>184</sup>

The 2010 floods in Pakistan have been cited as unprecedented: amongst the most devastating natural calamities of contemporary times, affecting 18 million people and 2 million households that were categorized as severely affected. Almost 89 percent of the estimated loss was in agricultural crop sector, mainly cotton, rice, sugarcane and vegetable. Food and seed stock was washed away.<sup>185</sup> The floods disrupted production and directly affected their livelihoods.

184 Asian Development Bank. 2016. Pakistan's Country Gender Assessment: Sector Analyses and Case Studies. Manila

185 Aurat Foundation. 2010. Effects of 2010 Floods on Women. USAID

The floods came when the rice and cotton crops were ready for harvest for which women receive nominal daily wages. Women agricultural workers often plan months ahead how to utilize this amount. These floods brought a major setback to their financial

The floods were very dangerous: it made life very miserable as our houses were completely damaged and livestock, chickens, crops and trees were all finished... Then we moved to Thar where more of the livestock died; we came back to our village where we then faced a drought-like situation.

Source: Female Respondent, Badin (Aurat Foundation)

autonomy.<sup>186</sup> Wage laborers face difficulty in reaching the neighboring fields, where they work, as the encroaching river water divides the area, so that the surrounding farms are no longer approachable by foot. These women end up taking the local boats from one area to the other, sometimes, even taking two boats or in some cases wading through water holding their tools of trade and children – all for a small meager payment in cash or kind.

Women also have a greater responsibility for caregiving within their family. During natural disasters, women's surviving skills and ability to respond to chronic physical crises may get stressed.

**Health and Education are affected.** A major threat to health of the flood affected population in 2010 was the spread of contagious diseases like cholera, malaria and skin diseases. Women's reproductive health was affected.<sup>187</sup> Women's nutritional needs, already a low priority in poor households, are compromised further in situations of humanitarian crises and the resultant displacements.

Extreme weather events damage health infrastructure and services; the 2010 floods in Sindh and Khyber Pakhtunkhwa partially or completely destroyed almost 515 health units, representing 5 percent of total facilities in flood-affected districts, mostly in rural areas<sup>188</sup>, with an estimated damage cost of around \$50 million. Flood affected areas faced a severe shortage of doctors, para-medical staff and lady health workers.<sup>189</sup> The increase in frequency and intensity of climate extremes may place additional population at risk due to low level of healthcare facilities in Pakistan.

Floods have negative impact on education mainly in two ways: exposure of children to disaster-related health risks and damage to educational infrastructure. During 2010 floods over 10,000 schools were destroyed.

### Climate change and Rural Migration

Rural poverty is prevalent, but more noticeable in arid and semiarid zones, home to a large rural population. Agricultural productivity in rural areas is affected through changes in climate variables (temperature and rainfall) and heat stress affects the productivity of winter crops, such as wheat, are grown in arid and semiarid areas of Pakistan. Given the sensitivity

<sup>186</sup> Ibid.

<sup>187</sup> LEAD. 2012. Reproductive Health and Climate Change: Emerging Scenarios for Pakistan.

<sup>188</sup> Asian Development Bank and World Bank. 2010. Pakistan Floods 2010: Preliminary Damage and Needs Assessment.

<sup>189</sup> Sadia Malik, Haroon Awan and Niazullah Khan, "Mapping Vulnerability to Climate Change and Its Repercussions on Human Health in Pakistan", *Globalization and Health* 8, no. 1 (2012): 31.



of wheat crop to heat-stress, it is anticipated that decline in wheat production will affect the rural poor and marginal households across Pakistan. Climate change acts along with other socioeconomic factors of migration. Climate shocks change ecological conditions in rural areas that escalate shifts in agricultural productivity. Rural households take migratory decisions in order to escape from losses in rural incomes that may be intensified by climatic stress.<sup>190</sup> The heat wave in the winter season triggered migration from rural areas, providing evidence that, to some extent, climate change may play a role in pushing up rural to urban migration, which presently constitutes 40% of total internal migration in the country.<sup>191</sup>

Rural migratory pattern can affect rural women in different ways. When men leave for employment in urban areas, women may become heads of the household but lack the authority, financial resources and decision making powers of men. Climate change induced migration has certain risks associated with rural women, who lose their livelihoods but may also face a lack of economic opportunities, be excluded from decision making and experience a lack of privacy in their new living situations.

However, evidence also suggests that rural women left behind by male migrants experience more freedom and autonomy and have greater power of decision making, as women assume the *de facto* role of a household head. Male out-migration can also improve the economic situation of the household through remittances. On the other hand, women may still be subject to the decisions of other male members of the family, and require their permissions.<sup>192</sup>

Migration receives little attention in Pakistan's rural-urban development planning. The incidence of poverty in rural and urban areas influences migration and urbanization patterns but the government's Poverty Reduction Strategy Paper (PRSP) and Vision 2025 fail to provide any strategy relevant to urban planning or migration.

## 12.5 Land

Land is a marker of socio-economic status in rural areas in Pakistan, and also has political and symbolic significance. Over time subsistence farming has decreased and cash crops have increased, with land being concentrated in larger land holdings. The monetized value and worth of land as capital has gained relative importance over the emotional and spiritual significance it used to hold.<sup>193</sup>

International commitments by Pakistan address the right of women to own property such as Article 17 (UDHR) that states "everyone has the right to own property alone as well as in association with others"<sup>194</sup> and Article 14 (CEDAW) specifically "States are required to take

190 Sustainable Development Policy Institute. 2015. Climate Change and Heat-Waves: Rural-To-Urban Migration in Pakistan. A Silent Looming Crisis

191 Mueller, V. Gray, C. & Kosec, K., 2014. Heat stress increases long-term human migration in rural Pakistan', Nature Climate Change, vol. 4, no.3, pp. 182-185

192 International Organization for Migration. 2008. Migration and climate change.

193 Unless otherwise noted this section draws on the following publications:

-Women's Land Rights: Research Findings from Pakistan, SDPI. 2010

- Women and Land in Pakistan, Policy Brief, SEDC LUMS

- Scalise, Elisa. 2009. Women's Inheritance Rights to Land and Property in South Asia. Rural Development Institute, World Justice Report.

- Nausheen Ahmed. 2010. Land Rights for Pakistani (Muslim) Women: Law and Policy. SDPI

194 Universal Declaration of Human Rights, 1948

steps to ensure that women have access to equal treatment in land and agrarian reform as well as in land resettlement schemes.”

The Constitution of Pakistan and laws grant women the fundamental right to own, hold and transfer property.<sup>195</sup> Policy documents do not directly address women’s access and ownership of land despite its relevance. The National Policy for Development and Empowerment of Women (2002) does not mention the right to land in its key action areas but states that “steps are to be taken to ensure the access of poor rural women to land.” Even when policy documents on women’s rights recognize women’s ownership and control of land as an important aspect of their socio-economic status, few government initiatives translate this recognition into action.

Statutory laws pertaining to land rights in Pakistan are dated, fragmented, and incomplete. There is no codified legislature for succession and inheritance of minority women, leaving them at a disadvantage when pursuing matters of inheritance disputes. The Prevention of Anti Women Practices Act 2011 criminalizes depriving women from inheriting property, making customary practices like *Haq bakshwana* illegal. In Punjab, the Punjab Land Revenue (Amendment) Act 2015 and the Punjab Partition of Immovable Property Act 2015 ensures that litigation in property cases is conducted without delay and gender bias,<sup>196</sup> and in accordance with the record of family members available with the NADRA office in case of inheritance rights, effectively reducing the practice of women waiving their rights in favor of male heirs. In Sindh, the gender neutral Sindh Tenancy Act 2013 protects rights of tenants. Both Sindh and Punjab have worked on computerization of land records, which should help women secure land rights. Khyber Pakhtunkhwa introduced the *Enforcement of Women Ownership Rights (2012) to enable women to receive their inheritance and protect their property often usurped by male family members.*

### Land and Rural Women

Land is central to the lives and livelihoods of rural women in Pakistan. It is a productive asset that creates wealth and acts as the primary source of income in the agricultural economy, and a vital source of security against poverty, providing food, shelter, and a place to grow crops and tend livestock. Women’s land rights and other development outcomes, especially food consumption and food security, are linked. It is central to their agency especially in terms of enhancing their bargaining power within the household.<sup>197</sup>

**Table 11.3: Private Land Ownership by size of Area**

Size of Area Owned (Acre)	% distribution	Owners (million)
Small (Under 5)	67	5.6
Medium (5 to under 25)	29	2.4
Large (25 and above)	4	0.3
<b>Total</b>	<b>100</b>	<b>8.4</b>

Source: Agriculture Census 2010

195 NDMA. 2012. A Guide on Land and Property Rights in Pakistan.

196 HRCF Annual Report, 2016

197 Meitzen-Dick, R; Agnes Quisumbing et al. 2017. Women’s land rights as a pathway to poverty reduction. Agricultural Systems, 2017,

Women are largely excluded from the ownership and control of land in Pakistan. This exclusion is the result of several policy and social norms, affecting women's agency in multiple ways. Unequal access and control of property is the most severe form of inequality as it exacerbates other types of inequalities as well. Without secure access to land and means of production, the cycle of deprivation fuels a downward spiral of poverty, and the feminization of rural poverty.

While there may be variations between different regions, generally women's access to land is mediated by men; the right and access to land tied to their gendered role of daughters, sisters, wives or mothers. Land rights adopt a derivative character, and access to land depends on women fulfilling their roles and negotiating a set of obligations, expectations and duties governed and managed by the men who hold the rights. In the absence of formal social safety nets and contract enforcement, women rely on kin networks and informal social safety nets, they comply with the expectation to waive their property and inheritance rights in favor of men or risk losing familial support. Their lack of knowledge in managing landholdings is often cited as a key factor in deriving them with control of their property rights. Yet, as Table 11.4 below shows, women are at least 30% and more of the total family labour working on the family farm, mostly on small farms of less than 5 acres.

**Table 11.4: Family members (10 and above) usually engaged in agricultural work on their Land by Size of Land**

Area (acre)	% Female workers	% Distribution		
		Female	Male	Total
Small (Under 5)	33	59	58	58
Medium (5 to under 25)	32	36	37	37
Large (25 and above)	31	5	5	5
<b>Total</b>	<b>33</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Agriculture Census 2010

### Land reform

For policy makers and development practitioners it is easier to provide women with education, health and non-farm assets than give land rights because land is power in rural Pakistan, with profound impact on social, economic and political balance of power, both at households and at community and sub national levels.

Pakistan has engaged in three land reform efforts under three different governments but these have been gender-blind and have done little to address the gender disparities in land ownership. Establishment of ceilings on land ownership had the unintended effect of women being named as owners in land records as families sought to reduce the extent of landholdings in an individual's name – but without the transfer of the land. To date, however land distribution and insecure tenure remain unaddressed.<sup>198</sup> An initiative by the Sindh government in 2008 to redistribute land specifically to landless women is cited as a successful example of land redistribution though a detailed impact analysis has not been done.

<sup>198</sup> Women's Inheritance Rights to Land and Property in South Asia". Scalise, Elisa. Rural Development Institute, World Justice Report. 2009.

### Status of property ownership

Only 2% women own a house, 7.4% have joint ownership; only 2% are sole owners of land and 1.8 % have joint ownership (PDHS 2012), with higher ownership rates for women who have a secondary and above education. These numbers are more favorable for slightly older women ages 40-49 years and improved rates indicate possible receipt of inheritance. There are regional variations, though, given the power dynamics between men and women, it is unlikely that joint ownership confers any rights or control to women.

**Table 11.5: Own home: Response from women (ages 15-49)**

Ownership of Home	Rural	Urban	National
Do Not Own	89	89	89
Sole ownership	1.5	3.2	2.0
Joint ownership	7.8	6.7	7.4
Alone and Jointly	1.3	1.4	1.3
Total	100	100	100

Source: Estimated from PDHS 2012-13

89% of rural women don't own homes and 96% don't own any land.

**Table 11.6: Own Land: Response from women (ages 15-49)**

Ownership of Land	Rural	Urban	National
Do Not Own	96	97	96
Sole ownership	2.0	1.8	2.0
Joint ownership	2.1	1.2	1.8
Alone and Jointly	0.1	0.1	0.1
Total	100	100	100

Source: Estimated from PDHS 2012-13

The recent computerization of land records in Sindh reveal that out of 7 million land owners, 20 percent women own agricultural land (Sindh Land and Revenue Board). In Punjab 31% of agricultural land owners are women.<sup>199</sup> Ownership in family property is different from possession where the property is transferred in the woman's name.

Whatever rights a woman has to family property is lost if she is widowed or divorced. In the absence of appropriate legislation and information about property rights women will be deprived of their rights.

Land redistribution and reforms can become the driver of change for rural women and disadvantaged population. This is particularly important as the economy moves towards large scale agri-business and in the CPEC induced changes.

## 12.6 Technology

### Making Technology Work for Rural Women

Global advances and innovation in technology in recent years has changed work and lives. Indeed technology and science were identified as in the Post-2015 Agenda and Rio+20 follow deliberations as key drivers of change and sustainable development. In order to eliminate poverty and redirect current unsustainable development paths over the period 2015 to 2030, reasonable technological solutions have to be established and circulated widely in the next fifteen years. SDG 17 focuses on strengthening the means of implementation and revitalizing the global partnership for sustainable development technology, with specific targets for technology that promote the development, transfer, dissemination and diffusion of environmentally sound technologies in developing countries on favorable terms and enhance the use of enabling technology, information and communications technology. Global projections are optimistic that given the pace of current development, efficient and affordable technologies will be widely available in the near future.

Vision 2025 acknowledges the forces of technology and knowledge, which have changed the way of transaction, conduction and pattern of human interaction, enabling and increasing productivity. Computers, telecom and human made material have been considered as future drivers of development in Vision 2025, with its focus on computer literacy and strengthening of IT infrastructure, broad band internet, facilitations to computer access. There is no specific mention of reducing the digital divide between urban and rural. There is, however, a growing need to disseminate these technologies into the lives of rural women.

### Transforming Rural Women Lives through Technology

In Pakistan, agricultural productivity of women is low as compared to men due to their unequal access to modern farming equipment and implements, and the lack of skills and knowledge needed to apply new technologies. This is in addition to their lack of access to assets and productive resources including land, livestock, fertilizers, seed varieties, extension services, and credit. Agriculture extension workers and agri-inputs always target men, with few women focused interventions. This becomes more challenging, creating shifts in how work is done and who does it as the corporatization of the sector takes hold. It is evident in how the entry of dairy marketing organizations such as the large multinationals in Pakistan, has shifted the roles of women as dairy managers to men, who are trained in new efficient dairy management techniques and collect and deliver the milk to the designated collection points now dotting the rural landscape. It appears as if women and their work is invisible to the program designers.

Donor funded projects do add women focused interventions into their program, albeit that is a small percentage of resource allocations to the sector. Some initiatives for example are training female livestock extension workers and women dairy farmers.<sup>200</sup> Women farmers particularly face difficulties in accessing quality agricultural inputs and are unable to buy

200 "Pakistan Agriculture Programs", Usaid.Gov, last modified 2018 <https://www.usaid.gov/news-information/fact-sheets/pakistan-agriculture-programs>.

available agricultural input due to its high market price, relying instead on traditional seed varieties and local livestock/ poultry breeds. Processing and storage facilities are not available for rural women. Water channels and roads are either in poor condition or non-existent.<sup>201</sup>

Rural women work longer hours than men, spending 12-15 hours on work (FAO,2015).<sup>202</sup> They experience time poverty given their multiple roles as farmers, care providers, home managers, casual laborers, piece rate workers etc. Time and labor saving technologies to ease their reproductive responsibilities would undoubtedly change their lives.<sup>203</sup>

### Labor-saving technologies improve household nutrition

Labor-saving technologies and practices play an important role in improving household nutrition, an essential factor for economic growth. By reducing the physical exertion of domestic tasks, nutrient requirements are not increased through unnecessary labor. This is particularly beneficial for maternal nutrition in poor rural areas, where pregnant and breastfeeding women already struggle to meet the higher nutrient requirements of their condition. In turn, improved maternal nutrition translates into improved fetal and child nutrition and development. Together with nutrition-sensitive agriculture interventions, time savings help a woman provide sufficient, diverse and nutritious food for her family.

Source: IFAD (2016)

The introduction of information and communication technologies for rural women engaged in farm and non-farm work can enhance their productivity and economic gains. For example introducing rural women to new technology and knowledge on water management, land preparation and harvesting; facilitating access to information on storage techniques, processing and packaging of products and future market predictions.

Telenor delivers tailor made solutions to farmers in Swat valley through mobile phones, providing information in the local language on new techniques of farming and weather forecasts.

### E-commerce

BISP E-commerce is working to help the Beneficiaries improve their economic condition by promoting their handicraft skills and creating a softer image of the Country. The products prepared by BISP beneficiaries include regional textile, ceramics, and wood, leather, marble mosaic products. BISP signed an agreement with Cheezemall a Chinese vendor, to source BISP beneficiaries as unique vendors in Pakistan. 244 products of beneficiaries are already available online.

BISP has signed an MOU with Alibaba in 2017 to discover opportunities that Ecommerce offers in bridging the poverty gap and future cooperation for the welfare of BISP beneficiaries, enabling them to sell their products on a well-known international platform.

201 Food and Agriculture Organisation. 2015. Women in Agriculture in Pakistan. <http://www.fao.org/3/a-i4330e.pdf>.

202 Food and Agriculture Organization. 2015. Women in Agriculture in Pakistan

203 International Fund for Agricultural Development. 2016. Compendium of Rural Women's Technologies and Innovations. <https://www.ifad.org/documents/10180/9eb6290e-1f0a-4f40-96a2-83448ecde9ea>.

## Public and private sector use of technology

More than 95% of BISP beneficiaries receive their cash transfer payments through technology based mechanisms. The BISP biometric verification system (BVS) for transparency in payments has been introduced in over 40 districts, to be expanded gradually to all districts. From February 2012 a smart card to be used at ATMs of BISP authorized banks is in place.

BISP has also launched an E Commerce program for its beneficiaries living in rural areas. Through different Ecommerce agreements, now local women artisans can sell their products online to national and international buyers. This initiative aims to increase the income generation capacity of rural women and to lead them towards attainment of economic empowerment.<sup>204</sup>

The use of smart cards for different purposes e.g. the identity card for under-18 children, can be extended in multiple ways. For example, under the Prime Ministers Health Program the health card includes health payments and maternity benefits for women.

Smart cards can be used to provide women health benefits, credit for basic work implements, easy access to technology based solutions etc.

The private sector has partnered with social entrepreneurs and with for profit organizations to deliver services to low income women. The well-known *Docthers* that provides tele-medicine in pilot areas is an initiative that requires scaling up. Other initiatives include the delivery of products, an example that can be used for the delivery of medicines, pesticides, raw materials for farm and non-farm work etc.

### Collaboration of Karandaaz, UNILEVER, JazzCash and Women's World Banking

A collaboration amongst four Pakistan and multinational organizations to enhance the availability of financial services to low-income women across Pakistan aims to research, design, and develop an agent banking model that will serve low-income women who often face barriers to accessing formal financial services. The project builds on Unilever's vast network of Guddi Bajis, female retail agents, who sell Unilever products in rural and low-income communities across Pakistan. Women's World Banking will draw on nearly 40 years of researching women's lives to develop and test solutions to enable these Guddi Bajis to serve as mobile banking agents. These female entrepreneurs will be an extension of Jazz's retail network, making the JazzCash mobile account available to women in rural neighborhoods using mobile and digital technology. This type of agent banking allows women to bank near their homes, cutting the cost of transport and time away from home and work, which can make savings at a bank branch impossible.

Source: Karandaaz 4<sup>th</sup> Quarterly News Letter, 2017.Issue No 9.

204 "E-Commerce – Benazir Income Support Program; <http://bisp.gov.pk/e-commerce/>.

## Section V Conclusions and Recommendations



## Chapter 13 Conclusions and Recommendations

This section presents the conclusions drawn from the analysis thus far, and the recommendations that reflect the discussions in each of the sections.

### 13.1 Conclusions

1. Counting women's work requires a different methodology primarily because the standardized system of national account SNA as reflected in LFS does not capture women's multidimensional work that spans productive, reproductive, care, community and social work. The lines between work for economic gain, and work as an extension of household chores (livestock management) and work on the family farm are blurred. Including augmented labour force participation raises rural women's LFPR from 34% to 52%. The insightful distinction between productive and reproductive labour proposed in feminist theory several decades ago continues to be relevant not only for the recognition of women's work, but also for a better understanding of how contemporary market economies function in many parts of the world. National data tend to undercount women's work, at least partly because their design uncritically replicates existing gendered norms around what should or should not be considered work. This undercounting continues despite efforts and reform and despite the fact that many other sources of economic value are counted even when these do not enter the domain of visible market exchange.
2. There is a high degree of market penetration in agricultural activities, particularly in Sindh and Punjab. Despite considerable land ownership inequality, and hence a wide distribution of farm sizes, there is great uniformity of crops and technology within a region. Large landholders are often seen as leaders in terms of technological innovation, changing cropping patterns, capital investment, and wage-setting. Once a technology or crop variety is introduced in a region it finds relatively quick diffusion through imitation and market channels. Despite the big difference in the scale of farming operations between large landholders and marginal farmers, who own just one or two acres of farm land, many of the farming processes and activities are seen as being fairly standardized across different farm sizes.
3. There is a clear sense of a gendered division of labour in most agricultural tasks, whether in farming or in livestock, and whether they are carried out by farmers, tenants, farm servants or hired labour. Women are generally not involved in land levelling and preparation, ploughing, water management, or the application of fertilizers and pesticides. Women are also not generally involved in sowing seeds, but they do work in transplanting (mainly rice). Cotton-picking and vegetable harvesting are almost exclusively seen as women's work. Weeding is also mostly carried out by women and connected with collecting fodder for livestock. Women and men work together in family teams in grain and sugarcane harvesting. In sugarcane harvesting, peeling leaves off the cane is regarded as women's work. The leaves are used as fodder. Caring for livestock - collecting fodder, preparing it

for feed, watering, cleaning the animals, and milking – are all primarily seen as women’s activities.<sup>205</sup>

4. Women’s work in agriculture is driven mostly by household need and is not, on its own, seen as a source of agency or empowerment. Poorer women tend to work more and they tend to continue working through sensitive periods in their lives and the lives of their children such as when they are pregnant and lactating. There is greater inflexibility around women’s work in the livestock sub-sector of agriculture than there is for farm work. Household wealth, a woman’s educational status, and her being pregnant have a smaller impact on her likelihood of engaging in livestock related activity. While all aspects of women’s work – farming, livestock and non-agricultural activities – are seen as being in the domain of reproductive labour, the resilience of livestock related activity and the narratives around it suggest that it is considered to have the strongest association with (social) reproduction.
5. The returns to labour for women in agriculture are low; the large majority work as unpaid contributing family workers while those who do paid work are given a pittance for what is considered strenuous work such as cotton picking, stripping leaves of sugarcane stalks, transplanting rice etc. Agriculture is the primary source of livelihood for women living in rural areas.
6. Women farmers particularly face difficulties in accessing quality agricultural inputs and are unable to buy available agricultural input due to its high market price, relying instead on traditional seed varieties and local livestock/ poultry breeds. Processing and storage facilities are not available for rural women.
7. Fewer rural women are in non-farm work. Those who have a college education are more likely to be in paid, formal work
8. Health of rural women working in agriculture is linked to their and their children’s nutrition status.
9. Changing nature of both agricultural and non-agricultural work is marginalizing women further as the invisibility of their work means that they are bypassed when new information is disseminated or skills and technologies are introduced. Token inclusion of women in such initiatives continues to perpetuate the invisibility of their work and roles
10. This is also reflected in the provision of microfinance as the value of the loan portfolios is far lower than that of men, even where they form a larger percentage of active borrowers. Few women are entrepreneurs.
11. Climate change, and the resulting environmental changes, is affecting women’s lives. The effects on temperatures, crop patterns, the cycle of flood and droughts impacts women as workers, producers and care providers increasing their burden of work and care, causing food insecurity and pushing them into vulnerable work.

<sup>205</sup> These findings are very similar to those of Ibraiz (1993) – one of the few prior studies on the gendered division of agricultural activity in Pakistan and comparable with Rao’s (2012) findings in rural north India.

12. Urbanization pushes women without education or non-farm skills into vulnerable work. The status quo in categorizing areas as rural-urban based on administrative definitions deprives women on the urban peripheries of opportunities and basic services keeps them out of the mainstream and unable to benefit from urbanization
13. Technology appears to bypass rural women with most applications, especially in changing how information is received and work is done
14. Social protection framework is fragmented and low value. The cash transfer and health insurance schemes appear to have a salutary effect on women's ability to participate in public life (voting, mobility) and graduate out of poverty.
15. Discriminatory gender norms – in formal and informal institutions – deny women access to opportunities, decision-making, reproductive rights, and freedom from gender based violence

### 13.2 Recommendations

Connectivity, education and skills training, value added work additions, land rights, reproductive rights, freedom from fear and threat of violence and CPEC can be game changers for women, if they address their needs and policy actions are matched by resources and implementation.

#### *Women and Work*

1. Ensure that, as small producers, women have equal rights to access and control productive resources such as land, seed, water, and forests. Distribution of state land to women farmers would go a long way in ensuring food security for landless farmers, provided the land is cultivable and the land grant is accompanied by a resource package.
2. Ensure that women have access to locally-produced, nutritious food free from chemical hazards. This should include special food rights for pregnant and lactating mothers.
3. Recognize food and agricultural production as part of the formal sector, allowing workers in this sector to enjoy the rights recognized under formal ILO conventions, and giving women full recognition as part of the food production work force in all sectors, including agriculture, fisheries, livestock production, forestry and dairy.
4. Ensure women workers' right to bargain collectively, which will enable them to secure policies relating to equal opportunities, equal pay for work of equal value, maternity leave and benefits, child care, and reproductive health services.
5. Time and labor saving technologies play an important role in wellbeing of rural women, workload reduction and economic empowerment. Technologies that improve access to information, support their agricultural work (crop production, livestock management) and off-farm employment should be available to women and developed keeping their needs in mind.

6. Reducing the domestic work load through labor saving technologies directly effects women's health and frees time for engaging in paid work, accessing opportunities for education, skills and increasing time for rest and leisure.
7. The swift growth of mobile phone usage has given rise to new opportunities for rural men and women for timely and cost effective access to information and technology. Providing information in simple local languages, can also change social attitudes of farmers by enhancing their exposure to new technologies.
8. Community learning centers that utilize satellite and telecommunication to enable women to access agricultural extension, soil and pest analysis, and health diagnostic expertise even in remote rural areas. This innovative method is employed by the Self-Employed Women's Association (SEWA) in India where female leaders from different villages also help to identify village demand for improved certified seeds and other technologies, then purchase them on wholesale, and ensure they reach women farmers who need those most, important as small and marginal farmers are bypassed by extension systems.

### *Health*

1. Universal health care should be provided to children, elderly and those in low and middle income brackets and for agricultural workers to reduce out of pocket healthcare expenditures

### *Education*

2. Implement Article 25A for provision of free and mandatory schooling for girls and boys through age 16 until high school. The evidence of benefits for girls schooling beyond grade 7 are well known. At the same time expand adult literacy outreach programs for women.
3. Increase the number of middle, secondary and higher secondary schools for girls in rural areas and provide safe transport for students to go their educational institutions.
4. Tap into the innovative and excellent models available within Pakistan that have learner centered curriculum and teaching methodologies, teacher training and incentives, and are responsive to the education metrics for SDG 4
5. Provide a united and supportive framework for the education foundations that have been set up and draw on public and private initiatives for rural areas. Link tax incentives for the private sector and for profit companies to invest in no-profit rural schools and colleges.

### *Skills Training*

6. Provincial Governments should initiate job oriented TVET diplomas for rural females who do not continue in school after middle or matric.
7. Skills training should align with the work of rural women in agriculture and livestock, as well as the needs of the non-agricultural rural economy. Training that supports women's access to new technologies related to their work is needed.

### *Microfinance and Entrepreneurship*

8. Evidence suggests that financial inclusion creates an environment that helps achieve many of the SDGs. More proactive measures are required to ease access and use of financial services.
9. Mobile wallets (G2P such as the BISP and B2P transfers), bulk payments, meaningful savings, and the anticipated credit and insurance products should be developed with the constraints and needs of rural women to support their meaningful financial inclusion.
10. The rural support programs have a large network and outreach that includes rural women. Encourage the adoption of new technologies through provision of a basic smart phone to rural women since it is needed to be able to access innovations in the technologies as it relates to their work and to improving access to health, education and other opportunities.
11. Further policy and administrative reforms are needed in order to encourage more women to start their own businesses.
  - i. Women-centric financing options created through careful planning and policy-making. The policy makers need to appreciate the fact that most women, especially from rural areas, are averse to interest rates (due to their religious beliefs), and complex processes involved in loan approval inhibit women's participation as entrepreneurs. Since conventional banking and financing options do not serve as a viable option there is a need to create specialized and simplified financing solutions for new businesses especially women-led ones. Women's access to financial assistance for business needs to be radically improved. Better targeting mechanisms need to be devised to reach a maximum number of potential entrepreneurs and at the same time help micro-level entrepreneurs towards up-scaling of their operations.
  - ii. Special trainings to enhance managerial skills and promote critical business skills of the existing and new women entrepreneurs, such as target audience, marketing tools, finishing products to match market trends etc. should be arranged for rural women engaged in small-scale and cottage industry such as embroidered clothing, handicrafts etc. These women cannot profit from their product as they do not understand their clients and market trends. Increased awareness would allow such businesses to thrive and grow. Studies indicate that existing women entrepreneurs lack the managerial skills critical for growth, required to take the business from single person venture to a more successful business, creating employment for others. A need assessment for skill building among the rural women entrepreneurs should precede trainings to provide value to their current skill set.
  - iii. A collaborative effort between private and public sector is required to improve marketing of their products both within the country, particularly in large cities, and abroad. The already established women entrepreneurs should be supported in becoming part of the supply chains. Their integration with regional production networks is also important. Trade Development Authority of Pakistan (TDAP) allows

- women entrepreneurs to participate in international exhibitions on subsidized rates.<sup>206</sup>
- iv. For sustainable business, timely availability of inputs is important. There should be proper supply chain and strong market linkages mechanism for women who could easily purchase the required items at reasonable/affordable prices.
  - v. Entrepreneurial networks specifically focused at women to support learning and insight development. Networks are a major source of learning and growing businesses as interpersonal connections lead to information and opportunities.
  - vi. Serious efforts by lawmakers are needed to integrate Pakistan with the global financial and payment systems in order to increase financial access for the emerging entrepreneurs.
  - vii. Federal and local governments can fix a quota for women-led businesses in public procurements and provide tax incentives to encourage women entrepreneurs to register and grow their businesses as well as to those investors that help rural women succeed.

### *Climate Change*

12. Evidence suggests that climate change readily affects livelihood and economic opportunities of rural women. Strategies and actions plans are needed to address the needs of rural women and they should be included in mitigation and adaptation strategies. Women should be involved at multiple levels of policy making and planning related to climate change
13. The Climate Change Policy must be gender sensitive and nuanced to cater to the diverse geographic and topographic areas of Pakistan and the livelihoods of the communities therein.
14. Provincial agricultural departments should incorporate climate change resilient elements in provincial agricultural projects, in particular in crops that women are already involved in. Women should be facilitated in growing new crops which are more resilient towards climate change, particularly in floods prone areas. Skill training could be given to women for creating new avenues of income generation.
15. The Environment Policy should be updated to reflect changes and to suggest actions for managing environmental changes due to climate change. The long term effects of environmental degradation and its impact on health and livelihoods has to be integrated into the Five Year Plan documents.

<sup>206</sup> Fayyaz Y. and Vaqar Ahmed.2016. Trade Winds Of Change - Women Entrepreneurs on the Rise in South Asia Background country study - Pakistan. Sustainable Development Policy Institute (SDPI).

*Violence against women*

16. Harassment and violence against women, whether in the home, workplace and in public spaces needs to be addressed beyond passage of laws so that women and their families do not forego opportunities for social, economic and political participation and growth.

*Research and data collection*

17. Survey design that is attentive to how communities, families, men and women might be conditioned into recognizing work, can yield dramatically different results. Focusing on activities and tasks undertaken rather than relying on the reporting of 'work done' either by men of the family or, indeed, by the woman herself, accounts for the difference between data sources. Women's work participation rates are several times higher in surveys such as the Pakistan Rural Households' Panel Survey (PRHPS) and the Women's Work and Nutrition Survey (WWN) than those reported in national data. The recognition of women's work in national data will be a significant step towards the broader recognition of their economic contribution. This recognition is important not only for the realization of women's rights, but also for better-informed policies and programs in sectors such as agriculture, health, and nutrition.
18. Health of rural women working in agriculture is linked to their and their children's nutrition status. Further research along the lines of the Women, Work and Nutrition Survey (WWN) is required.
19. The introduction of new bio-technologies and genetically modified seeds and crops needs to be studied, especially for in terms of household food security and health.
20. Research on the value of unpaid care work and the care economy is needed.
21. There are few studies focusing on rural women entrepreneurs. Without an in-depth insight into the current situation of entrepreneurial culture and problems facing rural women, different government and private interventions might not be that effective.
22. The link between climate change and gender in Pakistan needs to be studied, given the role of women in agriculture, as family managers and caregivers is likely to be affected by climate change. Similarly research is required on migration due to climate change and its impact on women and children, such as the stress and psychological effects of displacement, and increased workloads in the absence of men.
23. No national and sub-national level credible data exists on the extent and incidence of violence against women, and how it impacts women's health and capabilities. It is important that policy makers move past the fear of uncovering unpleasant truths and look at such data as the prerequisite for developing specific interventions that will reduce violence against women and girls.

## References

- Academy of Educational Planning and Management. Annual Pakistan Education Statistics Report 2015-16. Islamabad, 2017.
- Adeel, Muhammad, G. O. Anthony, and Feng Zhang. "Gender, mobility and travel behavior in Pakistan: Analysis of 2007 Time Use Survey," 2013.
- Ahmad, Masroor. "Women In Water" in Pakistan Shows The Way, 2012. World Bank: The Water Blog. Accessed at: <http://blogs.worldbank.org/water/women-in-water-in-pakistan-shows-the-way>
- Ahmad, Nausheen. "Land Rights for Pakistani (Muslim) Women: Law and Policy." Policy Brief Series # 23. Sustainable Development Policy Institute (SDPI), 2010.
- Ahmad, Nuzhat, Paul Dorosh, Sohail J Malik, and David J Spielman. Agriculture and the Rural Economy in Pakistan. IFPRI, 2016.
- Ajani, EN, EA Onwubuya, and RN Mgbenka. "Approaches to Economic Empowerment of Rural Women for Climate Change Mitigation and Adaptation: Implications for Policy". Journal of Agricultural Extension 17, no. 1 (2013).
- Anseeuw, W., L. Alden Wily, L. Cotula, and M. Taylor. "Land rights and the rush for land: Findings of the global commercial." ILC: Rome, Italy, 2012.
- Arif, Ghulam Mohammad, and Faiz Bilquees. "Chronic and transitory poverty in Pakistan: Evidence from a longitudinal household survey." The Pakistan Development Review (2007): 111-127.
- Asher, Sam, and Paul Novosad. "Market Accessed and structural transformation: Evidence from rural roads in India." Manuscript: Department of Economics, University of Oxford, 2016.
- Asian Development Bank and World Bank. "Pakistan Floods 2010: Preliminary Damage and Needs Assessment." 2010. <https://www.adb.org/sites/default/files/linked-documents/44372-01-pak-oth-02.pdf>
- "Pakistan Country Gender Assessment," 2016.
- Climate Change Profile Of Pakistan.. Manila: ADB, 2017. <https://www.adb.org/sites/default/files/publication/357876/climate-change-profile-pakistan.pdf>
- Aurat Foundation and USAID. "Effects Of 2010 Floods on Women", 2010. [http://pdf.usaid.gov/pdf\\_docs/pnaea121.pdf](http://pdf.usaid.gov/pdf_docs/pnaea121.pdf)
- Awan, Muhammad Ali. "Political Participation of Women in Pakistan." Goethe-Universität, Frankfurt, 2016.



Baulch, Bob, and Eduardo Masset. "Do monetary and nonmonetary indicators tell the same story about chronic poverty? A study of Vietnam in the 1990s." *World development* 31, no. 3 (2003): 441-453.

Bongaarts, John, Ali Mohammad Mir, and Arshad Mahmood. "Policies for Capturing the Demographic Dividend in Pakistan." *Population Council Book Series* 1, no. 1 (2013): 91-99.

Carpenter, Robert E., and Bruce C. Petersen. "Is the growth of small firms constrained by internal finance?." *Review of Economics and statistics* 84, no. 2 (2002): 298-309.

Chant, Sylvia. "Introduction', UN-HABITAT State of Women in Cities 2012/13." T(2011).

China Pakistan Economic Corridor. Government of Pakistan. (2017). <http://cpec.gov.pk/maps>

Chronic Poverty Advisory Network (CPAN). *The Chronic Poverty Report 2014-15, the road to zero extreme poverty*. Chronic Poverty Advisory Network, University of Manchester: UK, 2014.

Cook, Nancy, and David Butz. "Gendered mobilities in the making: moving from a pedestrian to vehicular mobility landscape in Shimshal, Pakistan." *Social & Cultural Geography* (2017): 1-20.

Election Commission of Pakistan. "General Election 2013 Report, 2013.

Essakali, Mohammed Dalil. "Rural Accessed and mobility in Pakistan: A policy note," 2005.

FAFEN. "Women and the 2013 General Elections, 2013.

- "Women MPs Performance In 2013-14", 2014. [http://www.fafen.org/site/publications/Women\\_report.pdf](http://www.fafen.org/site/publications/Women_report.pdf)

Food and Agriculture Organization. *The role of women in agriculture*, 2011.

- *Women in Agriculture in Pakistan*, 2015. <http://www.fao.org/3/a-i4330e.pdf>.

Gazdar, Haris. "Social protection in Pakistan: in the midst of a paradigm shift?." *Economic and Political Weekly* (2011): 59-66.

German Watch. *Global Climate Risk Index 2017*.

Goheer, Nabeel A. "Women Entrepreneurs in Pakistan-How to improve their bargaining power, 2002.

Government of Punjab, "Punjab Sanitation Policy, 2015.

Government of Sindh, "Sindh Sanitation Policy, 2017.

Haq, Aban, and Mehnaz Safavian. *Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?* World Bank Publications, 2013.

Haque, Nadeem Ul, G. M. Arif, and Nasir Iqbal. "Growth, Poverty and Social Outcomes in Pakistan." *A Study Prepared for DFID, Islamabad*, 2007.

Human Rights Commission of Pakistan. "State of Human Rights in Pakistan," 2016.

- "State of Human Rights in Pakistan", 2014.

Hussein, Maliha H., and Shazreh Hussain. Internal Trafficking of Women and Girls in Pakistan: A Research Study. Aurat Publication and Information Services Foundation, 2012.

Institute of Social Justice. "Violation on the right to sanitation."

Institute of Strategic Studies. Effects of Environmental Degradation on the Food, Energy and Water Nexus in Pakistan, 2015

International and Immigration Policy Directorate UK. "Pakistan: Women Fearing Gender Based Harm/ Violence, 2016.

International Fund for Agricultural Development. "A Rural transformation agenda: IFAD Post-2015 Overview Document", 2014.

-I. Compendium of Rural Women's Technologies and Innovations. 2016. <https://www.ifad.org/documents/10180/9eb6290e-1f0a-4f40-96a2-83448ecde9ea>

- Reducing Rural Women's Domestic Workload through Labor Saving Technologies and Practices, 2016. <https://www.ifad.org/documents/10180/c86179dd-ad6d-4622-864a-ed590016250d>

International Growth Centre (IGC) & Consortium for Development and Policy Research (CDPR). "Agriculture sector opportunities in the context of CPEC." Reference No S-37414-PAK-1, 2018.

Jamal, Haroon. A profile of social Protection in Pakistan: An appraisal of empirical literature. Karachi: Social Policy and Development Centre, 2010.

Kabeer, Naila. "Contextualising the Economic Pathways of Women's Empowerment: Findings from a Multi-Country Research Programme, 2011.

Kashf Foundation. Annual Report 2016-2017.

Khan, Amina, Arif Naveed, Emma Samman, Moizza Binat Sarwar, and Chris Hoy. "Progress under scrutiny: Poverty reduction in Pakistan." Development Progress Case Study Report. London: ODI, 2015.

Khan, Ayesha, and Pamela Pine. "Adolescent reproductive health in Pakistan: Status, policies, programs, and issues." Policy Project, Pakistan, 2003.

Khan, Ayesha. "Institutional Mapping Study of Social Protection Schemes in the Province of Khyber Pakhtunkhwa." ILO, 2014.

Khattak, Saba Gul, Brohi, Nazish, and Anwar, Wajiha. "Women's Land Rights: Research Findings from Pakistan. Project Report Series # 18." Sustainable Development Policy Institute (SDPI), 2010. <https://www.sdpi.org/publications/files/Microsoft%20Word%20-%20project%20report%2018.pdf>

Klugman, Jeni, Lucia Hanmer, Sarah Twigg, Tazeen Hasan, Jennifer McCleary-Sills, and Julieth Santamaria. *Voice and agency: Empowering women and girls for shared prosperity*. World Bank Publications, 2014.

Kreft, Sönke; Eckstein, David; Melchior, Inga. 2016. GLOBAL CLIMATE RISK INDEX 2017 Who Suffers Most from Extreme Weather Events? Weather-related Loss Events in 2015 and 1996 to 2015 Germanwatch e.V. <https://www.preventionweb.net/publications/view/51138>

Kurosaki, Takashi. "The measurement of transient poverty: Theory and application to Pakistan." *The Journal of Economic Inequality* 4, no. 3 (2006): 325-345.

Leadership for Environment and Development (LEAD). *Ground water challenges, opportunities and governance in Pakistan's Indus basin*, 2016.

- *Reproductive Health And Climate Change: Emerging Scenarios For Pakistan, 2012..* [http://www.lead.org.pk/discussion\\_papers\\_lead.htm](http://www.lead.org.pk/discussion_papers_lead.htm).

- *Women Farmers: Change Means Survival, 2015.* <http://www.lead.org.pk/lead/Publications/Women%20Farmers%20%20Change%20means%20survival.pdf>.

Lei, Lei, Sonalde Desai, and Reeve Vanneman. "Village Transportation Infrastructure and Women's Non-agricultural Employment in India: The Conditioning Role of Community Gender Context, 2017.

*Leveraging Agriculture for Nutrition in South Asia. Women Agricultural Workers and Nutrition in Pakistan, 2017.*

Lihemo, Gloria. "Debunking Menstrual Hygiene Myths one school at a time." UNICEF, 2017.

Malik, Sadia, Haroon Awan, and Niazullah Khan. "Mapping Vulnerability to Climate Change And Its Repercussions On Human Health In Pakistan". *Globalization and Health* 8, no. 1 (2012): 31.

Meinzen-Dick, Ruth, Agnes Quisumbing, Cheryl Doss, and Sophie Theis. "Women's land rights as a pathway to poverty reduction: Framework and review of available evidence". 2017.

Ministry of Climate Change. "National Report of Pakistan for HABITAT III." Government of Pakistan, 2015.

Ministry of Environment. *Pakistan environmental Protection Act, 1997.*

Ministry of Federal Education and Professional Training Government of Pakistan. *National Education Policy 2017.*

Ministry of Finance. "Economic Survey of Pakistan 2016-17.", Government of Pakistan, 2017. Accessed at: [http://www.finance.gov.pk/survey\\_1617.html](http://www.finance.gov.pk/survey_1617.html)

- *Annual Progress Report, Poverty Reduction Strategy Paper (PRSP).* Government of Pakistan, 2015. [http://www.finance.gov.pk/prsp\\_report.html](http://www.finance.gov.pk/prsp_report.html)

Ministry of National Health Services. *National Health Vision 2016-2025.*

Ministry of Planning Commission. Pakistan Millennium Development Goal Report 2013.

Ministry of Planning, Development and Reform. "Pakistan Vision 2025.". Government of Pakistan, 2013. <http://pc.gov.pk/uploads/vision2025/Vision-2025-Executive-Summary.pdf>

- "Long Term Plan for China Pakistan Economic Corridor (2017-2030)." Government of Pakistan, 2017. <http://pc.gov.pk/uploads/cpec/LTP.pdf>

Mustafa, Daanish, and Amiera Sawas. "Urbanisation and political change in Pakistan: Exploring the known unknowns." *Third World Quarterly* 34, no. 7 (2013): 1293-1304.

Mustafa, Zainab. "Violence in Pakistan: A Gendered Perspective." *Society of International Law*, 2017.

Naqvi, Syed. "Women Entrepreneurship Initiatives."

[http://www.smeda.org/index.php?option=com\\_content&view=article&id=236&catid=8&Itemid=101](http://www.smeda.org/index.php?option=com_content&view=article&id=236&catid=8&Itemid=101)

Nasreen, Nasira, Noor Sanauddin, and Seema Gul. "Patriarchal Politics: Factors Limiting Women's Participation in Local Government in Pakistan." *PUTAJ-Humanities and Social Sciences* 23, no. 2 (2012): 73-85.

National Commission on the Status of Women. "Study on Local Bodies System and its Impact on Women, 2010.

National Disaster Management Authority. "Annual Report 2015," 2015.

NCSW Factsheet. Missing Women: The Gender Gap in Pakistan's Electoral Rolls. National Commission on the Status of Women, 2017.

- "Standardized Indicators on violence against women in Pakistan", 2015

Nelson, Sibyl, Ilaria Sisto, Eve Crowley, and Marcela Villarreal. "Women in Agriculture: Closing the Gender Gap for Development1." *Feeding a Thirsty World*, 2012.

Omorodion, Francisca Isi. "Rural women's experiences of micro-credit schemes in Nigeria: case study of Esan women." *Journal of Asian and African studies* 42, no. 6 (2007): 479-494.

Pakistan Bureau of Statistics. "Agriculture Census 2010." Government of Pakistan, 2012.

- "6th Housing and Population Census." Government of Pakistan, 2017. <http://www.pbscensus.gov.pk/>

Pakistan Institute of Legislative Development and Transparency (PILDAT). "Individual parliamentary performance report", 2016.

Pakistan Microfinance Network. Pakistan Microfinance Review 2016, 2017. <http://www.microfinanceconnect.info/publications/category/PMR>.

Pardo-del-Val, Manuela. "Services supporting female entrepreneurs." *The Service Industries Journal* 30, no. 9 (2010): 1479-1498.

Porter, Gina. "Transport,(Im) Mobility, and Spatial Poverty Traps: Issues for Rural Women and Girl Children in Sub-Saharan Africa." International Workshop on Understanding and Addressing Spatial Poverty Traps, Stellenbosch, South Africa , 2007.

Qureshi, Sarfraz Khan. An Overview of Government's Poverty Alleviation Policies and Programmes. Pakistan institute of development economics (PIDE), 2001.

Rifaat, Hamzah, and Tridivesh Singh Maini. "China-Pakistan economic corridor: strategic rationales, external perspectives, and challenges to effective implementation." 2016.

Rural development foundation of Pakistan. "Annual Report 2013-14," 2015.

SACOSAN. "Country Paper on Sanitation, Pakistan", 2016.

Sane, Ibou, and Mamadou Balla Traore. "Mobile phones in a time of modernity: the quest for increased self-sufficiency among women fishmongers and fish processors in Dakar." African Women & ICTs. Investigating Technology, Gender and Empowerment (2009): 107-118.

Sathar, Zeba A., and Abdur Rauf Khan. Post-abortion care in Pakistan: A national study. Population Council, 2013.

Sathar, Zeba A., Gul Rashida, Sabahat Hussain, and Anushe Hassan. Evidence of son preference and resulting demographic and health outcomes in Pakistan. Population Council, 2015.

Sathar, Zeba, Susheela Singh, Gul Rashida, Zakir Shah, and Rehan Niazi. "Induced abortions and unintended pregnancies in Pakistan." Studies in family planning 45, no. 4 (2014): 471-491.

Scalise, Elisa. "Women's Inheritance Rights to Land and Property in South Asia: A Study of Afghanistan, Bangladesh, India, Nepal, Pakistan, and Sri Lanka, 2009.

SDPI. "Policy Brief: Social Protection in Balochistan, 2013.

Shah, Iqtidar Ali, Arshad Aziz, and M. Shakil Ahmad. "Women councilors for women's empowerment in Pakistan." Journal of International Women's Studies 16, no. 3 (2015): 203.

SIDA. "Women, Water, Sanitation and Hygiene, 2015.

SMEDA. "SME Sector Genesis, Challenges and Prospects, 2013.

Social Policy and Development Center. Gender Dimension of Rural Non-Farm Employment in Pakistan, 2012.

- Health and Educational Status of Children: An Exploration through a Gender Lens, 2014.

-Gender and Social Vulnerability to Climate Change, 2015. [http://www.spdc.org.pk/Publication\\_detail.aspx?sysID=786](http://www.spdc.org.pk/Publication_detail.aspx?sysID=786).

State Bank of Pakistan. National Financial Inclusion Strategy,2012.

Sustainable Development Policy Institute. "Women's Land Rights in Pakistan: Consolidated Research Findings", 2008.

-Climate Change and Heat-Waves: Rural-To-Urban Migration In Pakistan. A Silent Looming Crisis, 2015. <https://sdpi.org/publications/files/Climate-Change-and-Heat-Waves-Rural-to-Urban-Migration-in-Pakistan-A-silent-Looming-Crisis.pdf>.

- Country Situation Assessment, 2015. <https://sdpi.org/publications/files/Pakistan-Country-Situation-Assessment.pdf>.

Tacoli, Cecilia. Urbanization, gender and urban poverty: paid work and unpaid carework in the city. Human Settlements Group, International Institute for Environment and Development, 2012.

Talat, Azra. "Rural Women of Pakistan." Roots for Equity, 2018.

UN Habitat. "A Guide on Land and Property Rights in Pakistan," 2012.

UNICEF. Pakistan Annual Report, 2016.

United Nation Development Program. Inclusive and Sustainable Development, 2017.

United Nations Educational, Scientific and Cultural Organization. Girls' and women's literacy with a lifelong learning perspective: issues, trends and implications for the Sustainable Development Goals, 2016.

United States Department of State, Bureau of Democracy, Human Rights and Labor. "Pakistan Human Rights Report, 2016.

United States Department of State. "Trafficking in Persons Report 2014, Pakistan, 2014.

United, Nations. "International Covenant on Civil and Political Rights." Annual review of population law 15. 148, 1988.

UNODC. "Recent trends of human trafficking and migrant smuggling to and from Pakistan, United Nations Office on Drugs and Crime, 2014.

Uteng, T. P. "Gendered bargains of daily mobility: citing cases from both urban and rural settings, 2011.

Waris, Ali Gabol, Ahmed Aleem, Bux Hadi, et al. "Genetically Modified Organisms (Gmos) In Pakistan". African Journal of Biotechnology 11, no. 12 (2012): 2807-2813.

Wash Situation in Pakistan." Wateraid infographic, 2016.

Wasif, Iswa. "Women and land in Pakistan." Social Enterprise Development Centre, Lahore University of Management Sciences, 2017.

World Bank. Pakistan Strategic Country Environmental Assessment, 2006.

World Economic Forum. The Global Gender Gap Report 2017.

World Health Organization. Trends in Maternal Mortality: 1990 To 2015, 2015. <http://www.who.int/reproductivehealth/publications/monitoring/maternal-mortality-2015/en/>

World Wildlife Fund. Pakistan waters at risk, 2007.

Yaseen, Fayyaz and Ahmed, Vaqar. "Trade Winds of Change - Women Entrepreneurs on the Rise in South Asia, Background country study - Pakistan." UNDP, 2016.

Zaidi, Yasmin and Farooq, Shujaat. "Women's Economic Participation and Empowerment in Pakistan- Status Report 2016." UN Women and NCSW 2016.

Zakar, Muhammad Zakria, and Rubeena Zakar. "Diffusion of Information Technology for Agricultural Development In The Rural Punjab: Challenges And Opportunities". [http://pu.edu.pk/images/journal/studies/PDF-FILES/8\\_Paper%20Zakar%20Complete%20Paper.pdf](http://pu.edu.pk/images/journal/studies/PDF-FILES/8_Paper%20Zakar%20Complete%20Paper.pdf).

Zakar, Rubeena, Muhammad Z. Zakar, and Safdar Abbas. "Domestic violence against rural women in Pakistan: an issue of health and human rights." *Journal of family violence* 31, no. 1 (2016): 15-25.

Zaman, Sarah. "Forced Marriages and Inheritance Deprivation." Aurat Foundation, 2011

Zarai Tarqaiti Bank. Annual Report 2016.

Zia Maliha, Butt, Riffat. "Pakistan: NGO Alternate Report on CEDAW." Aurat Foundation, 2009.

#### **Web links:**

"Agricultural Innovation Program". USAID. Last modified (2017). Accessed January 16, 2017. <https://www.usaid.gov/news-information/fact-sheets/agricultural-innovation-program>

"Doing Business in Pakistan - World Bank Group". Doingbusiness.Org. <http://www.doingbusiness.org/data/exploreeconomies/pakistan>

"E-Commerce - Benazir Income Support Program". <http://bisp.gov.pk/e-commerce/>

"Prime Minister Youth Program 2018. <http://youth.pmo.gov.pk/Youth-Business-Loan-Scheme.php>

"WASH - Muslim Aid". <http://www.muslimaid.org.pk/wash/>

<http://www.pbs.gov.pk/content/agriculture-statistics-pakistan-2010-11>

Benazir Income Support Programme. Alibaba And BISP Discuss E-Commerce Opportunities For BISP Beneficiaries, 2017. <http://bisp.gov.pk/alibaba-and-bisp-discuss-e-commerce-opportunities-for-bisp-beneficiaries-august-22-2017/>

Pakistan Wateraid Global. Accessed at: <http://www.wateraid.org/where-we-work/pakistan>



Planet 50-50 by 2030  
Step It Up for Gender Equality

Plot # 5-11  
Diplomatic Enclave 2  
Sector G-5, Islamabad, Pakistan  
Tel: +92 51 260 0982-4  
Fax: +92 51 260 0985