



NATIONAL COMMISSION
ON THE STATUS OF WOMEN

NCSW



NATIONAL REPORT ON THE STATUS OF WOMEN IN **PAKISTAN**



This publication has been funded by the U.S. Department of State through the Bureau of International Narcotics and Law Enforcement. The views expressed in this publication are not necessarily the views of the U.S. Department of State or UN Women.



NATIONAL REPORT ON THE
**STATUS OF WOMEN
IN PAKISTAN**
2023

This Report was developed through a partnership between
The National Commission on Status of Women and UN Women Pakistan

TABLE OF CONTENTS

Message from NCSW	i
Message from UN Women	iii
Acknowledgments	v
Methodological Note	vi
Women’s Empowerment Framework underlying the Report	vii
List of Acronyms	viii
I. Executive Summary	1
II. Progress Towards International Commitments	5
III. Overview and Scope of the Report	12
Chapter 1 Education & Skills	16
1.1. Literacy and Enrolment	17
1.2. Access to Vocational/ Skill Training	21
1.3. Not in Education, Employment or Training (NEET)	22
1.4. Transition from Education to Work	23
1.5. Annual Education Planning and Budgets	25
Chapter 2 Employment & Economic Empowerment	30
2.1. Labor Force Participation	30
2.2. Employment Status	38
Case Study: Razia Sultana, Sialkot, Punjab	41
2.3. Unemployment and Underemployment	42
2.4. Women in Vulnerable Employment	44
2.5. Women in the Informal Sector	46
2.6. Terms and Conditions of Work	47
2.7. Financial Inclusion of Women	52
Chapter 3 Health	56
3.1. Healthcare Facilities & Infrastructure	57
3.2. Access to Healthcare	57
3.3. Spending on Health	58
3.4. Disability	62
Case Study: Mumtaz Bibi, Kot Mengal, Balochistan	64
3.5. Malnutrition	64
3.6. Reproductive Health and Family Planning	66
Chapter 4 Poverty and Social Protection	74
4.1. State of Poverty in Pakistan	75
4.2. Poverty and Economic Shocks	77
4.3. Social Protection Programs	77
4.4. Policy Challenges	80

Chapter 5 Violence Against Women & Girls and Access to Justice	82
5.1. Legislative Framework on VAWG in Pakistan	82
5.2. Forms of Violence and their Incidence	83
5.3. Perceptions and Attitudes Regarding VAWG	89
5.4. Consequences of Violence and Help-Seeking Behavior	91
5.5. Access to Justice	92
Case Study: Tabassum Adnan, Swat, Khyber Pakhtunkhwa	94
Chapter 6 Decision-Making & Agency	96
6.1. Decision-making on Education	96
6.2. Decision-making on Paid Employment	97
6.3. Decision-making on Marriage	98
6.4. Decision-making on Reproductive Health and Fertility	99
6.5. Decision-making on Major Purchases, Health, and Travel	100
6.6. Property and Inheritance	102
Chapter 7 Citizenship & Political Participation	106
7.1. Counting Women	107
7.2. Women Voters – the Missing Women	108
7.3. Voter Turnout	109
7.4. Women’s Representation	110
Case Study: Kamla Bheel, Mithi, Sindh	112
7.5. Women Representatives’ Participation and Inclusion	113
7.6. Violence Against Women in the Political Arena	113
Chapter 8 Information & Communication Technology (ICT)	116
8.1. Computer Usage	120
8.2. Mobile Phone Ownership	121
8.3. Access to the Internet	121
Chapter 9 Gender and the COVID-19 Pandemic	126
Case Study: Zara, Quetta, Balochistan	127
Conclusion	131
Recommendations	133
References	135
Annexures	139
Annexure A: Recommendations and Actions Taken on Universal Periodic Review	139
Annexure B: Summary of Progress on CEDAW Commitments	140
Annexure C: Statistical Tables	142



LIST OF TABLES

Table 1:	Key International Commitments of Pakistan and date of ratification	6
Table 2:	Summary of progress against Beijing Platform for Action (BPfA)	8
Table 3:	Quintile wise school attendance status of children & youth (%)	20
Table 4:	Number of TVET institutes by province/ region	21
Table 5:	LFPR of population (aged 18+) by education, province & sex (%)	24
Table 6:	Median education expenses in the last year per student (PKR)	27
Table 7:	Median education expenses in the last year per student by wealth quintile (PKR)	27
Table 8:	LFPR of children (aged 10-14) by province & sex (%)	34
Table 9:	Employed workers with graduate or above degree by profession & sex (%)	40
Table 10:	Employed females (aged 15-64) by rural/ urban & major industry (%)	40
Table 11:	Employed workers (aged 15-64) by rural/ urban & place of work (%)	41
Table 12:	Employed workers (aged 15-64) in informal sector by province & sex (%)	46
Table 13:	Employed women (aged 15-64) by rural/ urban & job agreement (%)	47
Table 14:	Average working hours of employed workers (aged 15-64) by province & sex (%)	48
Table 15:	Monthly median wages of workers (aged 15-64) by main occupation, sex & Gender Wage Gap	51
Table 16:	Problems accessing healthcare by ever-married women (aged 15-49) by province/ region (%)	58
Table 17:	Incidence and intensity of catastrophic health expenditures (%)	61
Table 18:	Impact of OOP payments on poverty by rural/ urban	62
Table 19:	Population living with a disability by rural/ urban, province & sex (%)	63
Table 20:	Multi-dimensional Poverty Index (MPI) over time by province & rural/ urban (%)	76
Table 21:	Women's mobility over time (%)	79
Table 22:	Ever-married women (age 15-49) who experienced spousal violence by province (%)	84
Table 23:	Ever-married young women (aged 15-29) who experienced violence by rural/ urban (%)	85
Table 24:	Ever-married women (aged 15-49) who experienced controlling behavior from spouse by province/ region (%)	91
Table 25:	Ever-married women (aged 15-49) who had injuries due to spousal violence (%)	91
Table 26:	Pakistan's performance on the Rule of Law Index 2022	93
Table 27:	Decision-making regarding women's marriage by province (%)	98
Table 28:	Decision-making by married women on having children by province (%)	100
Table 29:	Decision-making regarding recreation/ travel by province (%)	102
Table 30:	Breakdown of voters by province (number & %)	108
Table 31:	Women in the National Assembly over time	111
Table 32:	Reasons for not using computer by sex (%)	120
Table 33:	Purpose of using computer by sex (%)	120
Table 34:	Reasons for not using the internet by sex (%)	122
Table 35:	Purpose of using the internet among users by sex (%)	123

LIST OF FIGURES

Figure 1: A Framework of Women's Economic Empowerment	14
Figure 2: Literacy rate (aged 10+) over time	17
Figure 3: Literacy rate (aged 10+) by province	18
Figure 4: Gender parity in youth (aged 15-29) literacy rate by province	18
Figure 5: School attendance by age range (%)	19
Figure 6: Net Enrolment Rate by education & rural/ urban (%)	20
Figure 7: Youth (aged 15-29) who received or are currently part of training by rural/ urban & sex (%)	22
Figure 8: NEET Rate of youth (aged 15-24) by province & sex (%)	23
Figure 9: Transition rate of youth (aged 18-29) from education to labor force (%)	24
Figure 10: Provincial Budgets 2022-23: ADP share & education share	25
Figure 11: Provincial education expenditure as % of total budget 2022-23 by province	25
Figure 12: National and Provincial Education Expenditures in FY 2020-21 (%)	26
Figure 13: Five-Year average GDP per capita, PPP (constant 2017 international \$)	31
Figure 14: LFPR (aged 10+) over time (%)	32
Figure 15: Refined and Augmented LFPR of women by province (%)	32
Figure 16: Refined LFPR of workers (aged 15-64) by province & sex (%)	33
Figure 17: Age-specific LFPR of workers by sex (%)	34
Figure 18: LFPR of Workers (aged 15-64) by Marital Status & Sex (%)	35
Figure 19: Education among economically active women (aged 15-64) (%)	36
Figure 20: LFPR of workers (aged 15-64) by education (%)	36
Figure 21: LFPR of youth (aged 15-29) with graduate or above education	37
Figure 22: Marital status among economically active women (aged 15-64) by education (%)	37
Figure 23: Employed workers (aged 15-64) by employment status & sex (%)	38
Figure 24: Employed female workers by occupation (%)	39
Figure 25: Graduate & above employed workers by occupation & sex (%)	39
Figure 26: Unemployment rate of workers (aged 15-64) by province, rural/ urban & sex (%)	42
Figure 27: Vulnerable employment of workers (aged 15-64) by province & sex (%)	44
Figure 28: Vulnerable employment of workers (aged 15-64) by rural/ urban & sex (%)	45
Figure 29: Vulnerable employment of workers (aged 15-64) by education level & sex (%)	45
Figure 30: Employed females (aged 15-64) in the informal/ formal sector by education level (%)	46
Figure 31: Employed females (aged 15-64) in non-agriculture by education level (%)	47
Figure 32: Employed females (aged 15-64) by nature of job agreement (%)	47
Figure 33: Average weekly working hours of women (aged 15-64) by education level (%)	48
Figure 34: Average weekly working hours of workers (aged 15-64) by province & sex	49
Figure 35: Average weekly working hours of workers (aged 15-64) by main occupation & sex	49
Figure 36: Gender Wage Gap among paid workers (aged 15-64) – National, Punjab & Sindh by rural/ urban (%)	50

Figure 37: Gender Wage Gap among paid workers (aged 15-64) by education (%)	50
Figure 38: Workers (aged 15-64) earning below minimum wage by rural/ urban & sex (%)	51
Figure 39: Workers (aged 15-64) earning below minimum wage by education level & sex (%)	53
Figure 40: Financial Inclusion among women (aged 15-49) by education (%)	54
Figure 41: Outreach to women – Microcredit, Micro-savings, and Micro-insurance	54
Figure 42: Gender-wise share in the number of borrowers (%)	54
Figure 43: Rural population with a health facility at up to 10 km (%)	57
Figure 44: Health expenditures (as % of GDP)	59
Figure 45: Provincial Health Budget Allocations (as % of Total Budgets)	59
Figure 46: Sources of Health Financing in Pakistan (%)	60
Figure 47: OOP Payments in South Asian countries	60
Figure 48: Impact of OOP health expenditures on household consumption	62
Figure 49: Functional disability by province & sex (%)	63
Figure 50: Nutritional status among ever-married women (aged 15-49) (%)	65
Figure 51: Nutritional status among ever-married women by quintile (%)	66
Figure 52: Age at first marriage among young women (aged 15-29) (%)	67
Figure 53: Age at first marriage among young women (aged 15-29) by education (%)	67
Figure 54: Age of mother at first live birth by province (%)	68
Figure 55: Average vs. desired number of children among young women (aged 15-29) by province/ region	69
Figure 56: Ever-married women using any contraception method over time (%)	70
Figure 57: Indicators related to safe delivery for ever-married women by rural/ urban (%)	70
Figure 58: Policy Pillars of Inclusive Growth	74
Figure 59: Poverty rate by province & rural/ urban (%)	75
Figure 60: Poverty bands overtime (%)	76
Figure 61: Control over BISP's disbursements among beneficiaries over time (%)	79
Figure 62: Distribution of beneficiaries in various bandwidths (%)	80
Figure 63: Ever-married women (aged 15-49) who ever experienced spousal violence (%)	84
Figure 64: Ever married women (aged 15-49) who ever experienced spousal violence by education (%)	84
Figure 65: Justifications given by women (aged 15-49) for wife beating by province (%)	90
Figure 66: Justifications by women (aged 15-64) in Punjab for wife-beating (%)	90
Figure 67: Help-seeking among married women (aged 15-49) who experienced violence (%)	92
Figure 68: Decision regarding education of women by province (%)	97
Figure 69: Decision-making on paid employment of women by province (%)	97
Figure 70: Decision-making on paid employment of young women (%)	98
Figure 71: Decision-making on use of birth control by married women (%)	99
Figure 72: Decision-making on purchase of food items (%)	101
Figure 73: Decision-making regarding medical treatment (%)	102
Figure 74: Children (<5) having birth registration by province/ region and sex (%)	107
Figure 75: Women (aged 18+) having a NIC (%)	108
Figure 76: Voter turnout in National & Provincial Elections 2018 by sex (%)	109
Figure 77: Computer usage in previous 3 months by province & sex (%)	120
Figure 78: Mobile ownership by sex (%)	121
Figure 79: Internet usage by province & sex (%)	122
Figure 80: Beneficiaries under Ehsaas Emergency Cash by province/ region (in Million PKR)	126
Figure 81: Respondents working before and after COVID-19 by sex (%)	128

MESSAGE BY NCSW



Nilofar Bakhtiar

Chairperson
National Commission on
the Status of Women

It is my great pleasure to introduce this report on the status of women in Pakistan. The aim of the report is to provide a comprehensive overview of the current situation of women in Pakistan and to identify the challenges and opportunities for their empowerment and advancement.

This report is a testament to the hard work and dedication of many individuals and organizations who have been working tirelessly to improve the status of women in the country. It provides an in-depth analysis of the current situation of women in Pakistan and offers practical recommendations for policymakers, civil society organizations, and other stakeholders to promote gender equality and women's empowerment.

Pakistan is a country of great diversity, with a rich cultural heritage and a population of over 200 million people. However, despite its many strengths, Pakistan still faces many challenges when it comes to gender equality and women's rights. Women and girls continue to face discrimination and marginalization in many areas of life, including education, employment, political participation, decision-making, healthcare, access to the justice system, asset ownership, etc. At the same time, significant gains have been made in recent years to empower them from the ground up.

The National Commission on the Status of Women (NCSW) continues to play a significant role in advancing the agenda of women's empowerment and gender equality in Pakistan, as per its responsibility in accordance with the Constitution of Pakistan, and positive changes can be seen at the legislative, policy and programmatic levels.

Actions to implement the recommendations of Pakistan's international commitments for gender equality have also been addressed by the NCSW and domestic violence legislation is now in place in all provinces. Pakistan has also enacted legal reforms to remove the lacunae which enabled honor crimes to be pardoned and for development of strong implementation mechanisms to respond to cases of sexual assault. Provisions for the representation

of women at all levels of government and ensuring the property rights of women are now in place as well. The advocacy work of NCSW also resulted in the strengthening of the provincial Commissions on the Status of Women, which continue to work towards strengthening the position of women in their respective provinces.

The government is also undertaking efforts to increase women's participation in the labor force. In partnership with other organizations, a Women Business Development Center has been launched, the Pakistan Women Entrepreneurship Program has been established to provide training and mentorship to women entrepreneurs. With regard to social protection and fulfilment of basic needs, the government has launched various initiatives, such as the Ehsaas Program/ Benazir Income Support programme, which provides cash transfers to poor households headed by women. Stipends are given for the education of children, which are favorably tilted towards the girl child.

Data collection, compilation, analysis and reporting on gender issues has been a challenge in Pakistan. To address this issue, NCSW launched the National Gender Database Portal (NGDP) in December 2021 as an online platform providing comprehensive and up-to-date data on gender-related indicators in the country. The NGDP was developed in partnership with UN Women with technical support from several national and provincial departments, including the Ministry of Human Rights, Ministry of Planning, Development and Special Initiatives, federal and provincial Bureaus of Statistics and the provincial Women Development and Planning & Development departments.

This report, which is an output of the NGDP, will serve as a valuable resource for all those who are committed to advancing the rights and wellbeing of women and girls in Pakistan. In the end, I would like to thank UN Women for their continuous support to NCSW, including for the NGDP and this seminal report, and I look forward to continuing to work together to build a more just and equitable society for all.

MESSAGE BY UN WOMEN



Sharmeela Rassool

Country Representative
UN Women Pakistan

Human Rights are universal. Gender Equality is a concept anchored firmly in the principle that human rights are non-negotiable. Sustainable Development Goal 5 reflects this imperative. As we cross the mid-point of the Sustainable Development Agenda, we find ourselves in a dilemma - much is yet to be achieved to achieve the progress we aspired for this goal.

At home in Pakistan, global indices find that the country fares abysmally low on indicators related to women's rights and empowerment - it ranked 142 out of 146 countries in the Global Gender Gap Report (GGGR) 2023, 161 out of 192 in the Human Development Index (HDI) 2021-2022 period, and 129 out of 140 on the Rule of Law (RoL) Index. Notwithstanding this dismal picture, Pakistan has made significant progress in the recent past. We are proud of the constitutional guarantee on Equality, which prohibits discrimination based on sex and affirms that all citizens are equal before the law. In addition, federal and provincial governments have taken progressive measures over the years to advance the gender equality and women's empowerment agenda, including through enacting pro-women laws, implementing policy reforms, and introducing initiatives with a focus on women and girls, including through affirmative actions.

UN Women's work in Pakistan supports the state to deliver on its national commitments to women and girls, aligned with international commitments including CEDAW, Beijing Platform for Action and the SDGs. Our multi-faceted approach aims to ensure the integration of gender equality into all development plans, policies, laws initiatives and budgets in order to create a more just and equitable society, where women and girls can thrive as well as contribute to the nation's progress.

The National Report on Status of Women arrives at a crucial juncture as Pakistan has been facing extreme challenges over the past few years - such as the outbreak of COVID-19 in 2020-21, the humanitarian crisis caused by the 2022 floods, economic constraints, political volatility, and increased levels of vulnerability

and poverty among the population. In times of such crises, the gender equality agenda often takes a backseat as other needs seem to be more urgent. However, response to any challenge, be it a long-term development issue or an emergency caused by a disaster, must incorporate a gender lens and involve women and girls in the solution. The first step must be a thorough understanding of the situation on the ground, including areas that need focused attention, as well as good practices or success stories that can be replicated or scaled up.

The National Commission on the Status of Women our stellar partner, together with my vibrant team, have worked hard on this valuable report which provides an extensive overview of the conditions influencing the lives of women and girls in Pakistan on critical and current areas. It provides a comprehensive snapshot of women's status in the country, based on analysis of recent official data, synthesis of secondary data from reliable sources, insights from credible studies, as well as qualitative examples. The findings of the NRSW should encourage innovative thinking on the part of all partners and bring them together to advocate for and implement policies and initiatives aimed at accelerating women's empowerment and addressing violence and discrimination.

We urge all stakeholders to join hands and provide their commitment to translate the study's recommendations into concrete actions. These include strengthening implementation of pro-women laws, compiling and reviewing gender-disaggregated budget data, promoting women's access to opportunities in financial and non-traditional sectors, supporting their participation in the digital economy, and building capacity of state institutions to respond to survivors of violence. Let us come together to address the persistent barriers towards gender equality in Pakistan - together, we can make a difference.

In conclusion, I want to address Pakistani women and girls: you are an invaluable part of the past, the present and the future of Pakistan. Your contributions are not insignificant, be it in the home, the field, the school, workplace, or as Prime Minister of the country. Even in the face of the numerous challenges you face in your life, you have emerged resilient and strong, you must keep striving for your dreams, which you have to transmit to the next generation, especially your daughters. They should be able to walk in your footsteps and move further towards the destination of gender equality, which is our common goal. We are here to support you on this journey towards a brighter and more equitable future, for you and for Pakistan!

ACKNOWLEDGMENTS

This National Report on the Status of Women in Pakistan was designed and commissioned by the National Commission on the Status of Women and UN Women Pakistan. It was developed under the technical supervision of Saman Ahsan, Portfolio Manager, Ending Violence Against Women, Governance & Human Rights, UN Women Pakistan, with valuable inputs and support from Ayesha Wadood, Ejaz Mustafa, Erum Fareed, Hassan Ali Abbasi, Hassan Hakeem, Iina Pykko, Muhammad Younas Khalid, Nabila Zar Malick, Nadia Tariq Ali, Sidra Humayun, Shadab Memoon Zaman, and Sumeira Aslam.

The original draft outline was prepared by Khawar Mumtaz, former Chairperson NCSW with support from Shabana Arif, Technical Advisor NCSW-UN Women and Muhammad Younas Khalid, Gender Advisor UN Women. Senior Gender Expert Safiya Aftab prepared

the first draft which then benefitted from a thorough peer review by gender experts including Dr. Farzana Bari, Saba Khattak, Shirin Gul and Benazir Jatoi. Minhaj ul Haque contributed significantly to compilation and analysis of data from the NGDP, which was used for this report. The Pakistan Institute of Development Economics (PIDE) was engaged as a partner under the leadership of Dr. Shujaat Farooq to undertake more in-depth analytics and provide a robust analysis of the NGDP data including through extrapolation from the existing data sources as well as finding interlinkages between different themes.

Finally, we would like to acknowledge the generous financial support of the U.S. Embassy Office of International Narcotics and Law Enforcement (INL) towards this initiative.

METHODOLOGICAL NOTE

This National Report on the Status of Women in Pakistan was designed and commissioned by the National Commission on the Status of Women and UN Women Pakistan. It was developed under the technical supervision of Saman Ahsan, Portfolio Manager, Ending Violence Against Women, Governance & Human Rights, UN Women Pakistan, with valuable inputs and support from Ayesha Wadood, Ejaz Mustafa, Erum Fareed, Hassan Ali Abbasi, Hassan Hakeem, Iina Pykko, Muhammad Younas Khalid, Nabila Zar Malick, Nadia Tariq Ali, Sidra Humayun, Shadab Memoon Zaman, and Sumeira Aslam.

The original draft outline was prepared by Khawar Mumtaz, former Chairperson NCSW with support from Shabana Arif, Technical Advisor NCSW-UN Women. Senior Gender Expert Safiya Aftab prepared the first draft which then benefitted from a thorough peer review by gender experts including Dr. Farzana Bari, Saba Khattak, Shirin Gul and Benazir Jatoi. Minhaj ul Haque contributed significantly to compilation and analysis of data from the NGDP, which was used for this report. The Pakistan Institute of Development Economics (PIDE) was engaged as a partner under the leadership of Dr. Shujaat Farooq to undertake more in-depth analytics and provide a robust analysis of the NGDP data including through extrapolation from the existing data sources as well as finding interlinkages between different themes.

Finally, we would like to acknowledge the generous financial support of the U.S. Embassy Office of

International Narcotics and Law Enforcement (INL) towards this initiative.

The main survey data was obtained from the following sources:

1. Pakistan Social & Living Standards Measurement Survey (PSLM); various rounds - latest available: 2019-20
2. Household Integrated Economic Survey (HIES); various rounds - latest available: 2018-19
3. Pakistan Labor Force Survey (LFS); various years - latest available: 2020-21
4. Multiple indicator Cluster Survey (MICS); Punjab: 2017-18, Sindh: 2018-19, Khyber Pakhtunkhwa: 2019-20, and Balochistan: 2019-20
5. Pakistan Demographic and Health Survey (PDHS); latest available: 2017-18
6. Census 2017-18

Besides the above-mentioned datasets, various secondary datasets were retrieved from the concerned organizations, i.e., voter data from the Election Commission of Pakistan, and budget data from federal and provincial Finance Departments.

The core qualifier for selecting data from the micro datasets and secondary data was to use information that is directly or indirectly linked to the status of women. In-depth interviews were also held with a few key stakeholders to gauge a more qualitative analysis of Pakistani women's digital inclusion.

WOMEN'S EMPOWERMENT FRAMEWORK UNDERLYING THE REPORT

Women's empowerment is a multidimensional concept. The report in hand attempt to analyze the concept from various aspects, including economic, social, political and other aspects of life. The analysis carried out in the report is guided by the women's socio-economic empowerment framework, which combines the two inter-related and mutually reinforcing aspects of '**economic advancement**' and '**agency**':

- To **succeed and advance economically** women need a set of human capital resources to compete in markets, as well as fair and equal access to economic opportunities and financial systems.
- To **have the power and agency** to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.

Two supporting factors are crucial to achieving women's socio-economic empowerment: **resources**, and conducive **norms and institutions**. Women need **resources**, whether individual or community, to succeed. These can be related to financial, human, social, or physical capital. **Norms and Institutions** organize social and economic relations, and influence how resources are distributed and used. **Norms** include gender defined roles, taboos, restrictions and expectations such as whether or not it is appropriate for women to be in public spaces, hold certain types of jobs, or manage money. **Institutions** include legal and policy structures, economic systems, market structures, marriage, inheritance and education systems.

LIST OF ACRONYMS

AIM	Akhuwat Islamic Microfinance
AJ&K	Azad Jammu & Kashmir
BISP	Benazir Income Support Programme
BPfA	Beijing Platform for Action
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CHE	Catastrophic Health Expenditures
CMRA	Child Marriage Restraint Act
CNIC	Computerized National Identity Card
COVID-19	Coronavirus disease
CRC	Convention on the Rights of the Child
CRPD	Convention on the Rights of People with Disabilities
CSW	Commission on the Status of Women
DGR	Directorate General of Registration
DHS	Demographic and Health Survey
ECP	Election Commission of Pakistan
FATA	Federally Administered Tribal Areas
FIA	Federal Investigation Agency
GB	Gilgit Baltistan
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GEWE	Gender Equality and Women's Empowerment
GoP	Government of Pakistan
GSMA	Groupe Speciale Mobile Association
GSP	Generalized System of Preferences
HDI	Human Development Index
HIES	Household Integrated Economics Survey
HMIS	Health Management Information System

ICCPR	International Covenant on Civil and Political Rights
ICESCR	International Covenant on Economic, Social and Cultural Rights
ICERD	International Convention on the Elimination of All Forms of Racial Discrimination
ICT	Information, and Communication Technology
INL	U.S. Embassy Office of International Narcotics and Law Enforcement
IPMG	Inter-Provincial Ministerial Group
ILO	International Labour Organization
IPV	Intimate Partner Violence
KP	Khyber Pakhtunkhwa
LFPR	Labor Force Participation rate
LFS	Labor Force Survey
LG	Local Government
MDGs	Millennium Development Goals
MICS	Multiple Indicator Cluster Survey
MNA	Member National Assembly
MPA	Member Provincial Assembly
MPI	Multi-Dimensional Poverty Index
NADRA	National Database & Registration Authority
NAVTTTC	National Vocational and Technical Training Commission
NCSW	National Commission on the Status of Women
NEET	Not in Education, Employment or Training
NEP	National Education Policy
NER	Net Enrolment Rate
NFIS	National Financial Inclusion Strategy
NGDP	National Gender Data Portal
NGO	Non-Governmental Organization
NHRI	National Human Rights Institution
NIC	National Identity Card
NMD	Newly Merged District
NPA	National Plan of Action
NRSW	National Report on the Status of Women
OOP	Out-of-pocket

PAAS	Poverty Alleviation and Social Safety
PAHWA	Protection Against Harassment of Women at the Workplace Act
PBM	Pakistan Bait-ul-Mal
PCSW	Provincial Commission on the Status of Women
PDHS	Pakistan Demographic and Health Survey
PDS	Pakistan Demographic Survey
PECA	Prevention of Electronic Crimes Act
PESW	Punjab Economic and Social Wellbeing
PHC	Primary Health Care
PMR	Pakistan Microfinance Review
PPAF	Pakistan Poverty Alleviation Fund
PPP	Purchasing Power Parity
PSLM	Pakistan Social and Living Measurement Survey
PSPA	Punjab Social Protection Authority
ROPA	Representation of the Peoples Act
SBP	State Bank of Pakistan
SDG	Sustainable Development Goal
SME	Small and Medium Enterprise
SSN	Social Safety Net
SSP	Sehat Sahulat Programme
STEM	Science, Technology, Engineering, and Mathematics
TVET	Technical and Vocational Education and Training
TVO	Trust for Voluntary Organizations
UDHR	Universal Declaration of Human Rights
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UPR	Universal Periodic Review
VAW	Violence Against Women
VAWG	Violence Against Women & Girls
WESW	Women's Economic and Social Wellbeing
WHO	World Health Organization

I - EXECUTIVE SUMMARY

“No nation can rise to the height of glory unless your women are side by side with you.”

Muhammad Ali Jinnah, Founder of Pakistan

The founding father of Pakistan, Quaid-e-Azam Muhammad Ali Jinnah, was a tireless campaigner for women’s rights who advocated for full participation of women in public life and nation-building. In keeping with his vision, the Government of the Islamic Republic of Pakistan has pledged to eliminate all discrimination against women. This resolve follows the country’s Constitution, which emphasizes the equality of all citizens and is explicit about the need to guarantee women’s rights. Article 25(2) of the Constitution of 1973 states, “There shall be no discrimination based on sex.” Article 26 states that there shall be no discrimination regarding access to public spaces, while Article 27 makes similar provisions about public employment.¹ The Vision 2025 shows the state’s commitment to gender equality by mainstreaming them in every sphere of life and promoting an enabling environment for women to realize their full potential.

In addition, Pakistan has agreed to many international commitments on gender equality, further demonstrating its commitment improving the situation of women in the country. It played a leading role and was among the first countries in the United Nations to sign the Universal Declaration of Human Rights (UDHR) in 1948, and since then, has become a signatory to seven international human rights treaties out of nine.

In light of the national and international commitments, the Government of Pakistan (GoP) has taken significant measures to improve gender equality as guaranteed by the Constitution. Most notably, the recently developed National Gender Policy Framework (2022) aims to enact many pro-women laws and policy reforms to enhance women’s empowerment and participation.

Formed in the year 2000, the National Commission on the Status of Women (NCSW) has a dual mandate: overseeing the enforcement of laws, policies, and programs, and aiding the government in fulfilling its international commitments. The NCSW focuses on three key areas to promote women’s social and economic inclusion: eradicating violence against women, boosting women’s involvement and representation in politics, and securing women’s economic empowerment.

The government recognizes that there is a long way to go, and significant efforts are needed before women can claim their rightful status as full and active citizens of the country. The National Commission on the Status of Women (NCSW) expanded its mandate as a financially and administratively autonomous statutory body through appropriate legislation in 2012. It is an outcome of the national and international commitments of the government, including the Beijing Declaration and the Platform for Action, 1995 and the National Plan of Action (NPA) for Women, 1998. The NCSW is the primary oversight body on gender issues at the national level, with the fundamental role of reviewing and monitoring the implementation of laws, policies, and programs and facilitating the government

1. The Constitution of the Islamic Republic of Pakistan, 1973. Can be accessed at: http://www.na.gov.pk/uploads/documents/1549886415_632.pdf

in implementing its international obligations. The NCSW Act 2012 empowers the Commission to seek and receive information, data, or documents from any official source and powers of a civil court to enforce the attendance of any person and production of documents. It also commissions research, data collection and analysis to enable effective monitoring of indicators relevant to women's issues.

Many good practices, success stories, small and big, can be found nationwide. This includes the Benazir Income Support Programme (BISP), launched in 2008, which is the largest single social safety net program in the country, specifically targeting women, with a total of 8.7 million women beneficiaries to date. Further, the establishment of Gender-Based Violence (GBV) courts and women's police stations, as well as progressive judgments on women's issues such as sexual assault, domestic violence and child marriage, demonstrate the commitment of the state institutions to tackle violence and discrimination, advance gender equality and empower women and girls. In addition, the country has witnessed several women's rights movements since its independence, advocating for gender-related issues such as legislative reform, enhancing women's representation, addressing the gender wage gap, preventing child marriage, domestic and sexual violence, etc.

However, many structural and socio-cultural barriers continue to curtail women and girls' agency and mobility, and the highly patriarchal society, regressive social norms and harmful gender stereotypes perpetuate discrimination and violence against women and girls in all spheres of life. Further, Pakistan fares poorly on global indices and reports, ranking at 142 out of 146 countries on the Global Gender Gap Report 2023, despite improvement from the previous years. It dropped seven places in the Human Development Index (HDI) in the 2021-2022, placed at 161 out of 192 countries, and ranked 129 out of 140 on the Rule of Law Index.

In seeking to uphold its international and national commitments on gender equality and women's human rights, the limited availability and analysis of comprehensive and consistent gender-disaggregated

data from across the country remain critical gaps that hinder priority setting and decision-making as well as quality reporting on progress on gender equality and women's empowerment (GEWE). To address the data gap, the NCSW has developed the National Gender Data Portal (NGDP) in 2021 in collaboration with UN Women Pakistan. The NGDP is the first effort to consolidate gender data at a national level using digital tools that triangulate data from various sources. Its thematic framework and indicators are fully aligned with targets set by the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), Beijing Platform for Action (BPfA) and the Sustainable Development Goals (SDGs), to support reporting on Pakistan's international commitments on gender equality. It will also be instrumental in formulating evidence-based policies and programs to advance the gender equality agenda in the country.

This 2023 National Report on the Status of Women (NRSW) highlights the environment of the country concerning the status of women and girls, which shapes and influences their lives, including the factors that can improve their wellbeing and empowerment, e.g., education, access to information, communication and technology (ICT), financial inclusion, entrepreneurship, etc. It provides an analytical and statistical profile of women in Pakistan based on the official and most recent data collected nationwide. It pulls together secondary data from different national and sub-national sources, as compiled in the NGDP, as well as findings from qualitative and quantitative studies, using various micro datasets to put together a composite profile of the status of women in Pakistan.

The analysis is supported by the women's economic empowerment framework that combines the two interrelated and mutually reinforcing aspects of 'economic advancement' and 'agency' - the former considers that women need skills and resources to compete in markets, and fair and equal access to economic institutions. The latter states that women must be able to make and act on decisions and control resources and profits.

The findings disclose that women in Pakistan, who make up almost half of the population of the country,

have been facing disparities in every sphere of life, e.g., health, education, employment, political participation, decision-making, economic opportunities, asset and property ownership, etc. Many structural and socio-cultural barriers continue to curtail their mobility and access to educational and economic opportunities. The challenges are deep-rooted and even more entrenched in rural and remote areas.

Regressive social norms and poverty push millions of girls into early marriage each year – Pakistan has the 6th highest absolute number of child brides in the world (almost 19 million). Such norms further contribute to low level of health and wellbeing, lack of knowledge about their rights, limits their voice and decision-making, and makes them vulnerable to violence. Women’s literacy rate is only 49%, and gender disparities persist at each level. The net enrolment rate (NER) among girls is just 56% at the primary level, 29% at the middle level and 19% at the matric level. 55% of young females are currently neither part of employment nor education or training, which demonstrates severe neglect towards the economic needs of young women. Over time, the education level has improved substantially; however, educational facilities are not adequately equipped to provide a conducive learning environment and quality education for all students, especially females.

Global evidence suggests that bridging the digital gender divide is imperative for progress – this was the theme of the 67th Commission on the Status of Women (CSW) at the UN in March 2023. Even in this domain, women are significantly behind men in Pakistan. Internet usage among women is 13% less than men, with 28% of men accessing the internet compared to 15% of women. Besides the financial constraints, parents or other family members often restrict access to digital technologies for girls.

Low employment opportunities, weak industry-academia linkage, limited access to information, and mobility constraints are among the foremost challenges in women’s employment and economic

empowerment. Women’s access to the labor market and decent employment opportunities have remained unchanged. Regardless of the level of education, the burden of domestic and care work falls heavily on women and girls who are 10 times more involved in household chores, and child/elderly care than men in Pakistan.² This leads to them needing more time to gain skills and get jobs. Only 31% of young women with Grade 12 and above education are part of the labor force, and graduate females have the highest unemployment rate (34%).

Further, social constraints which limit women from working outside the home, also define the kind of work they can do, confining them to a few sectors and professions (67% in agriculture), and most are unpaid family workers (55%). Only 25% of women are paid employees. Women’s formal labor force participation in Pakistan is the lowest in South Asia, with wide provincial variations. There has been a gradual, albeit slow, increase in women’s LFP, which has occurred more in the informal sector, while in the formal sector, it has remained almost stagnant, and there is a considerable gender pay gap. According to the Global Wage Report 2018-19 (ILO), women in Pakistan earn 34% less than men on average. The same report also found that women in Pakistan constitute 90% of the country’s bottom 1% of wage earners.³

Pakistan’s women largely dependent on male family members such as fathers, brothers, or husbands to make important life decisions related to education, health, economic participation, and marriage. Forty percent of women who are not working reported the main reason being that male family members do not permit them to take up a job.

Looking at women’s political empowerment, the Election Commission of Pakistan (ECP) data reports that the total number of registered voters is 124.8 million, out of which 68.0 million (55%) are male voters and 56.7 million (45%) are female voters, leaving more than 10 million missing women voters. Significant

2. <https://blogs.worldbank.org/endpovertyinsouthasia/enabling-more-pakistani-women-work>

3. https://www.ilo.org/islamabad/info/public/pr/WCMS_651658/lang--en/index.htm

gender gaps in holding Computerized National Identity Cards (CNICs) prevail in both the rural and urban areas in all the provinces. Gender-based harassment, sexual violence, and online violence/ cyberbullying are becoming increasingly common against women in the political sphere, restricting them from participating actively.

Overall, the report finds both progress towards gender equality in certain areas and persistent challenges restricting women and girls from being truly empowered. Evidence-based policymaking requires the necessary support of reliable and updated

gender-disaggregated data for identifying priorities, defining and monitoring key indicators, and allocating dedicated funds for gender-responsive initiatives. The findings of the NRSW will help advocate and implement laws, policies, strategies and budgets that can promote and speed up women's socio-economic and political empowerment, and prevent and respond to violence against women and girls. Such work, especially in coordinated and complementary actions, may catalyze a more inclusive and sustainable path toward development and empowerment.

II - PROGRESS TOWARDS INTERNATIONAL COMMITMENTS

“We must shape a world free from exploitation and maltreatment of women. A world in which women have opportunities to rise to the highest level in politics, business, diplomacy, and other spheres of life. Where there are no battered women. Where honor and dignity are protected in war and conflict. Where we have economic freedom and independence. Where we are equal partners in peace and development.”

Prime Minister Benazir Bhutto, at the 4th World Conference on Women in 1995, Beijing, China

Pakistan has played a pivotal role in developing international human rights mechanisms and has been actively implementing and reporting on them. Since its independence in 1947, Pakistani delegations have actively advocated for an emphasis on freedom, equality, and choice on many platforms, including UDHR, and BPfA, and several strong and capable women have represented it. Currently, Pakistan is party to seven international human rights treaties of which four comprehensively cover gender equality, namely UDHR, CEDAW, CRC, and SDGs (Table 1). In addition, the country has ratified several other conventions as part of its move toward retaining its status under the European Union’s Generalized System of Preferences

(GSP) Plus, which gives the country preferential trade terms.

The country is a signatory to the International Covenant on Civil and Political Rights (ICCPR), Article 3 of which requires parties to “Ensure the equal right of men and women to the enjoyment of all civil and political rights set forth in the present Covenant.” The other commitments include the Stockholm Declaration and Agenda for Action against Commercial Sexual Exploitation of Children (1996), the International Convention on the Elimination of All Forms of Racial Discrimination (1966), and particularly the Millennium Development Goals (2000-14) and Sustainable Development Goals (2015-30).

Table 1: Key International Commitments of Pakistan**Human Rights-Related Commitments**

Universal Declaration of Human Rights	1948
Convention on the Prevention and Punishment of the Crime of Genocide	1948
International Convention on the Elimination of All Forms of Racial Discrimination (ICERD)	1966
Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment	1987
Convention on the Rights of the Child (CRC)	1990
Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)	1996
International Covenant on Economic, Social and Cultural Rights (ICESCR)	2004
Convention on the Rights of People with Disabilities (CRPD)	2006
International Covenant on Civil and Political Rights (ICCPR)	2008
Sustainable Development Agenda	2015

Labor Related Commitments

Freedom of Association and Protection of the Right to Organize Convention, 1948 (No. 87)	1951
Right to Organize and Collective Bargaining Convention, 1949 (No. 98)	1952
Abolition of Forced Labour Convention, 1957 (No. 105)	1960
Discrimination (Employment and Occupation) Convention, 1958 (No. 111)	1961
Worst Forms of Child Labor Convention, 1999 (No. 182)	2001
Equal Remuneration Convention, 1951 (No. 100)	2001
Minimum Age Convention, 1973 (No. 138)	2006

These international instruments place responsibility on a country to safeguard women’s rights and offer guiding principles for the country’s sustainable development. This section of the report explores the country’s progress under various treaties and commitments.

Universal Declaration of Human Rights (UDHR)

The Universal Declaration of Human Rights (UDHR) is a milestone document in the history of human rights.

Drafted by representatives with different legal and cultural backgrounds from all regions of the world, it set out, for the first time, fundamental human rights to be universally protected. The Declaration was adopted by the UN General Assembly in Paris on 10th December 1948 during its 183rd plenary meeting.⁴ Pakistan was amongst the first group of countries in the United Nations (UN) to sign the Universal Declaration of Human Rights (UDHR) in 1948.

Women delegates from various countries played a crucial role in getting women’s rights included in the

4. Universal Declaration of Human Rights [https://www.ohchr.org/en/universal-declaration-of-human-rights#:~:text=The%20Universal%20Declaration%20of%20Human%20Rights%20\(UDHR\)%20is%20a%20milestone,rights%20to%20be%20universally%20protected](https://www.ohchr.org/en/universal-declaration-of-human-rights#:~:text=The%20Universal%20Declaration%20of%20Human%20Rights%20(UDHR)%20is%20a%20milestone,rights%20to%20be%20universally%20protected)

Declaration. Hansa Mehta of India is widely credited with changing the phrase “All men are born free and equal” to “All human beings are born free and equal” in Article 1 of the Universal Declaration of Human Rights. Begum Shaista Ikramullah, the first female representative of the first Constituent Assembly of Pakistan, who also served as Pakistan’s Ambassador to Morocco and was a vocal delegate at various forums of the United Nations of Pakistan participated as a delegate to the General Assembly’s Third Committee on social, humanitarian and cultural matters, which in 1948 spent 81 meetings discussing the draft of the Universal Declaration of Human Rights. She played a crucial role in advocating for the Declaration’s emphasis on freedom, equality, and choice. She championed the inclusion of Article 16, on equal rights in marriage, which she saw as a way to combat child marriage and forced marriage.⁵ She was featured among women who shaped the UDHR at an exhibition at the UN to mark its 70th anniversary and her contributions were acknowledged by the Secretary General António Guterres in his remarks at the opening ceremony.

The UDHR is a common standard of achievement to assure the provision of the essential rights and freedoms mentioned in the Declaration. Article 2 of the UDHR asserts that everyone is entitled to fundamental human rights and freedoms without distinction based on sex. Other provisions of the Declaration that are significant for women include: marriage shall be entered into with free and full consent (Article 16); everyone has a right to hold property (Article 17); motherhood and childhood are entitled to special care and assistance (Article 25).

From 2006 onwards, all member countries of the UN submit a Universal Periodic Review (or UPR) to the Human Rights Council of the UN, detailing actions taken to promote human rights in their respective jurisdictions. Reports submitted by governments, along with those prepared by NGOs, as well as reports from reputed international human rights organizations,

are taken into account when reviews are finalized for each member state.

Pakistan presented its 4th Cycle UPR to the Human Rights Council on 30th January 2023.⁶ Before that, Pakistan’s last UPR took place in 2017-18. The High Commissioner for Human Rights appreciated establishing an institutional structure, mainly the Ministry of Human Rights, to support the rights agenda.⁷ He also encouraged Pakistan to set up a comprehensive reporting system and comply with human rights treaty obligations. Member countries had some specific suggestions concerning women’s rights.⁸ Progress on implementation against the recommendations is given in Annex A, along with the status of implementation. The key areas of improvement are listed below:

- a) The National Gender Database Portal (NGDP) has been established.
- b) The government(s), national and provincial, are proceeding with staffing of the Commissions on the Status of Women.
- c) Domestic violence legislation is now in place in all provinces.
- d) Pakistan is moving towards universal health insurance.
- e) Pakistan has provisions for ensuring the representation of women at all levels of government, as well as legislation on ensuring the inheritance and property rights of women.
- f) Legal reforms have been enacted to remove the lacunae, which enabled honor crimes to be pardoned.

Pakistan was encouraged to set up a comprehensive reporting system and follow-up for human rights treaty obligations to continue the efforts. About specific recommendations related to women, Pakistan was urged to scale up initiatives and mechanisms to protect women against violence and implement legislation to eliminate all forms of violence against women.

5. Women who shaped the Universal Declaration <https://www.un.org/en/events/humanrightsday/assets/pdf/Women%20who%20shaped%20the%20UDHR.pdf>

6. <https://www.ohchr.org/en/hr-bodies/upr/pk-index>

7. Letter of the High Commissioner to the Foreign Minister. Accessible at: <https://www.ohchr.org/EN/HRBodies/UPR/Pages/PKindex.aspx>

8. Matrix of Recommendations. Accessible at: <https://www.ohchr.org/EN/HRBodies/UPR/Pages/PKindex.aspx>

Beijing Platform for Action (BPfA):

The Fourth World Conference on Women (FWCW) Convened in Beijing, China, in September 1995. During the conference, Delegates deliberated on and endorsed the Beijing Declaration and Platform for Action. Additionally, they received statements and commitments from member States, outlining their efforts to advance equality, development, and peace for women worldwide.

Pakistan lent strong support for the development of the Beijing Declaration and Platform for Action under the leadership of Prime Minister Benazir Bhutto, who was accorded the status of a special guest and emphasized in her speech **“To please her husband, a woman wants a son. To keep her husband from abandoning her, a woman wants a son. Sadly, in many cases, when a woman expects a girl, she abets her husband in abandoning or aborting that innocent,**

perfectly formed child. As we gather here today, the cries of the girl child reach out to us.” She advocated for the protection of women from domestic violence and war. Additionally, she highlighted the importance of educating girls and women, connecting it to their ability to work, which she saw as essential for achieving economic independence.⁹

The country signed the Beijing Declaration the same year, committing achieving the 12 areas delineated in the BPfA. The National Plan of Action of 1998, the first comprehensive agenda for GEWE in Pakistan, focused on these 12 areas. Pakistan undertook a review of progress in 2019, as listed in Table 2. The government has recently taken several initiatives and placed mechanisms for safeguarding human rights, eliminating racial discrimination, and providing social safety nets targeting the most vulnerable and marginalized [1].

Table 2: Summary of progress against Beijing Platform for Action (BPfA)

Critical Area	Progress
Inclusive development, shared prosperity, and decent work	<ul style="list-style-type: none">• Strengthened/ enforced laws, policies and practices that prohibit discrimination in the recruitment, retention, and promotion of women in public and private sectors,• Developed legislative framework for equal pay and the provision of safe and enabling workplaces.
Poverty eradication, social protection, and social services	<ul style="list-style-type: none">• Promoted women’s access to decent work through active labor market policies and targeted measures.• Broadened access to land, housing, finance, technology, and/ or agricultural extension services. Introduced or strengthened social protection programmes for women and girls.• Promoted women’s access to health services through the expansion of universal health coverage.• Undertook measures to increase girls’ access to, retention in, and completion of education, technical and vocational education and training (TVET), and skills development.

9. <https://www.feministsforlife.org/feminists-remember-remarkable-pro-life-woman-former-prime-minister-benazir-bhutto/>

Table 2: Summary of progress against Beijing Platform for Action (BPfA)

Freedom from violence, stigma, and stereotypes	<ul style="list-style-type: none"> • Introduced or strengthened laws and strategies to prevent violence against women and girls and respond to cases of violence. • Introduced or strengthened services for survivors of violence. • Implemented awareness-raising initiatives targeting the general public and young women and men in educational settings • Promoted positive representation of women in the media
Participation, accountability, and gender-responsive institutions	<ul style="list-style-type: none"> • Collected and analyzed data on women’s political participation, including in appointed and elected positions. • Staffed and funded the Ministry of Human Rights and Commissions on the Status of Women.
Peaceful and inclusive societies	<ul style="list-style-type: none"> • Adopted and/ or implemented a National Action Plan on women, peace, and security. • Supported inclusive and gender-sensitive conflict analysis, early warning, and prevention mechanisms. • Used communication strategies, including social media, to increase awareness on the peace and security agenda.
Environmental conservation, protection, and rehabilitation	<ul style="list-style-type: none"> • Promoted access of women in situations of disaster to services such as relief payments, disaster insurance, and compensation

Pakistan undertook a review in 2019 and the following areas were noted for improvement:

- 1) Inclusive development, shared prosperity and decent work;
- 2) Poverty eradication, social protection and services;
- 3) Freedom from violence, stigma, and stereotypes;
- 4) Participation, accountability, and gender-responsive institutions; and
- 5) Peaceful and inclusive societies.

Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW):

CEDAW is the flagship global treaty on women’s rights and has increasingly come to define national women’s development agendas globally, particularly in developing countries. Adopted in 1979 by the UN

General Assembly, it is an international bill of women’s rights. Consisting of a preamble and 30 articles, it defines what constitutes discrimination against women and sets up an agenda for national action to end such discrimination. The Convention provides the basis for realizing equality between women and men through ensuring women’s equal access to, and equal opportunities in, political and public life, including the right to vote and to stand for elections, as well as education, health and employment.

Countries that have ratified or acceded to the Convention are legally bound to put its provisions into practice. States parties agree to take all appropriate measures, including legislation and temporary special measures, so women can enjoy all their human rights and fundamental freedoms. They have to submit national reports, at least every four years, on measures they have taken to comply with their treaty obligations.

Pakistan ratified CEDAW on 12 April 1996, 17 years after

it was adopted by the UN General Assembly in 1979. A compliance report and two subsequent periodic reports were due within a year but could not be produced. The country submitted its combined initial, second and third periodic report in 2005 that reported progress on gender equality, political participation, and opportunities for education, health and employment, among others. The latest report submitted by Pakistan was the fifth periodic report in 2018, which gave an updated position on reforms and actions undertaken in compliance with the treaty. **Annex B** summarizes information provided in the periodic report [2].

The CEDAW Committee gave its concluding observations on the report in March 2020, requesting the government of Pakistan to submit a follow-up report to the selected concluding observations within two years:

- 1) Adopt legislation to criminalize all forms of GBV against women without exemptions;
- 2) Adopt a national plan of action to combat all forms of GBV against women, with a particular focus on domestic violence;
- 3) Ensure the effective enforcement of the Prevention of Trafficking in Persons Act and the Prevention of Smuggling of Migrants Act; and
- 4) Enact legislation and take all necessary measures to increase girl's enrolment and reduce their dropout rate.

Sustainable Development Goals

The Sustainable Development Goals (SDGs), or the Global Goals, are a universal call to action to end poverty, protect the planet, and ensure all human beings enjoy peace and prosperity. These 17 Goals build on the Millennium Development Goals (MDGs), including new areas such as climate change, economic inequality, innovation, sustainable consumption, peace and justice, among other priorities. The goals are interconnected – often, the key to success on one will

involve tackling issues more commonly associated with another.

Pakistan is committed to the 2030 Agenda for Sustainable Development, as it was one of the first countries to endorse it globally in 2015. In February 2016, the Parliament unanimously approved the SDGs as the national development agenda. It also formed the Parliamentary SDGs Secretariat based at the National Assembly, one of the few countries globally to do so. This process of legislation was the first and crucial step in mainstreaming and localizing the SDGs.¹⁰ However, Pakistan still needs to catchup in the implementation of the SDG targets, according to the Sustainable Development Report, a global assessment of countries' progress towards achieving the SDGs, which is a complement to the official SDG indicators and the voluntary national reviews. Pakistan is ranked at 125 out of 163 countries in this report.¹¹

The government prepared a National SDGs Framework in 2018 under the aegis of the Ministry of Planning, Development, and Reforms, which specified the national baselines on priority SDG indicators, proposed targets for 2030, and indicated the policy support required [3]. All the provinces are on board with mainstreaming, localizing, and implementing of the 2030 SDGs Agenda. Overall, the SDG units, both at the federal and provincial levels, aim to implement four interlinked, mutually reinforcing outputs:

- (i) plans, policies and resource allocations are aligned with the 2030 Agenda.
- (ii) monitoring, reporting and evaluation capacities are strengthened.
- (iii) financing flows are increasingly aligned with the 2030 Agenda.
- (iv) piloting innovative approaches to accelerate progress.

Sustainable Development Goal 5, which concerns gender equality, reiterates many of the points already raised in CEDAW, including the need to eliminate gender discrimination, abolish harmful practices such

10. <https://www.sdgpakistan.pk/web/sdgs>

11. <https://dashboards.sdgindex.org/profiles/pakistan>

as child marriage and trafficking of women, guarantee women access to services and markets, and ensure women's full participation in economic and political life. Against this goal, the Sustainable Development Report found that the major challenges remain the same and the score stagnates or increases at less than 50% of the required rate.

For SDG 5, required policy support includes legal and administrative actions to enforce laws for women's protection and reduce violence against women, job quotas in the government and non-government sectors, and provision of basic services to facilitate women's participation in socio-economic spheres. Most of the issues and measures were already highlighted in the CEDAW periodic reports and response to the Beijing Platform for Action. Still, the country requires continuous and concerted efforts to implement the legislation, align policy coherence and ensure strong coordination among the horizontal and vertical governmental tiers.

Summary

The country has made substantial strides on the international front, especially in developing a robust legislative and policy framework. Pakistan also holds the Generalized Scheme of Preferences Plus (GSP+) status, under which the country is assessed for implementing 32 UN Conventions to continue to avail of the GSP+ facility. Ultimately, empowering women and girls, through realizing their human rights and unlocking their full potential are essential for meeting both Pakistan's national and international

commitments.

On the legislative and policy front, the past two decades have witnessed the promulgation of numerous laws to improve the legal framework for protecting the rights of the marginalized, including women, children and minorities and responding to violations. The National Gender Policy Framework at the federal level, and GEWE Policy Frameworks and Implementation Plans in each province,¹² also substantiate the work done in this direction.

At the executive level, the government has established dedicated institutes to implement and monitor the treaty laws at federal and sub-national levels. These include statutory bodies like National Human Rights Institutions (NHRIs) and executive bodies like SDG Units and Treaty Implementation Cells.

The rights of other marginalized segments have also received attention. For example, the Transgender Persons (Protection of Rights) Act, 2018 was enacted to provide equal rights to transgender people and to safeguard their rights through legal recognition and prohibiting discrimination and harassment. This includes enabling transgender people to obtain identification documentation and change their gender in the National Database & Registration Authority (NADRA).

While these initiatives indicate a positive course of Pakistan's efforts in protecting and promoting human rights, a lot more needs to be done, especially to ensure the effective implementation of the legislative and policy frameworks and smooth functioning of the institutional structures.

12. <https://asiapacific.unwomen.org/en/digital-library/publications/2021/01/provincial-gender-equality-womens-empowerment-policies-nd-gender-responsive-budgeting>

III - OVERVIEW AND SCOPE OF THE REPORT

This National Report on the Status of Women has been developed jointly by NCSW and UN Women. It is based on the initial data entry in the NGDP, interviews, and consultations with key government and civil society stakeholders to augment its analysis further. The report aims to accelerate progress on women's issues by providing comprehensive analysis of the current situation, help policy and decision-makers to plan and implement the most needed and impactful interventions. The introduction briefly describes the Pakistan's recent submissions to international organizations (such as CEDAW) and their reception by said organizations and reports by civil society sources such as NGOs and organizations such as the NCSW and UN Women. The robust data collected from the country and, the diversity of literature reviewed, and stakeholders and experts consulted provide a multi-faceted overview of progress vis-à-vis women's rights in Pakistan.

Specifically, the NRSW highlights the situation of Pakistani women concerning the following aspects in particular:

- The environment that shapes and influences girls' and women's lives, including factors that can enhance their well-being and empowerment;
- The spectrum of women's economic empowerment, i.e., education and skills, labor force participation, formal and informal employment, paid and unpaid work, vulnerable employment, and wage gaps;
- Access to information and communication technology (ICT) and financial inclusion;
- Women's involvement in decision-making,

representation and political participation at all levels;

- Violence against women and access to justice and services;
- Health and nutrition conditions;
- Social protection initiatives in the country for women's wellbeing and eradication of poverty; and
- The impact of the COVID-19 pandemic on women's lives.

National Gender Data Portal (NGDP)

A central component of the work of the NCSW is to undertake and encourage research and data generation and analysis as an evidence base for policies, action and monitoring. As part of this effort, the NCSW, in collaboration with UN Women, has developed the NGDP to collect information and data on gender indicators at a national level. The impetus for this initiative came from a recommendation proposed and endorsed at the 14th Meeting of the Inter Provincial Ministerial Group (IPMG) held in October 2019. The data is collected, analyzed and disseminated using dynamic digital tools in order to inform and align policies and programs for advancing the gender equality and women's empowerment agenda in the country. The thematic framework and indicators of the NGDP, covering 10 themes and more than 400 indicators, are fully aligned with targets set by CEDAW, the Beijing Platform for Action (BPfA), and SDGs to support monitoring and reporting on Pakistan's international commitments.

The NGDP aims to fill data gaps at a national level, particularly in parts of the country where systematic data collection methods for women and girls are weak. The data is collected, analyzed and disseminated using dynamic tools to inform and align policies and programs to advance the gender equality and women's empowerment agenda in the country. It will also be instrumental for monitoring and reporting on gender issues and doing analyses over time to present an accurate picture of the situation, as well as progress achieved and challenges that persist to guide targeted interventions in areas that need them most.

Objectives of the Report

This report aims to provide an analytical and statistical profile of the status of women in Pakistan based on official and most updated data collected from across the country. The specific objectives of the NRSW include:

- to develop a comprehensive profile of women in the shifting landscape of Pakistan that provides for its national and international commitments and progress made against them;
- to highlight opportunities and obstacles towards women's participation, empowerment and development; and
- to provide evidence and recommendations for action and advocacy by relevant stakeholders (government, civil society, and international partners) that can influence and advance gender equality and women's empowerment.

Methodology of the Report

The NRSW pulls together secondary data from different national and sub-national sources, as compiled in the NGDP, as well as findings from qualitative and quantitative studies, to outline a composite profile of the status of women in Pakistan. In addition, various micro datasets are used in the analysis including the Pakistan Labor Force Survey (LFS) 2020-21, Pakistan

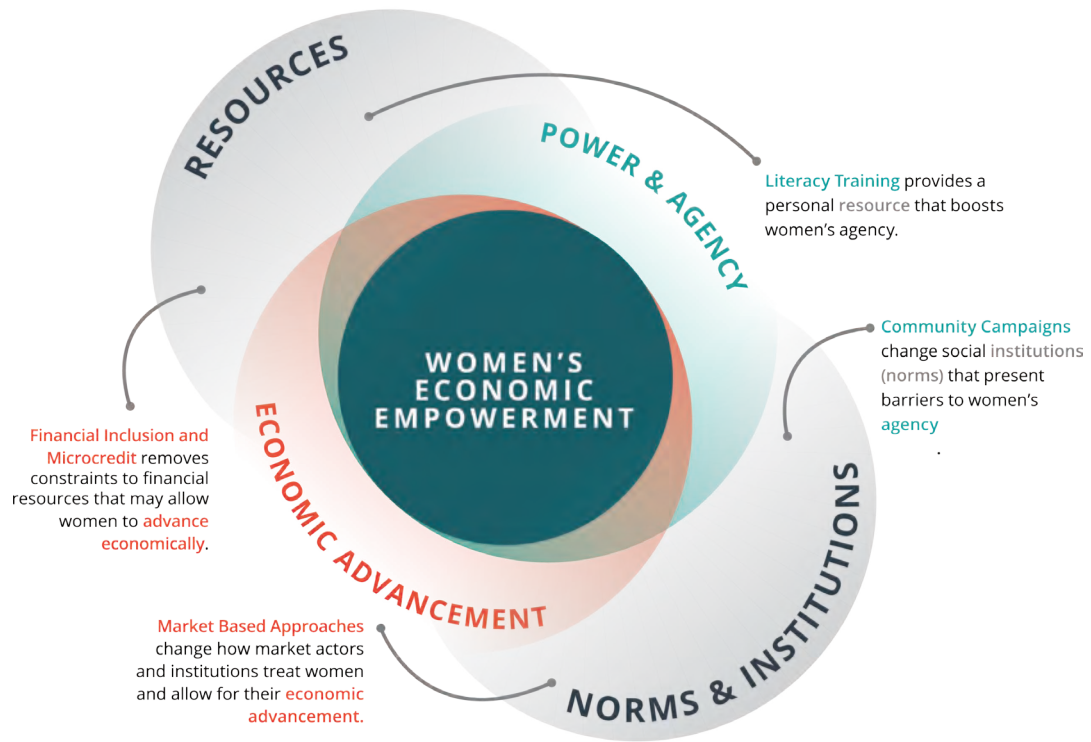
Social and Living Measurement Survey (PSLM) 2019-20, Household Integrated Economics Survey (HIES) 2017-18, Pakistan Demographic Survey (PDS) 2020-21, Pakistan Demographic and Health Survey (PDHS) 2017-18, provincial Multiple Indicator Cluster Surveys (MICS), Census 2017-18 and many others. It maps out women's opportunities and obstacles and draws concrete policy recommendations for improving their lives.

The analysis carried out in the report is guided by the women's economic empowerment framework, as detailed in Figure 1. Economic empowerment combines the two interrelated and mutually reinforcing aspects of 'economic advancement' and 'agency.' The former considers that women need skills and resources to compete in markets and equal access to economic opportunities and institutions. The latter states that women must have the ability to make and act on decisions and control resources and profits.

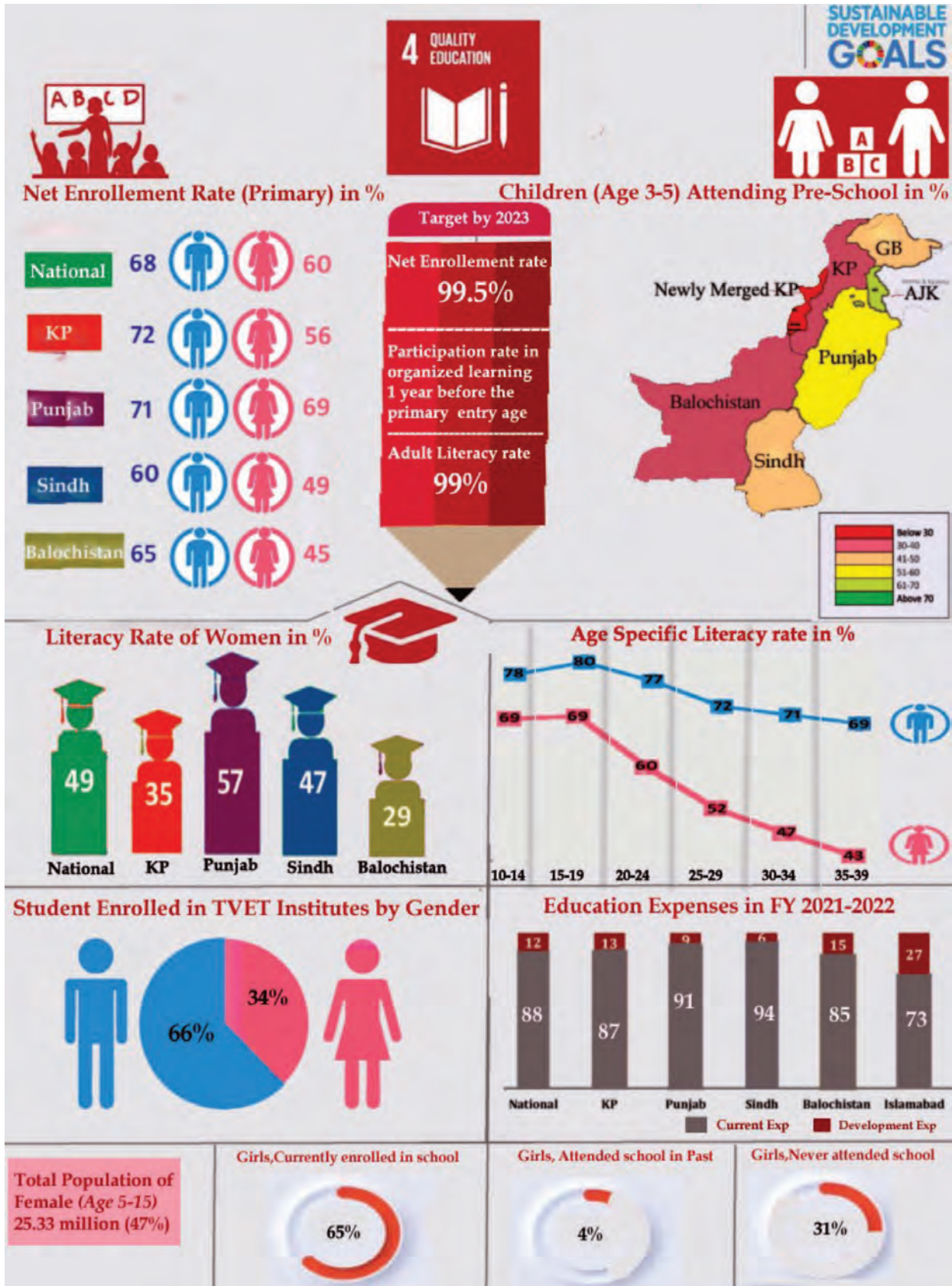
Economic gains stimulate women's access to and control over resources, ultimately improving their and their family's well-being. Two supporting factors are crucial to achieving women's economic empowerment: **resources** (both individual and community), and **norms and institutions**.

- Women need **resources**, whether individual or community, to succeed. Resources can be monetary or financial but can also take other forms such as those needed to enhance human capital (e.g., education, skills, training), social capital (e.g., networks, mentors), or physical capital (e.g., land, machinery).
- **Norms and institutions** organize social and economic relations and influence how resources are distributed and used. **Norms** include gender-defined roles, taboos, restrictions, and expectations such as whether or not it is appropriate for women to be in public spaces, hold certain types of jobs, or manage money. **Institutions** include legal and policy structures, economic systems, market structures, marriage, inheritance, and education systems.

Figure 1: A Framework of Women's Economic Empowerment



Source: International Centre for Research on Women (ICRW)



EDUCATION & SKILLS

“Education is the key to our nation’s future. We must invest in our schools, colleges, and universities to give our youth the knowledge and skills they need to succeed.”

Muhammad Ali Jinnah, Founder of Pakistan

Education serves as the bedrock for development and is critical for addressing the challenges faced by the world today. The right to education for all citizens is underscored in the Constitution of the Islamic Republic of Pakistan, according to Article 37: **“education is the fundamental right of every citizen.”** and Article 25-A asserts **“the State shall provide free and compulsory education to all children of the age of five to sixteen years in such manner as may be determined by law.”** Moreover, Pakistan launched the National Plan of Action (1998) in continuation of the Beijing Declaration based on twelve crucial areas for action related to women, notably on education, health, economy, poverty, violence, and the environment, among others.

Pakistan has ratified several international commitments that bind the state to ensure an inclusive and accessible education system at various levels and offer quality learning without discrimination for both sexes. Article 10 of CEDAW [4] on **“equal rights to all aspects of education”** explicitly emphasizes girls’ and women’s right to comprehensive and complete education, including measures to increase girls’ access to education and reduce dropouts.

The Sustainable Development Goals (SDGs) also emphasize bridging the gap in the living standards

between developing and developed nations by ensuring the inclusion and empowerment of all segments of society through education. The underlying target of SDG 4 is to **“ensure inclusive and quality education for all and promote lifelong learning.”** Moreover, the targets are thorough in design by incorporating free and accessible education for girls and boys until the secondary level and focusing on investment in quality teaching, skill-oriented education, and curriculum development to ensure quality outcomes [5].

The National Education Policy (NEP) 2017 aims to enhance educational outcomes and rectify critical issues identified by Vision 2025, such as low public expenditure on education, poor female enrollment and literacy levels, and high student-to-teacher ratio [6]. For instance, NEP 2017 enshrines education up to the secondary level (Grade 10) for all, ensuring gender parity, increasing enrollment and literacy levels, and reducing rural/ urban disparities in educational facilities and infrastructure. The policy also includes programs to enhance the literacy of girls and women in rural areas and to train women in non-traditional trades.

Despite above commitments, the country has been facing challenges achieving universal primary education [7]. On top of the pre-existing barriers to

ensuring access to quality education for all. After the 18th Constitutional Amendment, Pakistan also finds itself struggling to synergize the federal and provincial education policies to harness the potential of its youth [8]. As a result, an estimated 22.8 million children (aged 5-16 years) in Pakistan are out-of-school children (OOSC) [9], and the dropout rates are alarming, especially for girls.

Several supply-side challenges hinder the participation and retention of children in school, particularly for girls [9]. Chief among these challenges is insufficient resource allocation by the federal and provincial governments, resulting in a lack of basic educational infrastructure and facilities. Accessibility is another issue, particularly in the rural and remote areas.

On the demand side, socio-cultural barriers significantly influence girls' lower participation and high dropout rates. The literature highlights various contributing constraints, including poverty, safety and mobility [10], early marriages, and negative gender stereotypes, including son preference [11].

This situation is reflected in Pakistan's ranking in the Global Gender Gap Index 2023, which gave it a score of 0.825 in educational attainment, placing it 138 out of 146 countries in this indicator (dropping from 135 in

the previous year) [12].

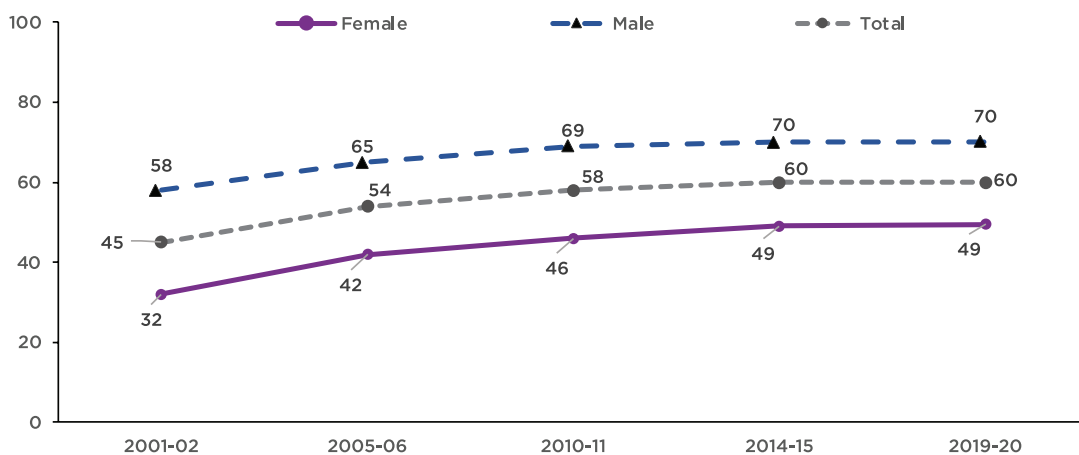
Education is decisive in forming human capital, which is necessary for progress and development. With an overwhelmingly young population, approximately two-thirds of the population is under 30 years of age, and 45% under 18,¹³ Pakistan is clearly at a critical crossroads, where a lot can be achieved if this area receives concerted attention and adequate financial allocations.

1.1. Literacy and Enrolment

Literacy Rate and Gender Gap

Pakistan adopts a loose definition of literacy, bypassing two critical components - numeracy and life skills. The National Census 1998 counted anyone 10 years or older as literate if they can "read a newspaper and write a simple letter in any language." The literacy rate (aged 10 and above) has shown a promising upward trend over the last two decades; however, gender disparities persist (Figure 2). With an overall increase in the literacy rate from 45% in 2001-02 to 60% in 2019-20, female literacy has significantly improved from 32% to 49%, yet it has not been able to catch up with the male literacy rate of 70%.

Figure 2: Literacy rate (aged 10+) over time



Source: Various rounds of PSLM

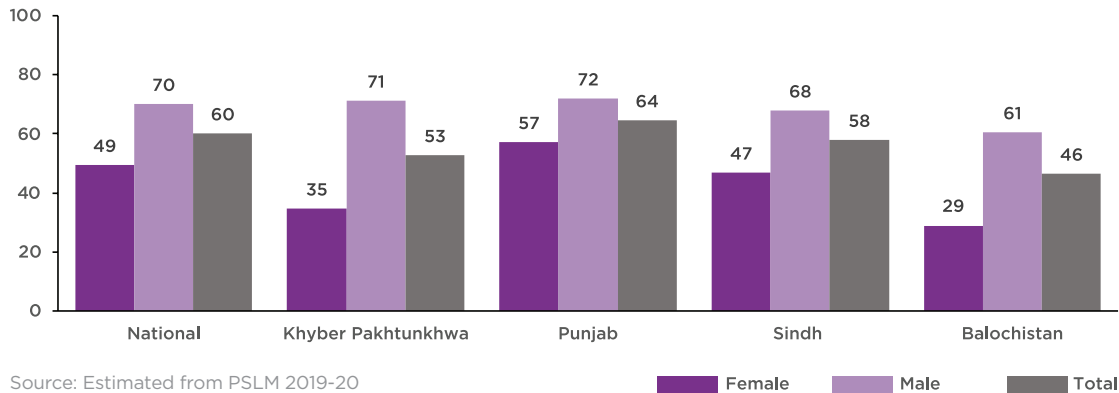
13. PDHS 2017-18

Strong commitment, significant planning, and adequate resource allocation are required to improve access to education, particularly in remote and rural areas, to overcome gender gaps in literacy rates. The situation varies considerably over provinces; Punjab has a 57% female literacy rate, almost double Balochistan at 29% (Figure 3).¹⁴

trends in education are improving for the girl children of today compared to two decades ago.¹⁵

Overall, the gender parity score in literacy improved [14]. Differences still prevail across rural and urban areas, but the gap is narrowed down. During 2001 to 2020 period, the female literacy rate in rural areas

Figure 3: Literacy rate (aged 10+) by province



Young women’s literacy rate showed relatively incredible progress, as it rose from 46 to 61% compared to 72 to 77% for young men [13]. The age-specific literacy rate shows that for younger-aged female groups, the literacy rate is higher compared to older-aged females, and the gender gap is also lower for age groups between 10 to 24 years; however, the gap rises as we move to respondents from older age cohorts. It reveals that the

improved from 21 to 39%, whereas it increased from 56 to 67% in urban areas. Urban centers, especially in Punjab and Sindh provinces, have comparatively less gender disparity (Figure 4). The analysis suggests a strong policy focus in Balochistan and Khyber Pakhtunkhwa (KP) provinces, where gender parity is below even 0.5.

Figure 4: Gender parity in youth (aged 15-29) literacy rate by province



14. See detailed results on literacy rate across provinces, region and sex in Annex Tables 1.1 & 1.2

15. See detailed results in Annex Table 1.3 for age cohorts and youth literacy rates across provinces in Annex Table 1.4

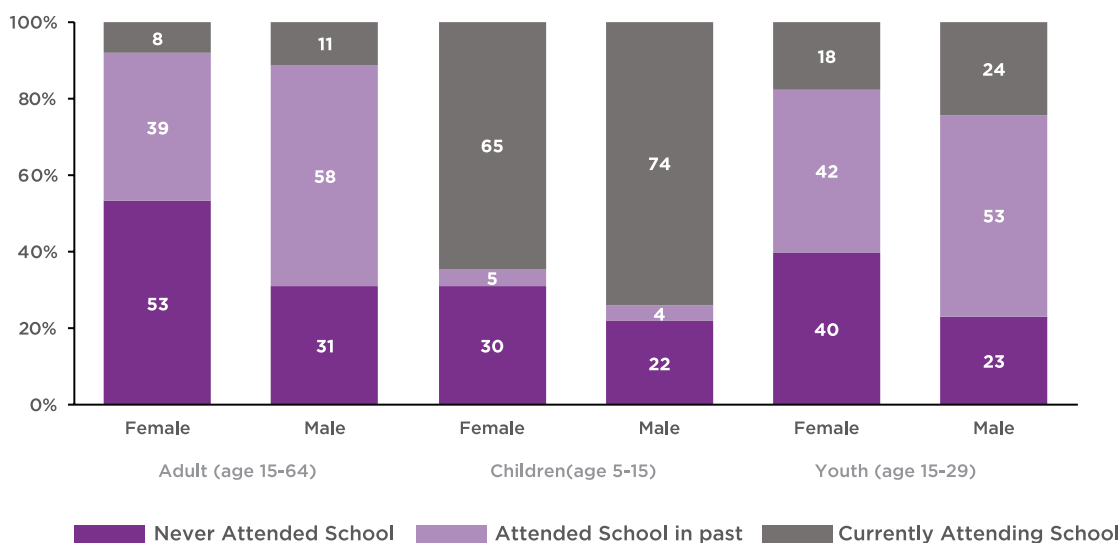
Educational Attainment

Stark gender variations exist among adults, youth, and children regarding the status of having ever attended school at the national level, as seen in Figure 5. A staggering 53% of females (aged 15-64 years) reported never attending school, compared to 33% of males in the same age cohort. While the numbers are not particularly good, there is a positive trend, especially among the young cohort (aged 15-29 years) and children (aged 5-15 years).¹⁶ As compared to 53% of females aged 15-64 having never attended school, for girls 5-15 years old, this figure is 31%.

The household's economic status is a key factor regarding access to formal education for children

and youth, and it plays a decisive role in overcoming gender differences, as noted in this study. Affordability is one of the major factors that can enable or prevent children from obtaining an education - both for boys and girls. Parents often prefer to educate their sons rather than daughters in case of poor financial capacity. Further, girls face more restrictions, including parental permission, safety and security, and other facilities in the school premises, transport, and school distance are additional factors hindering young females' education.¹⁷ Not surprisingly, the gap diminishes for children belonging to the wealthiest households, where the majority (96%) of children (both girls and boys) are currently enrolled (Table 3).

Figure 5: School attendance by age range (%)



Source: Estimated from PSLM 2019-20

16. See detailed results in Annex Tables 1.5 & 1.6 across provinces for child and youth.

17. See detailed results in Annex Table 1.7 across gender

Table 3: Quintile wise school attendance status of children & youth (%)

Wealth Quintile	Female			Male		
	Never Attended	Drop-out	Currently Attending	Never Attended	Drop-out	Currently Attending
Children (aged 5-15)						
Poorest	70	3	27	50	3	47
Poor	36	6	58	24	5	71
Middle	13	7	80	11	5	84
Rich	3	5	92	3	4	93
Richest	2	3	95	1	3	96
Youth (aged 15-29)						
Poorest	91	8	1	61	29	10
Poor	73	22	5	43	42	15
Middle	43	44	13	20	58	22
Rich	10	63	27	6	64	30
Richest	2	63	35	2	60	38

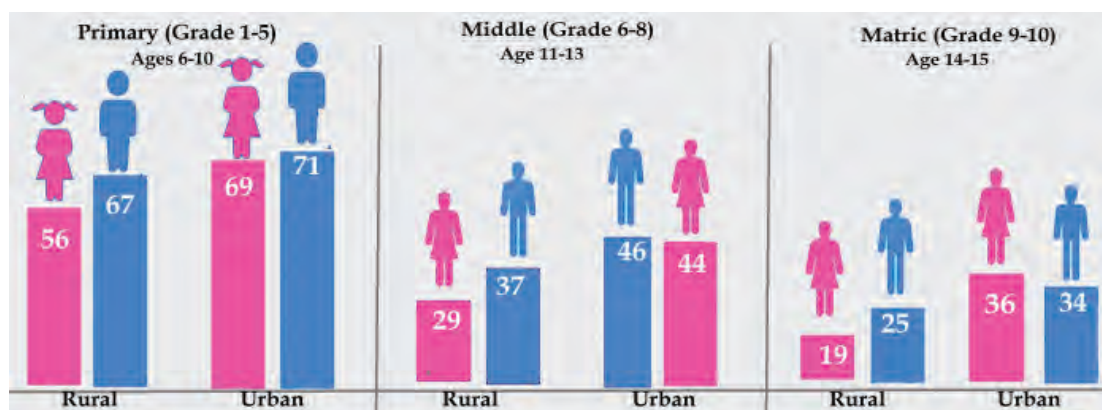
Source: Estimated from PSLM 2019-20

Net Enrolment Rate (NER)

The NER of girls and boys at primary, middle, and secondary levels across regions, depicted in Figure 6, shows that girls are consistently lower than boys at all educational levels. The gender gap in the NER falls

as the level of education increases. While urban areas perform better, the rural girl child faces challenges at all the levels. The NER for girls in Balochistan is the lowest in all the educational levels, especially in rural areas.¹⁸

Figure 6: Net Enrolment Rate by education & rural/ urban (%)



Source: Estimated from PSLM 2019-20

18. See detailed results in Annex Table 1.8 across provinces

The reasons for not achieving universal primary education are multiple, including financial constraints, cultural norms and practices, inadequate school infrastructure and safe transport facilities, and security concerns, to name a few. Among all the problems, poverty is paramount, especially in the last couple of years when COVID-19, 2022 floods in interior Sindh and ongoing hyperinflation have been causing unusual economic stresses on families. As per the United Nations Development Programme (UNDP), an additional nine million people are at risk of being pushed into the state of poverty on top of the 33 million affected by the 2022 devastating floods in Pakistan, with 8 million still homeless as of January 2023.¹⁹ Access to school and the quality of school infrastructure is another big challenge despite of various policy initiatives, i.e., school nutritional packages, stipends for girls, conditional cash transfers, advocacy by NGOs, and capacity building by development partners. Around 72% of females have schools at distances within 2 kilometers (per round trip). Nevertheless, there are variations for young women compared to girls (aged 5-15 years), where 79% of girls' schools are within 2km (round trip). Still only 44% of the young women reported that their school/ educational institution was within 2km.²⁰

Learning Poverty

The 2021 ASER Report shows that children have been facing a crisis of learning—a serious threat for improving cognitive, social, emotional and physical development. Only 15% of grade 3 children could read a story in some language. Only 20% of grade 3 children were able to solve grade 2 level division. The gender comparison reveals that boys outperform girls (age 5-16 overall) in literacy and numeracy skills.

1.2. Access to Vocational/ Skill Training

Technical or vocational skill development is considered a critical element for the development of human capital and the progress of a nation. It also plays a pivotal role in the career progression of individuals, enabling them to contribute to their financial empowerment as well as sustainable growth and development. Pakistan is a fairly young society, with almost two-thirds of its population under age 30 years, and providing quality training and capacity building for such a large segment of society is a challenging task, especially given the state's scarce resources and capacity constraints. The Technical Vocational Education and Training (TVET) sector is mostly neglected and subject to low fund allocations by successive governments. Although the provinces have the authority after the 18th Constitutional Amendment and are working to improve the TVET sector in their respective jurisdictions, the sector is currently needs to fully cater to the huge prospects, especially among the youth who would benefit significantly from such programs.

Secondly, capacity constraints such as a low number of institutes and teachers, especially in rural areas [15], further inhibit the chances of accruing desired benefits from ongoing interventions (Table 4).

Table 4: Number of TVET institutes by province/region

Province/Region	Female	Male	Co-Ed	Total
National	1,123	2,035	582	3,740
ICT	38	67	13	118
Balochistan	41	95	15	151
KP	223	509	41	773
Punjab	517	880	275	1,672
Sindh	164	359	194	717
AJ&K	47	71	17	135
GB	93	54	27	174

Source: National Skills Information System (NSIS) survey of 2016-17

18. See detailed results in Annex Table 1.8 across provinces

19. Pakistan floods: 9 million more risk being pushed into poverty, <https://news.un.org/en/story/2023/01/1132207>

20. Detailed results in Annex Tables 1.9 & 1.10 across gender and region

The TVET sector faces challenges related to unclear roles and responsibilities of the federal and provincial governments, leading to inefficient use of resources and duplication of interventions. Further, there needs to be more ownership as a tilt can be seen towards higher education compared to vocational training [16]. In response to this situation, the National Vocational and Technical Training Commission (NAVTTTC) devised the National “Skill for All” Strategy 2019 [16], introducing eight target interventions to improve the TVET sector and enhance contributions for gaining maximum benefits for the youth and the economy. As per NAVTTTC, 0.5 million students were enrolled in TVET institutes in 2021 with a gender distribution of 33% female and 67% male students.

Figure 7: Youth (aged 15-29) who received or are currently part of training by rural/ urban & sex (%)



Source: Estimated from LFS 2020-21

The demand side is another challenge, as there is more demand for formal education at higher secondary and university levels than vocational skills. For example, compared to 0.5 million enrolments in TVET institutes, 2.5 million youth enrolled in intermediate colleges, 0.8 million in degree colleges, and more than 2 million in universities in 2021.²¹ A lower percentage of youth receives vocational trainings in rural and urban areas (Figure 7).²²

The low participation of women, in particular, can be attributed to both supply-side challenges (i.e., lack of adequate and accessible facilities and opportunities to acquire formal education for women, including limited TVET institutions as mentioned earlier) as well as demand-side (socio-cultural constructs, attitudes and practices) [17]. The other reasons include their limited labor force participation, lack of decent job opportunities, and limited entrepreneurial activities.

Prime Minister’s Youth Skill Development Programme

The Prime Minister’s Youth Skill Development Programme (PMYSDP) is the vehicle of change to empower youth, particularly girls. Under PMYSDP, trainings are being conducted in high-tech, high-end and digital technologies, enabling youth to excel in this industrial revolution era. The training covers both conventional and non-conventional skills including advanced electronics, Artificial Intelligence, office automation, internet, robotics, and innovation in traditional trades.

1.3. Not in Education, Employment or Training (NEET)

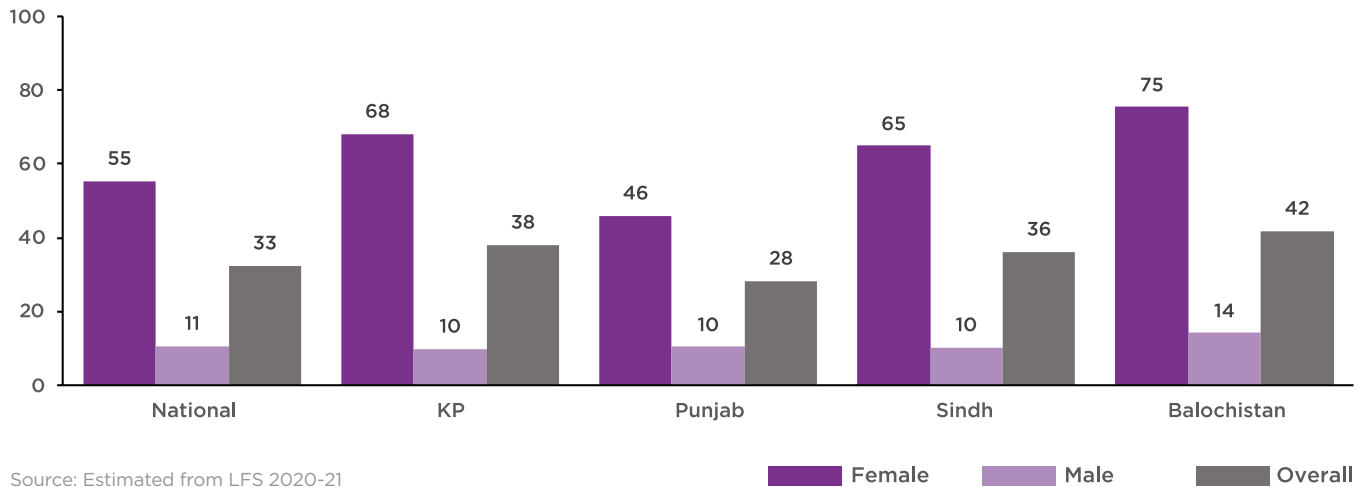
The NEET rate is a relatively more comprehensive measure to ascertain the proportion of youth not engaging in any educational, learning, or economic activity. Literature suggests that young people (aged 15-24 years) who were neither part of employment, education or training were more likely to end up unemployed or employed with a meager wage/income [18].

The NEET rate reflects the fraction of youth (aged 15-24 years) currently not in education, employment, or training (Figure 8). Data shows that 75% of young women (aged 15-24 years) are currently not part of

21. For details, please see Pakistan Economic Survey 2021-22

22. For adults and provincial results, see details in Annex Tables 1.11 & 1.12

Figure 8: NEET Rate of youth (aged 15-24) by province & sex (%)



any formal education or learning activity, and there is a sizeable gap between females and males in Pakistan [19] – as many as 81% of young females as compared to 42% of young males are not currently employed. On training, 91% of young women never attended any technical or vocational training or short course.²³

The high NEET rate of youth (ages 15-24 years) in Pakistan reflects multiple challenges they face in education and employment, including the transition from education to work – demonstrating neglect towards the needs of youth, resulting in their exclusion from productive activities.

1.4. Transition from Education to Work

The transition from education to work is vital for career progression at the individual level and the nation's economic growth collectively. A higher transition

rate provides a measure of educated individuals who have successfully overcome the hurdles and secured employment in the labor market. It is important to understand academic and industrial linkages as well as the ease with which an individual can find a job, which in turn can provide them with economic empowerment and autonomy.

Only 16% of adults (aged 18 and above) have higher secondary (Grade 12) and above education in Pakistan. Among these, 60% were part of the labor force in 2021. A review of the gender composition reveals that 14% of adult females (aged 18 and above) have a higher secondary or above level of education as opposed to 18% of males. However, a tremendous gender gap exists in the transition to the labor market: 30% among the 14% of adult females who had completed Grade 12 or above, compared to 83% of adult males who were part of the labor force. The gap in the transition rate at the provincial level is highest in Sindh (Table 5).²⁴

23. For provincial results, see details in Annex Table 1.13

24. For provincial results, see details in Annex Table 1.14.

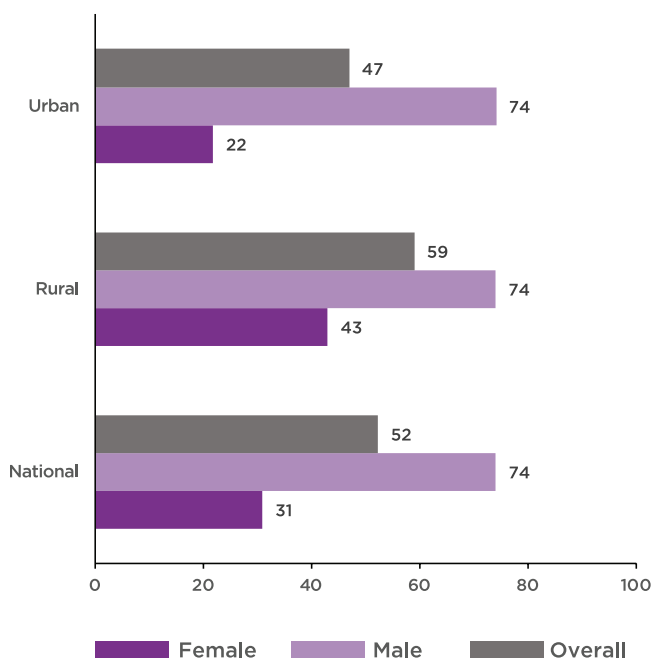
Table 5: LFPR of population (aged 18+) by education, province & sex (%)

Region	Having Grade 12 & Above Education			Having Grade 12 & Above Education who are part of the Labor Force		
	Female	Male	Total	Female	Male	Total
National	14	18	16	30	83	60
Balochistan	5	15	10	36	81	71
KP	10	20	15	49	80	70
Punjab	17	16	17	31	81	55
Sindh	11	23	17	17	86	64

Source: Estimated from LFS 2020-21

The analysis of youth’s educational attainment shows that higher education is already extremely low for both females and males, with only 21% having an intermediate or above education. Further, the transition rate of this demographic uncovers staggering disparities across gender and region. For instance, 31% of young women were part of the labor force compared to 74% of young men with Grade 12 and above education (Figure 9).²⁵

Figure 9: Transition rate of youth (aged 18-29) from education to labor force (%)



Source: Estimated from LFS 2020-21

Province Sindh has the highest gender gap in transition to the labor market, where young men’s transition rate (79%) was more than four times that of young women’s (17%). There are various reasons for these stark disparities in the transition rate of females in Pakistan compared to their male counterparts – limited employment opportunities, weak industry-academia linkage, low access to information, and mobility constraints are among the foremost challenges.

The results across urban-rural locations paint an interesting picture: a higher percentage (43%) of young women with an intermediate and above level of education in rural areas compared to urban areas (22%) transitioned to the labor market. Although not listed in any table/ figure, there are multiple reasons for the high transition of females from education to work in the rural areas, including ‘definitional issues’ of measuring the labor force/employment rate as the labor force considers economic activity without weighting the optimal working hours, paid work and quality of job. One can see in Chapters 3 and 4 that most of these females shown as employed in rural areas are engaged in unpaid family work activities and are facing challenges of underemployment and decent work.

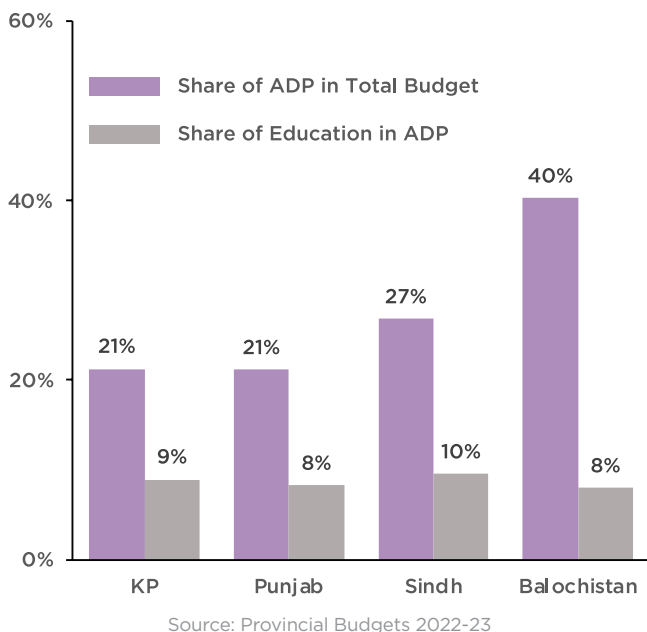
25. For provincial results, see details in Annex Table 1.15.

1.5. Annual Education Planning and Budgets

The overall dismal performance of the education sector in Pakistan is due to numerous supply and demand side issues that pose severe challenges in harnessing the full potential of the children and youth of the country. The foremost supply-side issue is the need for more funding for this area from successive governments. After the 18th Constitutional Amendment, the education sector was devolved, which in turn allowed sub-national governments to devise policies and plans and allocate funds for this new provincial domain; however, the allocations are not sufficient to address the gaps, including lack of infrastructure, qualified teaching staff, and an outdated academic curriculum.

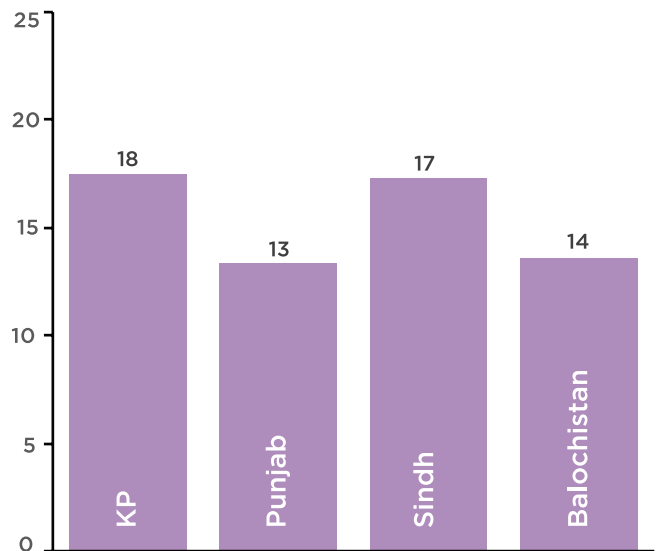
One of the main reasons for this is the low prioritization of the education sector, as a result of which provinces allocate more annual development plan (ADP) allocations to other areas other than education. Except for Balochistan (at 40%), all the provinces have earmarked the development budget for 2022-23 at 21-27%. The share of education in development expenditure stands at 8 to 10% across the provinces. As a result, the sector is bound to face severe issues of insufficient financing and, thus, sub-optimal facilities, services, and outcomes (Figure 10).

Figure 10: Provincial Budgets 2022-23: ADP share & education share



The budget allocations for the overall education sector range between 114% and 18% of the total provincial budgets for the fiscal year 2022-23. The highest education expenditures as a percentage of the budget were in KP, and Punjab had the lowest proportion (Figure 11).

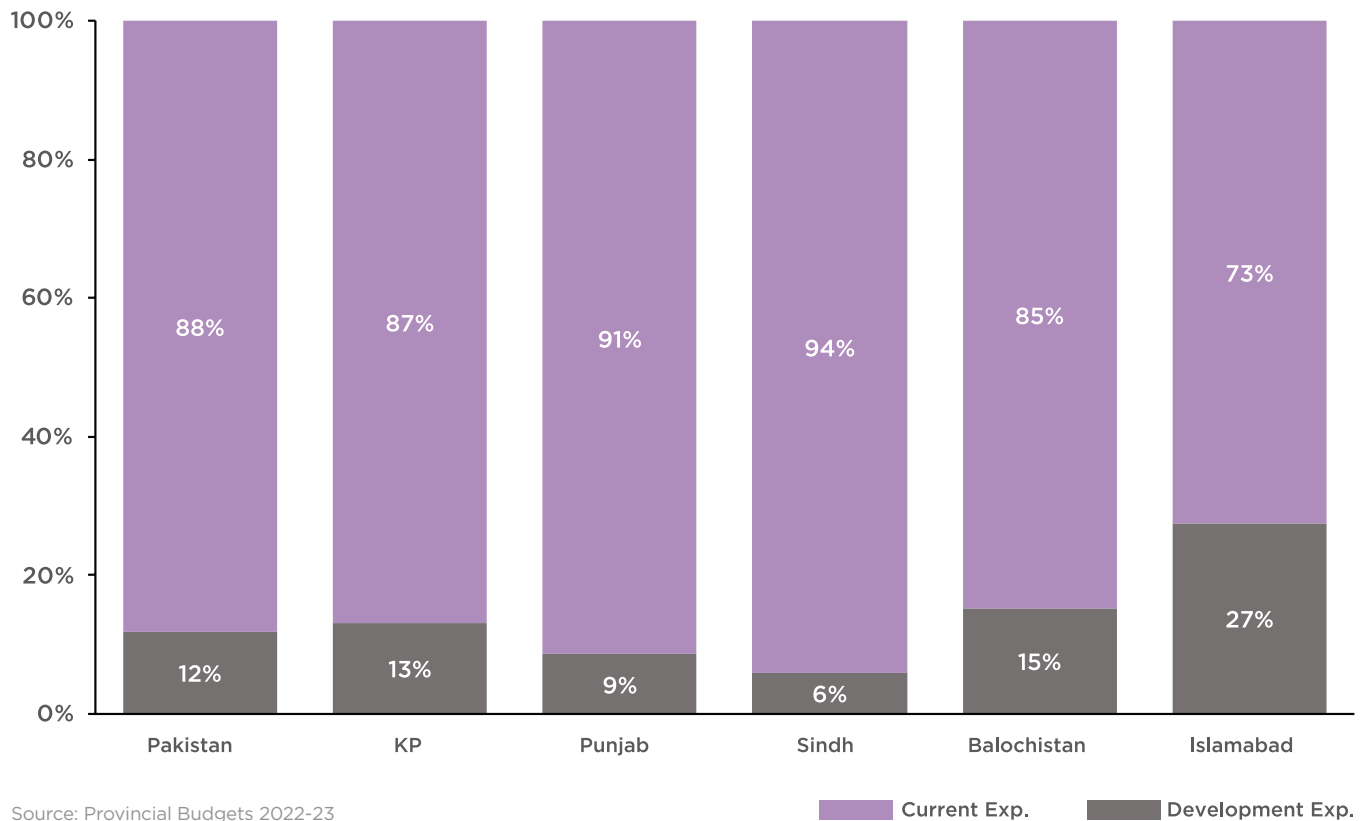
Figure 11: Provincial education expenditure as % of total budget 2022-23 by province



It is pertinent to mention that these expenditures are recurrent and include allocations for current spending (e.g., remunerations/ salaries, day-to-day expenses, utilities, contingencies, etc.) and operations and maintenance (O&M) consume a considerable share of the budgetary allocations. except for federal administrated areas, all the provinces utilize around 90% of their education allocations to meet the current expenditures (Figure 12).

Due to this immense structural constraint, most educational institutes' buildings and infrastructure need regular repair and maintenance to avoid and deterioration in the medium to long term. The Annual Status of Education Report (ASER) 2019 documented the availability (or lack thereof) of basic facilities in rural and urban schools across Pakistan, highlighting that gaps still exist concerning safe drinking water, toilets, boundary walls, electricity, and playgrounds.

Figure 12: National and Provincial Education Expenditures in FY 2020-21 (%)



Source: Provincial Budgets 2022-23

Moreover, compared to urban areas, primary schools in the rural periphery of Pakistan are less likely to be equipped with basic functional facilities.²⁶

School functioning is another big challenge. Across Pakistan, about 30,000 ‘ghost’ public schools continue to exist only on paper.²⁷ Numbering as high as 11,000 in Sindh, these schools have teachers but no students. The ‘ghost’ teachers are getting salaries for which they have no work to show.²⁸

In Pakistan, most students study in private schools due to the lack of accessible and quality public schools in

many areas of the country, predominantly rural and remote. It puts a financial burden on their parents and families. The annual educational expenditure increases correspondingly with the level of education. Across regions, households tend to spend more on the schooling of boys than girls in urban areas, and a similar trend is observed in the case of young men and young women. The median annual expenditure against the currently enrolled children shows slight differences across genders, but no sizable variations have been observed at each level and across provinces (Table 6).²⁹

26. See infrastructure details in Annex Tables 1.16 & 1.17

27. <https://www.dawn.com/news/1681081>

28. <https://tribune.com.pk/story/2346077/ghost-schools-in-sindh>

29. See detailed results across region in Annex Tables 1.18 & 1.19

Table 6: Median education expenses in the last year per student (PKR)

Province	Up to Primary			Middle		
	Female	Male	Total	Female	Male	Total
National	6,000	6,000	6,000	9,300	9,000	9,000
Balochistan	3,500	3,300	3,410	7,000	6,500	6,550
KP	5,600	6,000	5,800	8,000	8,500	8,200
Punjab	6,200	6,500	6,440	9,940	9,240	9,540
Sindh	5,600	5,000	5,100	10,900	9,200	10,000
	Matric			Intermediate and above		
National	14,440	13,240	14,000	32,800	33,000	33,000
Balochistan	11,000	10,000	10,000	20,000	20,000	20,000
KP	12,000	12,000	12,000	25,000	27,500	26,000
Punjab	15,000	14,800	15,000	36,000	40,500	38,500
Sindh	14,200	13,500	14,000	23,000	21,000	22,000

Source: Estimated from PSLM 2019-20

The wealth quintile-wise analysis suggests that education spending tends to correspondingly increase, moving from the poorest to the richest households for both girls and boys. However, the gap between the genders widens in the case of enrolled children (aged 5-15 years) from the richest households (Table

7). It is not surprising to observe that expenditures on education for both males and females increase correspondingly from the poorest to the richest quintiles. Yet the gender gap persists across all wealth quintiles; however, it is almost negligible for poor households.

Table 7: Median education expenses in the last year per student by wealth quintile (PKR)

Province	Children (5-15 years)			Youth (15-29 years)		
	Female	Male	Total	Female	Male	Total
Poorest	4,000	4,000	4,000	8,000	10,000	9,800
Poor	4,740	5,000	5,000	10,000	11,500	11,000
Middle	6,000	6,500	6,320	13,000	14,000	14,000
Rich	9,500	10,000	10,000	18,000	19,000	18,700
Richest	16,000	17,500	16,600	30,000	32,000	30,000

Source: Estimated from PSLM 2019-20

A learning crisis prevails in lower and middle-income countries where school-going children cannot read or understand a simple sentence with proficiency. In these countries, 53% of children cannot read or understand a sentence by age 10. The World Bank termed this phenomenon as 'learning poverty.' In Pakistan's context, an astounding 75% of children are facing the issues of learning poverty [20].

Single National Curriculum (SNC)

Pakistan has a variety of educational systems (i.e., public, private, NGOs, and **Madaris**), which further class differences and are a big hurdle in bringing unity and harmony among the nation.

The government introduced a Single National Curriculum (SNC) to ensure minimum learning standards for students of all grades in all educational institutes. However, the SNC would face a big challenge as it would require having qualified teachers, better teaching capabilities, and promoting an enabling school environment, especially in the public sector. There is an apprehension that to achieve uniformity, the better-quality private schools would have to lower their standards to come to par with the public schools. Another challenge would be mainstreaming the **Madaris** as they have their own vision and agenda for education imparted to their students.

In sum, quality education is one of the greatest equalizers and significantly enhances human capital formation in any country. In Pakistan, the limited access to education for girls compared to boys, and inadequate funding and facilities for educational institutions have led to a severe absence of girls from education. Further, gender norms and social constructs also confound the situation for females in Pakistan, which has an alarming number of out-of-school children, most girls, and many schools are not properly equipped to provide a conducive learning environment and quality education. Further, even with education, a sizable share of female students in particular and students in general do not transition to the labor market owing to weak academia-industry linkages and other structural barriers.

The situation is slowly improving, and more parents realize the need for education to cover the growing costs of living. Over time, the adult and youth female literacy rate and net enrolment rates of girls at various levels of education have improved substantially; this is also linked to the demographics and fertility patterns of the country. In previous decades, with high levels of infant mortality, parents would choose to have more children to ensure the survival of a few at least. Currently, with the improving health situation and declining in fertility rates, parents are opting to have fewer children and invest in their education. Programs such as BISP, which provide social security to women and incentivize girls' education will also make changes in the long term. It is yet to be seen how the recent humanitarian crises of COVID-19, floods of 2022 and ongoing inflation will impact this upward trend.

Female: 15.34 M
Male: 51.91 M

EMPLOYED

**Under Employment
(Time Related)**

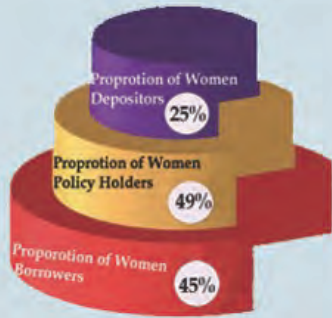
Female: 1.8 %
Male: 1.5 %

Unemployed

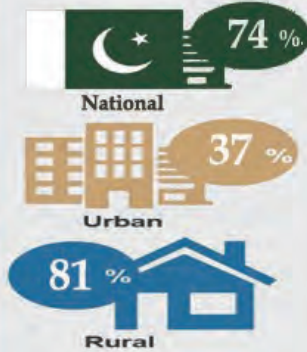
Female: 9.1 %
Male: 5.5 %



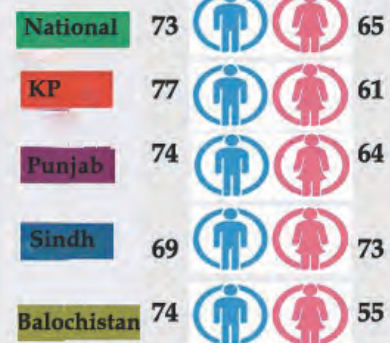
**Outreach to Women - Micro credit,
Micro saving, and Micro Insurance**



**Vulnerable Employment of Women
(Age 15-64)**



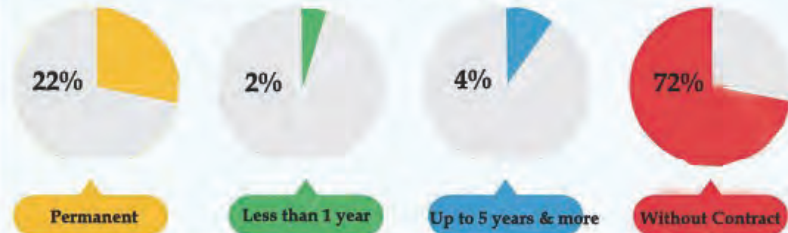
**% of Employed worker in Informal Sector
(Age 15-64)**



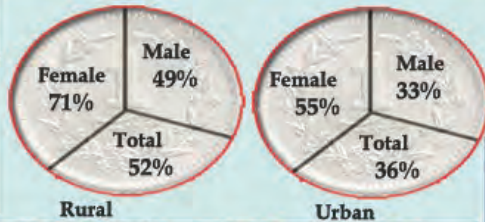
**Median Monthly Wages of Workers
(Age 15-64)**



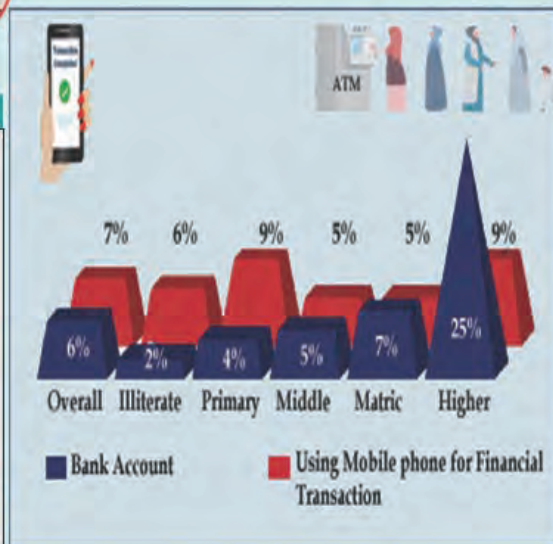
% of Employed Women (ages 15-64) by Job Agreement



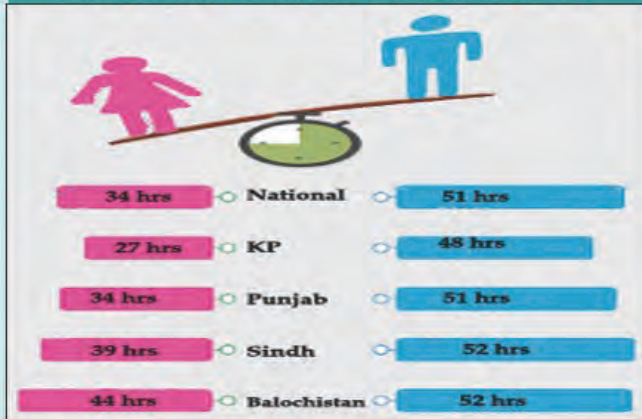
**% of Workers
(Age 15-64)
Earning Below
Minimum
Wage by
Region**



**Financial Inclusion among Women (Age 15-49)
by Education in %**



Average Weekly Working Hours of Workers (Age 15-64)



EMPLOYMENT & ECONOMIC EMPOWERMENT

“Women need opportunity and encouragement. If a girl can climb mountains, she can do anything positive within her field of work.”

Samina Baig, Mountaineer

2.1. Labor Force Participation

Economic empowerment is among the most important indicators when assessing the status of women in a society. This variable ensures access to education, health, and civic amenities, influencing the living standards of individuals, households, and entire communities. Women’s economic participation enhances their income [21] and is associated with many positive outcomes related to better health and lower domestic abuse [22].

Pakistan’s Vision 2025 lays down a foundation to set Pakistan on a fast development track with the ultimate goal of transforming it into one of the world’s top ten economies by 2047.³⁰ The country can only achieve this goal if half of its population is allowed opportunities for economic participation. The SDGs also stress the need for decent employment and an enabling environment without discrimination by the member states to boost inclusive economic growth. Particularly, SDG 8, i.e., “decent work and economic growth” is entirely dedicated to the employment and work opportunities for citizens of the member countries.

The Pakistan Labor Force Survey (LFS) classifies “labor force” as all individuals aged 10 years and above who were (a) employed for at least one hour in the week preceding the interview and (b) unemployed, and available for work, or actively searching for a job during the reference week. The labor force to total population ratio is termed as crude labor force participation rate (LFPR), and refined LFPR is classified as labor force to total population (aged 10 years and above). For the analysis, this section uses refined LFPR.

In Pakistan, there has been a gradual albeit slow increase in women’s labor force participation. The increase has occurred more in the informal sector, while LFPR in the formal sector has remained more or less stagnant over the past decade. Weak gender-related indicators continue to cause for concern in this area, as the potential of almost half of the country’s population remains unrealized, making the country’s performance lag behind others in the region. The lack of women’s participation in Pakistan’s economy is a gender equity and developmental concern. The economic case for focusing on women’s economic empowerment is clear: if their participation were at par with men, Pakistan’s GDP could increase by 60% by 2025.³²

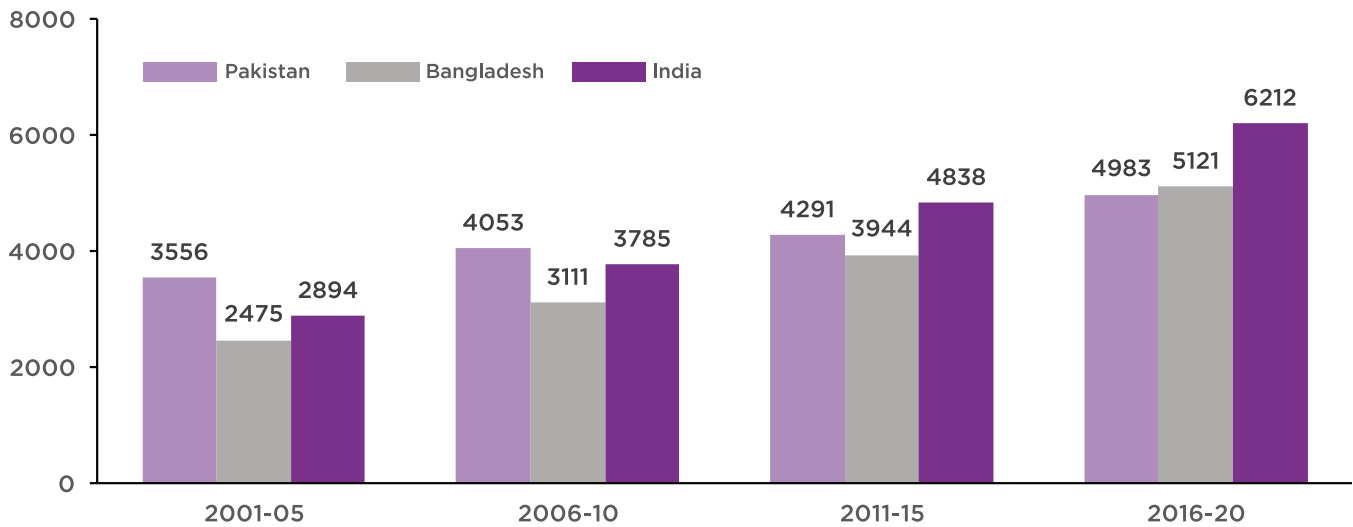
30. Pakistan Vision 2025, <https://www.pc.gov.pk/uploads/vision2025/Pakistan-Vision-2025.pdf>

32. Womenomics: Women powering the economy of Pakistan, UNDP 2021, <https://www.undp.org/pakistan/publications/womenomics-women-powering-economy-pakistan>

A stable economic growth of the country stimulates accessibility of jobs and decent employment opportunities. The economic performance of Pakistan in the last two decades is a manifestation of the boom-and-bust cycle with overall sluggish and inconsistent GDP growth. The country was performing well in the early millennium but went behind due to unstable economic growth and inconsistent policies (Figure 13).

discrimination and promote worker's rights. Subsequently, multiple laws and policies aim to fulfill these commitments. The positive outcomes of these policies are still awaited as the female LFPR remains the lowest in the region [25]. The Gender Gap Index 2023 reveals that Pakistan ranked 143 out of 146 in economic participation and opportunity, with a score of 0.362 [26]. The ranking has improved from the

Figure 13: Five-Year average GDP per capita, PPP (constant 2017 international \$)



Source: World Development Indicators

With a population of 225 million [23] and against a backdrop of poor economic performance, Pakistan's citizens struggle for decent employment prospects. Given the high level of gender discrimination and inequality coupled with prevalent socio-cultural restrictions and stereotypical gender norms, women have even more limited employment prospects that hinder their active economic participation. Estimates suggest that the world's advanced economies incurred a loss of 10% of the GDP due to limited opportunities and the disenfranchisement of women from the labor market. In contrast, in South Asia, the Middle East, and North Africa (MENA) region, the estimated losses were around 30% of the GDP [24].

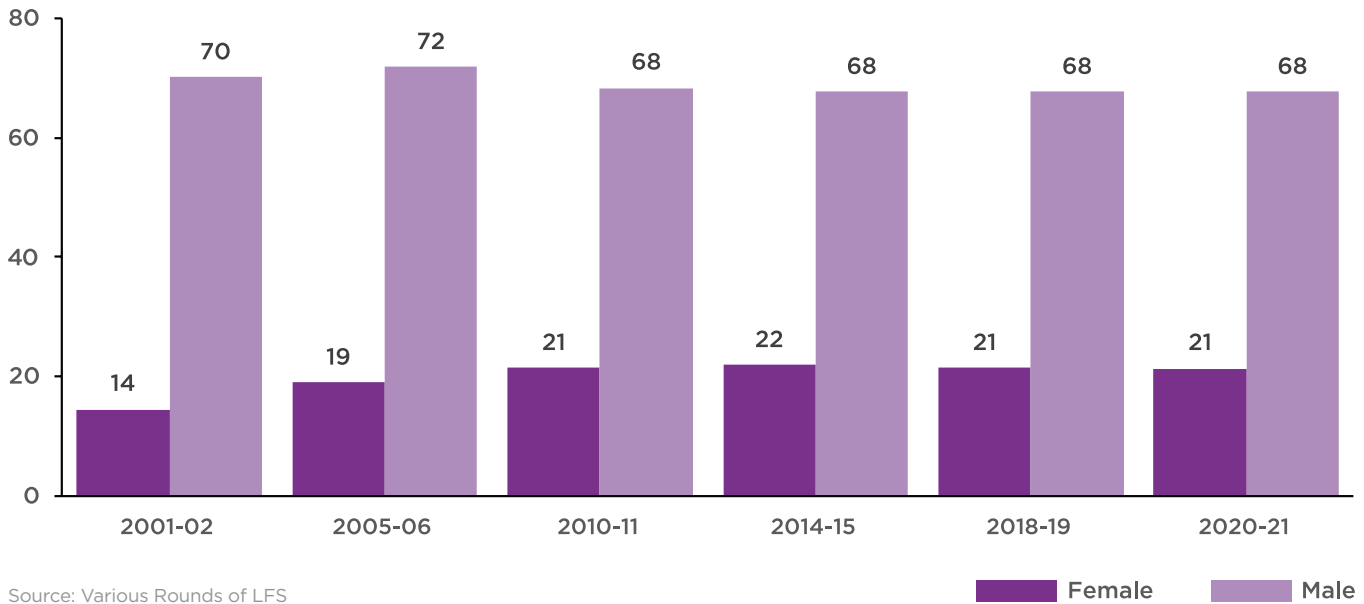
Pakistan has ratified various labor rights-related international commitments to prevent gender

previous year when it was 143 with a score of 0.331; however, much more needs to be done both at the policy and implementation level. The LFPR of women in Pakistan stands significantly below the global rate (by almost half): 20% of women in Pakistan are in the labor force compared to 39% globally [25]. It is also low when compared with other middle-income countries.

Historically, there is a considerable gender gap in LFPR between male and female workers. Since 1990, there has been a 10 percentage point increase in female LFPR; currently it is at 21% (Figure 14), slightly below the average labor force participation in South Asia (22%). The latest Labor Force Survey (LFS) 2020-21 has dropped the module of marginal activities performed mainly by Pakistani women, named as augmented labor force.³² It is noteworthy that women in rural areas mostly performed the marginal activities.

32. These included various agriculture activities, i.e., harvesting, ploughing, transplanting rice, picking cotton, sowing, collection of vegetables & fruit, weeding, food processing, livestock and poultry raising, construction work, collection of fire-woods or cotton sticks for fire, and bringing water, etc.

Figure 14: LFPR (aged 10+) over time (%)

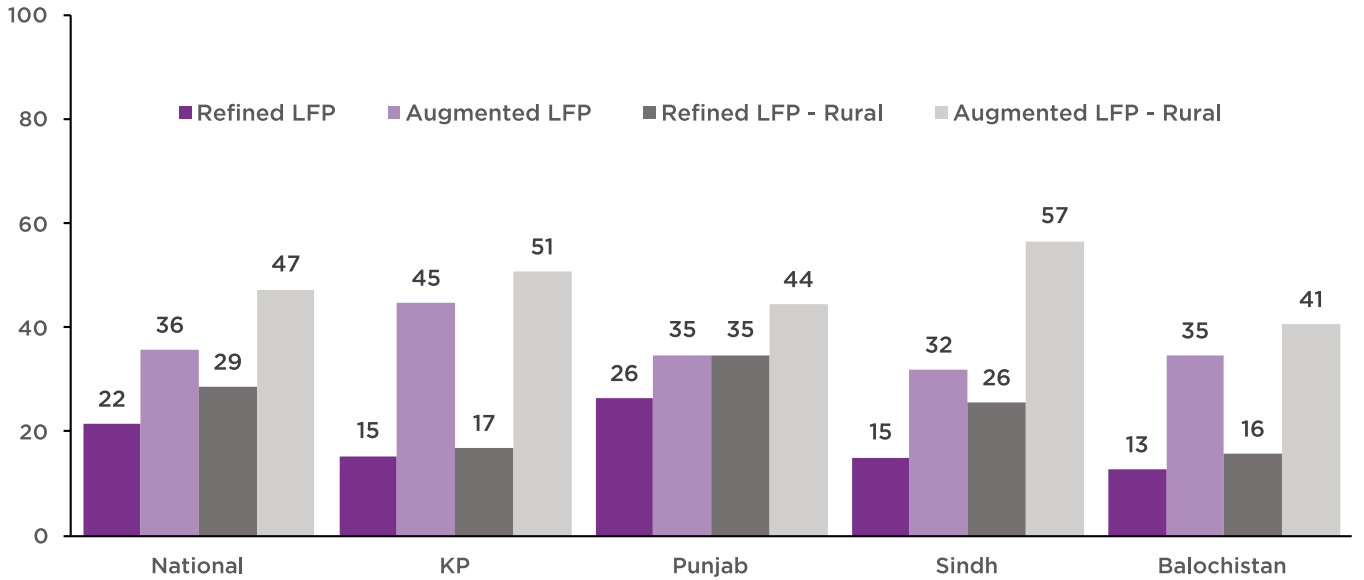


Source: Various Rounds of LFS

The exclusion of augmented labor force underreports women’s LFPR in the country as the 2018-19 LFS shows that the refined LFPR of females was 22% and the augmented LFPR was 36% (Figure 15).³³ This implies that the traditional approach (work for pay, profit, or gain) to measure women’s economic activities

significantly underestimates the participation of women as the major chunk of their time is spent on marginal activities. The issue of what constitutes women’s work and the importance of marginal activities has been crucial for women’s overall participation and representation in the labor market [27].

Figure 15: Refined and Augmented LFPR of women by province (%)



Source: Estimated from LFS 2018-19

33. See details in Annex Table 2.1 across provinces

Provincial Variations in LFPR

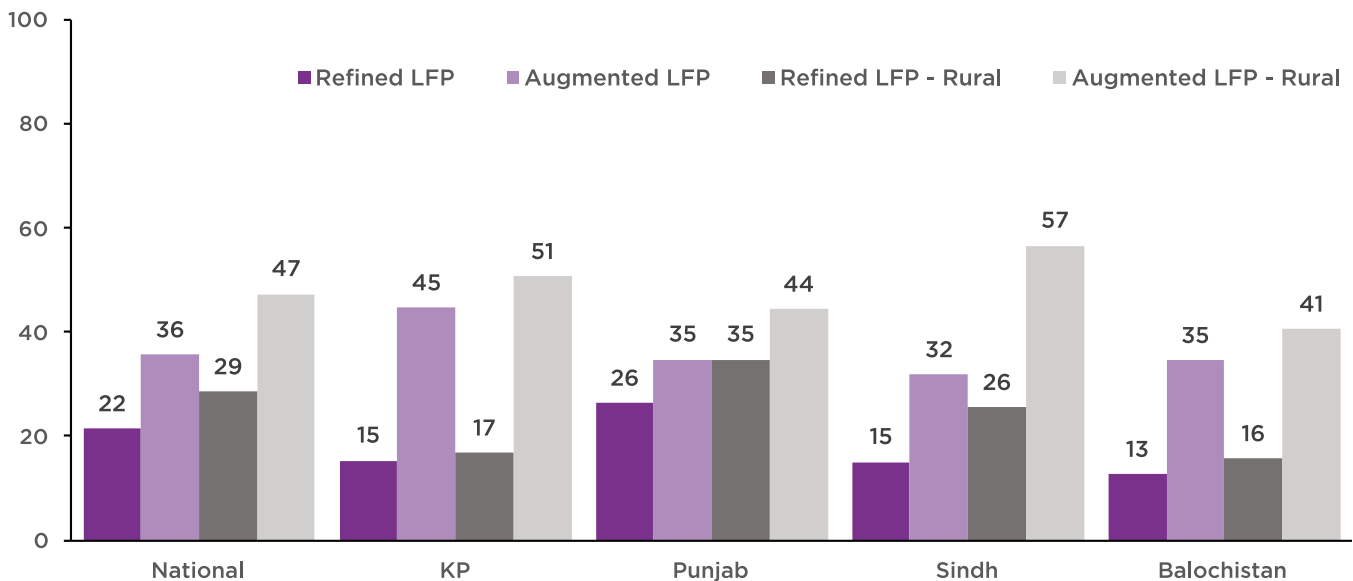
A provincial analysis shows substantial gender variations in the labor market. The highest economic participation of women was recorded in Punjab (31%) and the lowest in Balochistan (14%). Interestingly, a higher proportion of women in rural areas (34%) as compared to urban areas (12%) were economically active (Figure 16).³⁴ One of the possible reasons for high female LFPR in rural areas is that women primarily work in agriculture sector, a dominant sector in the rural setting. Other reasons include lack of paid job opportunities in rural area, non-availability of decent public transport to ease women’s mobility to the urban centers, and limited entrepreneurship trends among women to establish their own business.

Age-specific LFPR

Many factors inhibit women’s lower participation, including socially constructed gender roles that expect women to serve as caregivers and carry out household chores. Young women also face similar sort of challenges.³⁵

The age-specific participation rate sketches trajectories across gender and regions. At younger ages, the male participation rate increases more rapidly than the female participation rate (Figure 17). The increase for females (aged 25-29 years) and onwards is very low (29% for females and 96% for males). The role of cultural constructs related to marriage, fertility, childcare, and domestic chores are at play, where females mostly concentrate on care and reproductive work and, hence, have a limited time to participate in economic activities.

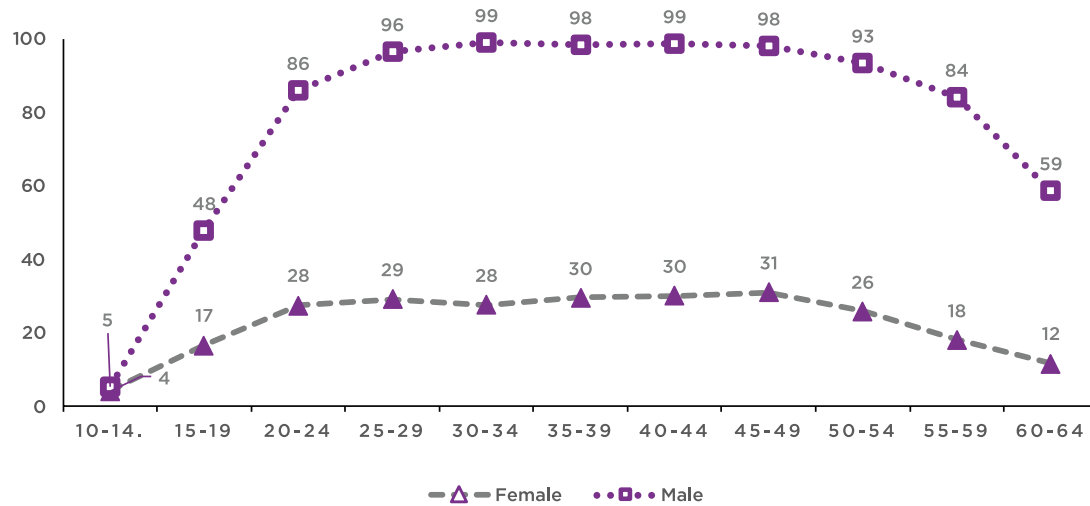
Figure 16: Refined LFPR of workers (aged 15-64) by province & sex (%)



Source: Estimated from LFS 2020-21

35. See details in Annex Table 2.3 on youth labor force participation across provinces

Figure 17: Age-specific LFPR of workers by sex (%)



Source: Estimated from LFS 2020-21

Notably, there is a massive gender gap in the participation rate of females and males across various age cohorts from ages 20-24 to older age groups, i.e., 55-59 years.³⁶ These results highlight that due to negative gender norms in society, girls are held back from participation in productive economic activities at an early age, while

boys are pushed into the labor market.

Sadly, the participation rate of children (aged 10-14) highlights that a certain percentage of girls and boys are working before the age of 15 years, which the Constitution of Pakistan proscribes (Article 11).

Table 8: LFPR of children (aged 10-14) by province & sex (%)

Province	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	4	5	5	6	7	7	0	3	2
Balochistan	4	8	6	6	10	8	0	3	2
KP	3	7	5	3	7	5	1	4	2
Punjab	6	4	5	9	6	8	0	1	1
Sindh	2	6	4	3	8	6	1	4	3

Source: Estimated from LFS 2020-21

36. See details in Annex Table 2.4 on age specific activity rate across region

As observed, 4% of girls and 5% of boys in this age cohort were either employed or actively searching for a job (Table 8). Despite of legislation on child labor, they mostly work in the informal sector, making it extremely difficult to curtail it.

LFPR and Marital Status

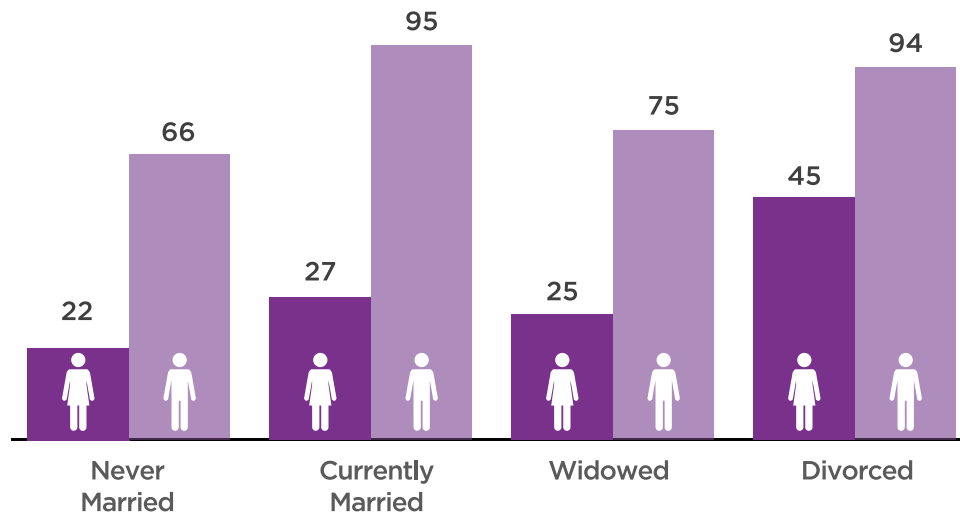
The economic participation of workers by marital status illustrates that a higher percentage of male workers, regardless of marital status, are more economically active than females.³⁷ The result for never-married workers shows the highest difference, where only 22% of never-married women were part of the labor force, while this percentage was three times higher (66%) for never-married men. A higher rate of currently married workers (both female and male) were part of

the labor force than never-married workers (Figure 18).³⁸ The higher labor force participation among divorced women could be due to their need to earn for themselves and their children, and greater mobility allowed to them due to their status [28].

LFPR and Education

Educational attainment is an influential push factor for women to participate in productive economic activity. More than half of the women in the labor force had no schooling, i.e., 59%, compared to 29% of men. Data shows that 33% of women in the labor force from urban areas had a university degree as compared to only 15% of men. There are visible differences in the distribution of women and men across regions and genders (Figure 19).

Figure 18: LFPR of Workers (aged 15-64) by Marital Status & Sex (%)

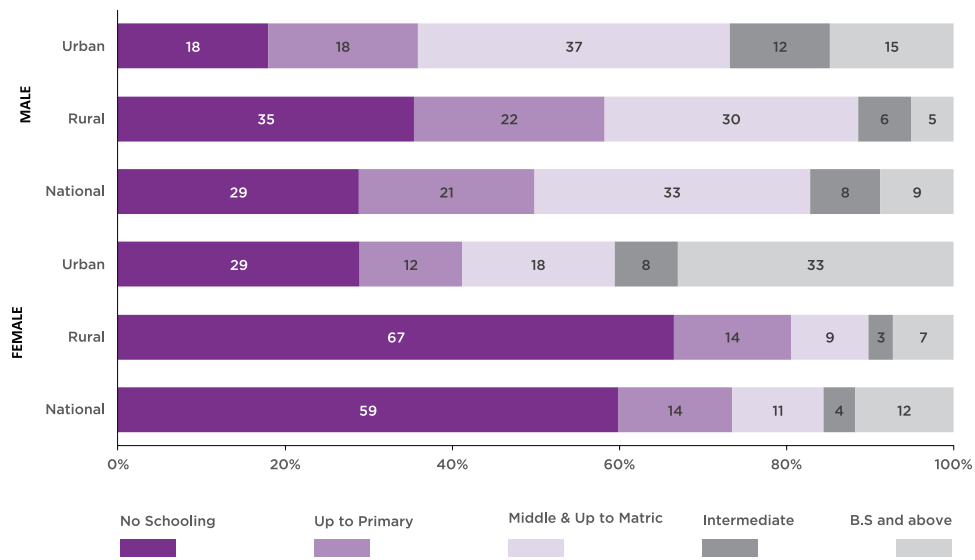


Source: Estimated from LFS 2020-21

37. See details in Annex Table 2.5 across provinces

38. See details in Annex Table 2.6 across education

Figure 19: Education among economically active women (aged 15-64) (%)

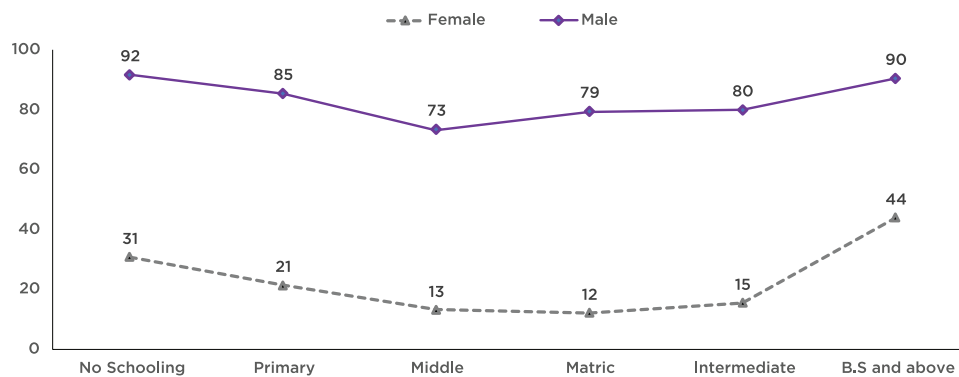


Source: Estimated from LFS 2020-21

The participation rate of workers by education level chalks out a U-shaped pattern where the LFPR of workers with no education was high, and the rate declined with an increase in the education level from primary, middle, and matriculation. Further, women’s decline in LFPR was noted until the secondary level, and in increase after the secondary level. Whereas male

workers started to pick up at middle level.³⁹ Substantial gender differences with various education levels are common at national (Figure 20) and provincial levels.⁴⁰ Uneducated and highly educated women have better labor force participation rates than those with middle or secondary-level education.

Figure 20: LFPR of workers (aged 15-64) by education (%)



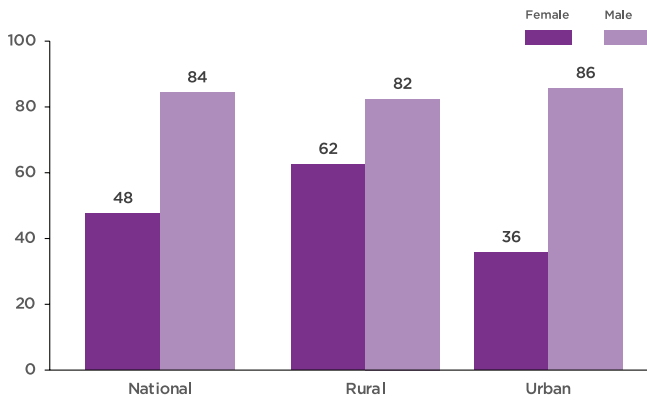
Source: Estimated from LFS 2020-21

39. See details in Annex Table 2.7 across education for adult women

40. See details in in Annex Table 2.8 across education for young women

Interestingly, educated rural young women have a higher LFPR than in urban areas (Figure 21). Although rural areas have limited job opportunities for educated women, most of them are engaged as teachers or unpaid family workers.

Figure 21: LFPR of youth (aged 15-29) with graduate or above education



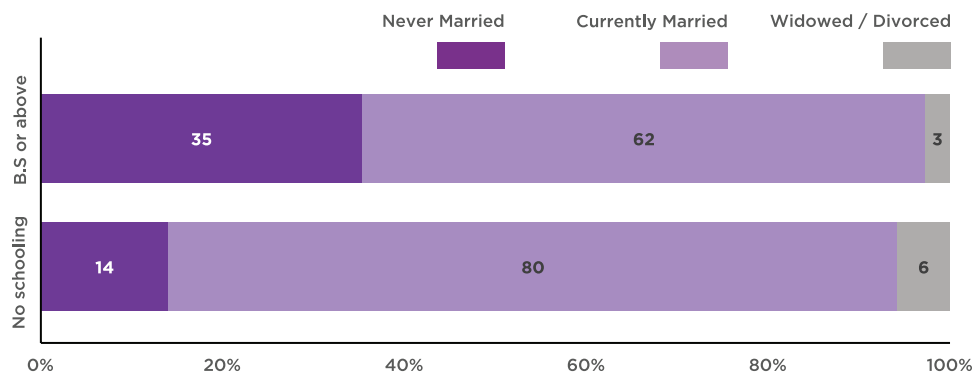
Source: Estimated from LFS 2020-21

The LFPR of youth with different education levels depicts significant gender disparities. The LFPR of young women with no education was almost one-third compared to that of young men: 31% for young females vs. 91% for young males.⁴¹ Overall, 48% of

young women with a graduate and above level of education were part of the labor force compared to 84% of young men. It is pertinent to mention that of the 48% of young women in the labor force, 54% were employed, and the rest are unemployed, while 84% of young men's employment rate stands at 80%. The poor macroeconomic performance of the economy in general, the academia-industry gap, and the digital gap are at play in this. Thus, women need help finding a job despite a university degree or requisite qualifications. Furthermore, restrictions by male household members also limit women's labor participation, particularly in paid jobs outside the home [29].

Analyzing the economically active female workers by marital status and education level reveals interesting results. The distribution of never-married women who were part of the labor force by education level shows that 39% had never been to school, and 20% were university graduates (a bachelor's degree or above level of education).⁴² Alternatively, of the women who were part of the labor force and had a university degree, 35% were single, and 62% were currently married. While looking at the distribution of LFPR of females with no schooling, only 14% were single (Figure 22). Hence it infers that education significantly delays the age of marriage among females.

Figure 22: Marital status among economically active women (aged 15-64) by education (%)



Source: Estimated from LFS 2020-21

41. See details in Annex Table 2.9 on youth's labor force participation by education

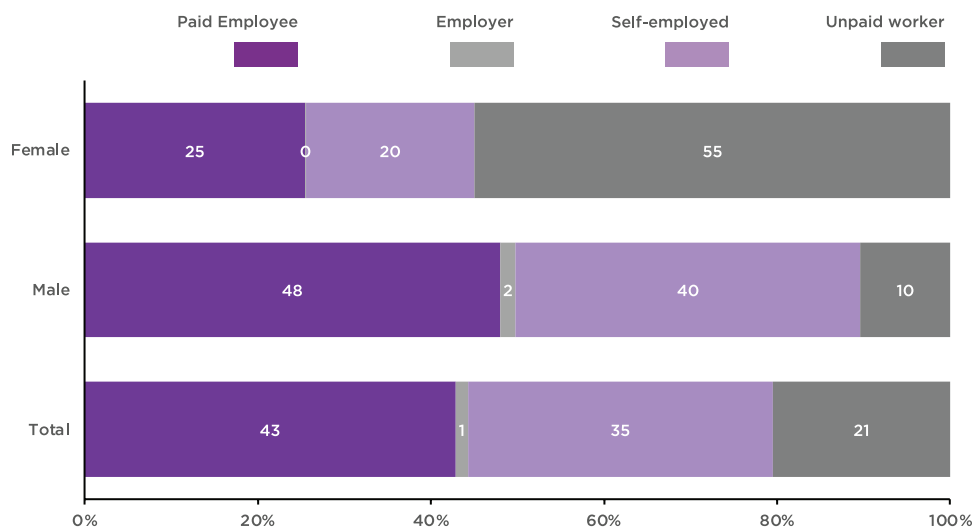
42. See details in Annex Table 2.6

2.2. Employment Status

Economically, employment provides income to poor families, revives domestic demand for goods and services, and stimulates overall growth. It provides individuals with the means to support themselves and their families, while also driving consumer spending and boosting local economies. According to the World Bank, every 1% increase in employment leads to a 0.6% increase in GDP growth. One of the most critical roles of employment is providing people with an income. This income gives people the confidence to buy goods and services, which helps businesses grow and create more jobs.⁴³

The distribution of employed workers by employment status reveals that more than half (55%) of employed women are unpaid family helpers.⁴⁴ Although unpaid family workers are not reimbursed, their economic efforts increase the household income; therefore, they are considered employed. Paid job is the second largest category, where employed females have a 25% concentration (Figure 23). A higher percentage of female workers in rural areas were in unpaid jobs (62%), whereas urban employed females have a greater concentration in paid jobs (63%).⁴⁵ The results for youth show a similar picture across gender and regions.⁴⁶

Figure 23: Employed workers (aged 15-64) by employment status & sex (%)



Source: Estimated from LFS 2020-21

43. See details at <https://www.skillstg.co.uk/blog/why-employment-matters-for-economic-growth/>

44. Unpaid family workers work without pay in cash or kind on an enterprise operated by a household member or other related persons.

45. See details in Annex Table 2.10

46. See details in Annex Tables 2.11 & 2.12 across region and provinces

Employment status can be further dissected by occupation and industry.

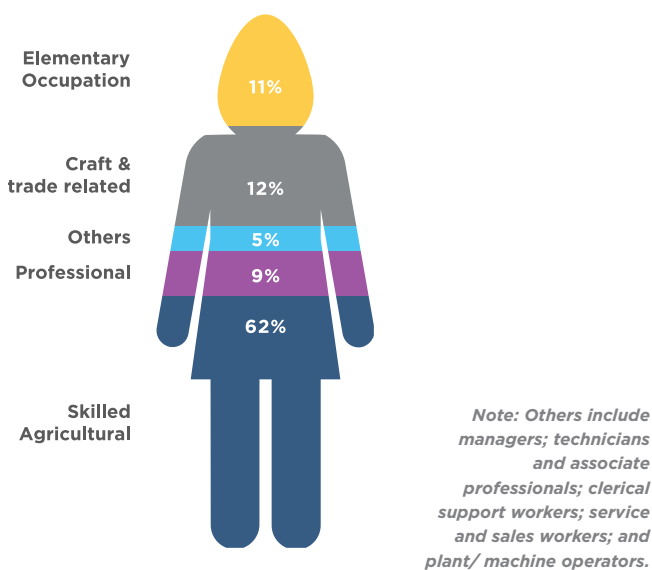
Definitions

‘Occupation’ means the type of work done during the reference period, whereas the ‘industry’ means the activity of the firm, office, establishment or department in which a person is employed or the kind of business which he/she operates. The distribution of employed workers by occupation and industry illustrates the status of individuals regarding employment in the high-return sectors/ occupations. It also helps identify the fraction of individuals in white- and blue-collar jobs.

Employment by Occupation

Most female workers are employed as skilled agricultural workers (62%) followed by workers in craft and related trades (12%). 11% were in elementary occupations that require rudimentary skills, and only 9% were in white-collar jobs as professionals (Figure 24)⁴⁷. The share of women in managerial jobs is extremely low.

Figure 24: Employed female workers by occupation (%)

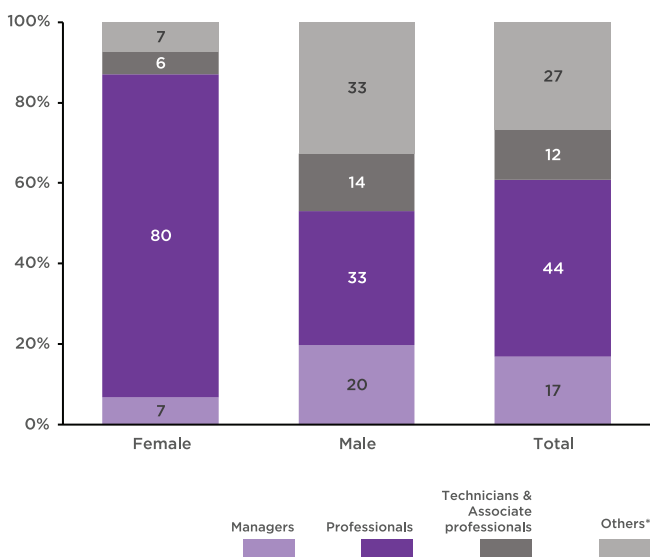


47. See details in Annex Table 2.13 for rural-urban and across youth & adults.

48. See details in Annex Table 2.14

Of all the females working as professionals, 88% were education professionals (e.g., schoolteachers), 7% were health professionals, and only 2.5% worked in science, technology, engineering, and mathematics (STEM). Of all women working as skilled agricultural workers, 95% worked as market-oriented skilled agricultural workers. In craft and related trades, 91% of women were employed as food processing, woodworking, and garment-related trades workers.⁴⁸ 80% of female workers, with a university degree were working as professionals, and 7% as managers. Another 6% of university graduate females worked as technicians and associate professionals. Conversely, 33% of male workers with a university degree were working as professionals and 20% working as managers (Figure 25).

Figure 25: Graduate & above employed workers by occupation & sex (%)



Note: Others include clerical support workers; service and sales workers; skilled agricultural workers; craft and related trades workers, elementary occupations; and plant/ machine operators.

Source: Estimated from LFS 2020-21

Further analysis of workers with a graduate degree or above level of education revealed that the majority of these females (88%) served as education professionals, 7% as health professionals, and just 3% worked as STEM professionals (Table 9).

Table 9: Employed workers with graduate or above degree by profession & sex (%)

Professionals	Female	Male	Total
STEM Professionals	3	16	10
Health Professionals	7	10	9
Education Professionals	88	50	66
Business Administration, Legal, Social, & Cultural Professionals	2	24	15
Total	100	100	100

Source: Estimated from LFS 2020-21

Employment by Industry

Traditionally, agriculture remains the primary sector for women's employment. The distribution of employed female workers implies that 67% are working in the agriculture sector, 16% in the community, social, and personal services sector, and 14% in the manufacturing sector (Table 10). In comparison, only 27% of male

workers were involved in the agriculture and 15% in the manufacturing sector. Within the agriculture, forestry, and fishing sectors, most females work in animal production (44%) and mixed farming (38%).⁴⁹ There has been almost no notable change in where new sectors could be accessible for Pakistani over the last two decades.

Table 10: Employed females (aged 15-64) by rural/ urban & major industry (%)

Major Industry Division	National	Rural	Urban
Agriculture, Forestry, & Fishing	67	78	15
- Growing of Non-perennial Crops	11	11	14
- Animal Production	44	43	48
- Mix Farming	38	38	26
- Support Activities to Agriculture & Post Harvest Crop Activities	7	8	12
Manufacturing	14	11	29
- Manufacture of Textiles	27	26	28
- Manufacture of Wearing Apparel	55	55	55
- Manufacture of other Non-metallic Mineral Products	7	9	3
- Others Manufacturing*	11	10	14
Community, Social, and Personal Services	16	10	48
- Public Administration & Defense, compulsory Social Security	5	5	5
- Education	52	51	53
- Human Health, Social Work, & Art / Entertainment	11	12	11
- Other Service Activities	32	32	31
Others**	3	1	8
Total	100	100	100

* Other Manufacturing includes manufacturing of food, leather, printing products, basic metal, electrical & related products, furniture, etc.

** Others include Mining & Quarrying; Electricity & Gas; Construction; Wholesale & retail; Transport, Storage & IT services; and Financing, and the real estate sector.

Source: Estimated from LFS 2020-21

49. See details in Annex Table 2.14 for results by gender and region.

Employment by Place of Work

Mobility constraints are among the major hindrances that limit women’s participation in activities outside the home. Accordingly, the distance of the place of work from home is a decisive factor for females when looking for employment. A large number of females

work within home or near their homes. Only 14% of women reported working at a shop, business, office, or industry, compared to 49% of working men. In rural areas, only 9% of females, compared to 45% in urban areas, reported working at shops, businesses, offices, or industry (Table 11).

Table 11: Employed workers (aged 15-64) by rural/ urban & place of work (%)

Place of Work	National		Rural		Urban	
	Female	Male	Female	Male	Female	Male
At own, family or friend’s dwelling	30	1	30	2	32	1
At employer’s house	4	11	3	13	13	9
On Street/road or countryside	52	38	58	50	10	16
In a shop, business, office, or industry	14	49	9	34	44	73
Abroad	0	1	0	1	1	1
Total	100	100	100	100	100	100

Source: Estimated from LFS 2020-21

Case Study: Razia Sultana, Sialkot, Punjab

Razia Sultana aged 47, is a self-made business owner who has helped many other women workers in Pakistan. She had only a high school education, but due to financial needs she started her company, Spiza Sports Co. in Sialkot, Punjab in 2016. In 2017, she attended a training organized by UN Women Pakistan with Proctor & Gamble support, titled “Stimulating Equal Opportunities for Women Entrepreneurs”. Through this training she learned about online marketing and the use of social media for taking orders, which helped her business grow exponentially, enabling her to employ and support hundreds of women of her community. This is her story.

“Only when a seed is buried in dust does it blossom into a new plant. Initially, my first job was stitching footballs. After getting married, when I came to live with my in-laws, the girls in the community stitched footballs, so I used to sit with them and learn. In the beginning, I earned merely PKR 100-150 (USD 1 at that time) a week, but then as my children started going to school, the earnings were not enough to meet our family expenses.

“I learned about a training by local organization Baidarie in partnership with UN Women on taking orders and

subsequently we got our first order. The first customer gave us an order to just make a sample of a uniform. It was approved, then we received an order for 35 uniforms and for each order we saved around PKR 15,000-20,000. As time passed and we improved and expanded our set-up, more orders started to come in, by the grace of the Almighty.

“We have come a long way, from struggling to manage our own expenses to registering our very own company and employing women workers. It gives me immense pleasure to know that many households are now prospering because of our work. When someone in need comes to me and I am able to help them, that’s what fulfilment and real joy is. So far, I have transformed the lives of 200-250 women of my community. Even the people who used to criticize me now come and ask for my help to improve their income.”



2.3. Unemployment and Underemployment

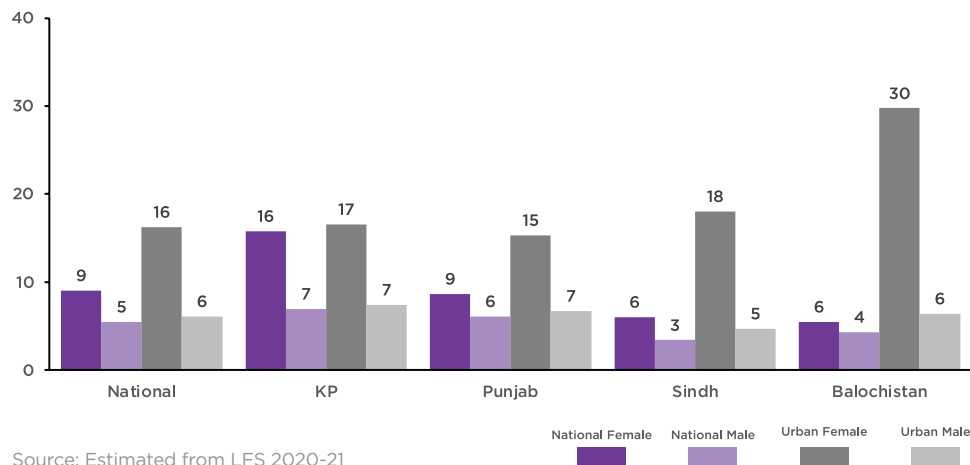
The unemployment rate is estimated as a proportion of individuals from the total labor force who are without employment but willing to work and actively searching for a job in the week preceding the survey. For Pakistan, this rate was at 6.3% nationally during 2020-21: 9.1% for females and 5.5% for males. The female unemployment rate across provinces was highest in KP (16%), and across locations, it was higher in urban areas than the rural and national average (Figure 26).⁵⁰

Unemployment rates are higher among youth than adults of both sexes,⁵¹ and massive gender deviations can be noted across regions and provinces. Specifically, the unemployment rate of young women from urban areas, especially in Balochistan, is more than the

national level (38% compared to 15% at the national level). The same applies to urban Sindh and Punjab (both at 24%).

As noted earlier, with educational attainment, more females tend to participate in the labor force. However, data suggests that many women in Pakistan cannot get a job and, therefore, remain unemployed. The unemployment rate of females with a university degree was 34% vs. only 9% for males with the same education. Interestingly, in rural areas, the unemployment rate of university-graduate female workers was 43%, i.e., more than four times the unemployment rate of their male counterparts.⁵² At the national level of all unemployed females, 44% were university graduates, and in urban areas, about half of the unemployed female workers were university graduates.^{53,54}

Figure 26: Unemployment rate of workers (aged 15-64) by province, rural/ urban & sex (%)



50. See details in Annex Table 2.15 across provinces

51. See details in Annex Table 2.16 across provinces

52. See details in Annex Table 2.17 across education

53. See details in Annex Table 2.18 with distribution across provinces

54. See details in Annex Table 2.19 for youth unemployment rate across regions and gender

On one side, females have lower labor force participation and a high unemployment rate; on the other, they also face underemployment challenges. A worker is classified as 'under-employed' if working less than 35 hours a week and is available for or seeking additional work. At the national level, 1.8% of all employed female workers and 1.5% of all employed male workers were under-employed in 2020-21. The highest under-employment rate of employed women was noted in KP.⁵⁵

Overall, women's economic participation in Pakistan is substantially lower than that of men. Education could be a push factor for improving economic activity and the quality of jobs; however, only a slight difference prevails between educated and uneducated women regarding economic activity. Women's employment is mainly concentrated in a few occupations and sectors, primarily in the home or the farm. Their participation in work outside these areas, particularly in formal employment and paid jobs, could be much higher. Some types of work by Pakistani women may be undercounted in surveys, as many survey respondents may be working in agriculture or doing informal work at home, which is not counted as work [30].

Gender norms have a decisive role in limiting female labor force participation, by restricting them at home or confining them in a few perceived acceptable occupations and sectors. Women who work outside the home are not considered "respectable" in many social contexts. In contrast, men are supposed to be the primary breadwinners, and employers prefer hiring a man over a woman. The family members are primarily the decision-makers rather than the women themselves.⁵⁶

Security concerns significantly affect women's labor force participation. Even if the work environment is considered safe and acceptable, traveling to work

may create a risk of violence and harassment in public transport [31].⁵⁷ Solid laws have been enacted, and mechanisms have been established to protect women, including the Protection Against Harassment of Women at the Workplace Act (PAHWA) and the establishment of Ombudspersons Offices as a redressal mechanism at the federal and provincial levels. Section 509 of the Pakistan Penal Code defines sexual harassment and extends its domain to the workplace and private spaces such as homes, and public spaces, such as streets, buses, markets and parks. However, incidents continue, and there needs to be more awareness of the laws and the mechanisms to get support.

A Women Safety Audit conducted by UN Women in 5 districts across 3 provinces in 2020 found that the overall proportion of women who faced harassment in public places was 85%.⁵⁸ An astounding 93.2% of women felt unsafe at transportation stops/ stands in the five selected districts, and 81% in markets and parks. Yet, a vast majority of women were not aware of laws - 91% of women did not know that sexual harassment is a crime punishable by law.

According to a national survey conducted by media outlets,⁵⁹ more than 50% of working women do not know that sexual harassment in the workplace is a crime and unaware of the laws on it. 35% of women who faced harassment at the workplace responded that they were asked by colleagues and supervisors not to file a complaint, and only 17% of women reported these incidents to their organization's inquiry committees. Of the respondents, more than half said they would leave their job if harassed. This demonstrates the huge effect this form of violence can have on women's employment and economic empowerment. If one were to examine productivity losses from absenteeism due to workplace harassment, and the deterrence effect of such incidents in public spaces, including transport, the cost to the national economy would be substantial.

55. See details in Annex Table 2.20 across provinces

56. World Bank. 2006. Women's Work and Movement into the Public Sphere.

57. Asian Development Bank (ADB). 2014. Rapid Assessment of Sexual Harassment in Public Transport and Connected Spaces in Karachi. Manila.

58. Women's Safety Audit in Public Places, UN Women 2020, <https://asiapacific.unwomen.org/en/digital-library/publications/2021/03/womens-safety-audit-in-public-places>

Awareness-raising initiatives on sensitizing society are needed to promote a more positive image of women’s work [32] and raise awareness of laws and the rights and protections guaranteed to them. On the demand side, policies can be targeted to increase labor demand in particular types of jobs in which women are more likely to work [30].

2.4. Women in Vulnerable Employment

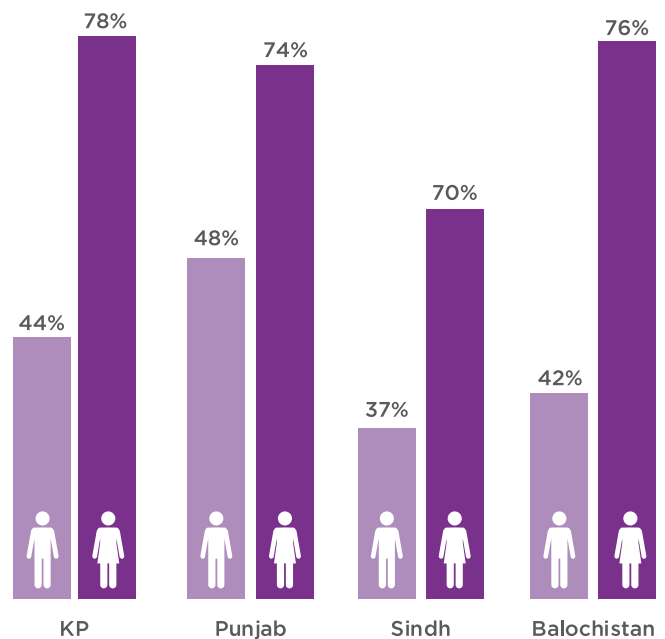
Definition of Vulnerable Employment

Vulnerable employment is often characterized by inadequate earnings, low productivity, and difficult conditions of work that undermine workers’ fundamental rights. They are less likely to have formal work arrangements and, therefore, more likely to lack decent working conditions [33].

In Pakistan, a substantial concentration of employment can be found in the informal sector, coupled with a poor working environment, low productivity, meager remuneration, and a lack of social benefits. Vulnerable employment, however, is the broader concept that constitutes own-account workers and contributing family workers in an economy. Literature suggests that vulnerable employment and informal sector employment point to the economy’s underlying structure and overall development stage of a specific country. This implies the presence of a substantial undocumented sector or a shadow economy. Data on the composition of global employment shows that 42% of workers are employed in vulnerable employment, and for the Asia-Pacific region this figure is 48% [34]. The gender composition reveals that 43% of all employed females in the world and 48% in Asia and the Pacific fall under this category. The gender dimension in most of the developing world shows that a higher percentage of females are engaged in it, as compared to males [35].

In general, Employment in Pakistan, mainly women’s employment, is characterized by unequal wages, unpaid work, lack of decent working conditions, and negligible or lack of social security. Three-fourths of Pakistan’s employed women are in vulnerable jobs compared to 44% of men. Across provinces, the highest vulnerable employment proportion of female workers is in KP and Balochistan (Figure 27). Several interconnected factors are responsible for this, including restriction on females to work outside the home, social, cultural, and religious norms restricting them to a few occupations and sectors, safety and security challenges during mobility, and lack of public transport services.

Figure 27: Vulnerable employment of workers (aged 15-64) by province & sex (%)

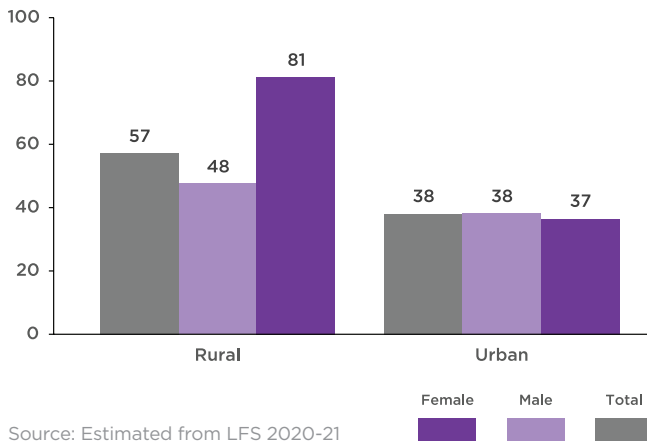


Source: Estimated from LFS 2020-21

Vulnerable employment is higher in rural areas as compared to urban areas.⁶⁰ Women’s vulnerable employment is at 81% in rural areas; this trend witnesses a sharp decline to 37% in urban areas. Further, the gender gap in vulnerable employment is narrower for urban workers than for workers in rural areas (Figure 28).

60. See details in Annex Table 2.21 across provinces

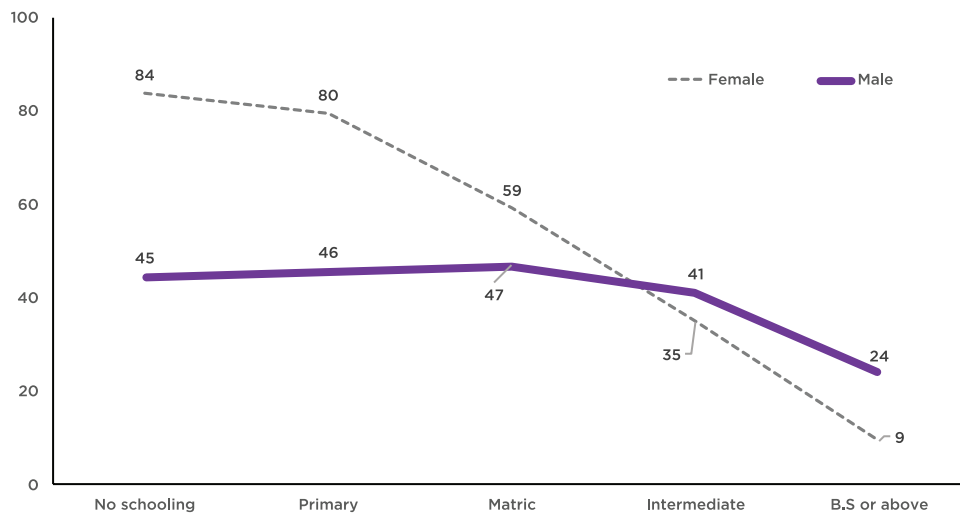
Figure 28: Vulnerable employment of workers (aged 15-64) by rural/ urban & sex (%)



Source: Estimated from LFS 2020-21

The composition of employed female workers by their education level reflects that 73% of them in vulnerable jobs never went to school, while 30% of male workers without schooling were in such jobs. The percentage of workers with various levels of education illustrates a robust case for the education of individuals in general and females in particular [36]. The analysis highlights that vulnerable female employment declines with an increase in educational attainment at the national level and across regions. The vulnerable employment share of male workers also declines, but the reduction rate was less than that of females.⁶¹ For exposition purposes, the percentage of women with no schooling in vulnerable employment stood at 84%, while this figure was at 45% for men. Vulnerable employment starts to decline as the education level of female worker goes up (Figure 29).

Figure 29: Vulnerable employment of workers (aged 15-64) by education level & sex (%)



Source: Estimated from LFS 2020-21

Females with primary education had 80% vulnerable employment; with matriculation (Grade 10), this figure became 59%, and female workers with a graduate and above level of education had only a 9% share in it. This implies that 91% of female workers with a university degree are in decent employment. A similar trend has been noted across provinces.⁶²

61. See details in Annex Table 2.22 on vulnerable employment by education in rural and urban areas

62. See details in Annex Table 2.23 across education levels

2.5. Women in the Informal Sector

Definition of Informal Sector

Informal Sector is formulated in terms of household enterprise and size of employment. It covers 3 aspects. First, all household enterprises owned and operated by own-account workers are part of informal, irrespective of the size of the enterprise. Second, enterprises owned and operated by employers with less than 10 persons engaged are informal. Third, are all enterprises engaged in agricultural activities or wholly engaged in non-market production[37].

Informal employment in Pakistan estimates all the informal activities in the non-agriculture sector. It includes household enterprises with less than 10 workers engaged and operated by own-account workers. The agriculture sector, where two-thirds of the females work, is assumed to be informal, and is not part of analysis. Almost three-fourths (72%) of employed workers (aged 15-64 years) in the non-agriculture sector were in the informal sector: 65% females and 73% males (Table 12).

Table 12: Employed workers (aged 15-64) in informal sector by province & sex (%)

Province	National		
	Female	Male	Total
National	65	73	72
Balochistan	55	74	73
KP	61	77	75
Punjab	64	74	72
Sindh	73	69	70

Source: Estimated from LFS 2020-21

63. See details in Annex Table 2.24 across provinces

64. See details in Annex Table 2.25 for youth across education levels

65. See details in Annex Table 2.26 across education levels

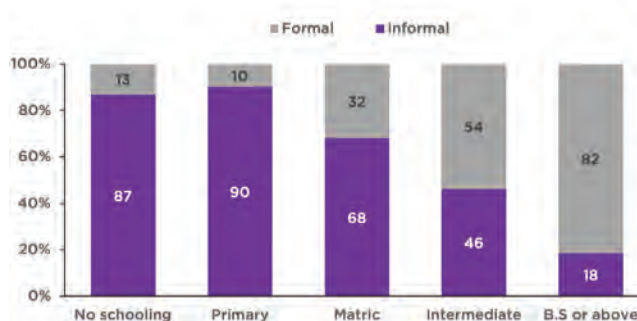
66. See details in Annex Table 2.27 across industry

67. See details in Annex Table 2.28 across occupations

Notably, the share of females in the informal sector in province Sindh was more than informal male workers.⁶³ In rural areas, as opposed to urban areas, a higher percentage of both female and male workers were employed in the informal sector. The results of young workers are consistent with the overall results although one expects more formalization of jobs among youth due to a rising education level; however, the youth is facing more challenges of informal employment than the adults.⁶⁴

Education helps individuals in finding a formal job. Still 28% of the university holders are working in the informal sector (Figure 30).⁶⁵ The analysis of the non-agriculture industry highlights that the female-dominated sectors, namely manufacturing, community, social and personal services sectors, had a higher concentration of the informal share.⁶⁶ Similar results were noted for female-dominated occupational groups, where informal concentration is much higher in manufacturing sector (87%) and wholesale & retail trade and restaurant & hotels (98%).⁶⁷

Figure 30: Employed females (aged 15-64) in the informal/formal sector by education level (%)

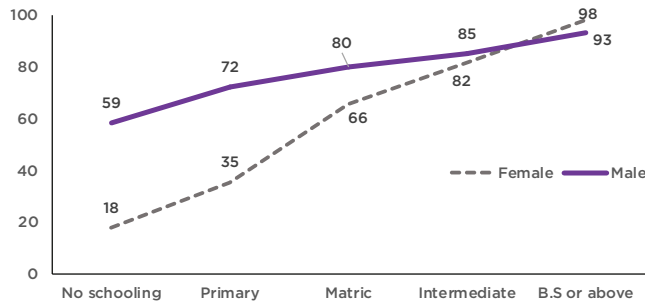


Source: Estimated from LFS 2020-21

Of all employed women in Pakistan, one-third (33%) were engaged in non-agriculture employment compared to 73% of male workers. This percentage was lowest for women in Balochistan (25%) and highest (36%) in KP. With an increase in education, a

higher percentage of workers tend to go towards the non-agriculture industry compared to those with no schooling or lower education, and these findings were consistent across regions and sex (Figure 31).⁶⁸

Figure 31: Employed females (aged 15-64) in non-agriculture by education level (%)



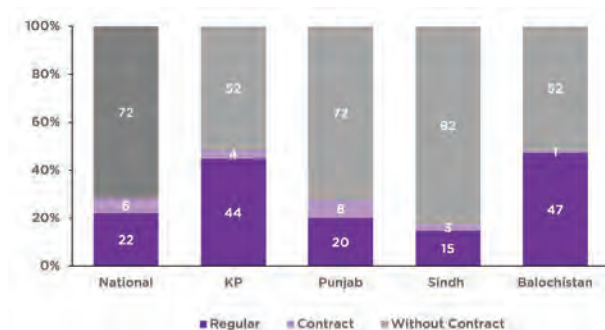
Source: Estimated from LFS 2020-21

2.6. Terms and Conditions of Work

Nature of Job Agreement or Employment Contract

The nature of the job agreement of a worker with an employer or enterprise is crucial for workers in the informal sector, as it impacts on their vulnerability. Overall, 78% of workers in Pakistan were found to be working without an employment contract: 72% of female workers vs. 78% of males. The percentage of female workers working without an employment contract was the highest (83%) in Sindh (Figure 32). The proportion of women in regular jobs was highest in province Balochistan (47%) and lowest in province Sindh (15%).⁶⁹

Figure 32: Employed females (aged 15-64) by nature of job agreement (%)



Source: Estimated from LFS 2020-21

68. See details in Annex Table 2.29 by education level

69. See details in Annex Table 2.30 across provinces

The distribution of employed women across regions by the nature of their job agreement is shown in Table 13. Twenty-six percent of paid employed women in urban areas were working as permanent employees, and 65% were working in urban areas without any employment agreement/ contract. In rural areas, 76% women were working without any contract.

Table 13: Employed women (aged 15-64) by rural/ urban & job agreement (%)

Type of Agreement	National	Rural	Urban
Permanent	22	19	26
Less than 1 year	2	1	3
Up to 5 years & more	4	3	6
Without Contract	72	75	65
Total	100	100	100

Source: Estimated from LFS 2020-21

Education is a strong driver for ensuring job security. Of paid female workers with no schooling, 98% work without employment contract. In contrast, employed women with a university degree: 33% work without a contract, 14% as contractual workers, and 53% are working as permanent employees. No significant variation in percentages for male workers with a university degree was observed.⁷⁰ More than 95% of women workers in the agriculture and manufacturing industry were working without a contract, while in the community and social services industry, 53% were without a contract, and 39% were working as permanent workers [36].

Working Hours

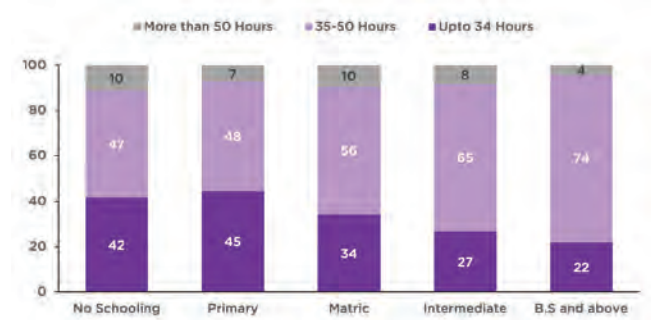
The weekly working hours of a worker in the labor market highlight their work conditions, which also has consequences on their socio-economic and psychological well-being. As per labor laws, 35-48 hours per week are the standard number of working hours, and going beyond 55 hours per week is considered excessive working hours. Workers routinely

working excessive hours are likely to be exposed to risks and become vulnerable to health issues owing to a lack of rest and sleep.

The LFS only collects data on working hours for “pay profit or family gain” and does not collect data on the time spent on care work, which women primarily perform. This narrow approach results in the underestimation of female participation in broad economic activities (e.g., household production) and documentation of sub-par working hours of female workers.

Even excluding the hours spent on uncounted care work, it was found that 43% of women work up to 34 hours per week, 51% work 35-50 hours per week, and another 6% work more than 50 hours per week. In contrast, only 6% of male workers worked below 35 hours per week (Table 14).

Figure 33: Average weekly working hours of women (aged 15-64) by education level (%)



Source: Estimated from LFS 2020-21

Looking at the working hours of workers (aged 15-64 years) by the main occupation, gender disparities were observed in workers working less than 35 hours.⁷³ Similarly, the results by major industry depict an analogous pattern where a higher percentage of

Table 14: Average working hours of employed workers (aged 15-64) by province & sex (%)

Province	Female			Male		
	<34 Hours	35-50 Hours	>50 Hours	<34 Hours	35-50 Hours	>50 Hours
National	43	51	6	6	49	45
Balochistan	12	72	16	4	48	48
KP	69	30	2	12	54	34
Punjab	45	50	5	6	49	45
Sindh	23	67	10	3	46	50

Source: Estimated from LFS 2020-21

In the case of non-agricultural employment, 56% of employed females worked 35-50 hours per week, compared to 48% of male workers (Figure 33).⁷¹

Results by education reveal that as the education level rises, more women fall in optimal weekly working hours (35-50 hours).⁷² Decent working hours of females increased from 47% for women with no schooling to 74% for women a university education.

female workers were working less than 35 hours per week compared to male workers across all major industry groups.⁷⁴

The average weekly working hours of workers were 47 hours per week. Disaggregated by gender, this division stood at 34 weekly working hours for females and 51 for males. Overall, the lowest average female working hours per week (27), were recorded in KP, with male

70. See details in Annex Table 2.31 by education

71. See details in Annex Table 2.32 across provinces

72. See details in Annex Table 2.33 by education

73. See details in Annex Table 2.34 by occupation

74. See details in Annex Table 2.35 by industry

working hours in the province being 48. In the rest of the provinces, the female working hours per week were within the range of decent working hours, and male working hours were around 50 per week (Figure 34).

Interestingly, in urban areas, the average working hours of females were high compared to rural areas: 38 hours vs. 33 hours.⁷⁵ The average weekly working hours of workers by main occupations also highlight a similar

trajectory where the male's average weekly working hours were consistently higher across rural and urban areas.⁷⁶ It is pertinent to mention that more than 80% of female and male workers were concentrated in professionals, associate professionals, service and sales, skilled agriculture, craft, and elementary occupations [36]. Average weekly working hours across occupations are given in Figure 35, with similar results observed across provinces.⁷⁷

Figure 34: Average weekly working hours of workers (aged 15-64) by province & sex

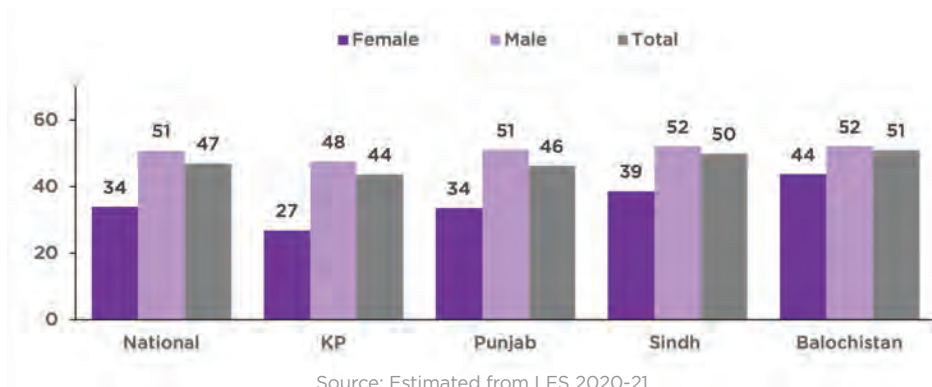
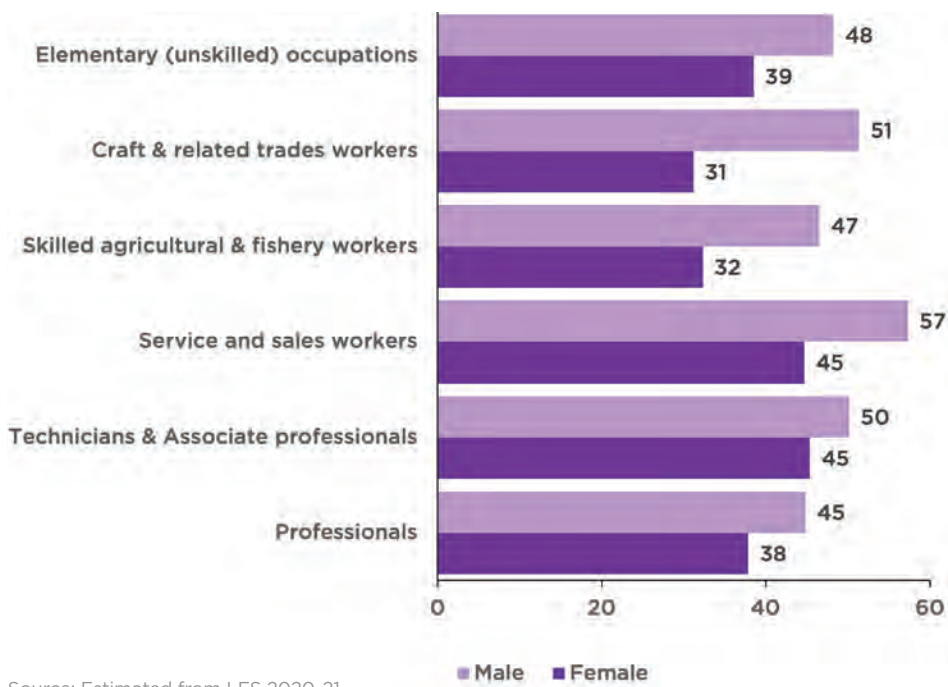


Figure 35: Average weekly working hours of workers (aged 15-64) by main occupation & sex



75. The results across provinces and regions are in Annex Table 2.36

76. See details in Annex Table 2.37

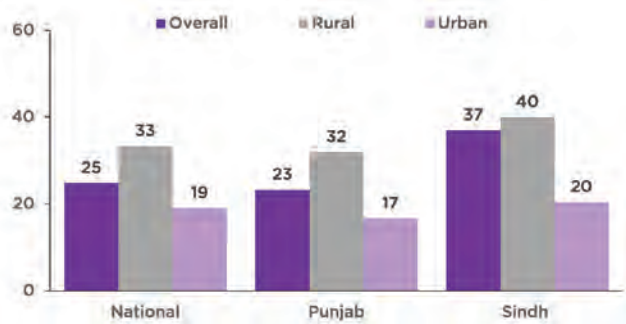
77. See details in Annex 2.38

Remuneration and Wages

Historical records around the globe show that women have always been paid below their male counterparts, a situation which persists in most countries to this date. For this reason, women’s movements continue to push for equal pay for equal work. In Pakistan, the data on wages is subject to a limitation posed by the data collection technique adopted by the Pakistan Bureau of Statistics (PBS), which only records wage/ income details of paid workers. This leads to the omission of more than half (58%) of female workers, as their contributions are not documented due to the unpaid nature of work [37]. This omission has huge implications for the working women in Pakistan as it under-documents their economic activity and contribution. The LFS 2020-21 shows that only 25% of females are working as paid employees; thus, the contribution of 75% of female workers went undocumented.

The calculation of the median monthly wage shows that female workers receive less wages than their male counterparts.⁷⁸ Women working as paid employees were found to earn a monthly median wage of PKR 12,000, compared to male paid employees’ median monthly wage of PKR 18,900. Women across all provinces were earning less than their male counterparts. It is difficult to calculate the wage gender gap for workers from KP and Balochistan provinces as the data was highly uneven, with a very shallow observation of female paid

Figure 36: Gender Wage Gap among paid workers (aged 15-64) – National, Punjab & Sindh by rural/ urban (%)



Source: Estimated from LFS 2020-21

78. See details in Annex 2.39 across provinces

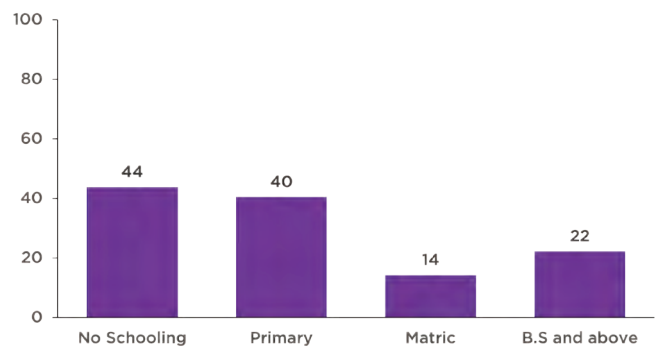
79. See details in Annex 2.40 across provinces by education

80. See details in Annex 2.41 across provinces

workers. Hence, we excluded the provincial analysis. At the national level, the gender gap in monthly wages was 25%, implies that for every PKR 100 earned by male workers, female workers earned PKR 75. The gender gap was higher in Sindh than in Punjab: 37% vs. 23%, and wider in rural areas than urban areas (Figure 36).

The gender wage gap in monthly wages of workers narrows with an increase in their level of education (Figure 37).⁷⁹ The wage gap between female and male workers with no education was 44% (i.e., for every PKR 100 earned by a male worker with no schooling, a female worker was earning PKR 56). In contrast, this wage gap was reduced to 22% for workers with a university degree.

Figure 37: Gender Wage Gap among paid workers (aged 15-64) by education (%)



Source: Estimated from LFS 2020-21

The gender wage gap is higher in the informal sector (43%) and in rural areas (50%).⁸⁰ Females working in craft and related trades face the highest wage gap, followed by workers in elementary occupations (Table 15). It is pertinent to highlight that the analysis of wages by occupation group was restricted only to groups where a reasonable number of paid women workers were reported.

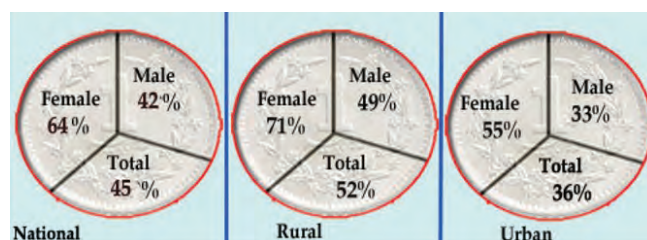
Table 15: Monthly median wages of workers (aged 15-64) by main occupation, sex & Gender Wage Gap

Main Occupations	Median Wages (in PKR)			Gender Wage Gap (%)
	Female	Male	Overall	
Professionals	30,000	40,000	35,000	25
Technicians & Associate professionals	24,000	30,000	30,000	20
Service and sales workers	16,000	18,000	18,000	11
Craft & related trades workers	9,660	20,580	20,000	53
Elementary (unskilled) occupations	9,240	16,000	15,120	42

Source: Estimated from LFS 2020-21

At the national level, 64% of paid female workers and 42% of male workers earn below the minimum wage (PKR 17,500 for 2020-21). The gap was much higher in rural areas, where 71% of female workers opposed to 49% of male workers, were earning below minimum wage (Figure 38).⁸¹

Figure 38: Workers (aged 15-64) earning below minimum wage by rural/ urban & sex (%)



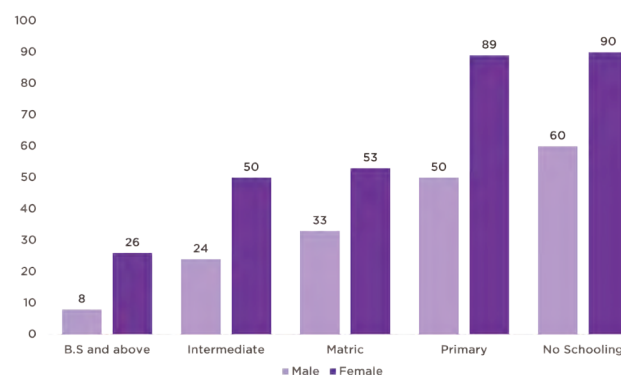
Source: Estimated from LFS 2020-21

Provincial results indicate that the highest percentage of female workers earning below minimum wage were in Sindh at 72% and Punjab at 65%.⁸²

The results by education show that with an increase in the education level of female and male workers, the percentage of workers earning less than the minimum wage decreases.⁸³ For instance, of all the female workers with no schooling, 90% were earning below minimum wage compared to 60% of males with no schooling. However, of the female workers who

were university graduates, 26% were earning below minimum wage as opposed to 8% of male university graduates (Figure 39).

Figure 39: Workers (aged 15-64) earning below minimum wage by education level & sex (%)



Source: Estimated from LFS 2020-21

Women in Pakistan have been facing extreme disparities in the labor market, i.e., most of them are in vulnerable jobs and are subject to poor working conditions. Very few have proper job contracts, and the gender wage gap is high. A significant percentage of women work from their homes; though they contribute significantly to the economy, their work is largely uncounted and undervalued, and they lack any legal protection or benefits.

81. See details in Annex 2.42 across wage groups

82. See details in Annex 2.43 across provinces and wage groups

83. See details in Annex 2.44 across education and wage groups

Due to the heavy concentration of women in vulnerable jobs, on the one hand, they not only face high risk of remaining in poverty; on the other hand, they are less likely to have work benefits like the formal employees, which they are in greater need of. Across gender, marriage, fertility, and parenthood are important determinants of vulnerable employment [38]. On average, for women, being currently married is associated with a 5-6 percentage point increase in the probability of working in such employment [39].

Often, vulnerable employment results from limited activities available to women and other constraints that they often face, including social norms, limited mobility, issues related to security, risk of violence, lack of education and digital literacy, etc. In particular, the social norms on women's 'appropriate' role in society matter significantly in a society like Pakistan, which has entrenched patriarchal values and strong gender stereotypes which shape male's preferences towards career-oriented goals and female preferences towards home production and family care, and make these paths easier for them.

2.7. Financial Inclusion of Women

Financial inclusion is referred to as affordable access to financial services for all citizens of the country. These services include savings, insurance, loans, money transfer, etc.⁸⁴ Financial inclusion is stressed in at least 7 of the 17 SDGs, as it plays a major role in consumption, self-employment, career opportunities, risk mitigation, entrepreneurship, etc. It implies timely and meaningful access to financial services and products such as transaction accounts, credit, savings, and insurance services, which can facilitate individual's business activities.⁸⁵ The key indicators for financial inclusion are access to financial services, usage of financial services, and quality of services [5].

In low-income countries such as Pakistan, fewer women hold bank accounts, own businesses, or are entrepreneurs. Women's financial inclusion is essential

for poverty alleviation, which can be achieved through by providing economic opportunities and linking them with the modern digitized economy.

The National Financial Inclusion Policy acknowledges the exclusion of women. It emphasizes the need for creating an enabling environment to improve access to financial services, new technologies, and a regulatory framework to support the financial inclusion of all. Its target is to improve access to financial services for 50% of the adult population and at least 25% of women.⁸⁶ The 2015 National Financial Inclusion Strategy (NFIS) aims to expand financial services to youth, women, and adults. The strategy significantly raised borrowing for women as a condition for microfinance banks to target women, especially in rural areas. The critical constraints for women, as identified by the strategy, are:

- Low literacy and lack of education
- Limited access to the labor market and control over financial means
- Lack of financial decision-making mainly due to societal gender norms
- Poor mobility, particularly limited economic migration
- Low usage of digital technologies

Inclusion in the Financial System

A low percentage of women in Pakistan are part of the formal financial system compared to the regional average of 37% for South Asia. Having an account at a formal financial institution empowers women to manage their money, save, and make financial decisions. A look at the country's financial landscape shows women's inadequate access to financial services. For example, only 6% of the women have a bank account, and 7% use mobile phones for financial transactions (Figure 40). On the other hand, men have a higher rate of financial inclusion: 31% of them have a bank account, and more than one-fifth of them use mobile phones for financial transactions.⁸⁷ Provincial and regional variations prevail where women in Balochistan and KP have the lowest bank account holding.

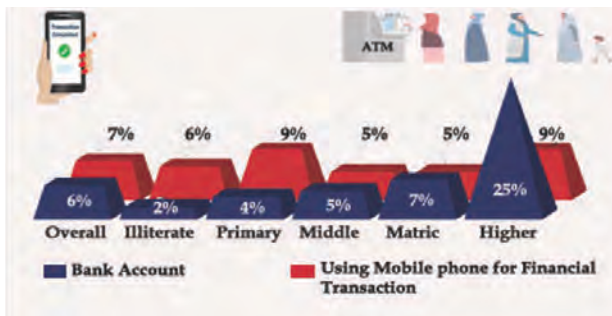
84. World Bank. <https://www.worldbank.org/en/topic/financialinclusion/overview>

85. <https://www.worldbank.org/en/topic/financialinclusion>

86. For details see <https://www.sbp.org.pk/finc/NF.asp>

One challenge women face in accessing financial services is the lack of awareness and use of digital technologies, such as mobile accounts, digital payments, and banking apps. However, the adoption of technology alone will not be sufficient without supportive policies and regulations that promote the use of technology for financial inclusion. As Dr. Shamshad Akhtar, former Governor of the State Bank of Pakistan noted, “The government needs to create a supportive policy and regulatory environment that encourages the adoption of technology for financial inclusion.”⁸⁸ It requires an enabling environment to promote mobile banking and digital payment solutions, as well as regulations that ensure the security and protection of user data. The linkages of mobile banking and digital payment solutions with certain home-based economic activities can help women to be financially empowered while sitting in their homes. In this regard, specific measures would be helpful improving financial literacy, easy access to digital technologies, address cultural barriers, encourage women entrepreneurship, etc.

Figure 40: Financial Inclusion among women (aged 15-49) by education (%)



Source: Demographic and Health Survey 2017-18

Access to credit/ micro-finance

Around 18% of women borrow each year in Pakistan; however, only 2% borrow from formal sources. The key reasons for borrowing are still non-economic, i.e., to buy food and cover life cycle events such as births, illness, or weddings. The key constraints for not borrowing are low financial literacy, restricted mobility, lack of knowledge of resources, lack of decision-making powers, etc. The most significant change in

financial behavior that has emerged over the past few years seems to come from the women’s and men’s uptake of “mobile money” services in Pakistan [40].

Akhuwat Islamic Microfinance (AIM)

Akhuwat has supported hundreds of thousands of low-income families to access microfinance loans since its inception in 2001. It was set up as a company under “Section 42 of the Companies Ordinance 1984” to provide interest-free loans to the impoverished and underprivileged members of society to enhance their living standards. The federal government and all provincial and regional governments support Akhuwat Microfinance.

As Akhuwat’s core program, Akhuwat Islamic Microfinance (AIM) provides interest-free loans to the underprivileged to enable self-reliance while creating sustainable pathways out of poverty. AIM is one of the world’s most extensive interest-free microfinance program, with 800+ branches in over 400 cities. AIM strives to alleviate poverty by creating a system based on mutual support in society. AIM has disbursed over 5.4 million interest-free loans amounting to PKR 180 billion in the last two decades, and 43% of borrowers are women. It has a loan return rate of 99.9%.

Over the last two decades, several microfinance banks and institutions have emerged, having their outreach in the rural areas with a women focus approach, i.e., Akhuwat Islamic Microfinance, Kashf Foundation, National Rural Support Programme, Rural Support Programme Networks (RSPNs), and many others. Yet their lasting impacts on women’s wellbeing are largely awaited as women mostly utilize loans for consumption [41].

Women in Pakistan often require permission from their families to access financial services. In such a situation, microfinance institutions in Pakistan have made a special effort to reach out to women in their

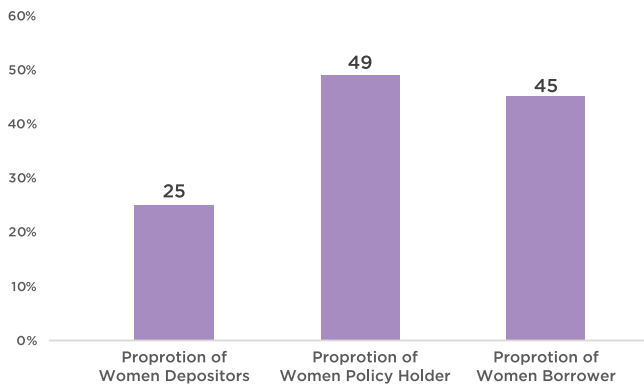
87. See details in Annex Table 2.45

88. S. Akhtar, “Financial Inclusion in Pakistan,” Asian Development Bank, 2016.

communities, especially through program run by NGOs and development partners. Although most borrowers of the Pakistan microfinance network are women, the value of their loan portfolio is half that of male borrowers, which reflects that the reasons for their loans are mostly small costs rather than large initiatives [42].

The 2021-22 annual report of Pakistan Microfinance Review (PMR) shows that microfinance increasingly targets underprivileged women with the expectation that, besides poverty reduction, having access to financial services leads to greater empowerment. Over the years, it has become visible that the industry is gradually moving towards a gender balance. Regarding microcredit, a gender balance already exists, as 50% of the clients are women. There are 2.7 million women borrowers out of the total 5.5 million active borrowers. In terms of micro-insurance, the trend of women policyholders is 49%. On the micro-savings front, women remain marginalized, as they only make up 25% of the total depositors (Figure 41).

Figure 41: Outreach to women - Microcredit, Micro-savings, and Micro-insurance



Source: Pakistan Microfinance Review 2021-22

Many women still need more information about financial services, limiting their capacity to access credit. The 2017-18 Women's Economic and Social Wellbeing (WESW) survey in Punjab shows that the overall financial inclusion of women in Punjab is low - only 4% of women aged 18-64 years reported having access to credit, whereas 1.7% had access to credit

for running a business. There is a slight variation in access to credit in rural and urban areas. Even within urban areas, there was a difference in access to credit between major cities (1.4%) and other cities (5.1%).

The State Bank of Pakistan (SBP) statistics show limited access of women to various credit services (Figure 42).⁸⁹

Figure 42: Gender-wise share in the number of borrowers (%)



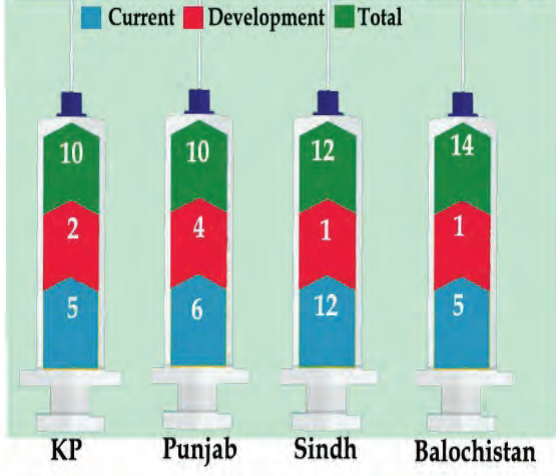
Source: State Bank of Pakistan

Even though women's access to financial services is currently low in Pakistan, the momentum is building gradually to increase their share. There have been efforts to improve women's financial inclusion and access to microfinance. Efforts are ongoing to provide women with digital literacy programs and access to financial services through mobile banking and other digital solutions. Additionally, there have been efforts to promote women's entrepreneurship and provide access to capital, financial services and capacity building for women-owned businesses. Access to digital financial services would be extremely helpful to empower women economically.

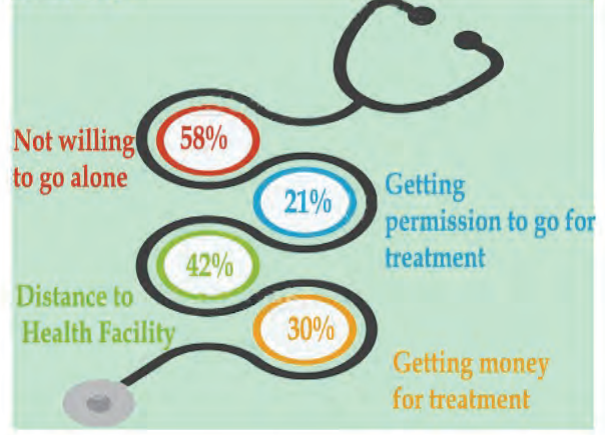
In sum, despite progress in various areas, significant efforts are needed at both the supply and demand side to improve the situation of women's economic empowerment and financial inclusion to ensure that they play an active and productive role in their own as well as the nation's development.

89. <https://www.sbp.org.pk/acd/access-finance-indicators-mix.pdf>

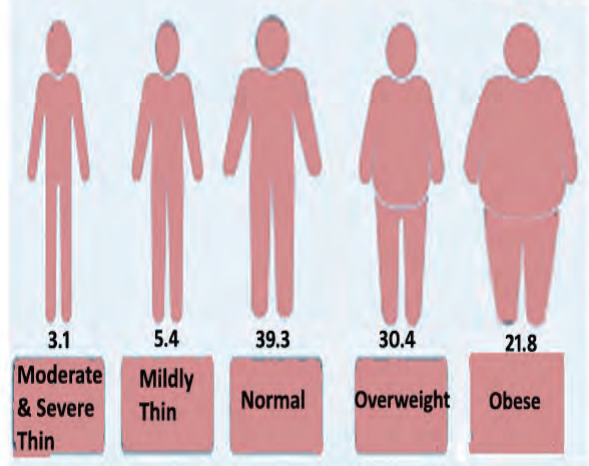
Provincial Health Budget Allocation (% of Total Budget)



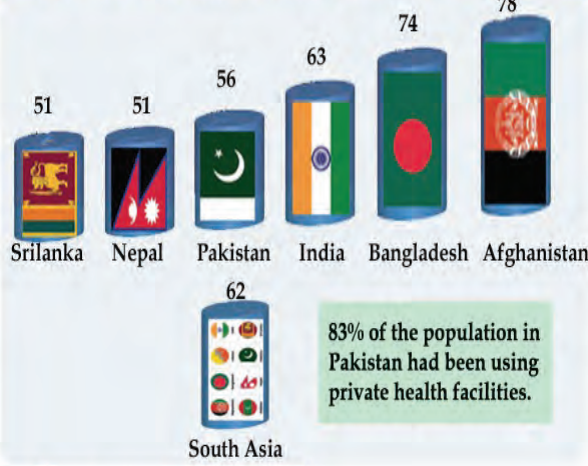
% of Ever-married Women Having Problems Accessing Healthcare



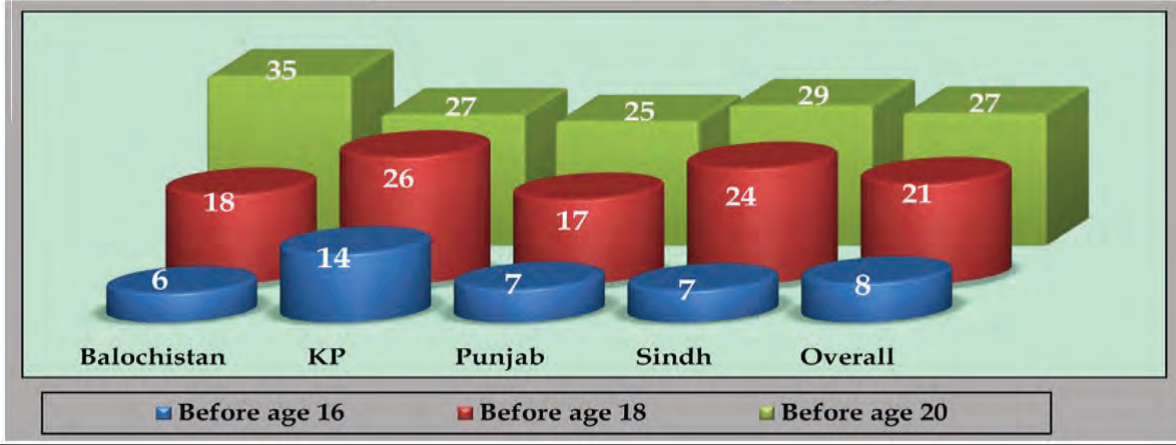
Nutritional status (in %) among ever-married women (aged 15-49 years)



Out-of-pocket (OOP) Payments in South Asia (in %)



Age at first Marriage among Young women in % (aged 15-29 years)



CHAPTER-03

HEALTH

“You have to care for all beings created by God... My mission is to help any person in need.”

Abdus Sattar Edhi, Founder of the world’s largest volunteer ambulance network in Pakistan

Health is not just the absence of disease but an indicator of well-being. Sustainable Development Goal 3 is to “ensure healthy lives and promote well-being for all at all ages.” Various indicators within SDG 3 are particularly related to women. For example, target 3.1 is to reduce the global maternal mortality rate; target 3.2 is to end preventable deaths of newborns and children; target 3.7 is to ensure universal access to sexual and reproductive healthcare services, and target 3.8 is to achieve universal health coverage.

In recent years, global efforts have expanded their vision to incorporate health challenges that affect women beyond their reproductive years and those common to both men and women but disproportionately affect them due to biological or other reasons. Specifically, these include the challenges of malnutrition and mental health. In Pakistan, a lack of attention toward women-specific health issues like access to quality antenatal and postnatal care, as well as breast cancer and fistula, poses serious threats to the well-being of women. The key factors are lack of awareness among women, dedicated public health facilities with easy access to women, women’s decision-making power to decide about their healthcare, etc.

Women in Pakistan are often subject to physical, financial, and psychological abuse that leads to a low standard of life, poor health, and in some cases serious injuries or even death. They face various forms of discrimination and exclusion that begin before birth in

Recognition of Health as a Key Factor for Sustainable Development in the Country

The Government of Pakistan recognizes the fundamental right to health and well-being for all, as articulated in key development policies, including Vision 2025 and the National Health Vision (NHV) 2016-2025.

Pakistan’s Vision 2025 recognizes that “Health is pivotal to economic and social development. It, along with education defines the human capital of a nation... For realizing high and inclusive economic growth, the people must be healthy.” It further promises to develop a shared understanding of the health value chain in partnership with provinces and with the general public to work on healthcare access and ensure a minimum level of service delivery throughout the country. Pakistan plans to enhance its spending in the health sector to 3% of the GDP.

The National Health Vision 2016-2025 aims “to improve the health of all Pakistanis, particularly women and children, through universal access to affordable quality essential health services, and delivered through resilient and responsive health system, ready to attain Sustainable Development Goals and fulfill its other global health responsibilities.”

the form of sex-selected abortions, at birth in the form of abandonment of female infants, and throughout their lives due to son preference and girls not being provided adequate food, nutrition, health care, etc. This section presents the status of women on selected indicators, which include, but are not limited to, health spending, access to health care, fertility and family planning, health-seeking behavior (antenatal and postnatal care), malnutrition, disability, etc.

As a result, many people suffering from health issues go to tertiary hospitals, which cannot manage the large intake of patients. In contrast, some (i.e., tehsil level hospitals) also lack quality health services [43]. There is an unequal distribution of health facilities between urban/ rural areas and across provinces. Data shows that hospital access is fair in Punjab and Sindh, but challenges remain in KP and Balochistan (Figure 43).⁹¹

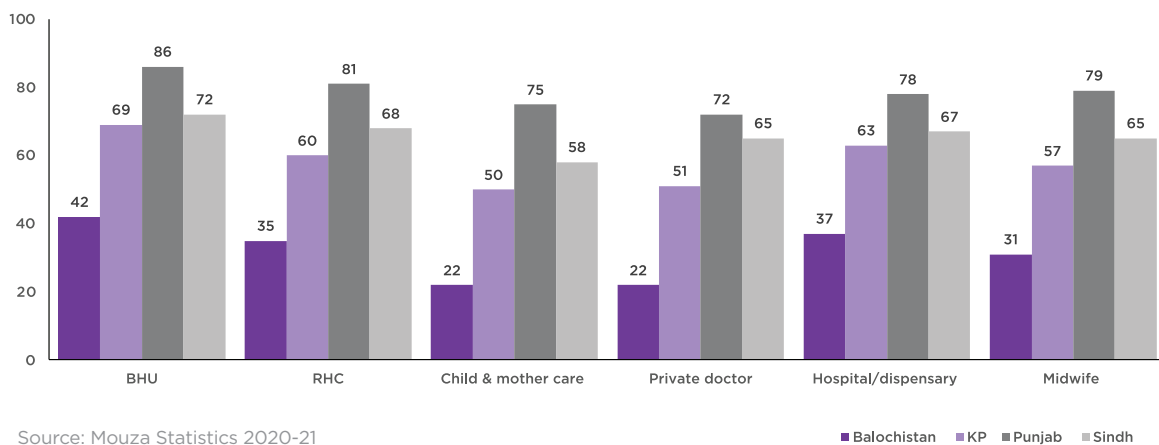
3.1. Healthcare Facilities & Infrastructure

The provision of quality health services depends on accessibility, availability, and conditions of the basic health infrastructure of a country. Data shows that while health facilities have increased over time in Pakistan, this increase is countered by the rapid population growth rate. Hence, the availability continues to fall significantly short of the needs.⁹⁰ Due to limited capacity and poor financial resources, Basic Health Units (the primary tier of health services), especially in remote areas, are not fully functional, and their outreach needs to be higher.

3.2. Access to Healthcare

Pakistan’s health system is plagued with multiple challenges, where accessibility to health infrastructure is one of the biggest challenges besides affordability. Women face a host of constraints while accessing healthcare facilities, ranging from the low priority of women’s health issues, including by the women themselves, lack of permission from the family to seek care, financial constraints, distance to the health facilities, the burden of domestic and care work, etc. (Table 16).

Figure 43: Rural population with a health facility at up to 10 km (%)



90. For details, see Annex Table 3.1, Annex Table 3.2 & Annex Table 3.3

91. For details, see Annex Table 3.4

Lady Health Worker Programme – Healthcare at the Doorsteps

The Lady Health Worker Programme, initiated in 1994 through Prime Minister Benazir Bhutto’s Programme for Family Planning and Primary Care, contributed significantly to taking trained healthcare to the doorsteps of the population. Its purpose is to ensure the provision of primary, preventative, promotive, and curative care services, mainly in marginalized remote rural and urban slum communities, particularly for women and children. Through almost 90,000 Lady Health Workers (LHWs), a population of approximately 115 million women, men, and children who would otherwise lack access to health services are provided with Primary Health Care (PHC). Looking at children born in the five years preceding the PDHS 1990-91, it was found that antenatal care was received during pregnancy for only 30% of births – as low as 17% in rural areas. In contrast, antenatal care from skilled health workers increased to 77% in 2020, a significant improvement.

The issues become more pronounced for women in remote and backward areas, such as Balochistan, KP’s Newly Merged districts (NMDs), Azad Jammu & Kashmir (AJ&K), and Gilgit-Baltistan (GB). Even in urban Balochistan, there needs to be more health facilities. As a result, 66% of the women consider the distance to a health facility a big issue they face in getting healthcare services.⁹²

Table 16: Problems accessing healthcare by ever-married women (aged 15-49) by province/ region (%)

Measures	Getting permission	Getting money	Distance to facility	Not willing to go alone	At least one problem
Overall	21	30	42	58	67
Balochistan	63	67	74	79	90
KP	27	47	50	66	77
NMDs	33	52	88	96	98
Punjab	20	28	42	58	66
Sindh	10	17	26	46	54
AJ&K	25	37	59	68	75
GB	34	53	72	78	74

Source: Estimated from Pakistan Demographic and Health Survey 2017-18

3.3 Spending on Health

Public Expenditure

A country’s health system’s primary function is to provide preventive and curative services and protect the population from the negative impacts of illness, accidents, and chronic diseases by providing accessible, equitable, and quality health facilities [44]. Despite healthcare being a fundamental human right, Pakistan is, unfortunately, unable to provide such facilities to all citizens, mainly due to a lack of resources and poor allocation of budgets (Figure 44).⁹³

92. For details, see Annex Table 3.5

93. For details, see Annex Table 3.1

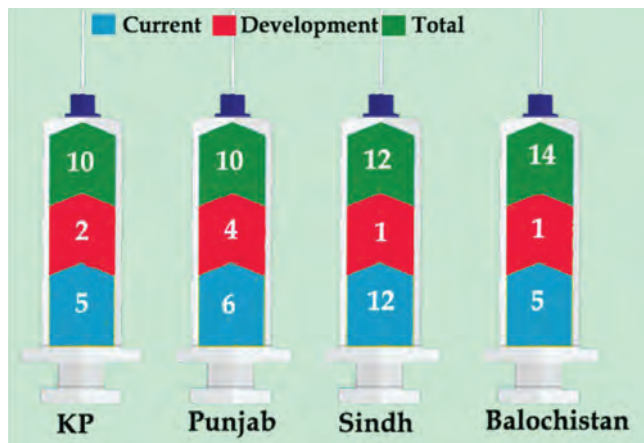
Figure 44: Health expenditures (as % of GDP)



Source: Finance Division, Islamabad

As a result of inaccessible and inadequate health facilities and lack of universal health coverage, a majority of the population finances their health-related expenditures from their own pockets [45]. Although public health expenditures have increased over time, they are still below the WHO-recommended level of 5% of GDP. According to the latest National Health Account report, the country spent PKR 1,206 billion on health in 2017-18. The annual per capita current health expenditures were PKR 5,283 (USD 48.1) in 2017-18, whereas the ratio of current health expenditures to GDP and government consumption was 3.2% and 12.2%, respectively.

Figure 45: Provincial Health Budget Allocations (as % of Total Budgets)



Source: Provincial Finance Departments

94. For details, see Annex Table 3.2

After the 18th Constitutional Amendment of 2010, health became a provincial subject. Though all the provinces have raised their annual budgets for health services, most of the allocations go towards current expenditures, leaving limited funds to improve and expand healthcare facilities (Figure 45).⁹⁴

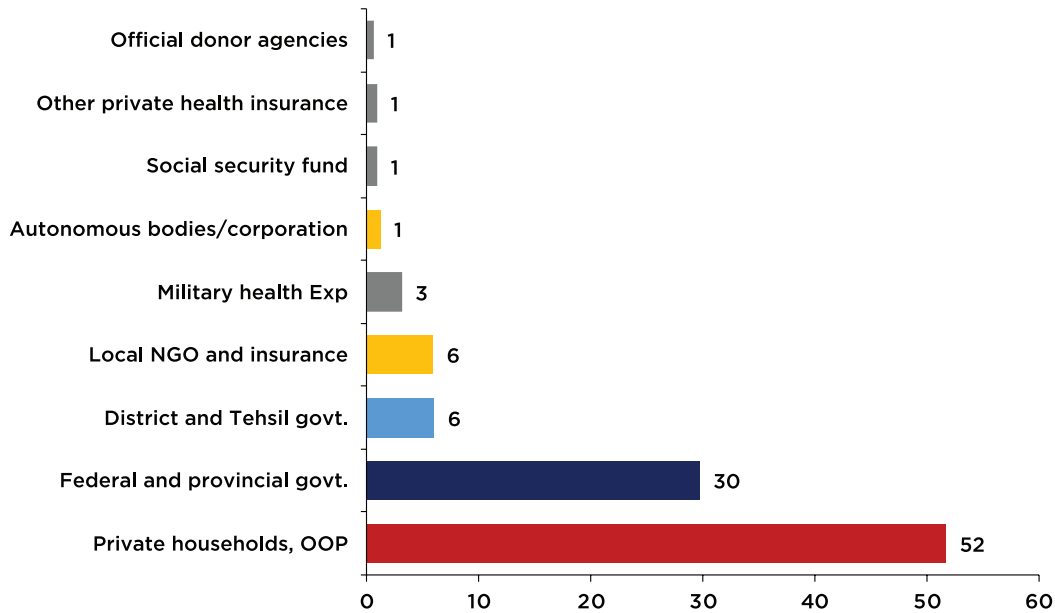
In spite of the recognition of the importance of health in various policy documents, realizing this vision for better health outcomes for the people of the country is missing. Various commitments made under NHV 2016-2025 have also yet to materialize. These include increasing health expenditures up to 3% of the GDP, fiscal discipline to the district level, granting financial autonomy to health institutions, etc.

Other spending

Although health expenditures (as a percentage of GDP) are low, still federal and provincial governments spend around PKR 1200 billion annually to run and develop the public health infrastructure. The share of government spending in total country’s health budget is 41% and the rests 59% of health expenditures are made through the private sector. With the private sector, 88% are out-of-pocket (OOP) expenditures by households. Rests private health expenditures include funding from donors, health insurance, NGOs, trusts, etc. [6].

Although OOP health expenses have shown a declining trend: 60% in 2013 to 52% in 2017. Despite this, health financing through private health insurance is quite negligible. Out-of-pocket spending is still the country's largest source of health financing as it contributes more than 50% towards it (Figure 46).

Figure 46: Sources of Health Financing in Pakistan (%)

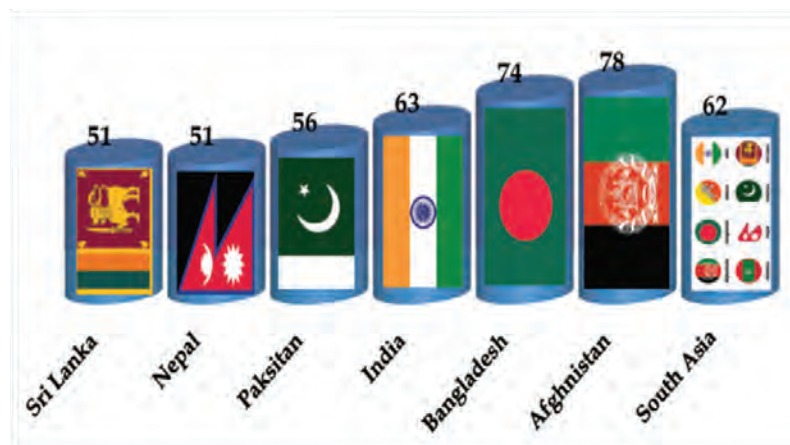


Source: GoP, National Health Accounts, 2017-18

Catastrophic Health Expenses (CHE)

Like many other South Asian countries, Pakistani citizens face high rates of health expenditures, which the heightened inflation has further worsened in recent years. Citizens requiring healthcare are severely affected by the rising costs of services and medicines. As detailed in the 2017-18 National Health Account report, 83% of the population used private health facilities due to poor access and quality challenges of government hospitals (Figure 47).

Figure 47: OOP Payments in South Asian countries



Source: World Bank database

Catastrophic Health Expenditures (CHE) are the high share of health payments as a proportion of total consumption/ income. High OOP payments cause households to reduce their spending on other basic needs, compel them to take loans and go into debt [46], compromise and forgo treatment [47], or result in pushing the households into chronic poverty [48, 49]. Controlling the CHE can significantly reduce poverty [50].

Various thresholds are used to define CHE and to measure both the intensity and mean positive gap. Mostly it has been defined as health expenditures 10% or above of a household's total consumption and 40% or above for non-food consumption.

Table 17 shows that the incidence and intensity decline as the threshold increases, whereas the mean positive gap increases. Taking the threshold of 10%, 13% of the households in Pakistan are facing CHE issues. However, while taking the means positive gap, these households spent 22.8% on health care (10% +12.8%) on average.

Key concepts of CHE

Incidence is the fraction of households whose health expenses exceed the adopted total/ non-food consumption threshold.

Intensity measures the average amount by which the fraction of OOP payments of total/ non-food consumption exceeds the threshold.

Mean positive gap is the fraction of intensity to headcount.

Table 17: Incidence and intensity of catastrophic health expenditures (%)

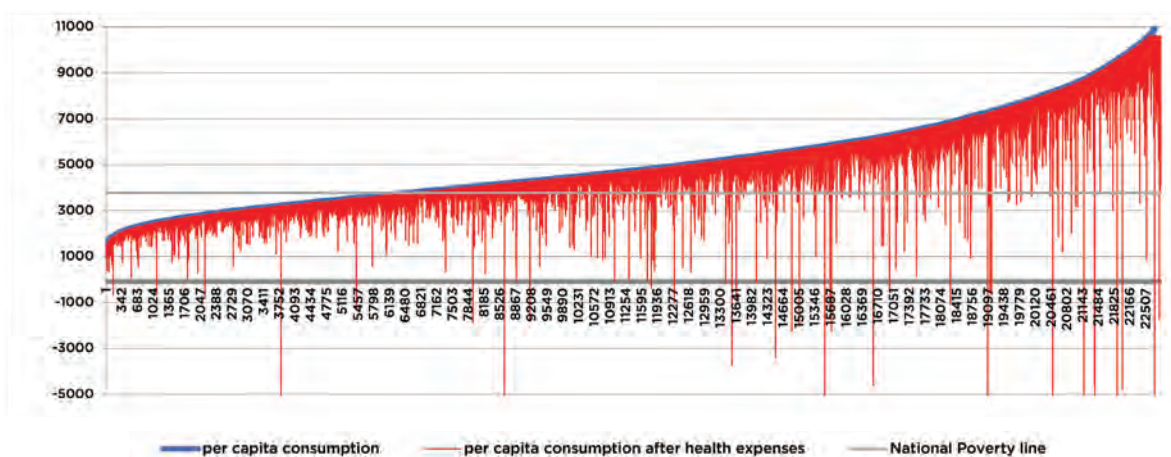
Threshold	Incidence	Intensity	Mean positive gap
OOP health expenses as a share of total consumption (in %)			
5%	28	3	9
10%	13	2	13
15%	7	1	16
OOP health expenses as a share of non-food consumption (in %)			
30%	6	2	29
35%	5	2	32
40%	4	1	35

Source: Estimated from the 2017 OOP survey and HIES

The official poverty line (PKR 3,776) was used to draw Pen's Parade Graph for the purpose of this report. The analysis is carried out before and after health payments, as excluding health payments from total consumption yields a picture of the actual standard of living when a family is faced with a health problem.

The pre- and post-health payments, total consumption, and poverty line are plotted against the cumulative distribution of households by per capita consumption (ranked in ascending order). The vertical red bars below the blue line for per capita income show that some households are pushed into a state of poverty due to health expenditures (Figure 48).

Figure 48: Impact of OOP health expenditures on household consumption



Source: Estimated from the 2017 OOP survey and HIES

Table 18 shows the impact of catastrophic health expenditures on headcount poverty. The analysis is carried out before (i.e., health payments are part of consumption) and excluding health payments. The findings reveal that counting the OOP health expenditures as part of total consumption yields headcount poverty of 21.5%, and after excluding the OOP health payments, headcount poverty goes up to 29.4%. It indicates that about 8% of the population would be well-served if resources were made available to them in a way that they did not have to spend OOP expenses on healthcare themselves. The adverse impacts are greater for the ‘in-patient’ category and in rural areas.

Table 18: Impact of OOP payments on poverty by rural/urban

Measures	Pre-payment headcount	Post-payment headcount	Poverty Impact (net-gross)
Overall	22	29	8
Rural	28	37	10
Urban	11	17	7

Source: Estimated from the 2017 OOP survey and HIES

3.4. Disability

Disability, as explained by WHO, is part of being human.⁹⁵ Almost every human being will temporarily or permanently experience some form of disability at some point in their life. Approximately 1.3 billion people globally (16% population) experience significant disability. This number is increasing partly due to the aging population and the prevalence of non-communicable diseases. Countless factors can intersect with disability to alter how someone experiences that disability, such as race, ethnicity, culture, gender identity, religion, age, geographical location, and many more.

Disability is a complex and dynamic phenomenon that presents considerable challenges for data collection. The definition of disability has changed over time and is currently conceptualized as the outcome of the interaction between a person with a functional limitation (difficulties doing basic functional activities) and an unaccommodating environment resulting in the inability to participate fully in society. Thus, to provide complete information on disability would require extensive and detailed data collection on almost all aspects of life, including body structure and function.

95. https://www.who.int/health-topics/disability#tab=tab_1

Considering these facts, the PSLM 2019-20 disability module comprises 6 questions based on the Washington Group Disability Module, including visual, hearing, walking, remembering, self-care, and communication. Overall, 3% of females and 3% of males are reported to face disability in Pakistan; this is higher in rural areas than in urban areas (Table 19).

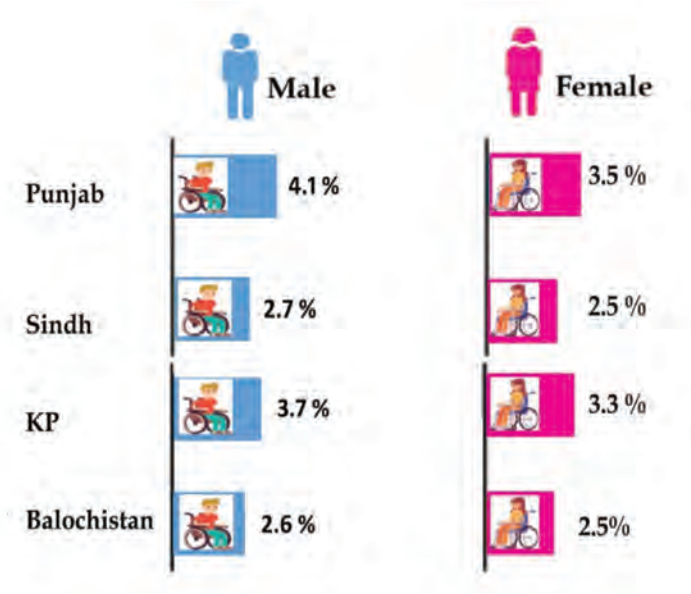
Table 19: Population living with a disability by rural/ urban, province & sex (%)

Province	Women			Men		
	Rural	Urban	Overall	Rural	Urban	Overall
Balochistan	2	3	3	2	3	3
KP	3	2	3	4	4	4
Punjab	4	3	4	4	4	4
Sindh	2	3	3	3	3	3
Overall	3	3	3	4	3	4

Source: Estimated from PSLM 2019-20

The prevalence of functional disability is highest in province Punjab, and generally higher among men as compared to women (Figure 49). It is worth mentioning that statistics on disability in Pakistan are largely under-reported due to various factors, including the fact that household members usually conceal disability during the survey and definitional issues that usually do not cover different kinds of disability, especially mental disability.

Figure 49: Functional disability by province & sex (%)



Source: Estimated from PSLM 2019-20

Lady Health Worker Programme – Healthcare at the Doorsteps

Despite being hidden from the world's gaze, Mumtaz had a prominent presence in her own family. She hails from Kot Mengal, Balochistan, a region that was severely affected by the floods of 2022. Until the age of 30, her existence was concealed from society for fear of shame or stigma due to her physical and mental disability, and in the legal sense, she did not exist.

The flood brought devastation for everyone, but to Mumtaz it gave life. The crisis revealed her existence, a human life that was living and breathing for 30 years, yet hidden from society. With its interventions to register women for computerized national identity cards (CNICs), particularly for women from marginalized communities, UN Women, under a project funded by Japan, spread awareness which reached Mumtaz's family. A social mobilizer took notice of Mumtaz and urged her family to get her CNIC registration, informing them about its benefits, including legal recognition, health care, voting, and inheritance.

Mumtaz's family worked closely with the social mobiliser and processed the issuance of the CNIC, promising to ensure Mumtaz's name to be registered in all official documents. Though Mumtaz was not able to express the joy of being identified in words, she indicated that it was like her rebirth.



3.5. Malnutrition

Malnutrition as defined by WHO refers to deficiencies or excesses in nutrient intake, imbalance of essential nutrients, or impaired nutrient utilization.⁹⁶ The double burden of malnutrition consists of both extremes of undernutrition and obesity and diet-related non-communicable diseases. Undernutrition manifests in four broad forms: wasting, stunting, underweight, and micronutrient deficiencies.

Every country in the world is affected by one or more forms of malnutrition. Combating malnutrition in all its forms is one of the greatest global health challenges. The developmental, economic, social, and medical impacts of the global burden of malnutrition are serious and lasting for individuals and their families, communities, and countries. Women, infants, children, and adolescents are at particular risk of malnutrition.

The alarming figure can substantiate this: 45% of deaths among children under 5 years of age are linked to undernutrition, mostly occurring in low- and middle-income countries. Poverty amplifies the risk of, and risks from, malnutrition. Poor people are more likely to be affected by different forms of malnutrition. Also, malnutrition increases healthcare costs, reduces productivity, and slows economic growth, which can perpetuate a vicious cycle of poverty and ill-health.⁹⁷ Pakistan is also grappling with the scourge of malnutrition, exacerbated by poverty, illiteracy, a lack of awareness about maternal and child health, poor access to healthcare, and other factors. The poor nutritional status of children may reflect the lack of adequate caloric intake available to the household, which may also affect the health status of adults [51]. This can cause wasting, stunting, or being underweight.

96. https://www.who.int/health-topics/malnutrition#tab=tab_1

97. <https://www.who.int/news-room/fact-sheets/detail/malnutrition>

Pakistan has been facing a high malnutrition rate among children, including wasting and stunting. Overall, 38% of children under age 5 are stunted, with 17% severely stunted; 7% are wasted, with 2% severely wasted; and 23% are underweight, with 8% severely underweight. Being overweight is an issue among 2% of Pakistani children. The prevalence of underweight is highest among children whose mothers are underweight (35%) compared with normal (28%) and overweight or obese (15%), showing that children’s health is largely inclined to the mother’s health.

Definitions

Wasting is defined as low weight-for-height and usually occurs when a person has not had food of adequate quality and quantity and/ or has had frequent or prolonged illnesses. Wasting in children is associated with a higher risk of death if not treated properly.

Stunting is measured through height-for-age. It results from chronic or recurrent undernutrition, usually associated with poverty, poor maternal health and nutrition, frequent illness, and inappropriate feeding and care in early life. Stunting prevents children from reaching their physical and cognitive potential.

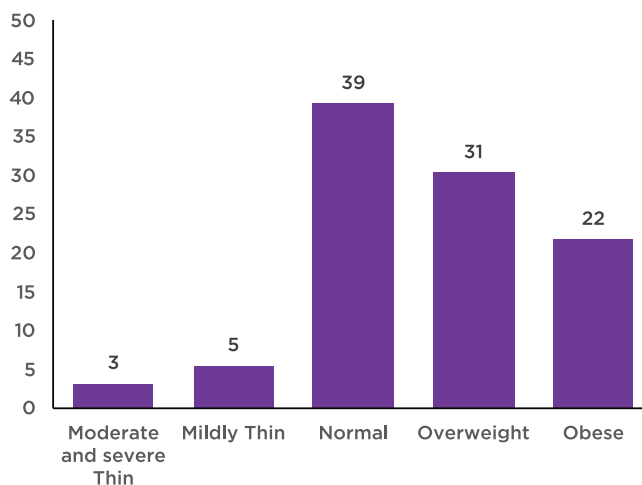
Underweight is defined as low weight-for-age. An underweight child may be stunted, wasted, or both.

The mother’s education and socio-economic status of the family heavily influence a child’s health. Children born to mothers with no education are more undernourished, compared to children whose mothers have a higher level of education, i.e., graduation and

above (stunting: 48% vs. 16%; wasting: 9% vs. 5%; and being underweight: 32% vs. 8%). Stunting is high among children from the lowest wealth quintile (57%), compared to the highest wealth quintile (22%).

The statistics on women’s nutrition are quite alarming, as more than half of the women researched in Pakistan are malnourished, with a body mass index (BMI) above or below the normal levels (Figure 50).

Figure 50: Nutritional status among ever-married women (aged 15-49) (%)

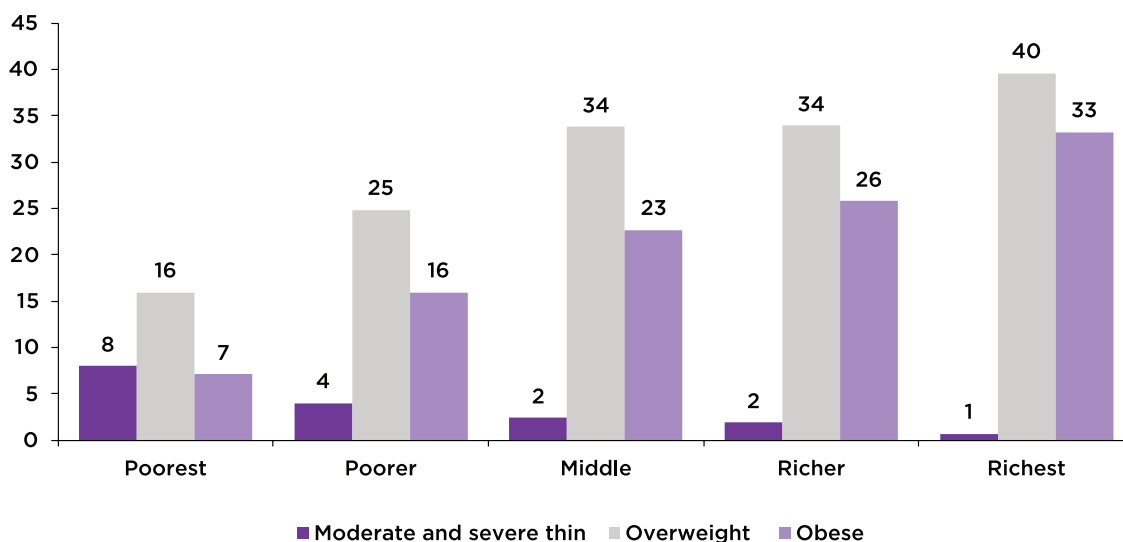


Source: Estimated from Pakistan Demographic & Health Survey 2017-18

Only 39% of women in Pakistan fall within the normal weight range, whereas 9% are underweight, 30% are overweight, and 22% are obese. The prevalence of overweight and obesity is high in Punjab and KP provinces.⁹⁸ It is mainly correlated with wealth quintiles, as women in the bottom quintile are 10 times more likely to be malnourished than the upper quintile (Figure 51).

98. For details see Annex Table 3.6

Figure 51: Nutritional status among ever-married women by quintile (%)



Source: Estimated from Pakistan Demographic and Health Survey 2017-18

3.6. Reproductive Health and Family Planning

Globally, a woman dies during pregnancy or childbirth every two minutes, counting as many as 287,000 deaths in 2020.⁹⁹ Almost 95% of all maternal deaths occurred in low and lower middle-income countries. SDG 3 includes an ambitious target: “**reducing the global MMR to less than 70 per 100 000 births, with no country having a maternal mortality rate of more than twice the global average**”. The global MMR in 2020 was 223 per 100,000 live births; achieving a global MMR below 70 by 2030 will require an annual reduction rate of 11.6%, a rate rarely achieved at the national level. However, scientific and medical knowledge is available to prevent most maternal deaths.¹⁰⁰

The Impact of Child Marriage

Child marriage is defined as the marriage or union of a child under the age of 18 years (UNICEF), which affects more girls than boys. It is a grave human rights violation, which directly and severely impacts girls’ education, physical and mental health and well-being, vulnerability to violence, lack of agency, as well as the health of their offspring. It also has negative impacts

on families, communities, and the nation as a whole. While this phenomenon occurs worldwide, it is more prevalent in South Asia, Africa, and Latin America, and Pakistan has the 6th highest number of child brides in the world at almost 19 million per year.

In Pakistan, child marriage remains a widespread practice nationwide, and legislation has not been successfully enacted or implemented to curb this harmful practice. The British Raj introduced the Child Marriage Restraint Act (CMRA) 1929 in United India, setting the minimum age of marriage at 14 years for females and 18 for males. The Act was amended in 1961, whereby the legal age for females was increased to 16 years. More than 60 years later, the situation is almost the same. Post-devolution in 2010, legislating on this came under the ambit of provincial governments.

Sindh is the only province that repealed CMRA and successfully passed comprehensive legislation (Sindh Child Marriage Restraint Act 2013) raising the age of marriage to 18 for both males and females, and increasing punishments for violators. Offences were made non-bailable, non-compoundable, and

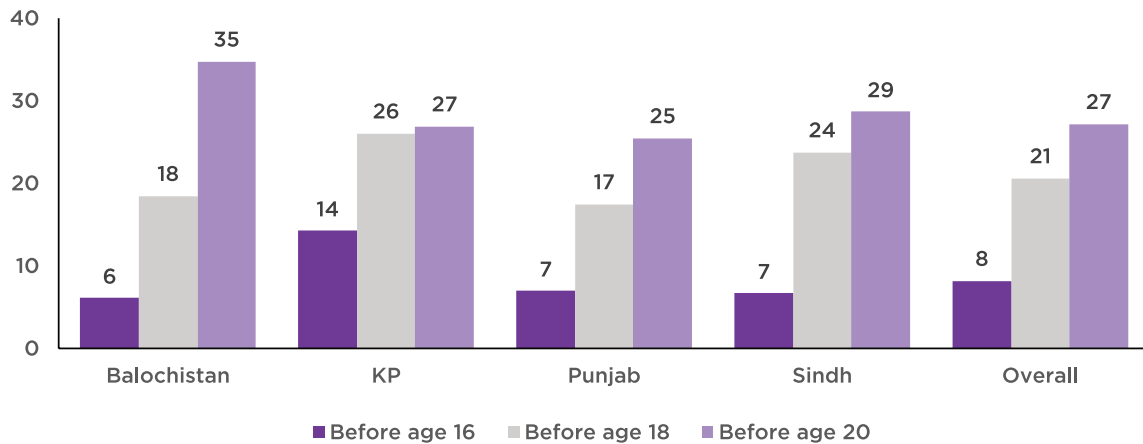
99. UNICEF <https://www.unicef.org/health/maternal-and-newborn-health>

100. National Academies of Sciences, Engineering, and Medicine. 2003. Improving Birth Outcomes: Meeting the Challenge in the Developing World. Washington, DC: The National Academies Press. <https://doi.org/10.17226/10841>

cognizable, allowing anyone to report an incident of child marriage to the authorities on which the police may arrest a person without a warrant and start an investigation.

Province Punjab made amendments to the CMRA in 2015 and passed the Punjab Marriage Restraint Amendment Act, which only enhanced terms of imprisonment and fines, not the age of marriage. Islamabad Capital Territory, Balochistan and KP are still operating under CMRA as amended in 1961, despite several attempts by lawmakers over the years. Even the implementation of the current laws could be stronger, as many girls get married under the age of 16 (Figure 52).

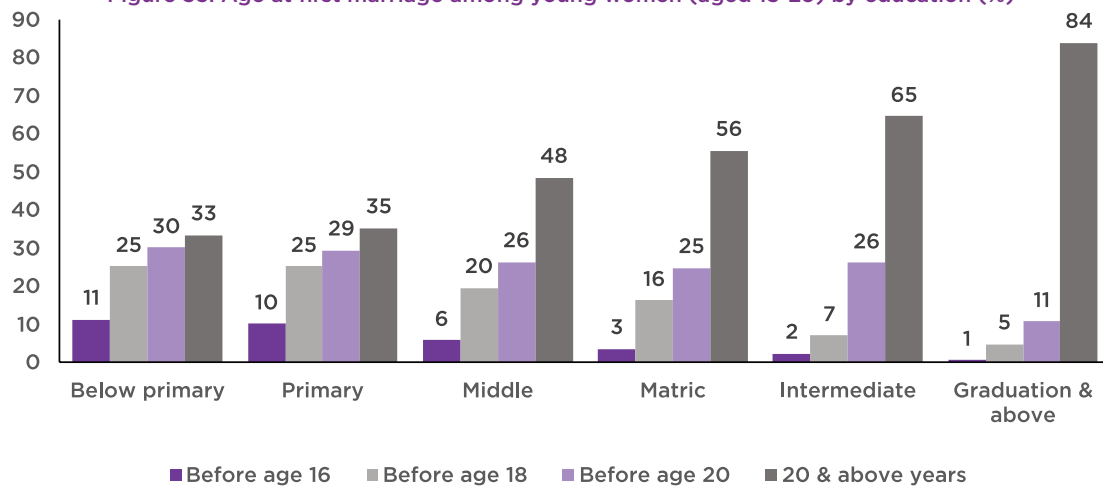
Figure 52: Age at first marriage among young women (aged 15-29) (%)



Source: Estimated from Pakistan Demographic and Health Survey 2020-21

Child marriage is much more common in rural than in urban areas,¹⁰¹ mainly due to rigid patriarchal norms and cultural practices. These norms do not merely dictate that girls are married early but also pressure young brides to have their first child soon after that. A preventative factor that can reduce child marriage is girls' education, which could be among the strongest influencers in delaying early marriages (Figure 53).

Figure 53: Age at first marriage among young women (aged 15-29) by education (%)

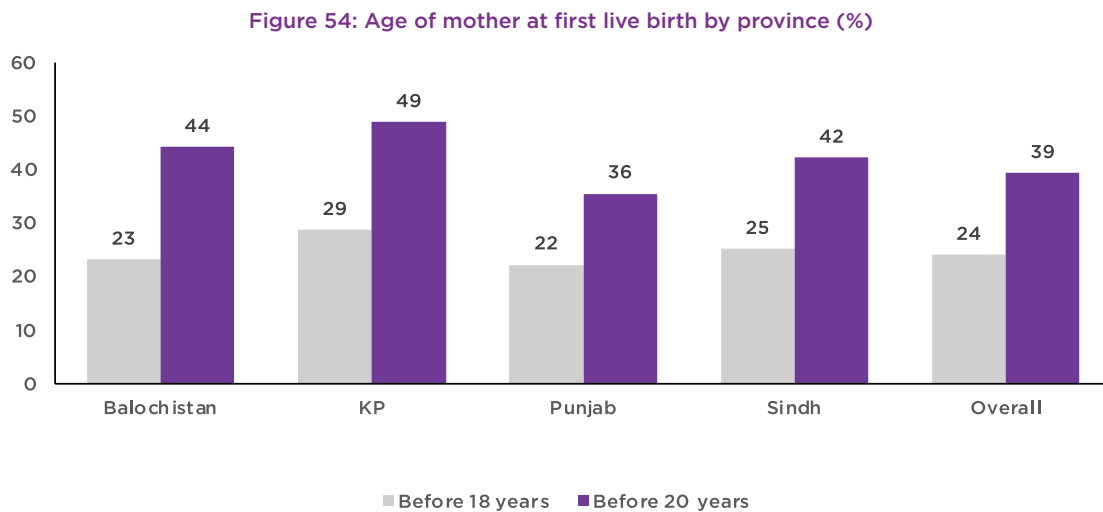


Source: Estimated from Pakistan Demographic and Health Survey 2020-21

101. For details see Annex Table 3.7

According to the World Health Organization, complications in pregnancy and childbirth are the leading cause of death in girls aged 15-19 globally, and girls who give birth before the age of 15 are 5 times more likely to die in childbirth than girls in their 20's. The infant mortality rate is 60% higher when the mother is under the age of 18 years. Teenage pregnancies and adolescent fertility cause high risks for both the mother and child, including malnutrition, mental health issues [13], pregnancy and childbirth-related issues, such as obstetric fistula, which can have devastating long-term consequences on the health of the women – 65% of all obstetric fistula cases occur in girls under 18.

Statistics for Pakistan show that 39% percent of young women gave live birth when they were under the age of 20 years and 24% of them gave live birth even before 18 years of age (Figure 54).



Source: Estimated from Pakistan Demographic and Health Survey 2020-21

Cost of Child Marriage

A recent study by UN Women and NCSW estimated the economic costs of child marriage in Pakistan, including loss of earnings due to low educational attainment among child brides, low labor force participation, poor health, and continued poverty [52]. The study found that the Pakistani economy lost \$0.8 billion or 0.42% of its total GDP in 2019-20 because of the incidence of child marriage. In addition to the issue of economic growth, larger family size also impacts population growth, family poverty, and food insecurity. The study found that there are 3.6 million additional births in Pakistan due to child marriage, contributing

significantly to population growth and putting financial pressure on families, communities, and society.

Fertility & Population Growth

Population growth is one of the biggest challenges faced by Pakistan and exacerbates all other problems, such as lack of resources, food insecurity, poor health, overburdened healthcare and other services, low literacy rate, etc. According to figures collected by the World Bank, the fertility rate in Pakistan has declined over the decades, from 6.8 in 1960 to 3.5 in 2021.¹⁰² However, the demographic transition is considerably delayed, and the fertility rate is 31% higher than the

102. <https://data.worldbank.org/indicator/SP.DYN.TFRT.IN?locations=PK>

desired rate.¹⁰³ The demographic transition process in Pakistan has been slower than in other countries of the region. Bangladesh had witnessed a higher fertility rate than Pakistan before 1980, but it is around 2 at present.¹⁰⁴

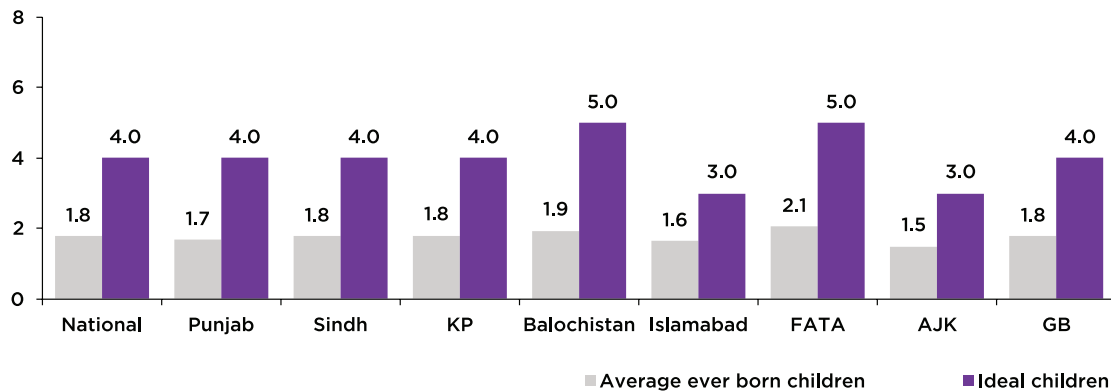
Until the late 1980s, women's fertility in Pakistan remained very high, between 6.0 and 7.0 children per woman, which is characteristic of countries yet to experience the demographic transition. A decline in fertility gained momentum in the 1990s, but since then, the movement towards moderate fertility has proceeded very slowly, from 4.1 in 2006-07 to 3.6 in 2017-18. Death rates have also been falling steadily since the 1950s, leading to a substantial increase in

women in Pakistan currently have 2 children on average (ever-born); however, their (median) desire for children stands at 4 children. This is lower in AJ&K and Islamabad and higher in Balochistan and the NMDs (Figure 55). These statistics reveal that, if the desire is acted upon, the country may not be able to reduce fertility rates on a sustainable basis in the near future.

Family Planning

Besides early marriage, another main reason for the high fertility rate is the low uptake of conventional and non-conventional family planning methods. The conventional method includes family planning

Figure 55: Average vs. desired number of children among young women (aged 15-29) by province/ region



Source: Estimated from Pakistan Demographic and Health Survey 2017-18

life expectancy at birth, from around 37 years in 1950-55 to more than 66 years for 2015-20. Thus, Pakistan is slowly entering the latest demographic transition stage, when fertility and mortality rates rebalance at low levels.¹⁰⁵

Looking at the situation and aspirations of young women provides some valuable insights. Young

instruments, whereas the non-conventional include various interventions and incentives through education, the labor market, social protection, and breaking cultural taboos. Despite universal knowledge of family planning among women, only 34% of women aged 15-49 years reported using any family planning methods; 9% used traditional and 25% used modern methods (Figure 56).¹⁰⁶

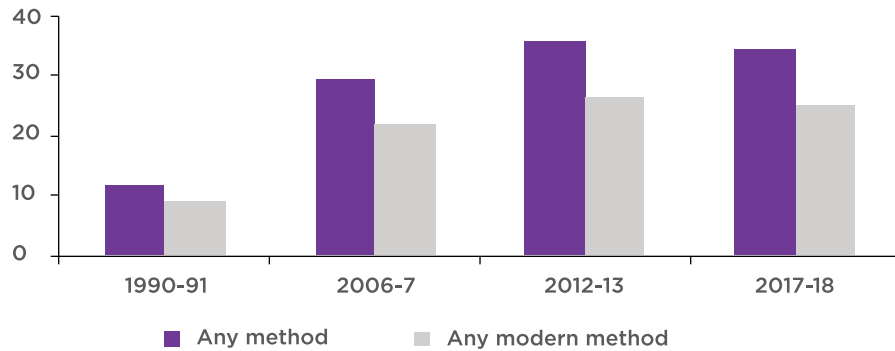
103. <https://pakistan.unfpa.org/en/topics/family-planning-9>

104. <https://data.worldbank.org/indicator/SP.DYN.TFRT.IN?locations=BD>

105. https://www.cairn-int.info/article-E_POPSOC_576_0001--pakistan-a-population-giant-falling.htm

106. For details see Annex Table 3.8

Figure 56: Ever-married women using any contraception method over time (%)



Lack of agency and decision-making by women, societal pressures, desire for more children, son preferences, and fear of side effects of family planning could be among the discouraging factors for not using family planning. Further, no change was witnessed in these figures during the period 2012-2017. The 2017-18 PDHS also gathered information on intent among non-users to use contraception in the future. A third (33%) of currently married women aged 15-49 who are not currently using contraception intend to use family planning at some future time.

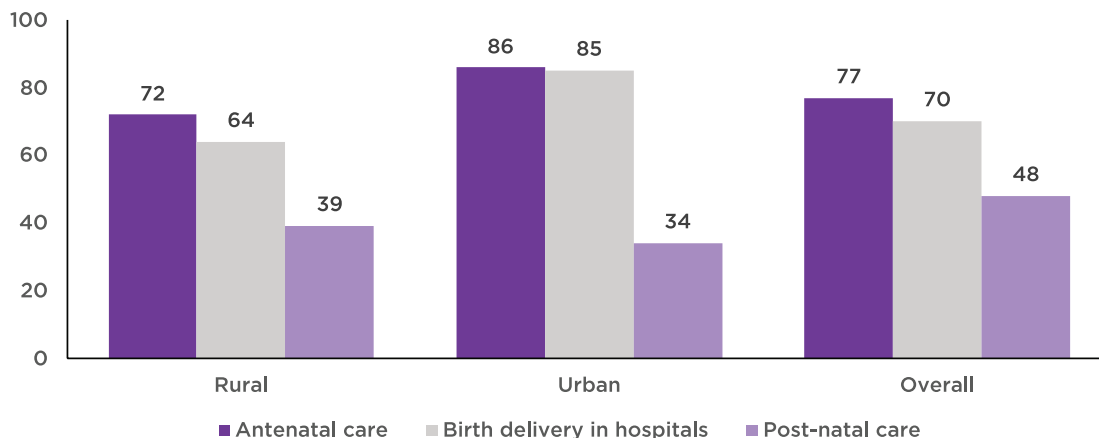
Antenatal and Postnatal Care

Antenatal care from skilled health workers significantly improved in Pakistan from 56% in 2007-08 to 68% in 2011-12 and 77% in 2019-20. Similarly, there has been a significant improvement over time in the percentage of deliveries handled by skilled birth attendants (40% in 2007-08, 51% in 2011-12, and 71% in 2018-19). Figure

57 shows a high prevalence of antenatal care among women (86%), the highest being in Punjab. Balochistan performs poorest among all the indicators related to safe delivery, i.e., prenatal consultation, birth delivered in hospitals, and postnatal consultation. Due to limited health facilities in public hospitals, more deliveries are managed in private rather than government hospitals, especially in Balochistan and Sindh.¹⁰⁷

Pakistan's women face many discriminatory practices that affect their health and well-being, which begin even before birth. In addition, they face significantly greater constraints while accessing healthcare. A nation cannot move towards sustainable development if around half of its population suffers in multifarious ways due to such a situation, especially the segment responsible for reproduction and family care. While significant measures have been initiated, such as BISP and SSP, a lot more needs to be done to ensure that every citizen of the country, male and female, gets the right to a healthy life.

Figure 57: Indicators related to safe delivery for ever-married women by rural/ urban (%)



107. For details see Annex Table 3.9

Source: Estimated from PSLM 2019-20

A Snapshot of the Sehat Sahulat Programme (SSP)

Public health facilities in low-income countries like Pakistan need more resources, trained physicians [53], and quality services [54]. Various demographic, socio-cultural, and economic factors are critical constraints on the demand side [55]. In such a scenario, the marginalized households in Pakistan are at a higher disadvantage as they face a double burden—on the one hand, they face higher chances of sickness, and on the other, they lack the resources to obtain the desired health services [56].

The Sehat Sahulat Programme (SSP) is a milestone towards social welfare reforms, ensuring that the identified underprivileged citizens across the country get access to medical care swiftly and dignifiedly without any financial obligations. The SSP program's objective is to improve access of the poor population to quality medical services through a micro health insurance scheme.

Launched in 2015, the SSP aims to provide indoor free-of-cost health services without any contribution from the citizens. The emergence of SSP has eased the lives of people experiencing poverty by providing reasonable and affordable insurance coverage for indoor treatment. The program allows private hospitals to be part of the panel to ensure good quality services. The program is a federal-provincial joint venture where the provinces financially contribute, and the federal government mainly provides technical and policy-level assistance.

Initially, the SSP was limited to low-income families by using the Benazir Income Support Programme (BISP) data to identify and issue health cards to eligible families.¹⁰⁸ In 2021, the government decided to expand the benefits of indoor health services to all citizens, making it a universal health insurance (UHI) initiative. Now, no separate health card is required, instead, the national identity card (NIC) serves as the eligibility document. NADRA, which issues NICs, maintains the official citizenship data and has information at the family level. It is worth mentioning that the indoor benefits are provided at the family level (maximum PKR 60,000 for secondary care and PKR 400,000 for priority treatment per annum), where a family is defined as parents with unmarried children.

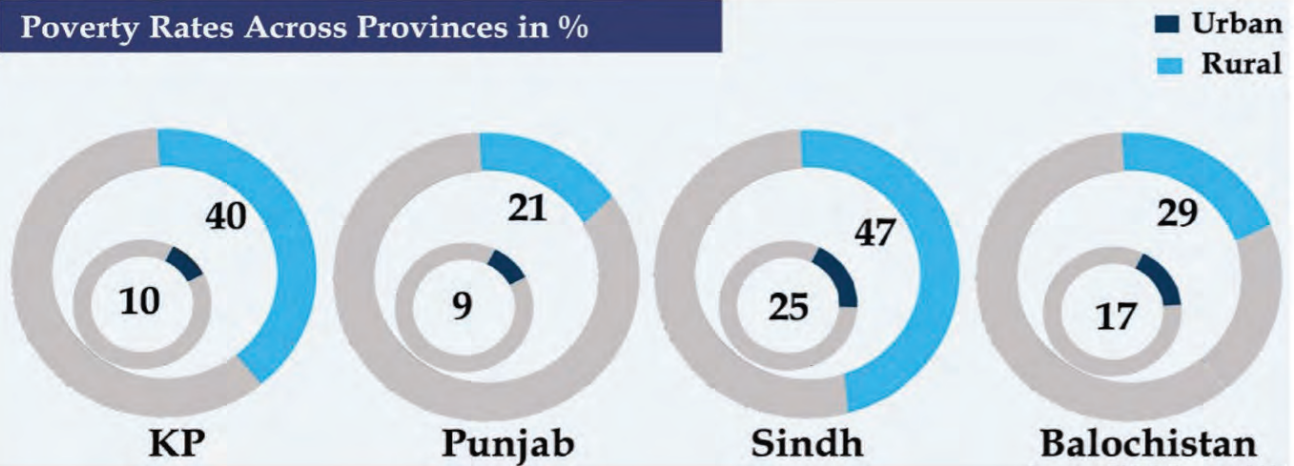
The program has placed a Health Management Information System (HMIS) in inpanel hospitals to facilitate the beneficiaries for enrollment, indoor treatment, updating of records, and general information provision, i.e., eligibility, details of registered members in the database, balance inquiry, etc. So far, the program has enrolled 37.3 million families, covering 75% of the country's population. More than 5 million individuals have used indoor health services.

The critical challenge of the SSP is the low utilization rate of the provided health insurance. Global evidence suggests that it should be around 4-7%, whereas the utilization rate of SSP is below 3%. Potential reasons for the lower utilization rate are related to various constraints at the policy and implementation level that prevent an individual/ family from availing this health insurance service.

108. BISP holds a national database gathered in 2010-11 through a census survey of all households. The proxy mean test (PMT) was used to calculate the score of each household. All the households/families having scores up to 32.5 were declared eligible for SSP.

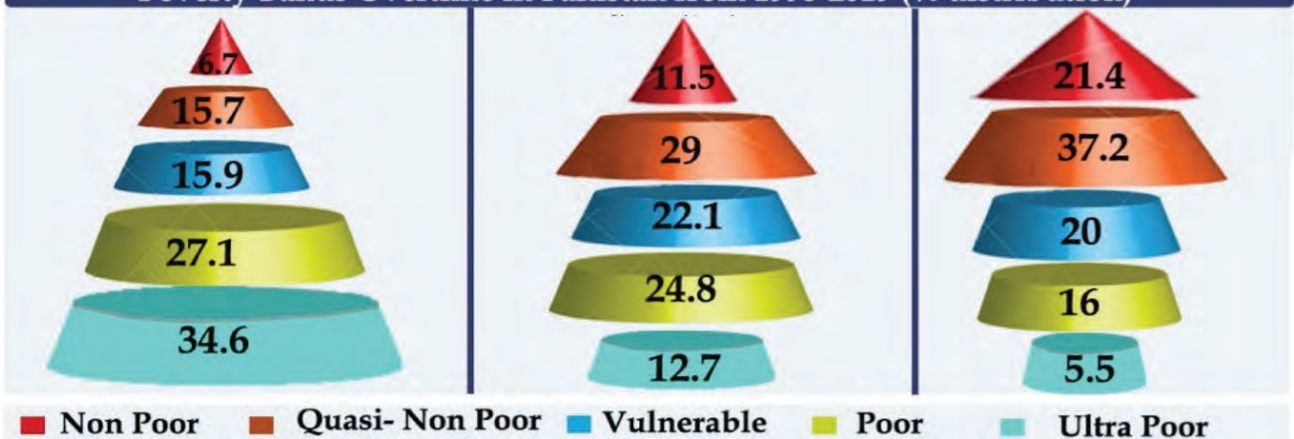


Poverty Rates Across Provinces in %



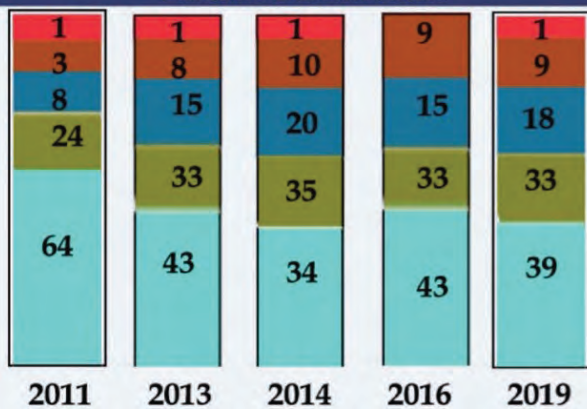
Source: PIDE Report 2021

Poverty Bands Overtime in Pakistan from 1998-2019 (% distribution)



Source: PIDE Report 2021

% Distribution of BISP Beneficiaries in Various Bandwidths



Women's Mobility over Time (in %)

Women Mobility (visit to the market, health centers, friend's homes, and religious places)

37.9 %
in 2011

53.3%
in 2019

POVERTY AND SOCIAL PROTECTION

“There are millions of our people who hardly get one meal a day. Is this civilization? Do you visualize that millions have been exploited and cannot get one meal a day? If this is the idea of Pakistan, I would not have it.”

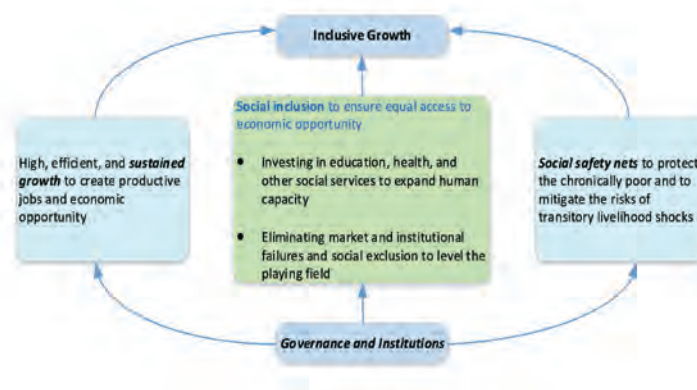
Muhammad Ali Jinnah, Founder of Pakistan

Ending poverty in all forms and dimensions by 2030 is the first goal of the United Nations Sustainable Development Agenda. Resultantly, the identification of the vulnerable segments and evaluation of the extent of poverty has received considerable attention in the design of cost-effective poverty reduction programs and safety nets, keeping in view the global policy emphasis to not only reduce the proportion of those living under \$2 a day but also to address various forms of poverty through a set of social protection initiatives, livelihood opportunities, reducing vulnerability to various climate risks, and improving resilience [57].

Economic growth alone is not enough for poverty

alleviation [58]. Social protection and social safety net programs have gained significance over time as useful tools for poverty alleviation and have been placed in the SDGs for poverty alleviation as well as the third pillar of inclusive growth [59]. Various SDGs highlight the importance of social protection and recommend the design and **implementation of nationally appropriate social protection systems with substantial coverage for the poor and vulnerable (goal 1.3)**, achieve universal health coverage (Goal 3.8) and **youth employment, and implement the ILO Global Jobs Pact (Goal 8b)**. In many cases, such programs are the only hope for poor households to avoid chronic poverty, malnutrition, and fluctuations in consumption [60].

Figure 58: Policy Pillars of Inclusive Growth



Source: Asian Development Bank (2013) [59]

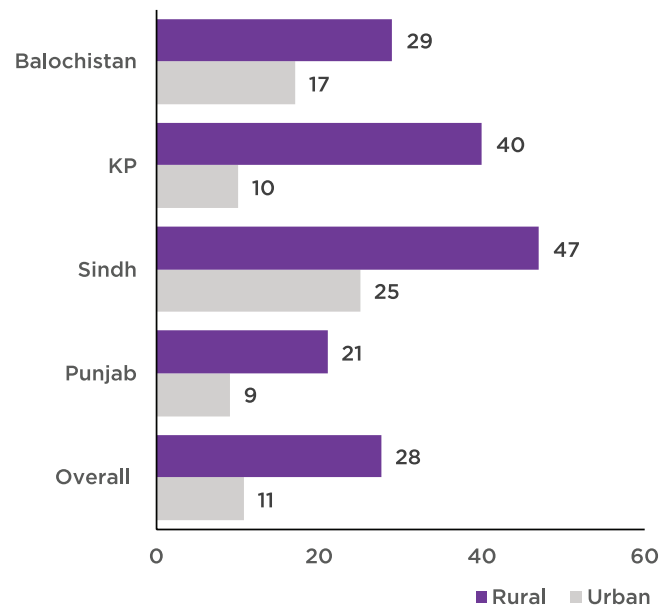
Ideally one expects that social protection initiatives endorse resilience, equity, and opportunity for marginalized segments. Still, the progress of such initiatives in Pakistan is a question mark. Despite significant budgetary allocations by both federal and provincial governments, they just contribute a minimal share in household food and non-food expenses, and fail to create substantial long-term economic opportunities for people. This chapter uses the data to present a situational analysis of poverty and social protection in Pakistan from a gender lens.

4.1. State of Poverty in Pakistan

With a population of more than 220 million, Pakistan is facing a high incidence of poverty, a largely rural phenomenon as 80% of the poor reside in rural areas. Over the last two decades, the country successfully reduced poverty - from 61.6% in 1998-99 to 21.5% in 2018. Yet high poverty levels persist in the rural areas of all the provinces, with the highest in rural Sindh (Figure 59).

The Planning Commission of Pakistan adopted the Multi-Dimensional Poverty Index (MPI) in 2016 as it enables comprehensive and dynamic poverty estimates. The Index is calculated based on various deprivations against three domains: education, health, and living standards. The trends of the MPI show that deprivation has substantially declined in both rural and urban areas, with a greater reduction in urban areas in all the provinces. Still, more than half of the rural population in Pakistan is deprived. Regional heterogeneities and inequalities are also common, as rural Sindh and Balochistan are the hubs of deprivation (Table 20).

Figure 59: Poverty rate by province & rural/ urban (%) Growth



Source: PIDE Report 2021 [61]

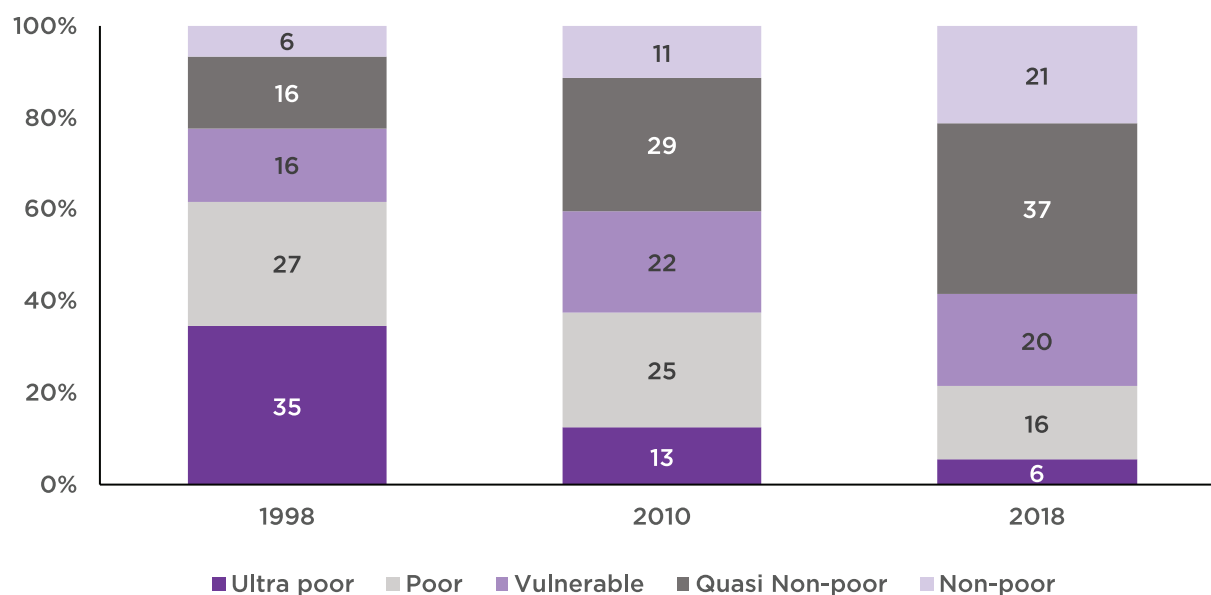
Poverty in Pakistan is largely linked to livelihood opportunities available to the citizens. For example, the highest poverty in rural areas can be seen in South Punjab and rural Sindh, where people primarily depend on the agriculture sector, and these regions lack vibrant urbanization, industrial base, overseas remittances, etc. On the other hand, barani (non-irrigated) Punjab has the lowest rates of poverty, primarily due to the diversified resources available to the households [62]. The highest level of poverty was observed in Balochistan due to poor human capital and physical infrastructure, water scarcity, and low rainfall, resulting in drought, making livestock one of the main means of survival (Figure 60).

Table 20: Multi-dimensional Poverty Index (MPI) over time by province & rural/ urban (%)

Province	Region	2004-05	2006-07	2008-09	2010-11	2012-13	2014-15
Overall	Rural	70	70	65	62	56	55
	Urban	24	19	17	14	10	9
	Overall	55	53	49	47	41	39
Balochistan	Rural	92	92	91	89	86	85
	Urban	49	43	40	37	29	37
	Overall	83	80	79	77	72	71
KP	Rural	73	73	68	65	57	58
	Urban	31	33	23	19	10	10
	Overall	66	66	61	57	49	49
Punjab	Rural	63	61	57	53	47	44
	Urban	20	16	13	11	8	6
	Overall	50	46	43	40	35	32
Sindh	Rural	88	87	81	80	76	76
	Urban	27	20	20	15	11	11
	Overall	57	54	51	50	45	43

Source: Pakistan Economic Survey 2015-16

Figure 60: Poverty bands overtime (%)



Source: PIDE Report 2021 [61]

At the household level, various forms of capital, soft (education, skills, health, etc.) and physical (various physical assets, i.e., land, livestock, property, etc.) are strong drivers for poverty alleviation. For example, the 2018-19 HIES reveals that:

- Poverty rates are 31% among households having household heads with no education compared to only 2% among households, where the head of household has an education of graduation or above.
- Poverty rates are almost double in larger households (38.4%) compared to small families (17.6%).
- Poverty rates are almost half among the households receiving remittances, as compared to the others.
- Both employment and the quality of employment are among the vital factors in poverty reduction.

4.2. Poverty and Economic Shocks

Low and middle-income countries, including Pakistan, face persistent economic shocks caused by the interconnected challenges of poverty, inequality, economic crises, and humanitarian disasters. These shocks adversely impact the population's well-being and leave a disproportionately greater adverse impact on people experiencing poverty as they lack resources to deal with them. As a coping strategy, poor households usually adopt unfavorable responses mostly by compromising on food and other basic needs like education and health [63].

Pakistan has faced four waves of shocks in just last five years. First, there has been sluggish economic growth since 2017, intrinsically linked with employment and job opportunities. Resultantly, unemployment and underemployment considerably rise, particularly among women who face greater challenges in securing decent work opportunities. Second, the COVID-19 pandemic seriously affected the economic performance of millions and hampered poverty reduction. The estimates of IMF show that while the poverty rate declined by 40% over the last two decades to 24.3% in 2015, up to 40% of Pakistanis were living below the poverty line in COVID-19's viral wake.

Third, the seasonal monsoon rains of 2022 caused by global climate change, triggered an unprecedented deluge across Pakistan, affecting 33 million people and killing more than 1,700. The assessment shows that these floods have inflicted damages and economic losses of more than \$30 billion [64]. One-third of the flood affectees became homeless, and an additional 9 million people were at risk of being pushed into poverty. The World Bank found that the national poverty rate in Pakistan could increase by 2.5 to 4.0 percentage points as a direct consequence of the floods, with disastrous impacts on human development in the disaster-affected areas [65].

Fourth, the country has been facing a high inflation rate in the recent past, particularly food inflation. This has been driven by difficult external conditions, including rising global prices, and domestic factors including an overheating economy and the phasing out of energy price relief measures. Going forward, inflationary pressures are likely to continue in the context of the floods, internal and external economic imbalances and are expected to disrupt the supply of critical household and agricultural goods, disproportionately impacting the most vulnerable, and placing a heavy burden on poor and low-income households, pushing between 5.8 and 9 million people into poverty [66].

4.3. Social Protection Programs

Social protection is a set of policies and programs aiming to address poverty and vulnerability by providing financial relief to people experiencing poverty. Such programs could include social safety nets (non-contributory), social insurance (contributory), and labor market programs. Though the specific objectives may differ, all such interventions promote resilience, equity, and opportunity among the poor [67]. Empirical findings imply that efficiently administered and full-bodied targeted programs promote well-being and contribute to human capital development and employment opportunities.

Article 38 of the Constitution of Pakistan provides for social security as a civil right of every citizen. Pakistan has a long history of social protection programs where

need-based interventions were initiated in the 1980s (i.e., Zakat) and 1990s (Pakistan Bait-ul-Mal - PBM), followed by microfinance programs in the early 2000s. Despite these initiatives, the country lacked a national social protection framework up to 2007. For the first time, the Poverty Reduction Strategy Paper (PRSP) 2001 identified the need for pro-poor spending for poverty reduction. It led to increase pro-poor expenditure in various sectors, and currently, average pro-poor spending stands at around 9% of GDP. It was in 2007 that the newly formed National Social Protection Strategy emphasized the need for social protection to combat poverty and inequality.

The establishment of the Benazir Income Support Programme (BISP) – named after the former Prime Minister of Pakistan Benazir Bhutto – laid the foundation for a large-scale intervention in 2008, as the earlier formal social safety nets in Pakistan lacked sufficient resources, proper coverage, and scientific targeting. After the establishment of BISP, and especially post-devolution, the provincial governments initiated and expanded their social protection initiatives and schemes, e.g., Punjab Social Protection Authority, Insaaf Card in KP, targeted food subsidies in Sindh, and similar other provincial social welfare initiatives. Overall, social safety net expenditures significantly increased in Pakistan from only 0.1% before 2008 to 6.7% of the GDP in 2021.

Poverty Alleviation and Social Safety Division

In 2019, the Poverty Alleviation and Social Safety (PASS) Division, branded as the '*Ehsaas*' program was established as an umbrella for social protection initiatives of the government and to streamline the social protection programs at the federal and provincial levels. It is a governing ministry for four organizations, having the mandate for providing relief to the poor and vulnerable segments, namely: BISP, Pakistan Bait-ul-Mal (PBM), Pakistan Poverty Alleviation Fund (PPAF), and Trust for Voluntary Organizations (TVO).

The PASS Division has stipulated a set of seven time-bound goals and targets. These will be revised based on the availability of new funding and partnerships.

1. Safety net for at least 10 million families
2. Livelihood opportunities for 3.8 million individuals
3. Financial access to healthcare for 10 million families
4. Scholarships and education incentives for 5 million students (50% girls)
5. Financial and digital inclusion for 7 million individuals (90% women)
6. Enabling environment for poverty reduction
7. Equality promoting multi-sectoral partnerships and innovations

Most of these social safety net interventions include women, though the only program specifically focusing on women is the BISP.

- BISP's all-inclusive focus is on women through unconditional and conditional cash transfers.
- Sindh's food subsidy program uses BISP data; therefore, its entire target is women.
- Punjab Social Protection Authority (PSPA) targets women and girls for education, asset transfer, etc.
- The Prime Minister's health insurance benefits are primarily for the family and include maternal health coverage.
- Various skill development programs (i.e., Punjab Skills Development Fund - PSDF, Zakat, and PBM), managed through various organizations also target women.
- Microfinance interventions have a significant share of women borrowers (more than 80%).
- Various provincial social welfare programs provide financial and other assistance to the destitute, disabled, or elderly population.

Despite being named after a political figure, each successive government (entailing three different political parties) has owned the BISP as it is a highly successful initiative that has witnessed an increase in its budget from PKR 17 billion in 2008 to more than PKR 400 billion in the ongoing fiscal year, impacting the lives of millions, especially women and girls.

BISP is a unique case in social protection as it is one of the most extensive unconditional cash transfer

programs targeting women explicitly. Table 21 shows the changes in women’s empowerment, as measured through 5 indicators within two dimensions, i.e., women’s mobility (visits to the market, health centers, friend’s homes, and religious places) and political voice (voting behavior). While looking at the baseline data (2011), one can see that both the benefiting and non-benefiting groups were almost homogenous before the intervention. However, after the intervention, the women in benefiting households significantly improved their welfare, especially on visits to the market, visits to friends’ homes, and voting. Over time, the benefiting women had shown more improvement, i.e., greater mobility and political voice in later years (2016 and 2019). For some indicators, the situation of non-benefiting women witnessed a decline.

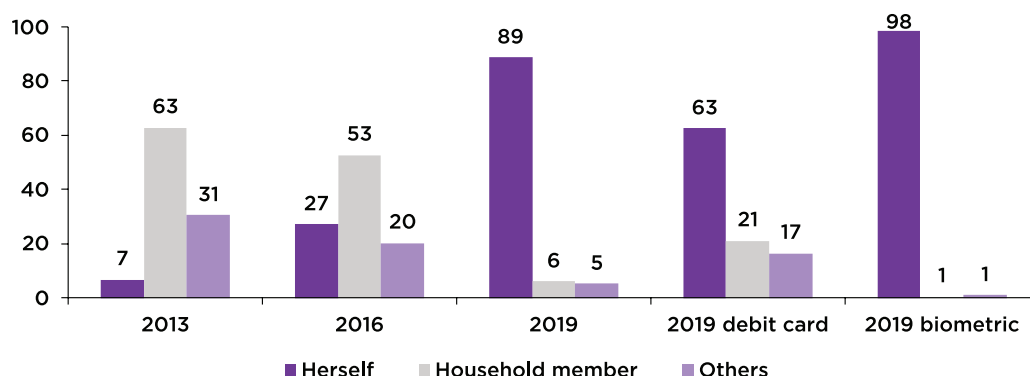
Table 21: Women’s mobility over time (%)

Year	Visits to local market	Visits to health centers	Visits to friend’s homes	Visits to religious centers	Any of the four	Always or sometimes voted
2011 (baseline)						
- Target	27	30	39	26	38	60
- Control	30	35	43	28	42	59
2013						
- Target	32	36	50	27	48	78
- Control	32	38	50	28	47	71
2016						
- Target	36	36	58	26	52	87
- Control	32	31	50	22	45	77
2019						
- Target	32	31	51	24	53	91
- Control	25	24	42	18	44	77

Source: Iqbal et al., (2021) [68]

Control over cash, as reported by beneficiaries, also improved over time, from 63% in 2013 to 89% in 2019. Independently, more control over cash is observed among beneficiaries who received disbursements through biometric payments than those who received it through debit cards (Figure 61).

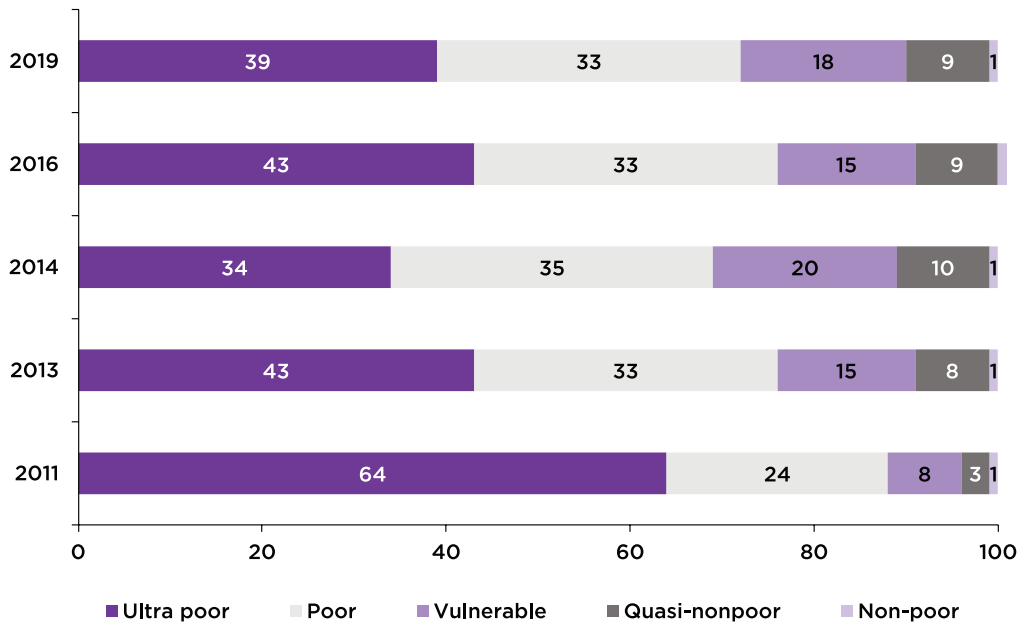
Figure 61: Control over BISP’s disbursements among beneficiaries over time (%)



Source: PIDE Report 2021 [61]

A nuanced analysis shows that BISP's intervention reduced chronic poverty, shifting them to the 'vulnerable' and 'quasi-non-poor' categories. However, the intervention insufficient to graduate poor women from poverty. The majority still fall into poor and vulnerable categories, and any negative shock may push them back into extreme poverty (Figure 62).

Figure 62: Distribution of beneficiaries in various bandwidths (%)



Source: Farooq and Nayab (2023) [57]

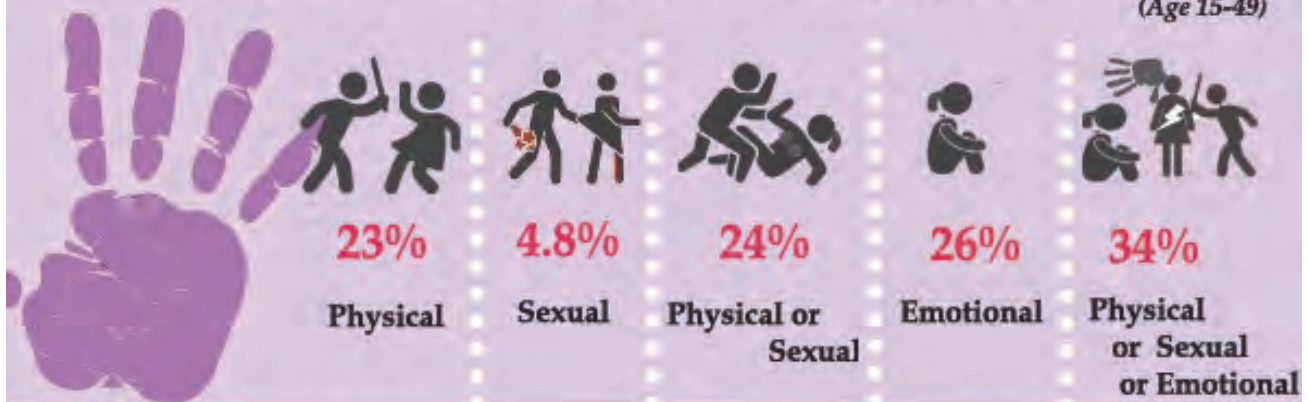
4.4. Policy Challenges

Despite a two-decade journey vis-à-vis social protection, the country still faces a series of policy challenges. Some of these are listed below:

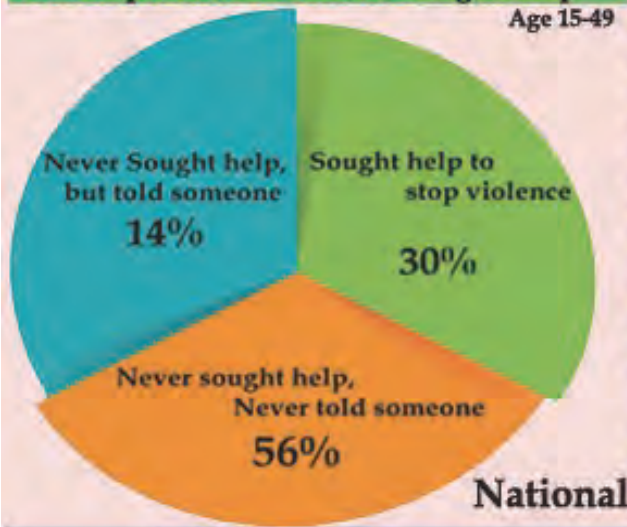
- A central policy framework on social safety net (SSN) interventions needs to be included to describe federal and provincial government's clear roles and responsibilities to avoid duplications in interventions and exclusion of various vulnerable groups.
- After a journey of 14 years, BISP lacks a clear sustainable graduation/ exit strategy for various income groups, i.e., ultra-poor, transient poor, vulnerable, etc. No country can have enough money for an interminable intervention.
- The country's pro-poor growth agenda is not integrated with the social safety net initiatives.

- Political factors and donor funding largely drive the emergence of BISP and its budgetary expansion. Initially, the program aimed to protect the ultra-poor from adverse impacts of inflation through consumption smoothing; however, later, the program claimed an ambitious mandate, including poverty alleviation, employment provision, etc. Ideally, the SSN programs alone cannot mitigate poverty as poverty alleviation requires sustained growth, job creation, and social inclusion.
- The existing unconditional cash transfer is not sufficient for consumption smoothing as the share of BISP's transfer in household consumption is just 5%. Ideally, it should be coupled with micro and macro-level interventions to create economic opportunities for people experiencing poverty and other forms of vulnerabilities.

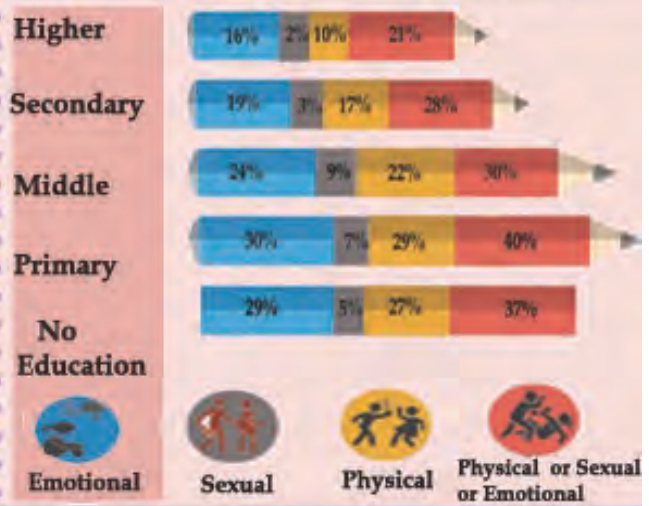
% of Ever married women , Who Ever Experienced Any Type of Spousal Violence (Age 15-49)



Ever Married Women , Who Experienced Violence Sought Help (Age 15-49)



% of Ever Married Women, Who Ever Experienced Spousal Violence by Education



26%

women who experienced physical or sexual violence having sustained injuries.



Cuts, bruises, or aches

% of Ever-married Women ,Who have injuries due to the experience of sexual violence (Age 15-49)



Eye injuries, sprains, dislocations, or burns



Deep wounds, broken bones, broken teeth

VIOLENCE AGAINST WOMEN & GIRLS AND ACCESS TO JUSTICE

“Violence against women can end only when the culprits get punished.”

Mukhtar Mai, Survivor and Human Rights Activist

Violence Against Women & Girls (VAWG) is a grave human rights violation and a global health issue. This pervasive practice manifests across geographical, ethnic, social, age, and religious boundaries, although its forms vary. It is a multi-faceted phenomenon that shapes all aspects of life for the survivors and their families, including health and well-being, both physical and mental, personal decisions, educational attainment, career advancement, and economic empowerment. VAWG can be physical, sexual, psychological, and economic and is often committed by someone familiar to the survivor, such as a family member or intimate partner. Furthermore, global data indicates, which is also the case in Pakistan that women and girls are increasingly vulnerable to harassment and bullying in public spaces, workplaces and the cyber sphere.

Definitions

Violence Against Women is “Any act of gender-based violence that results in, or is likely to result in, physical, sexual, or mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life.”

United Nations [69]

International organizations and civil society organizations (CSOs) have been at the forefront of concerted efforts to effectively devise mechanisms and policies to effectively address the incidences of violence against women & girls. The United Nations Declaration on the Elimination of Violence Against Women (1993) comprehensively defined this phenomenon.

The Beijing Platform for Action (1995) further underscored that VAWG is a human rights violation that girls and women are subjected to even before they are born, in the form of abortion of female fetuses. The socio-economic background, culture, and the society in which a girl or woman lives often play a vital role in determining the nature and extent of violence that she may experience over her lifetime. Globally, 30% of women experience physical or sexual violence [70]. The official figure is similar for Pakistan, however, in light of severe under-reporting in the country, the actual proportion can be expected to be much higher.

5.1. Legislative Framework on VAWG in Pakistan

Article 25 (1) of the Constitution of the Islamic Republic of Pakistan asserts that “**All citizens are equal before the law and entitled to equal protection of the law.**” In compliance with international commitments and in

response to the continued struggle of rights-based organizations, the federal government, and, following the devolution of powers to the provinces through the 18th Amendment of 2010, the provincial governments, have introduced various laws, legal amendments and policies to curtail violence against women and girls. These were enacted to safeguard their fundamental rights as equal citizens, criminalize any violations of their human rights, and ensure effective response and services for survivors.

Some Key Legislations for Addressing Violence and Discrimination

- Anti-Rape (Investigation & Trial) Act, 2021
- Khyber Pakhtunkhwa Domestic Violence Against Women Act, 2021
- Prevention of Electronic Crimes Act (PECA), 2016
- Criminal Law (Amendment) (Offences relating to Rape) Act, 2016
- Criminal Law (Amendment) (Offences in the name or on pretext of Honor) Act, 2016
- Punjab Protection of Women against Violence Act, 2016
- Child Marriage Restraint Act (Punjab, 2015; Sindh, 2014)
- Domestic Violence Prevention and Protection Act (Sindh, 2013; Balochistan, 2014)
- Khyber Pakhtunkhwa Deserving Widows and Special Persons Act, 2014
- Prevention of Anti-Women Practices (Criminal Law Amendment) Act, 2011
- 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 (AJ&K, 2011; Punjab, 2012; GB, 2013; Balochistan, 2016; Sindh, 2018; KP, 2020)

Note: This is not an exhaustive list

However, weak implementation of laws and a lack of awareness and understanding among both duty-bearers and rights-holders limit the effectiveness of these legal provisions, which in turn has huge costs on individuals, families, communities as well as the nation. A study by the International Centre for Research on Women found that households lose nearly \$146 million in income annually due to VAW and spend \$19 million on violence-related expenditures. Further, Pakistan has an annual direct cost of \$189.7 million due to VAW.¹⁰⁹

5.2. Forms of Violence and their Incidence

Domestic/ Intimate Partner Violence

Domestic Violence (DV)/ Intimate Partner Violence (IPV) is the predominant form of violence and abuse faced by women globally where one-third of women experience sexual and/ or physical violence from a spouse or partner [6].

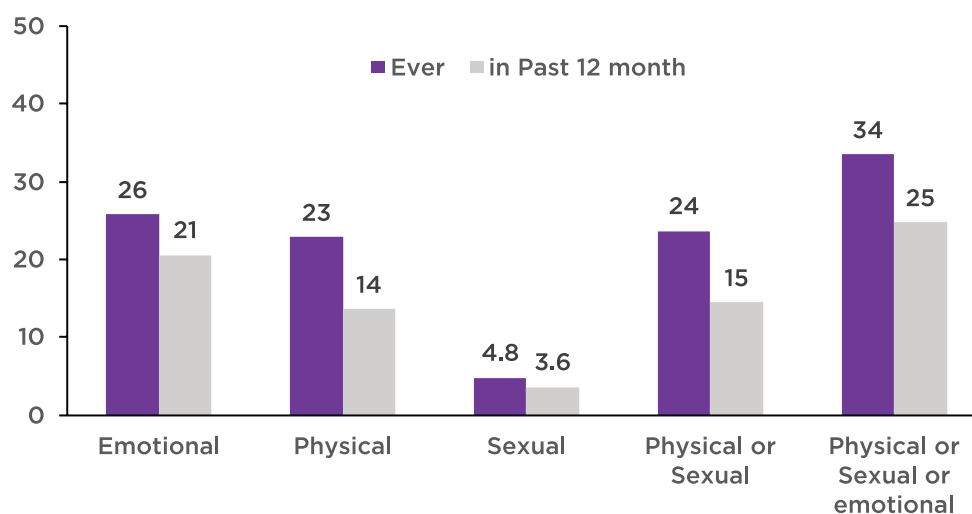
The analysis for Pakistan relies mainly on the existing data source of the Pakistan Demographic and Health Survey (PDHS) 2017-18 survey, which found that 23% of ever-married women (aged 15-49 years) reported having experienced physical violence, 26% emotional, and 5% sexual violence at the hands of husbands/ intimate partners (Figure 63).

As many as 34% of the respondents reported experiencing physical, emotional, or sexual violence in their lifetimes and 25% had experienced these forms of violence in the 12 months preceding the survey. The incidence of violence is slightly higher in rural areas compared to urban areas.¹¹⁰ As mentioned above, this is a gross under-estimation, as the same survey found that more than 50% of the women reported not sharing incidents of violence with anyone.

109. <https://www.ipsos.com/sites/default/files/ct/publication/documents/2019-07/economic-social-costs-violence-women-girls-pakistan-2019.pdf>

110. For details see Annex Table 5.1

Figure 63: Ever-married women (aged 15-49) who ever experienced spousal violence (%)



Source: PDHS 2017-18

The provincial results in Table 22 show that a higher percentage of ever-married women from KP had experienced emotional, sexual violence and any form of violence (physical, sexual, or emotional), whereas women from Balochistan reported the most physical violence and physical or sexual violence compared to women from other provinces.¹¹¹

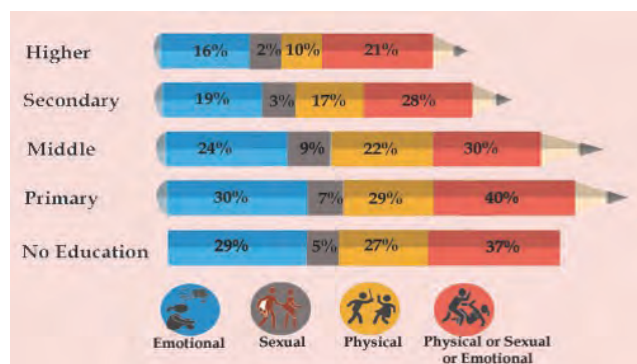
Table 22: Ever-married women (age 15-49) who experienced spousal violence by province (%)

Type of Violence	KP	Punjab	Sindh	Balochistan
Emotional	48	23	13	30
Physical	35	21	12	44
Sexual	7.7	4.6	3.7	3.1
Physical or Sexual	36	22	13	45
Physical, Sexual, or emotional	52	32	18	49

Source: PDHS 2017-18

An important insight can be gleaned from looking at the correlation between violence and level of education. All forms of violence were high among women with no education and their incidence declined in the case of women with secondary and higher education (Figure 64). This can be taken to signify that higher education can be a preventive factor against violence.

Figure 64: Ever married women (aged 15-49) who ever experienced spousal violence by education (%)



Source: PDHS 2017-18

111. For details see Annex Table 5.2

Another significant factor can be the economic status of a survivor’s family, even though VAWG is prevalent in all segments of society in various forms.¹¹² For instance, 27% of the ever-married women belonging to the poorest households faced emotional violence and this exposure reduced to 18% among the women belonging to the richest households. Regarding physical or sexual violence, 28% of women from the poorest wealth quintile experienced it vs. 16% from the richest wealth quintile.

When analyzed by employment status, the findings revealed that ever-married women who worked as unpaid employees were relatively more exposed to all forms of violence than women working as paid employees.¹¹³

Twenty-nine percent of ever-married young women (age 15-29 years) had been exposed to violence (physical, sexual, or emotional) at some point in the past. At the same time, 17% of the respondents had experienced it during the 12 months preceding the survey (Table 23). It is noteworthy to mention that the majority of the women reported that their spouses were the perpetrators of violence.

Overall, rural young women were more likely to face violence compared to urban women in the same age cohort. Further, the analysis suggests that the

prevalence of violence was lower for educated women compared to women with no education. Moreover, the women from wealthy households were less likely to be exposed to violence than those from poor households.

Harassment at the Workplace

Gender equality cannot be achieved until women are given opportunities to develop and advance professionally, which in turn requires that workplaces provide a safe and conducive environment. Pakistani women are very capable and strong – they excel in every field they enter and are able to compete with and even outperform men. However, the low level of female labor force participation at only 24% is one of the key barriers preventing them to opt for a decent career.¹¹⁴ A key barrier is fear or actual experience of harassment while working outside home.

Despite a strong legal framework at federal and provincial levels, harassment at workplaces is commonly experienced by women, while it remains highly under-reported or not reported at all. Under the PAHWA enacted by the federal government and adopted by the provinces, Ombudspersons have been appointed to deal with harassment cases. In 2022, the PAHWA 2010 was amended to extend its jurisdiction beyond formal workplaces to home-based workers and any other work-related sphere where women may

Table 23: Ever-married young women (aged 15-29) who experienced violence by rural/ urban (%)

Type of Violence	Overall		Rural		Urban	
	Ever since age 15	Last 12 months	Ever since age 15	Last 12 months	Ever since age 15	Last 12 months
Physical	27	15	31	18	19	9
Sexual	6	4	8	5	3	2
Physical/ Sexual/ Emotional	29	17	34	20	19	10

Source: Estimated from PDHS 2017-18

112. For details see Annex Table 5.3

113. For details see Annex Table 5.4

114. <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=PK>

face harassment. However, harassment continues to remain widespread across all fields. Women working in factories and the informal sector are often harassed but unaware of the legal provisions available to report such incidents. In the past couple of years, an increase in harassment cases from university campuses and academic institutions has been observed where female students and teachers filed complaints of harassment by male students and staff. A lack of awareness and low faith in the accountability system has been a major factor that has discouraged women from coming forward with their complaints.

According to a national survey conducted by media outlets¹¹⁵ [71]:

- More than 50% of working women do not know that sexual harassment at the workplace is a crime and are not aware of the laws on it.
- Their colleagues and supervisors asked 35% of women who faced harassment at the workplace not to file a complaint.
- Only 17% of women reported these incidents to their organization's inquiry committees.
- An overwhelming 83% felt that men believe they will get away with inappropriate behavior, which is why they continue as harassers.
- 59% reported that their management does take harassment seriously, and most expressed worry that managers would not sanction harassers and their work situations would not improve.
- Of the respondents, more than half said they would leave their jobs if harassed.

These statistics show the huge effect harassment can have on curtailing women's economic empowerment. If one were to examine productivity losses from absenteeism due to workplace harassment, coupled with the deterrence effect of harassment incidences in public spaces, including public transport, the cost to the national economy would be substantial.

Harassment in Educational Institutions

In recent years, hundreds of cases of harassment at educational institutions have been exposed, with some having dire consequences for the victim, including loss of life. The PAHWA Amendment of January 2022 amended the law to make it more robust and comprehensive. One of the changes is that students and academic institutions were granted coverage by the law. This was a much-needed amendment as the cases of harassment have exploded in educational settings.

In October 2019, a huge harassment scandal surfaced in Balochistan University, Quetta, when the Federal Investigation Agency (FIA) arrested security and surveillance officers for blackmailing students. The FIA had been asked by the Balochistan High Court to look into increasing reports of harassment at the university. Students claimed that CCTV footage was being used by the administration to blackmail female students for sexual favors, and they were also being monitored and recorded through additional cameras and microphones placed in washrooms and smoking areas. News of the scandal led the university's vice-chancellor, to step down, and many parents pulled their daughters out of the university. This was surely a big blow to women's empowerment in the province, where already the indicators for education of females are dismally low.

In February 2021, Dr. Parveen Rind, a resident of Dadu district doing house job at the People's University of Medical and Health Sciences, Nawabshah, alleged that she had been consistently subjected to torture and sexual harassment over a period of four years by the university director and other officials. Dr. Rind also highlighted other suicide attempts in Sindh universities, accusing the officials of sexually assaulting female students then killing them while declaring them as suicides. One such case was of a student of Shaheed Mohtarma Benazir Bhutto Medical

115. <https://www.dawn.com/news/1395215>

University who was found dead in her hostel room. The university administration said she had committed suicide, however, the postmortem report found that she was sexually assaulted before her death and died due to asphyxiation. In February 2022, Sindh High Court (SHC) Chief Justice took Suo motu notice of the case and summoned Shaheed Benazirabad Deputy Inspector General of Police (DIG), Senior Superintendent of Police (SSP), Deputy Commissioner and University's Registrar to the hearing, seeking reports on the matter. During the court proceedings, the additional sessions judge rejected the bail plea of the director of the University. As soon as the court rejected the bail plea, the accused ran away from the court premises.

More recently, in June 2023, a huge scandal of "objectionable" videos and pictures along with drug peddling was uncovered at Islamia University, Bahawalpur. As many as 5500 recordings featuring hundreds of female students were recovered from two mobile phones of the University's Chief Security Officer. Moreover, the police also found drugs, and reported that there are more than 100 students in the university who have become drug addicts. A special report by the police found that a group of teachers at the university was involved in drug dealing and sexual exploitation of female students and teachers. It was revealed that in lieu of giving marks to the girls, they were asked to make videos and send them to the Security Officer. This was done for recruitment to any post in the university as well. The teachers would then blackmail the girls and implicate them in drugs, with the help of the security in-charge.

The administration of the institute said that this was being done under a conspiracy against the university, and the Vice Chancellor wrote to the Inspector General of Police (IGP), requesting him to constitute a high-level inquiry team to investigate the arrests. "IUB is following zero tolerance policy for the use of contraband drugs as well as sexual harassment or

exploitation," the letter said, adding that the cases against the officials were "bogus." Meanwhile, the South Punjab Higher Education Department Secretary constituted a committee to probe the case registered against the chief security officer for "carrying/ using the contraband substance" and purported recovery of objectionable material from his cell phone. The committee was directed to conduct a comprehensive inquiry and examine all relevant evidence, including any available digital or physical evidence, testimonies, and other pertinent information.

In response to the alarming situation, the relevant institutions got into action. The National Commission on Human Rights undertook a scoping study to assess the level and nature of harassment cases in universities in Sindh and Balochistan. The Federal Ombudsperson Secretariat for Protection Against Harassment (FOSPAH) along with the provincial Ombudspersons, gave a strong statement (see below). The NCSW also including this issue in its Charter of Demands on ending gender-based violence.

Harassment in Public Spaces

The harassment of women in public spaces is widespread in Pakistan and found to be one of the major reasons restricting the mobility of women and girls. There are few laws or policies in place to prevent and address harassment in public spaces, neglected mainly due to strong patriarchal footprint and element of honor in the community.

A study conducted by UN Women found that 8 out of 10 (83% precisely) women and girls in selected cities of Pakistan reported that they felt unsafe outdoors, specifically in markets and park.¹¹⁶ Certain reasons were reported by women and girls that contribute to their not feeling safe in public places, such as lack of security, over crowdedness, and presence of more men as compared to women. Obscene gestures, stalking, whistling, staring, passing sexual comments, touching and groping were the most frequent types of

116. Women's Safety Audit in Public Places (2020), UN Women, Pakistan.



FEDERAL OMBUDSMAN SECRETARIAT

FOR PROTECTION AGAINST HARASSMENT (FOSPAH)

FEDERAL AND PROVINCIAL OMBUDSPERSONS STAND TOGETHER AGAINST HARASSMENT IN UNIVERSITIES

**“HARASSMENT INCIDENTS AT UNIVERSITIES AND EDUCATIONAL INSTITUTIONS/
INAUGURATION OF FOSPAH HELPLINE”**

Location: 1st Floor, Local Government & Rural Development Complex, Sector, G-5/2,
Islamabad.

In a landmark meeting, Ms. Fauzia Viqar, the Federal Ombudsperson, convened a meeting with Provincial Ombudspersons, including Ms. Rakhshanda Naz, Ms. Nabila Khan, Muhammad Abdullah, and Ms. Noor Amna, MD of Higher Education Commission. The pivotal agenda was to address the pressing concern of harassment within universities and educational institutions.

Participants expressed alarm over the escalating number of harassment cases within educational institutions and discussed the recent appalling incident at Islamia University Bahawalpur that highlights the issue's gravity. The objective of the meeting was to develop strategies for preventing and combating harassment in academic institutions.

The Federal Ombudsperson provided an overview of the mandate and number of cases resolved at FOSPAH. She stressed the need for concrete suggestions to increase confidence of students and measures to increase reporting in universities. The KPK Provincial Ombudsperson shared proactive measures taken in KPK to raise awareness in universities and stringent actions taken such as imposing fines on CUST University's inquiry committee members, and notably, a substantial fine on the Vice Chancellor for negligence.

Representatives from Balochistan Ombudsman shared about disseminating letters to universities and conducting training sessions in schools and universities. The goal is to ensure effective implementation of measures that curtail harassment within educational institutions.

Ms. Amna Noor, MD of HEC, highlighted HEC's commitment and efforts to enforce compliance, unequivocally condemning any form of influence in these matters. She also suggested active linkage with FOSPAH to raise awareness and increase reporting.

The meeting generated concrete suggestions to avert the recurrence of incidents akin to the Islamia University Bahawalpur case. The committee members decided measures for launching of awareness campaigns in universities including appointment of campus ambassadors in universities, display of code of conduct at prominent places throughout universities and orientation of students on laws and mechanisms dealing with harassment. Strengthening inquiry committees with independent and senior committee members, strict punitive actions, integrating harassment concerns into syllabus and induction training were some of the strategies planned for immediate action.

The session culminated with the launch of the FOSPAH (Helpline: 03444367367), a pivotal step in enabling complaint registration and addressing inquiries related to the pressing issue of harassment.

harassment faced by women. Overall, an astounding 85% of women in selected districts in Pakistan reported that they experienced harassment at public places. The report revealed that markets and transport stands/ stops were the most unfriendly public places for women and girls.

Similarly, UN Women's Women Safety Audit implemented in Lahore found that:¹¹⁷

- About 82% of women commuters report facing harassment at bus stops, with higher rates among younger women (20–29 years of age) than older women.
- About 62% of women state that fellow passengers have harassed them.

A policy finding of these studies is that sex-disaggregated data on women and girls using public transport is not currently available. This limits gender-sensitive and targeted policies and actions.

Cyber Violence

During the last decade or so, the cyber sphere has surfaced as a major place where women are routinely subjected to harassment, entailing but not limited to threats, abuse, and trolling. The outbreak of COVID-19 also led to increased incidents of all forms of violence, including online, as perpetrators had more time at hand to be present on digital platforms. The latest statistics reveal a surge in abuse and harassment cases in online spaces in 2021. During the same period, the expansion in access to services also increased in the number of reported incidents [72].

One of the major factors behind high levels of cyber violence and harassment is that the perpetrators operate anonymously and are hard to hold accountable. Available data shows that 68% of the individuals targeted by online harassers were women, and majority of the perpetrators were men [73]. The Federal Investigation Agency (FIA) has a dedicated cybercrime wing to deal with such cases; however,

the unit is understaffed, lacks capacity, and has very few female staff members [72]. Further, branches are needed across the country to deal speedily and effectively with the cases that are happening without geographical boundaries.

5.3. Perceptions and Attitudes Regarding VAWG

Perception of violence and abuse is greatly influenced by deeply entrenched patriarchal socio-cultural norms and prevalent practices, leading to significant gaps in the understanding of VAWG and its normalization within society. These factors limit women's ability to recognize most forms of violence as a violation of their human rights and a crime according to the law of the land, which contributes to their underreporting [74]. The low recognition of VAWG also encourages a socio-cultural value system in which women internalize patriarchal values that propagate discrimination and violence against them and even take part in violent acts against other, mostly weaker women.

According to official figures, except for the province of Balochistan, an overall higher percentage of women (age 15-49 years) reported that the beating of a wife by her husband was justified.¹¹⁸ For instance, 59% of ever-married women compared to 53% of their male counterparts responded that the beating of a wife by her husband was justified in certain cases.

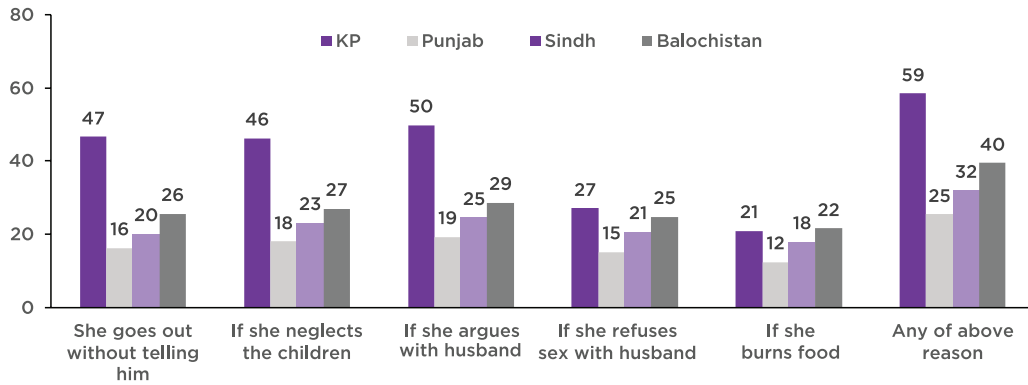
Across provinces, a higher percentage of women respondents from KP justified the beating of women (Figure 65). For instance, 47% of women (age 15-49 years) from KP reported that the beating of a wife by her husband was justified if she went out without telling him, as opposed to 16% in Punjab, 20% in Sindh, and 26% in Balochistan. Other reasons women gave to justify beating by husbands included neglecting children, arguing with the husband, refusing to have sex with him, and burning food. Again, a higher percentage of women from KP compared to other

117. Women's Safety Audit in Public Places, UN Women 2020, <https://pakistan.unwomen.org/en/digital-library/publications/2021/03/womens-safety-audit-in-public-places>

118. See details in Annex Table 5.5

provinces felt that such behavior was justified.¹¹⁹ Analogous acceptability pattern towards violence has been observed at the national level, where a higher percentage of females compared to males justified wife-beating for the reasons detailed above [75].

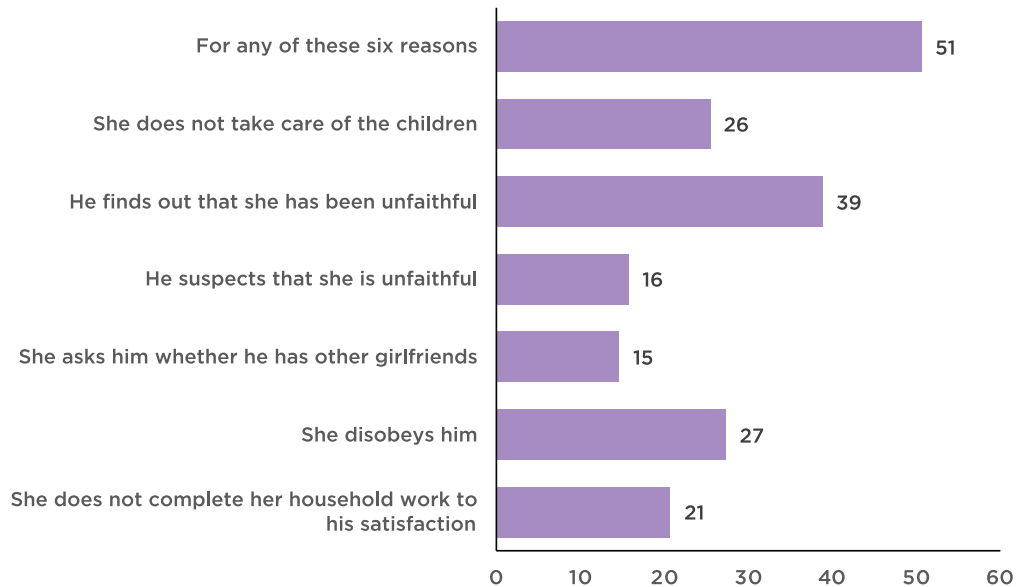
Figure 65: Justifications given by women (aged 15-49) for wife beating by province (%)



Source: Various issues of provincial MICS Reports

The Punjab Economic and Social Wellbeing Survey 2018 [40] documents the responses of women who justified the beating of a wife by her husband for reasons other than those noted in the 2017-18 Punjab MICS report (Figure 66).

Figure 66: Justifications by women (aged 15-64) in Punjab for wife-beating (%)



Source: PESW Survey 2018

119. See details in Annex Table 5.5

The behavior of a husband or intimate partner in a relationship is a crucial aspect that influences a woman's choices in life. Such behavior also indicates the level or lack of freedom a woman enjoys for making her own decisions. The depiction of such controlling behaviors also exhibits deeply entrenched patriarchal norms and values. The Pakistan Demographic and Health Survey 2017-18 recorded women's responses regarding controlling behaviors shown by their husbands/ intimate partners (Table 24). Across provinces, the highest percentage of ever-married women who reported controlling behavior by their husbands was from Balochistan and the newly merged districts (NMDs - formerly the Federally Administered Tribal Areas or FATA of KP).

Table 24: Ever-married women (aged 15-49) who experienced controlling behavior from spouse by province/ region (%)

Province/ Region	Husband Jealous if she talks to other men	Accuses wife of unfaithfulness	Does not permit to meet female friends	Tries to limit wife's contact with family	Insists on knowing where she is all the time
National	20	6.6	10	6.0	14
ICT	29	5.2	15	9.2	16
Balochistan	32	15	23	12	40
KP	24	4.9	14	9.4	25
Punjab	23	6.7	9.3	5.7	11
Sindh	7.2	4.3	5.2	3.0	7.5
FATA	42	21	25	2.9	37

Source: PDHS 2017-18

5.4. Consequences of Violence and Help-Seeking Behavior

Women reported various injuries incurred due to the incidents of violence. Of the total women who experienced spousal physical abuse, 26% reported having sustained injuries. Body cuts, bruises, or body aches were the most common forms (23%), followed by women who faced injuries to the eye, sprains, and dislocations (Table 25). 48% of women reported that they sustained injuries; however, these percentages need to be analyzed carefully due to the small fraction of women respondents to these questions.

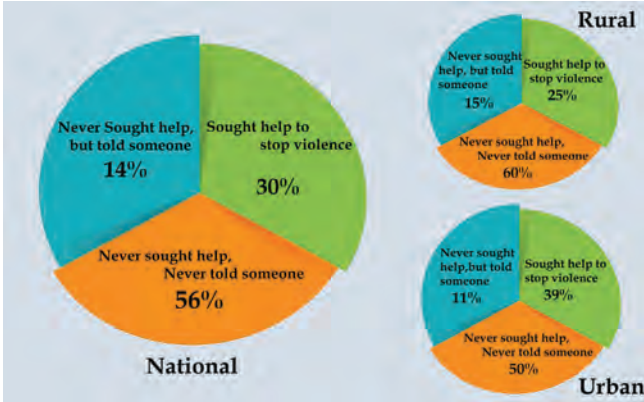
Table 25: Ever-married women (aged 15-49) who had injuries due to spousal violence (%)

Injuries	Physical	Sexual	Physical or Sexual
Cuts, bruises, or aches	23	45	22
Eye injuries, sprains, dislocations, or burns	13	31	12
Deep wounds, broken bones, broken teeth	6.4	16	6.2

Source: PDHS 2017-18

About 30% of the women sought help to stop the violence, 14% never sought help but told someone, while the remaining 56% never sought help nor told anyone. In rural areas, 60% of the survivors of violence as opposed to 50% in urban areas never sought help or told anyone to stop the violence (Figure 67). A large majority of women sought help from family only, whereas a small fraction reported the violence to the police [75].

Figure 67: Help-seeking among married women (aged 15-49) who experienced violence (%)



Source: PDHS 2017-18

Several factors at play discourage women from reporting violence. For instance, of the women who did not seek help, 24% believed that the violence was not serious, 9% feared further violence, 12% did not want to bring a bad name to the family, 15% were embarrassed, and 8% feared their marriage would end. In South Asian countries, socio-demographic factors also influence a woman’s decision to seek help [76]. In addition, the Women safety audit report shows that the response of the family members towards incidence of harassment meted out to female family members was very disheartening. Further, the family choose to ignore the incidence of harassment and considered it as part and parcel of living in a patriarchal community.









5.5. Access to Justice

Strengthening the rule of law is a significant goal for governments, development partners, businesses, civil society organizations, and citizens worldwide [77]. Access to justice is the basic principle of the rule of law. UNDP defines access to justice as “the ability of people to seek and obtain a remedy through formal or informal institutions of justice for grievances in compliance with human rights standards.” [78]. Better access brings more equity in society by protecting the rights of all citizens, especially underprivileged segments who face additional barriers and challenges in seeking justice and support.

Pakistan has a well-established framework of rights for its citizens, as guaranteed by its Constitution, laws, and national and international commitments. For example, Articles 1 to 6 of the Constitution define the parameters of no exploitation and enforcement. Similarly, Subsequent articles clearly outline the fundamental rights of citizens, including their right to a fair trial (Article 10A), freedom of speech (Article 19), equality of citizens (Article 25), and safeguarding against discrimination in services (Article 27). The local commitments adopted include Gender Equality Policy Frameworks and Women’s Empowerment Packages and Initiatives at the provincial level. In addition, as mentioned earlier, Pakistan is a signatory to many international commitments to gender equality and women’s human rights.

In spite of this framework, the Rule of Law situation is not ideal in Pakistan as it ranks 129 out of 140 countries as measured by the Rule of Law Index 2022, with a score of 0.39 (Table 26). Among six south Asian countries, Pakistan stands at fifth position.

Table 26: Pakistan's performance on the Rule of Law Index 2022

	Indicator	Regional rank	Income rank	Global rank
	Constraints on Government Powers	4/6	15/38	91/140
	Absence of Corruption	5/6	27/38	118/140
	Open Government	4/6	19/38	102/140
	Fundamental Rights	4/6	29/38	123/140
	Order and Security	5/6	38/38	139/140
	Regulatory Enforcement	5/6	32/38	127/140
	Civil Justice	4/6	31/38	125/140
	Criminal Justice	4/6	21/38	97/140

- **Regional rank is the ranking among 6 South Asian Countries**
- **Income rank is the ranking among 35 low-middle-income countries**

Source: Rule of Law Index Report, 2022

The reasons for this are multifarious and deep-rooted. In low and lower-middle income countries such as Pakistan, the formal justice system often does not work adequately, largely due to poor institutional and legal frameworks, systems and processes. The existing formal justice system of Pakistan is weak, inefficient, and insufficient for catering to the needs of citizens. An inclusive vision to link the justice system with citizens' social and economic security is missing and lacks a solid foundation and implementation of the principles of equity and equality and the laws and legal mechanisms devised to ensure these. In addition, judicial procedures can be time-consuming and costly. As a result, vulnerable groups have poor access to the formal system, and informal justice systems are widely used to bridge this gap.

In many parts of the country, the informal justice system mainly deals with minor crimes, civil disputes, and family matters. Almost 90% of the disputes that are formally resolved through courts are also negotiated

and settled informally, after which both the parties settle the matter in courts. The fact that most formal supply-side actors, including lawyers, judges, and law enforcement officials, lack gender-sensitive, survivor-centric attitudes and mindsets as well as subject-specific training, especially on the recently enacted laws, further propels citizens to turn to informal justice systems, which are more accessible and speedy, but often violate the rights of underprivileged groups, including women, minorities, and the poor due to socio-cultural influences and norms. Women also face the issue of lack of information and inclusion in the informal justice system to be able to protect their rights. As a result, they often become the victims of harmful local customs such as **Swara, Vani, Karo Kari**, marriage to the Quran, dowry/ bride price and **ghag**. Over time, trends show that the informal justice system has been losing its usefulness due to changes in societal dynamics - in particular, youth, educated segments and urban citizens have less faith in them.

Case Study: Tabassum Adnan, Swat, Khyber Pakhtunkhwa

“God has not made us as weak as we have made ourselves.”

Tabassum Adnan lives in Swat district of Khyber Pakhtunkhwa province and is the founder of the first women’s jirga (Council of Tribal Leaders) in Pakistan. She has been fighting for the elimination of harmful practices such as “honour” killings, acid attacks and domestic violence. She received the U.S. State Department’s International Women of Courage Award in 2015 for her efforts in seeking justice for Pakistani women. This is her story.



“My husband was around 20-22 years older than me. I shared my concern with my family and there was a lot of uproar... I got a divorce, but afterwards, no one in my family showed any support and my brother didn’t contact me for over three months.” That did not stop Tabassum and right after her divorce, she began working in a local organization.

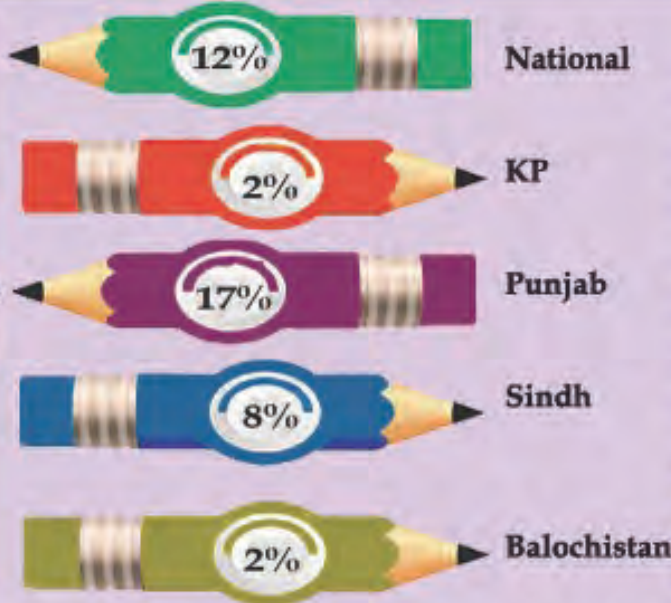
“I attended sessions on advocacy on social issues like polio and healthcare, and started sitting with other women of my community to discuss their problems. They all shared their tragic stories with me, and I realized that I am not alone in my struggles, and domestic violence is widespread. Initially, I advised them, “Let’s forgive the perpetrators.” As I said this, a woman stood up and exclaimed, “How can I forgive a person who threw acid on my daughter that burned 70 percent of her body? Nobody took action to provide her with treatment, and she died.” When she heard this woman, Tabassum asked herself that if someone had done the same to her daughter, what would be her reaction? “I was traumatized by even the mere thought of it. I thought to myself that if someone had done the same to my daughter, I would have shot him.”

She approached many male-led jirga (councils of tribal leaders) to get justice for women, but none of them gave an optimistic response. She realized that men resolve family feuds, inheritance, and violence issues on their own, even those of a severe nature such as murder. They also enforce harmful practices through the jirga, for example, they “Vani” girls aged 6-12 as compensation to settle disputes or give their daughter as compensation for blood money. Seeing all the injustices perpetrated by the male jirgas and not getting the chance to engage with them made her very angry, so she decided to create a new platform exclusively for women.

“I have carried out significant initiatives for women, such as domestic violence and have succeeded in getting about 13 girls who were given as Vani back to their homes. I am currently in contact with a woman who was given as Vani and is now of old age. The things that she told me are heart-wrenching and make you wonder how so much oppression can be done against a single human being. Now times are changing, by the grace of God, and due to our efforts, cases of Vani are being reported in our community.”

A fatwa was issued against Tabassum; they condemned her for normalizing obscenity and indecency among women by persuading them to come out of their homes. She replied: “You should also give a fatwa against Hazrat Khadija (the first wife of Prophet Muhammad) because she was also a businesswoman.”

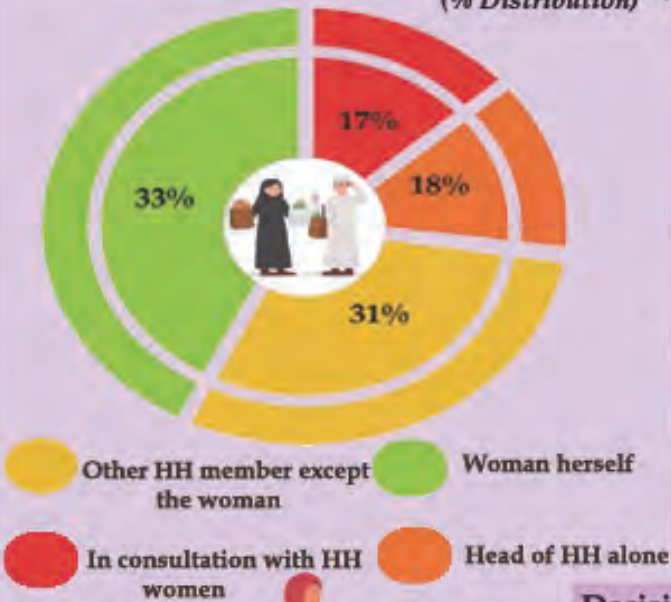
Decision Regarding Education Attainment of Woman by Herself



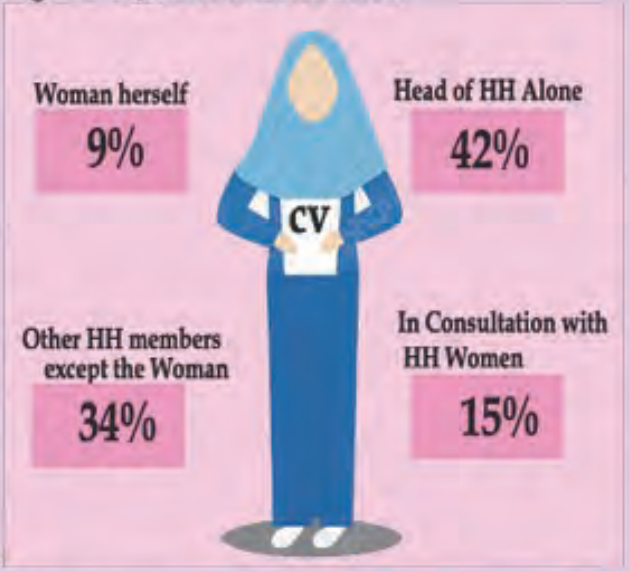
44%

Women (Age 15-49) reported that the household head decided about their **EDUCATION**

Decision Regarding Purchase of Food Items (% Distribution)



Decision About Paid Employment of Women (Age 15-49) in % Distribution



3%

Decision Regarding Woman's Marriage by herself is 2%

married woman (age 15-49) herself decide about having children



DECISION-MAKING & AGENCY

“No nation can rise to the height of glory unless your women are side by side with you.”

Muhammad Ali Jinnah, Founder of Pakistan

Women’s empowerment is the process by which they gain power and control over their lives and acquire the ability to make strategic decisions.¹²⁰ The empowerment and autonomy of a woman are linked with decision-making powers related to her life, including on health, education, career, mobility, marriage, asset ownership, etc. Pakistan’s Vision 2025 has women’s empowerment as one of its main objectives and includes the following five components:

- i. activities that promote women’s self-worth;
- ii. right to determine their choices;
- iii. access to opportunities and resources;
- iv. right and power to control their lives; and
- v. ability to influence social change.¹²¹

While every woman has the right to exercise her reproductive rights and be protected from violence and harmful practices, many women in Pakistan lack such basic provisions because they depend on others to make important life decisions. They also require permission from parents, husbands, in-laws and/or other family members to pursue an education or work. Estimates reveal that 40% of women who are not working reported that the main reason is that

male family members do not permit them.¹²² In short, the prevalent patriarchal norms exclude women and girls from decision-making and expose them to further deprivation, such as child marriage and poor access to resources.¹²³

This chapter outlines women’s decision-making regarding their education, healthcare, paid employment, control over earnings, marriage, contraception, and their involvement in household decisions on purchases, recreational activities, and traveling.

6.1. Decision-making on Education

Findings indicate that the household head mainly decides on a woman’s educational attainment or continuation. Forty-four percent of women (aged 15-49 years) reported that the household head decided regarding their education. Only 12% of women in the same age cohort could make their own decisions and another 11% said that starting or continuing their education was decided in consultation with a household woman. However, three-fourths rely totally on the household head and other members to decide whether they can study or not (Figure 68).

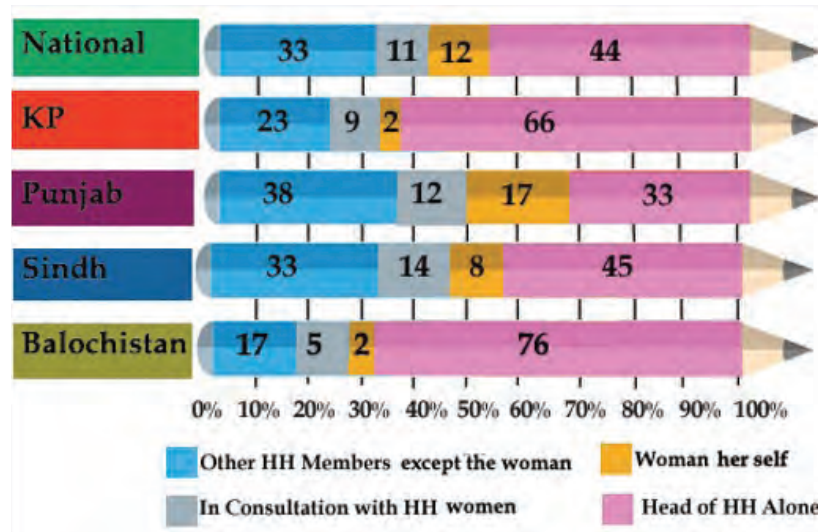
120. European Institute for Gender Equality

121. UNFPA Pakistan. Women’s Empowerment. Available at <https://pakistan.unfpa.org/en/topics/womens-empowerment>

122. ADB Briefs (2016). Policy Brief on Female Labor Force Participation in Pakistan

123. UNICEF (2018) Key Drivers of the Changing Prevalence of Child Marriage in Three South Asian Countries.

Figure 68: Decision regarding education of women by province (%)



Source: Estimated from HIES 2018-19

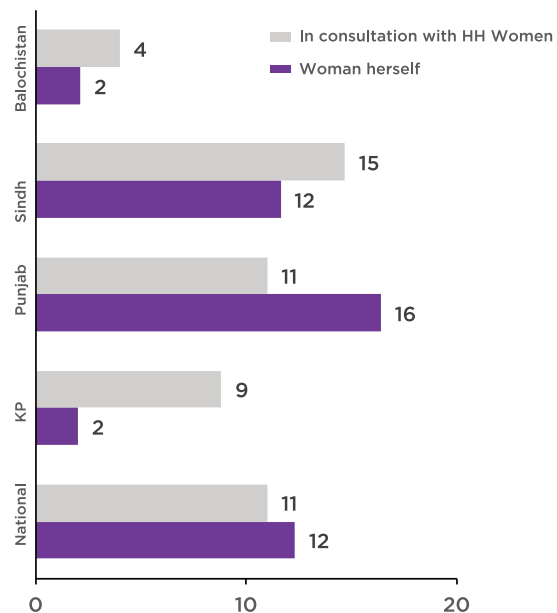
In Punjab, 17% of women were able to make their own decisions regarding education, while only 2% of women enjoyed this freedom in KP and Balochistan. Moreover, 12% of women in Punjab reported that the decision regarding their education was made in consultation with other women in the household. The results for young women (aged 15-29) depict a similar trajectory as women aged 15-49, where only 9% of young women at the national level were able to decide themselves about their educational future and 15% of them were involved in the decision-making process.¹²⁴

6.2. Decision-making on Paid Employment

The participation of women in paid employment is one of the most important aspects of empowering them as it helps them secure financial independence or make inroads for it in the long run. Only 12% of women could decide about their participation in paid employment and another 11% said that their participation in paid employment was decided in consultation with household women. The break-up of results by provinces indicates that in Punjab 16% of women were able to decide by themselves, and 11% reported that it was decided in consultation with other women of

the household (Figure 69). In Balochistan, the lowest percentage of women reported that they were able to decide about their participation in paid employment as opposed to other provinces.

Figure 69: Decision-making on paid employment of women by province (%)

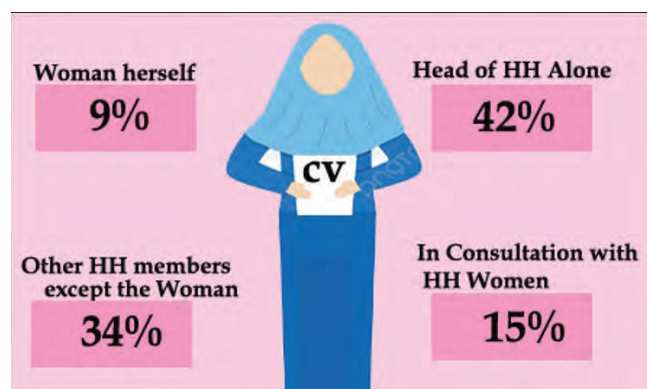


Source: Estimated from HIES 2018-19

124. See details in Annex Table 6.1

Data regarding paid employment of young women (compared to all women) suggests that only 9% were able to make decisions by themselves, demonstrating that they have lower agency and decision-making, reflecting their status as the most marginalized among families. Forty-two percent said that household head made the decision, 34% said other household members except her made the decision, and 15% reported that the decision was taken in consultation with the household women (Figure 70). The provincial distribution of results regarding the decision of women to take up paid employment shows that women in Punjab have higher decision-making power than other provinces.¹²⁵

Figure 70: Decision-making on paid employment of young women (%)



Source: Estimated from HIES 2018-19

6.3. Decision-making on Marriage

The decision of a woman’s marriage is one of the most critical decisions of her life. Still, unfortunately only a tiny fraction of girls or women in Pakistan are allowed to exercise this right. The prevalent gender and socio-cultural norms are among the key factors that do not let women decide about their marriage. One of the common outcomes of these norms is the societal belief that “respectable women leave the decision regarding their marriage to male family members” [79]. The 2017-18 Women’s Economic and Social Wellbeing survey in Punjab showed that consent before marriage was sought from 47.2% of the women.

The HIES 2018-19 shows that overall, only 2% of women (aged 15-49) responded that they were able to decide about their marriage by themselves, and 14% reported that it was decided in consultation with the household women (Table 27). A whopping 84% of women (aged 15-49) said that other household members took their marriage decision.

Across provinces, Balochistan had the lowest percentage of women (6%) reporting that the decision was made by themselves or in consultation with other women of the household. Further, the statistics for young women (15-29) are very similar, showing no significant change over recent years.

Table 27: Decision-making regarding women’s marriage by province (%)

Province	Woman herself	Head of HH alone	Other HH members except the woman	In consultation with HH women
Women (age 15-49)				
National	2	31	53	14
Balochistan	1	57	37	5
KP	2	47	47	4
Punjab	2	25	55	18
Sindh	1	28	57	14
Young Women (age 15-29)				
National	1	30	53	16
Balochistan	1	56	38	5
KP	2	45	48	5
Punjab	1	24	54	21
Sindh	1	27	59	13

Source: Estimated from HIES 2018-19

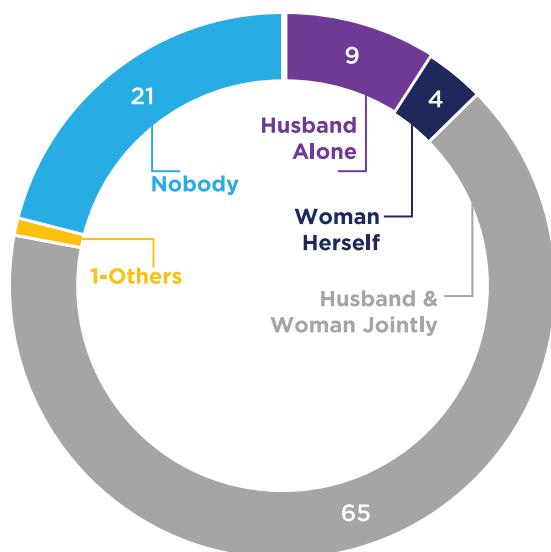
125. See details in Annex Table 6.2

6.4. Decision-making on Reproductive Health and Fertility

A woman needs to be able to make decisions about her health, including reproductive health, because these decisions have life-changing impacts on her and her family's health and well-being. The health and survival of her children are at stake here as the likelihood of a child reaching the age of five increases by more than one-third when its mother can space her pregnancies by three or more years [80]. Further, she can limit or space her children. In that case, she can devote more attention and resources to herself and her family and livelihood and skill enhancement opportunities.

Of all married women (aged 15-49), 65% informed that the husband and wife jointly decided on the use of birth control; 9% reported that it was decided by the husband alone, while only 4% of women themselves were able to decide (Figure 71). Interestingly, as many as 21% of women informed that nobody decided to use birth control at all, which reflects that these matters are often not discussed, the reasons for which could be lack of information, hesitation, and socio-cultural norms that make such matters taboo.

Figure 71: Decision-making on use of birth control by married women (%)



Source: Estimated from HIES 2018-19

A meager percentage of women (3 to 6%) in all the provinces hold the decision powers regarding contraceptive methods; however, a significant percentage of husbands are involved in such decisions in all the provinces, except in Balochistan, where around half of the ever-married women reported that no one decides on such matters.¹²⁶ Besides awareness, the other challenges in Balochistan could be the traditionally conservative society, poverty, more desire for children, and lack of good communication between married couples.

Despite various efforts by the government, NGOs and development partners, there has been no improvement in contraceptive use in the last decade; 26% of the women used a modern method in 2012-13 compared 25% in 2017-18. Resultantly, the fertility rate continues to remain high. The mean ideal number of children is 3.9 for women and 4.3 for men. It has changed little for women since 1990-91 when it was 4.1.

With regard to having children, only 3% of married women (aged 15-49) said that women themselves make this decision. In comparison, 63% reported that it was decided jointly by the husband and wife, and another 8% reported that it was decided by the husband alone (Table 28).

At the national level, 15% reported that having children was in the hands of God, and 11% said nobody decided about having children. Across provinces, 2 to 4% of the women decided themselves about having children, while 5-9% reported that their husbands alone made this decision. Results show that women in Balochistan seem to have less say and negotiation with their husbands on this matter, while they also consider that the number and timing of children is God's will.

The result for young women depicts similar trends nationally and across provinces. The findings reveal that traditional family control methods are not workable in the country without addressing child marriage, providing education to girls at least till the secondary level, and ensuring paid employment opportunities for women.

126. See details in Annex Table 6.3

Table 28: Decision-making by married women on having children by province (%)

Province	Husband alone	Woman herself	Jointly	Others	It is in the hand of God	No body	Total
Women (aged 15-49)							
National	8	3	62	1	15	11	100
Balochistan	8	4	26	1	52	9	100
KP	5	4	62	1	22	6	100
Punjab	9	2	68	1	7	13	100
Sindh	7	2	58	2	19	12	100
Young Women (aged 15-29)							
National	8	3	58	1	18	12	100
Balochistan	6	4	24	1	55	10	100
KP	5	4	59	1	23	8	100
Punjab	10	3	64	1	9	13	100
Sindh	6	2	53	2	24	13	100

Source: Estimated from HIES 2018-19

It is pertinent to note that overall, 69% of the women are involved in decisions regarding birth control, while 66% are involved in the decision regarding having children. This implies that more than two-thirds of women had no say in decisions that directly impacted their health, future, and survival.

6.5. Decision-making on Major Purchases, Health, and Travel

Women's involvement in household purchases has been relatively visible compared to their voice in crucial decision-making regarding education, employment, marriage, health/ reproduction, purchase of property, and control over cash. This dichotomy reflects the prevailing socio-cultural norms that confine women's role to a typical housewife who is assumed to manage homemaking, cooking, and caregiving.

Household purchases

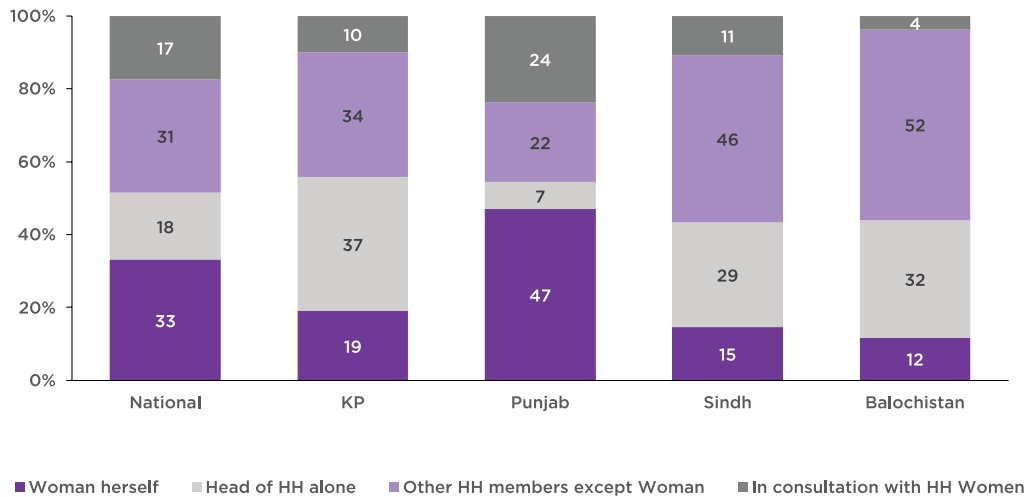
Overall, 50% of women (aged 15-49) responded that they made decisions about purchasing of food items or that it was made in consultation with household women (Figure 72). Province-wise, women in Punjab have comparatively more decision-making power than the other provinces. Both Balochistan and KP provinces reflect a customarily conservative society where the household head and other household members exercise such powers and exclude the women (84% and 71% respectively).¹²⁷

Looking at decisions regarding purchase of clothing, 60% said that the woman decided herself or in consultation with other women of the household, the highest number found in Punjab (68%).¹²⁸

127. See details in Annex Table 6.4

128. See details in Annex Table 6.5

Figure 72: Decision-making on purchase of food items (%)



Source: Estimated from HIES 2018-19

Medical treatment

All women need access to high-quality care throughout their lives, especially during pregnancy, and during and after childbirth for their and their child's survival and health. Maternal health and newborn health are closely linked - when mothers are malnourished or ill or receive inadequate maternity care, their children also face high risks of disease and death. For this, they require a level of agency, mobility and decision-making; however, Pakistani women are mostly dependent on their husbands and other family members even for seeking medical treatment. Twelve percent of the women themselves decided about getting medical treatment in case of any health issue, 17% said the household head decided alone and 28% said it was decided in consultation with other women from the family (Figure 73). The majority of the women (42%) said that other household members except the woman decided whether or not she would receive medical treatment.¹²⁹

A higher percentage of women from Punjab decided about getting medical treatment either themselves (17%) or in consultation with other women from the family (30%). In contrast, the percentage of women who made these decisions in Balochistan was very low (1% and 6% respectively). Among young women, 7% at the country level decided on their medical treatment themselves, while 36% decided in consultation with other women from the household.¹³⁰

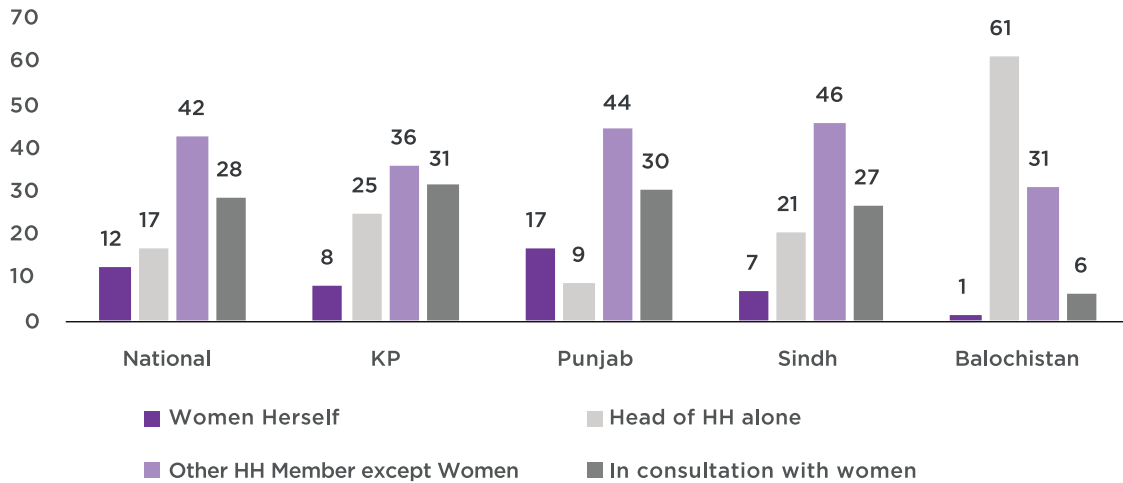
Recreation and travel

Recreation is vital in releasing stress and maintaining good physical and mental health. However, women are not encouraged to participate in recreational activities or travel for several reasons, including restrictions on dress code, household responsibilities, and limited outdoor opportunities [81]. There is a stark absence of recreational facilities catered to women in most of the country - sports fields, stadiums, gymnasiums, swimming pools, and parks for women and girls are almost non-existent except in big cities.

129. See details in Annex Table 6.6

130. See details in Annex Table 6.6

Figure 73: Decision-making regarding medical treatment (%)



Apart from the lack of such facilities, women are often not consulted in the decisions regarding their participation in recreational activities or travel. For instance, 35% of women reported that the woman herself or in consultation with other household women made this decision, while for the remaining 65% of women, the head of the household or other household members made these decisions (Table 29).

The results across provinces reveal that the lowest percentage of women (1%) from Balochistan were involved in the decisions regarding recreation and travel and these results were similar for young women (5%).

In a nutshell, a woman’s involvement in domestic decision-making is an essential aspect of her agency and autonomy that has implications for other areas of her life [82]. Our analysis of women’s involvement in day-to-day matters, demographic behavior and recreation reveals that looking at the more conventional areas of decision-making (i.e., purchase of food, clothing, etc.) do not adequately reflect women’s autonomy, control

over economic resources and power dynamics within the family. In serious matters like marriage and fertility, women have less say in the decision-making process, and the challenges are greater for rural women.

6.6. Property and Inheritance

In the Holy Quran, Allah almighty says: For men, there is a share in what their parents and close relatives leave, and for women, there is a share in what their parents and close relatives leave—whether it is little or much. Furthermore, section 498 A of the Pakistan penal code states that whoever by deceitful or illegal means deprives any woman of inheriting any movable or immovable property at the time of the opening of succession shall be punished with imprisonment for either description for a term which may extend to ten years but not be less than five years, or with a fine of one million rupees or both. It shows that the law is very clear about women’s inheritance rights, but its practical implementation is always a question mark.¹³¹

131. <https://dailytimes.com.pk/987818/status-of-womens-inheritance-rights-in-pakistan/>

Table 29: Decision-making regarding recreation/ travel by province (%)

Province	Woman herself	Head of HH alone	Other HH Members except the woman	In consultation with HH women	Total
Women (aged 15-49)					
National	9	19	46	26	100
Balochistan	1	61	33	5	100
KP	7	26	41	26	100
Punjab	13	11	47	29	100
Sindh	3	22	50	25	100
Young Women (aged 15-29)					
National	1	61	31	7	100
Balochistan	5	20	42	33	100
KP	6	27	39	28	100
Punjab	6	13	42	39	100
Sindh	2	22	49	27	100

Source: Estimated from HIES 2018-19

Still, most of the women in Pakistan denied their inheritance rights. The reasons are multiple, including limited bargaining power in family, rigid cultural norms and lack of awareness on inheritance rights and the law governing inheritance. As a result, they lack the knowledge necessary to file a lawsuit against male family members. Some women willfully disregard their right to have a positive connection with their brothers because they are aware that if they ask for property, there is a potential for creating hostility, which they do not want. Likewise, men maintain pressure on women to renounce their rights in some areas of Pakistan where women are oppressed and strongly controlled by men. The nation's court system is also extremely expensive and lengthy.¹³²

Women's ownership and control over assets (i.e., land) must be more present in the country. The 2017-18

DHS reveals that 97% of women did not inherit land or a house, while 1% each inherited agricultural land and a house. Less than 1% of women inherited non-agricultural plots or residential plots. Among those women who own a house, 43% have ownership of a title or deed and only 36% can independently sell it. Evidence suggests that if women are given greater property rights, including decision-making power over property, it can in turn increase their bargaining power within the household, which contributes to their overall empowerment.¹³³

A long journey lies ahead to empower the women and involve them in decision-making processes, but it can be achieved through building their self-confidence and capacities, strengthening their knowledge about their rights, and providing mechanisms to exercise their rights [83].

132. <https://dailytimes.com.pk/987818/status-of-womens-inheritance-rights-in-pakistan/>

133. CGIAR (2014) Women's Individual and Joint Property Ownership: Effects on Household Decision making



NATIONAL
WOMEN

NATIONAL
WOMEN

16 PEACE, JUSTICE AND STRONG INSTITUTIONS



TARGET 16-9



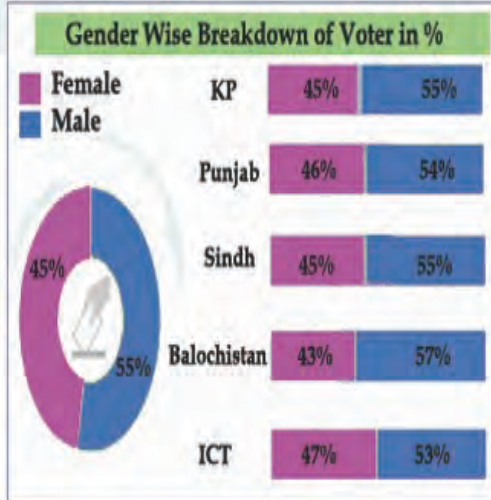
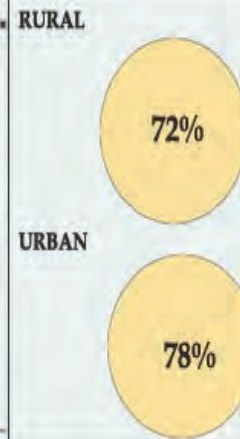
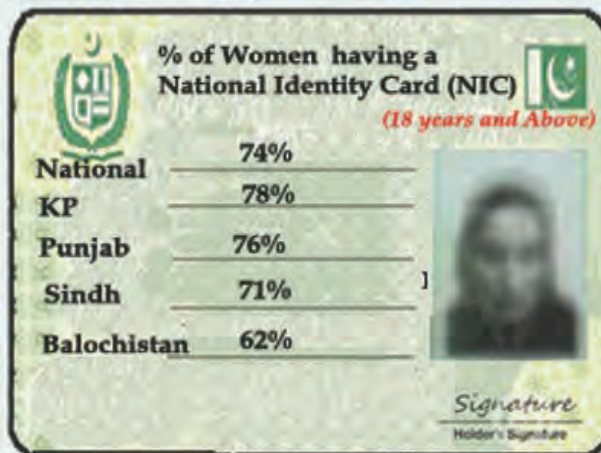
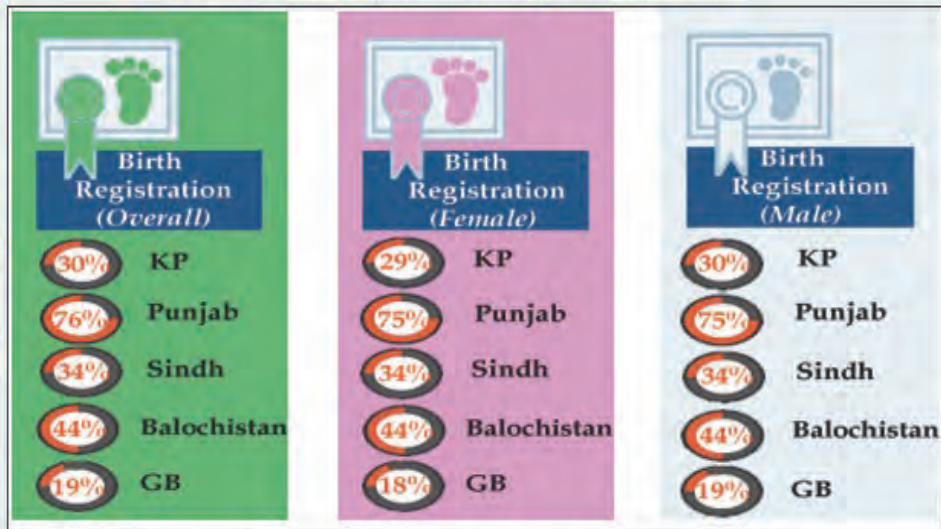
PROVIDE UNIVERSAL LEGAL IDENTITY

TARGET 5-5



ENSURE FULL PARTICIPATION IN LEADERSHIP AND DECISION-MAKING

% of Children (Under Age 5 Years) Having Birth Registration



Women's turnout for National Assembly elections remained at **40%** while for men the turnout was **60%**

CHAPTER-07

CITIZENSHIP & POLITICAL PARTICIPATION

“As a woman leader, I thought I brought a different kind of leadership. I was interested in women’s issues, in bringing down the population growth rate... as a woman, I entered politics with an additional dimension – that of a mother.”

Benazir Bhutto, Former Prime Minister of Pakistan

Article 7 of CEDAW focuses on women’ participation in public and political life. It states that the member states shall take all appropriate measures to eliminate discrimination against women in the political and public life and shall ensure them, on equal terms with men, the right to vote in all elections and to be eligible for election to all publicly elected bodies, participate in the formulation of government policy and the implementation thereof and to hold public office and perform all public functions at all levels of government. In the twelve areas focused by the Beijing Declaration, ‘women in power and decision-making’ is one of the core areas to be addressed by member states.

Various provisions of the Constitution of Pakistan also affirm the state’s commitment to reduce gender disparity and encourage women to play an active role in all walks of life. Articles 25 and 26 of the Constitution of Pakistan guarantee the equality of all citizens and equal access to public places without any discrimination on the basis of sex. Article 34 states that all measures should be taken to ensure full participation of women in all spheres of life.¹³⁴

Despite these commitments and legal provisions, there is no doubt that more efforts are needed to ensure

adequate participation of women in the political sphere. The major factors hindering women’s participation in the political sphere, as members of the parliament, candidates, political workers, or voters include low levels of literacy; patriarchal mindset limiting their mobility, decision-making and advancement; financial constraints; lack of opportunities; barriers against participation in political/ leadership activities; lack of support from political parties and leadership; violence and harassment in the public and private spheres; and disproportionate share of responsibilities for the family and home.

Women’s political participation is restricted by outright patriarchal norms of power-sharing in the political sphere, which have repercussions at various levels, i.e., individual, family, community, and the state. Central to the role of women in politics is their dependence on male counterparts-cum-powerbrokers, resulting in patron-client networks that reduce their agency and power. Discrimination and exclusion of women lead to marginalization based on gender which is further exacerbated due to intersectional identities based on variations in religion, sect, age, socio-economic status, disability, or geographical location. Gender

134. Constitution of Islamic Republic of Pakistan. (1973). Part I: Chapter 1 and 2. Retrieved November 24, 2021. https://na.gov.pk/uploads/documents/1333523681_951.pdf

biases against women candidates further influence low political participation due to patriarchal power dynamics. These biases in the value system, prevalent discourse, socio-cultural practices, and largely dynastic political party culture reduce women’s meritocratic consideration and substantive representation in political roles. Disparities between male and female candidates are also wide because mostly women are represented on reserved seats and the perception is that since they do not have a constituency, therefore they are not true representatives of the communities.

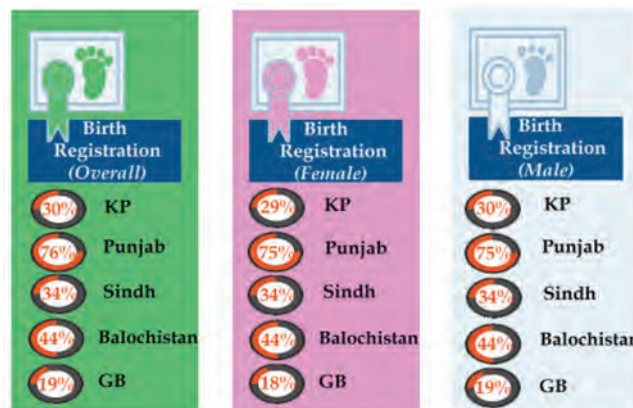
7.1. Counting Women

A name and nationality are the right of every human being. Registering children at birth is the first step in securing their rights, as birth certificates are required to access healthcare and educational services. Having legal identification also serves to protect from early age marriage and child labor.

Manual birth registration in Pakistan takes place at the union council level in the handwritten register and is free of charge. It does not happen automatically when a child is born. Digital Birth Registration (DBR) is a promising initiative in Punjab and Sindh provinces, which uses facilitators (e.g., lady health workers and **Nikah** registrars) who directly access families with newborns and use mobile technology to enter data for birth registration [14].

Since birth registration is a vital document for school enrolment, which is increasingly considered an important factor for a family’s prosperity and socio-economic movement, parents are now more aware of the need to register their children, both boys and girls. No significant gender differences in birth registration were found across the country. However, disparities can be seen by province, rural-urban location, as well as wealth quintiles. The country is far behind universal birth registration; it is as low as 19% in GB, 30% in KP, 34% in Sindh, 44% in Balochistan, and 75% in Punjab (Figure 74). The lower birth registration in Sindh is mainly due to the lower registration in rural areas (16.8%) as compared to the urban areas (55.2%)

Figure 74: Children (<5) having birth registration by province/ region and sex (%)



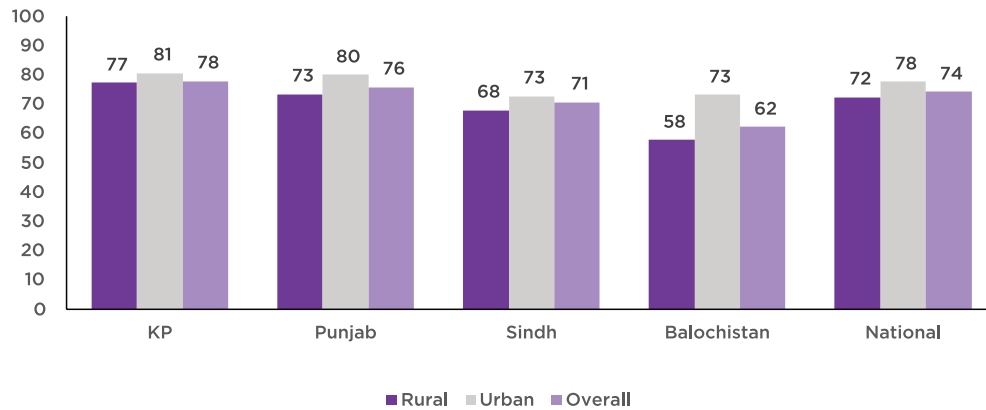
Source: Various MICS Reports (2017-18 Punjab, 2016-17 GB, 2018-19 Sindh, 2019-20 KP, 2019-20 Balochistan)

Pakistan initiated its National Identity Card (NIC) system in 1973 under Article 30 of the Second Amendment. The card was issued manually through a hand-written paper form by the Directorate General of Registration (DGR), with the first NIC being that of Zulfikar Ali Bhutto, the Prime Minister of the time. The country moved to a Computerized National Identity Card (CNIC) in 2000 after the forming the National Database & Registration Authority (NADRA). The CNIC issuance required the applicant to provide the state with digital fingerprint biometrics, thus setting the stage for the first citizen data warehouse in the country.

Needless to say, the identity card is one of the most important documents for citizens of Pakistan, and for women in particular having a CNIC holds special significance. It serves their benefit for obtaining social protection, claiming inheritance, studying or working in the formal sector, voting, and legal matters. For instance, if a woman does not have a CNIC, it is pretty easy to forge land records to exclude her name from the list of legal heirs of a property to benefit the male members of the family [84]. Still, over a quarter of women in the country do not hold a CNIC, and the situation is worst in Balochistan’s rural areas (Figure 75). Significant gender gaps in holding CNICs prevail in both the rural and urban areas in all the provinces.¹³⁵

135. See details in Annex Table 7.1

Figure 75: Women (aged 18+) having a NIC (%)



Source: Population Census 2017-18

7.2 Women Voters – the Missing Women

Looking at voter registration, several provisions in the Elections Act of 2017 protect women’s right to vote, contest elections, participate actively in politics. Before its enactment, the Representation of the Peoples Act (ROPA) 1976 also provided substantial assurances to create a conducive environment for women to participate in political and electoral processes actively. However, as per Election Commission of Pakistan (ECP) data, a gap of 10% exists between male and female voters in the electoral rolls. The country’s total number of registered voters are 124.8 million – out of which 68.0 million (55%) are males and 56.7 million (45%) are females, leaving 10 million missing women voters. The highest gender gap is recorded in Balochistan and the lowest in Islamabad (Table 30).

Under-registration of women is one of the most significant factors behind their limited participation

in the political process in general and elections in particular. The lack of CNICs closes a whole set of opportunities for women’s role in public life besides registration as voters [11]. A recent report by the ECP mentioned several reasons for women not having CNICs, including lack of mobility, limited access to NADRA centers, financial constraints, and low interest among households to register women and girls for citizenship documents [85]. Other barriers to low registration of women include lack of awareness, NADRA’s procedural constraints, and insufficient infrastructure, including an inadequate number of mobile registration vans to reach women in remote areas.

Despite the efforts of the ECP, NADRA, civil society organizations and other actors, millions of women are still deprived of their voting rights. There is a need to accelerate women’s CNIC registration campaign

Table 30: Breakdown of voters by province (number & %)

Province	Male Voters		Female Voters		Total
ICT	495,901	53%	442,381	47%	938,282
Balochistan	2,937,404	57%	2,231,489	43%	5,168,893
KP	11,763,284	55%	9,552,987	45%	21,316,271
Punjab	38,485,077	54%	32,617,645	46%	71,102,722
Sindh	14,348,200	55%	11,878,977	45%	26,227,177
Total	68,029,866	55%	56,723,479	45%	124,753,345

Source: Election Commission of Pakistan Website (January 30, 2023).

by making procedures easier, improving NADRA's infrastructure, especially the number of mobile registration vans that conduct outreach to women, and involving a wide range of stakeholders who influence the social norms for giving due importance to registration. Enhancing registration is crucial for this and the next step is encouraging women to exercise their right to vote.

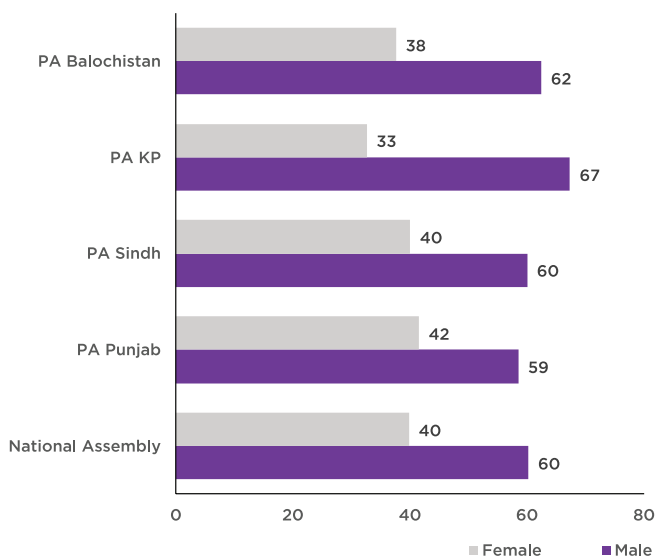
7.3. Voter Turnout

A strong legal framework exists for ensuring women's participation in electoral processes, and the strict enforcement of this law is imperative in all elections. The Elections Act 2017 provides several provisions that protect and promote women's right to vote. For example:

- Section 9 of the Act empowers ECP to declare polling void at one or more polling stations or in the whole constituency if the turnout of women voters is less than 10%.
- Section 12 emphasizes launching public awareness campaigns to promote the electoral participation of women.
- Section 91 requires ECP to publish gender-disaggregated data on voter turnout for each polling station. It also authorizes the presiding officers to, at any stage during the polling day (during or after polling), prepare and send a special report to the authorities if they have reason to believe that women voters have been restrained from exercising their right to vote based on any express or implied agreement.

Lack of data on women voters' turnout remained a huge challenge for decades. However, in the 2018 general elections, ECP released data on women's turnout in national and provincial elections for the first time. Women's turnout for National Assembly elections remained at 40%, while for men the turnout was 60% (Figure 76).

Figure 76: Voter turnout in National & Provincial Elections 2018 by sex (%)



Source: Election Commission of Pakistan

Women's low turnout is not limited to rural areas, as is usually believed. Surprisingly, the largest city in each province had lower women's turnout in the 2018 elections as compared to the rest of the province. The difference was highest in Punjab, where the gender gap in women's turnout was 12.5% in Lahore – double that of the rest of the province (6.3%). Contrary to expectations, as found by a study “...women's electoral participation is 8.5% lower in big cities compared to rural areas and this is mirrored by a higher gender gap in participation in this context. In big cities, we do not find support for theories that suggest women's increased political participation is linked to a fall in the burden of care work, an increase in women's intra-household bargaining power, and their entry into the paid labor force. The gender gap in political participation is higher in big cities even though urban women do much better on all these indicators compared to their rural counterparts” [10].

In a study to identify reasons for women's low level of voting in comparison with men, it was found that

“by far the most common responses for why there is a gender gap in voting had to do with women’s sense of citizenship and civic responsibility, and the ways in which these have been eroded by the fact that women feel invisible to politicians and political parties. Responses to this effect far outweighed issues of a lack of knowledge or being unfamiliar with the electoral process, though these also exist.”^[16] Patriarchal values, social norms, and to some extent election day logistics and limited knowledge about election systems are also reasons for women voting less than men. While males become the gatekeepers for women’s agency to vote, voting turnout of women in urban city centers (as compared to rural constituencies) has reduced over the past 2 electoral cycles.

In the past, there have been incidents where women have been disenfranchised. At the local level, certain agreements were signed between local powerbrokers that barred women from voting in particular constituencies. Political parties must avoid such instances and actively encourage women to use their right to vote.

7.4. Women’s Representation

As a result of continuous advocacy for women’s representation, the percentage of women in national and provincial legislatures has become a standard measure of a country’s achievements. Globally, the average has inched upward, but is still far from reflecting the real share of women in society. In Pakistan, despite considerable gains, women have traditionally remained under-represented in the face of systemic challenges to take up positions in the political and public sphere. The general elections 2018 substantiated that a legislative framework is not enough – political parties failed to distribute party tickets fairly for women to contest on general seats. To abide by the law, tickets were awarded to women,

but only in potentially weak and losing constituencies. The number of women winning elections on general seats remained abysmally low and there has been no improvement over the last two decades.¹³⁶

According to the Inter-Parliamentary Union, Pakistan ranks 115th out of 190 countries in terms of representation of women in national parliaments.¹³⁷ In spite of the fact that Pakistan has had a woman prime minister twice (first-ever in the Muslim world) and a woman speaker of the National Assembly, patriarchal notions of power-sharing and decision-making unfavorably influence institutional structures at all levels, restricting women’s meaningful representation.

Senate, National and Provincial Assemblies

If parliaments and democratic fora are to truly reflect the voices of the constituents they represent, women need to be proportionately represented according to the size of the population. In 2002, Pakistan increased women’s representation to 17% through a quota of reserved seats, above the world average of about 15% at that time, a quantum leap that brought forth many opportunities to enhance women’s participation, leadership, and voice. Before this change, the representation of women in the parliament remained a dismal single digit (6 or 2.8% in the assembly of 1999).¹³⁸ In the 2018 Parliament, 20.2% of seats (69 out of 342) were held by women in the National Assembly (lower house), while 19.2% in the Senate (upper house)¹³⁹, which is largely due to affirmative action through the quota system.

Mostly, women members of the National Assembly have been elected through the reserved seats allocated by this system, and a similar situation is apparent in the provincial assemblies. Women who are nominated on reserved seats are mostly from provincial capitals. Hence, the reserved seats for women are not completely representative women of all constituencies. Looking

136. See details in Annex Table 7.2

137. Monthly ranking of women in national parliaments, Inter-Parliamentary Union, October 2021; <https://data.ipu.org/women-ranking?month=10&year=2021>

138. Women’s Representation in Pakistan’s Parliament, Pildat 2004; <https://www.pildat.org/publications/Publication/women/WomenRepresentationInPakistanParliament.pdf>

139. Inter-Parliamentary Union, ‘Women in National Parliaments’; <http://archive.ipu.org/wmn-e/classif.htm>

at women on general seats, the number remained dismally low (single digits) until the elections of 2002, when it jumped more than double to 14 from the previous assembly number of 6. Since that exponential change, unfortunately, the situation has remained the same, rather shown a downward trend in the previous two election cycles (Table 31). It must be pointed out that 8 out of the 9 women elected on general seats in the 2018 elections, represent rural constituencies.

The Senate of Pakistan has 17 seats reserved for women, four for each province and one for the federal capital. Hardly any women senators currently serve on the general seats - a notable exception is Sherry Rehman from the Pakistan People’s Party (PPP), the only woman member in the current Senate elected on a general seat.

Table 31: Women in the National Assembly over time

Tenure of Assembly	Reserved Seats	General Seats	Total
1955-1958	0	0	0
1962-1965	6	2	8
1965-1969	6	0	6
1972- 1977	6	0	6
March-July 1977	10	1	11
1985-1988	20	2	22
1988-1990	20	4	24
1990-1993	0	2	2
1993-1996	0	4	4
1997-1999	0	6	6
2002-2007	60	14	74
2008-2013	60	16	76
2013-2018	60	10	70
2018 to date	60	9	69

Source: Women’s Parliamentary Caucus and National Assembly of Pakistan

Local Government (LG)

There was a crucial breakthrough in Pakistan with regard to women’s representation in local governments at the beginning of the new millennium. In the year 2000, a significant development took place when the Devolution Plan 2000 redesigned the political landscape of Pakistan, especially at the grassroots level through a reformatory policy intervention under a Local Government Order. Consequently, a new LG system was implemented on 14 August 2001, after each of the four provinces passed the Local Government Ordinance, 2001.

This re-orientation of LG politics provided 33% reservation of seats for women through a combination of direct and indirect elections. After the 18th Constitutional Amendment, provincial governments were responsible for establishing a local governance system and devolving political, administrative, and financial authority to the elected representatives of the local governments. The current LG laws in each province hold provisions related to women’s participation at the local level, and seats reserved for women range from 14% to 33% across the provinces.

As a result of this change, around 36,000 women entered the system as councilors at the union, tehsil, and district council levels. Women’s agency as voters, party workers/ officials, canvassers, and above all as candidates, was recognized at a massive level for the first time. The following LG elections in 2005 reduced the actual number (not the percentage) of women councilors as the size of the union councils was reduced.

Despite the overall critique of the legitimacy of this system since it was introduced under a military regime, there is no denying that this system served as a nursery for future women political leaders [86]. The experience in local governments from 2001 to 2010 allowed women councilors to train themselves in politics, enhance their communication and leadership skills, and connect with each other to address the issues faced by their communities. After some initial reluctance, women councilors took great interest in councils’ business and learned a great deal about it. It also helped address gender segregation in the political realm at the local level, recognizing the potential of the

most vulnerable people, including women [87]. This foundational experience was a key factor due to which several women councilors went on to be members of provincial and national assemblies in the elections of 2008 and 2013.

The previous decade saw a rollback in local governments in that this tier of representation has largely remained non-functional for various reasons. This has compromised women's representation. There

is an urgent need for effective local governments with effective women's representation. Forging vertical alliances of women politicians from members of parliament to councilors, and horizontal alliances with local departments, institutions, women's rights organizations and networks as well as communities can be a very helpful approach to collectively raising voices and exercising women's agency to demand their political rights [15].

Case Study: Kamla Bheel, Mithi, Sindh

"Women in my caste are a minority within a minority. Being a woman from a minority in politics means breaking barriers with every step and shattering glass ceilings that were never meant to be broken," says Kamla Bheel, General Secretary of the Pakistan People's Party (PPP) Women Wing, Mirpurkhas Division, Sindh, Pakistan.

Born into the Bheel community, a scheduled caste in the city of Mithi Sindh Pakistan, Kamla experienced firsthand the hurdles faced by women in her community. In a society where women were often pushed to the sidelines, she fought against prevailing beliefs and resistance, both within her own family and in the broader community.

"Even within my own family, I faced resistance. The prevailing belief was that daughters should focus on getting married rather than pursuing academic aspirations. My father's belief in the importance of education played a crucial role in my own educational journey and fueled my determination to make a difference for other women in our community."

Kamla pursued her studies and earned a bachelor's degree, defying cultural norms and setting a powerful example for future generations. In 2003, she joined the Thardeep Rural Development Programme (TRDP). This chapter of her life marked a nine-year dedication to stirring waves of change in marginalized communities of Sindh. Through her advocacy and initiatives, Kamla strived to ensure access to education for every girl in Tharparkar.

While working tirelessly for her community, Kamla recognized the transformative impact she could have through representation in the public sphere. Understanding that women's voices need to be heard and their experiences taken into account in policy and decision-making processes, she joined politics and became a member of the PPP. Initially, she played the role of an observer, but with time, she found her own voice and fully embraced the path of political activism. Kamla emerged as an active participant in forums that championed women's rights, which fostered a new era of dialogue and engagement. Her resolute spirit and unwavering dedication eventually saw her assume the mantle of Vice Chairperson of the District in the local government, making her the first woman in Tharparkar in this role. She leveraged her position to bridge the gap between the people and district leaders and addressed the pressing challenges faced by the communities.



Kamla's future goals echo her community-centric ethos. She envisages comprehensive needs assessments to diagnose the hurdles faced by women and aims to address them. Moreover, she holds a bold ambition—a seat in the National Assembly. This would not just be a personal triumph, but a beacon of inspiration for the young girls of Sindh, especially those from marginalized communities, which is what is needed to bring about transformative change. Kamla's unwavering commitment to her community, her tireless efforts to empower the marginalized, and her relentless advocacy for women's empowerment have solidified her as a powerful catalyst for change.

7.5. Women Representatives' Participation and Inclusion

Although the required representation of women is ensured to a certain level through legislation, their meaningful participation and inclusion in decision-making remain a persistent challenge, particularly at the provincial level. Two of the four provincial assemblies, and the National Assembly have Women Parliamentary Caucuses (WPCs) to coordinate women parliamentarians' work. The 2018 National Assembly had 14 female parliamentary secretaries (out of 39). In KP no female MPA was included in the cabinet, while in Punjab only 2 females held a ministerial portfolio out of 37.

Nevertheless, women parliamentarians have outperformed their male counterparts, whether nominated on reserved seats or elected on general seats. It is important to highlight that with 20% representation in each house of the Parliament, women parliamentarians contributed 33% of parliamentary business in 2018–19. They moved 39 out of 74 private member bills, 27 out of 100 resolutions, 51 out of 108 Calling Attention Notices, and 561 out of 1772 questions in both Houses of Parliament.¹⁴⁰ This substantiates that enabling women's representation will have positive outcomes for the parliamentary processes as well as sustainable impacts on the lives of the people.

7.6. Violence Against Women in the Political Arena

Violence and harassment against women in public life has increased globally as more and more women gained access to the political sphere, from the grassroots to the corridors of power. Women voters, candidates, workers, advocates and office holders increasingly face gender-based violence in public, private and online spheres because of their role. Being young, from a minority community or from an opposition party may aggravate the situation and increase the risk. Female politicians, as well as their families and supporters, routinely face threats and intimidation from males from the opposing parties, and even from their own party members who may feel threatened by their increasing power. As a result, they have often been compelled to leave their positions after receiving death threats, withdrawn from elections citing abuse and harassment, and even faced actual violence, including death.

These forms of political and electoral violence are often obscured from the public eye, mainly because they are kept out of public notice, or normalized due to prevailing gender dynamics. Misogynistic comments, derogatory remarks, offensive or patronizing language used towards women in politics have become the norm that is seen in public events and rallies, drawing

140. Women Parliamentarians Performance 2018 – 2019, FAFEN 2021; <https://fafen.org/wp-content/uploads/2019/03/FAFEN-WOMEN-Parliamentarians-Performance-Report-2018-19.pdf>

rooms and dialogue forums, and even more so on the media where anchors and talk show hosts benefit from greater viewership if they air programs of this kind. Such tactics of intimidation and harassment discourage women from participating in political and leadership roles. A UN Women study on violence against women in politics in South Asia shows that 60% of women do not participate in politics due to fear of violence.¹⁴¹

These challenges to women's participation directly infringe upon their political rights. Given the central role that national and provincial legislatures have in formulating, implementing, and monitoring laws and budgets, they can restrict rights in other areas. As a result, the needs of women, girls and marginalized groups are under-represented in resource allocation processes.

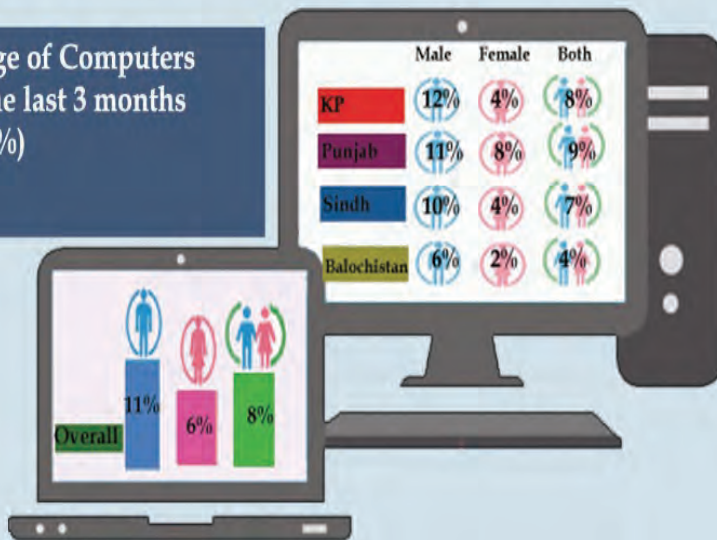
In sum, increasing the voice and participation of women in the political sphere impacts legislation, social and political practices, and the broader narrative of a country, leading to more sustainable and empowering

outcomes for all, leaving no one behind. However, despite the guarantees within Pakistan's Constitution and the aspirations of the 2017 Election Act, women's meaningful representation and participation in the political sphere still needs to improve in Pakistan. Favorable changes in the electoral systems and mechanisms, laws and their implementation, and the norms and practices at all levels are required in order to bring about substantial changes in the status of women's political participation and leadership.

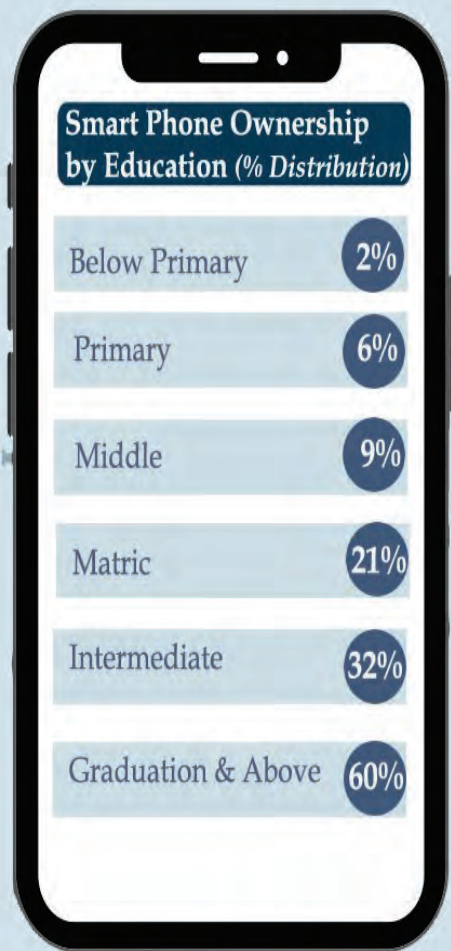
For this, women engaged in political activities at the federal, provincial, and local levels need to be capacitated to play an active role through enhancing their position as leaders and making the political arena safer for them. Further, they need to be connected to opportunities for learning from mentors and peers, as well as equipped with a broader knowledge base for engaging efficiently in decision-making and political spheres, to make them effective channels for raising the voices and issues of women from the grassroots level.

141. Violence Against Women in Politics: Study Conducted in India, Nepal, and Pakistan, UN Women, 2014; <https://www.unwomen.org/en/digital-library/publications/2014/6/violence-against-women-in-politics#view>

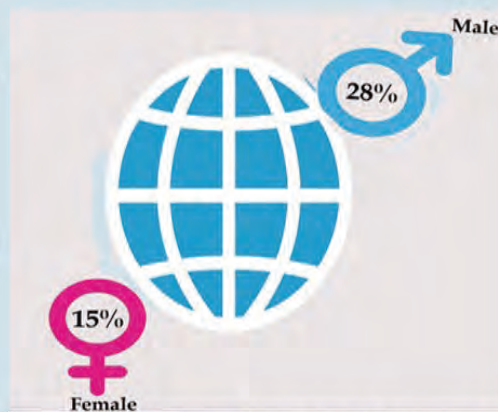
Usage of Computers in the last 3 months (in %)



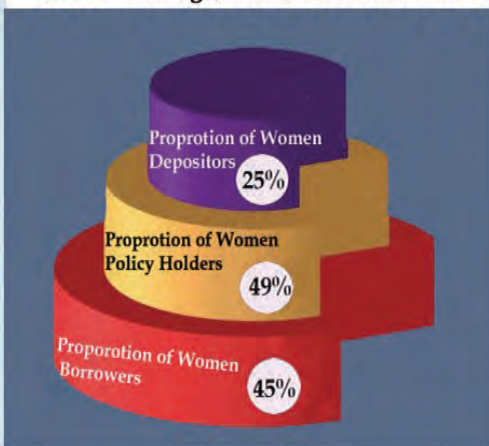
Smart Phone Ownership by Education (% Distribution)



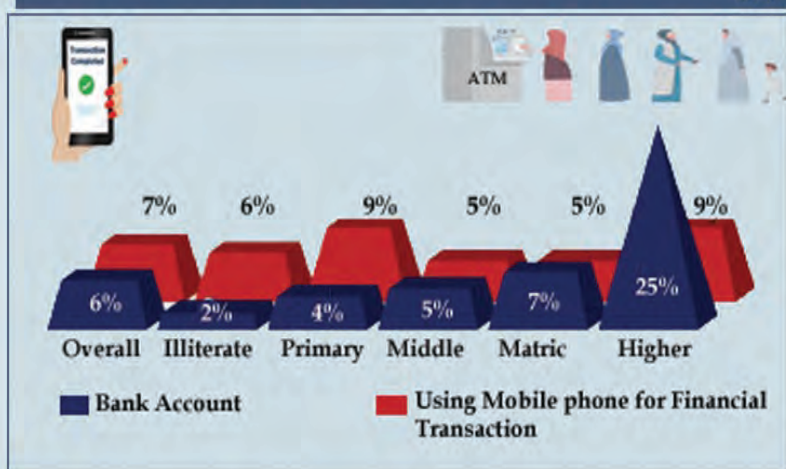
Internet Usage By Gender in %



Outreach to Women - Micro credit, Micro-savings, and Micro insurance



Financial Inclusion among Women (Age 15-49) by Education in %



INFORMATION & COMMUNICATION TECHNOLOGY (ICT)

“People say I am a genius. I might be one, but I am not the only one. There are many other Pakistani girls and boys like me. All those gems need is a little bit of polishing. And I will do it. That’s my aim.”

Arfa Karim (Late), youngest Microsoft certified professional

In today’s digital world, information is for empowering women and girls. Information and communication technology (ICT) is indispensable for promoting gender equity and equality, particularly in low-income countries where women face persistent and systemic discrimination. Women’s equal access to education, technology, and other financial resources paves the way for gender equality, empowerment, and equitable and sustainable economic growth and development [9]. SDG 5 emphasizes enhancing the use of technology – ICTs in particular – to promote the women’s empowerment.

Limited access to digital technology hampers their access to educational resources, labor markets, job opportunities, and other economic empowerment avenues. This inequality in access to resources makes them more vulnerable to poverty and also increases their chances of experiencing various forms of violence [88]. Therefore, bridging the digital gender divide is imperative for creating an enabling environment where women can harness their economic potential at par with their male counterparts [89].

A lack of access to digital technology, including the internet and mobile phones, characterizes the gender digital divide in Pakistan. Women in Pakistan are 43% less likely to use the internet than men, and only 26% of women in Pakistan have internet access compared to 47% of men. Furthermore, only 7% of women in rural areas having access to the internet compared to 20% of men in rural areas.¹⁴² In addition, young women and girls are disproportionately exposed to online violence and harassment, which negatively impacts their physical, mental, and emotional well-being, and influences how they access and use digital tools for the rest of their lives [4].

In Pakistan, gender gap in mobile internet awareness has been narrowed from 16% to 11%, and women’s mobile internet use has nearly been doubled from 10% to 19%. Despite this progress, mobile phone ownership in Pakistan is still unequal. Only 50% of women own a mobile phone compared to 81 percent of men. This ratio is equivalent to 22 million fewer women than men owning a mobile phone. Women in Pakistan are 49% less likely to use mobile internet than men, which

142. World Bank. (2020). Digital Pakistan: Access, Infrastructure, and Digitalisation.

translates into 12 million fewer women than men using mobile internet. Smartphone ownership is relatively low in Pakistan for men and women [90].

The outbreak of the COVID-19 pandemic across the world created several challenges for women and girls, including connecting, learning, and earning. This crisis emphasized the importance of technology as a solution for women and girls to access essential services and information, communicate for education, stay connected with friends and relatives as a support system, and improve their autonomy and future prospects. While the pandemic caused dual health and economic crises, it also presented a historic opportunity to accelerate the digital revolution and close the gender gap [91]. In support of this, the UN Secretary-General called for a global compact for improved digital cooperation.

Recognizing the importance of bridging the digital gender divide, the 67th Session of the Commission on the Status of Women – the UN’s largest annual gathering on gender equality and the empowerment of all women and girls – focused on the theme of “Innovation and technological change, and education in the digital age for achieving gender equality and the empowerment of all women and girls”. The session successfully closed its two-week long session in March 2023, acknowledging the critical role of technology and innovation in achieving gender equality. The agreed conclusions adopted by Member States provide a blueprint for all stakeholders, including governments, the private sector, civil society and youth to promote the full and equal participation and leadership of women and girls in the design, transformation and integration of digital technologies and innovation processes that fulfill the human rights and needs of women and girls.

CSW67: Innovation and technological change, and education in the digital age for achieving gender equality and the empowerment of all women and girls

The session reaffirmed the importance of women and girls' full, equal and meaningful participation and leadership in science, technology and innovation, and expressed concern about the limited progress in closing the gender gap in access to and use of technologies, connectivity, digital literacy and education. It also expressed grave concern about the continuity and interrelation between offline and online violence, harassment and discrimination against women and girls and condemned the increase of such acts.

UN Women Executive Director, Sima Bahous, said: "This year's Agreed Conclusions are game-changing and bring forward our vision of a more equal and connected world for women and girls in all their diversity. It is our job, as we leave here today, to translate them into reality. The ultimate success of these Agreed Conclusions lies beyond their finalization today, in how we will collectively take them forward. They bring us a vision of a more equal world. Let us translate them into reality for all women and girls."

The Agreed Conclusions guide member states that initiatives to promote innovation, technological change, and education in the digital age for achieving gender equality must consider the following:

- **Develop digital tools and services** to address the needs of all women and girls, across sectors and geographies, especially for their education, health, economic empowerment and engagement in public life, and ensure women and girls have access to digital literacy and skills throughout their life course.
- **Mainstream gender in digital policies** to remove barriers to equal access for all women and girls, including those living in poverty, rural, maritime, or remote areas, with disabilities, Indigenous women and girls, migrant women and girls, and older women.
- **Foster a zero-tolerance policy for gender-based violence** that occurs through or is amplified by the use of technology and ensure that public and private sector entities prioritize its prevention and elimination.
- **Mainstream a gender perspective** in the design of emerging technologies and adopt regulations to ensure they are subject to adequate safeguards to combat new risks, gender stereotypes and negative social norms, data privacy breaches, and improve transparency and accountability.
- **Promote policies and programs to achieve gender parity** in emerging scientific and technological fields and create supportive workplaces and education settings, including through gender-responsive education, distance learning solutions, and interdisciplinary approaches combining the teaching of social sciences and scientific fields.
- **Develop gender-responsive innovation** that challenges gender stereotypes and negative social norms, including through the development of digital content, awareness campaigns, and teaching competencies for positive engagement on digital technologies that engage, educate, encourage and empowers youth, including young men and boys, to become agents of change for gender equality.

Data shows that women are less likely to use smartphones, computers, accessing the internet, or having an online presence. For women in Pakistan to become truly empowered and claim their rightful place in society, these indicators must change. This section analyses the usage of various ICT tools, i.e., computers, mobile phones, and the internet among Pakistani women.

Various socio-demographic factors impact the usage of modern technologies (computers, mobile phones and internet) among women, including the following:¹⁴³

- **Age:** The usage of computers is four times higher among young women compared to older women (age 50 years and above). About mobile ownership, young women mostly own a smartphone, whereas older women mostly own a simple phone.
- **Education:** Women's education significantly correlates with their ability to use computers as 58% of women with a graduate level or above education are active computer users, compared to 4% for women with matric level education. Education has no impact on women's ownership of a simple phone. However, there is a positive trend between smartphone ownership and education. Women having no education mostly use simple phones (81%), with only 7% in this cohort using

smartphones. On the other hand, 70% of women having an undergraduate degree or above use a smartphone and only 27% of them use a simple phone.

- **Socio-economic status:** Poverty is another factor influencing the ownership and usage of computers and mobile phones. On average, women in the fifth wealth quintile have an 18% usage compared to only 0.1% among women in the lowest quintile. Knowledge of computer usage increases by the wealth quintile; however, women in the fifth quintile have comparatively more cultural constraints than women in the bottom quintile.¹⁴⁴
- **Location:** Urban women have more than three times higher usage of computers (11%) compared to rural women (3%), and higher ownership of mobile phones. The usage of smartphones is much lower in rural areas (13%) compared to urban centers (32%).
- **Provincial variations:** Across provinces, the gender gap in computer usage is wider in Balochistan and KP. More women use smartphones in Punjab (23%), followed by Sindh (19%), Balochistan (15%), and KP (14%). Women in rural areas across the provinces have comparatively greater constraints in accessing the internet.¹⁴⁵

Government Initiatives

- The Universal Service Fund (USF), a government initiative has provided internet access to 3.3 million people in over 1,000 rural communities, enabling women in these areas to access digital technology.
- The "Smartphone for All" scheme enables low-income individuals to purchase mobile phones via easy interest-free installments.
- Pakistan Telecommunication Authority (PTA) has proceeded with the PTA-Huawei MoU for Affordable Devices and Skills Development.

143. See details in Annex Table 8.1

144. See details in Annex Table 8.2

145. See details in Annex Table 8.2 & 8.3

8.1. Computer Usage

Women in Pakistan continue to face a wide technology gap that prevents them from accessing digital tools at the same level as men. Access to technology is necessary for them to participate in the increasingly digitized global community. Only 6% of women (aged 15-64) use computers (e.g., desktops, laptops, and/or tablets) compared to 11% of men (Figure 77).

Figure 77: Computer usage in previous 3 months by province & sex (%)



Source: PSLM 2019-20

A vast majority of women (94%) do not use a computer at all. Among those who do not use computers, 65% are limited by their knowledge of computer usage and its benefits, followed by cultural constraints and discriminatory values and practices (Table 32). Affordability was also reported as one of the constraints. In Balochistan, there is a considerable gap of awareness and technical training on computer usage among rural women,¹⁴⁶ which can be reconciled with the poor literacy rate, telecom infrastructural issues, and limited job openings in the province.

Productive usage of computers is another area that requires policy focus. The data shows that hardly 4% of the women and 5% of the men use computers for professional purposes (e.g., programming, problem-solving, research, and learning, etc.). Other than copying files, entertainment is the main reason

Table 32: Reasons for not using computer by sex (%)

Reasons	Female	Male	Overall
Do not know how to use it	65	58	62
Cultural reasons	18	19	19
Affordability	7	9	8
Use a substitute, i.e., mobile phone	6	11	8
Privacy/security concerns	1	0	0
Others	3	3	3
Total	100%	100%	100%

Source: PSLM 2019-20

for computer usage among women, followed by social media (Table 33). This limited professional usage is largely linked with women's poor access to financial services, lower labor force participation and entrepreneurial activities, limiting their ability to learn, earn, and be economically empowered. In short, the high gender digital divide limits women's ability to achieve financial independence, exacerbating existing gender inequalities.

Table 33: Purpose of using computer by sex (%)

Reasons	Female	Male	Overall
Copying or moving a file	36	36	36
Entertainment	26	21	22
Social media	18	13	14
Professional Work	5	5	5
Email	3	4	5
All of the above	12	21	18
Total	100	100	100

Source: PSLM 2019-20

146. Details in Annex Table 8.2

8.2. Mobile Phone Ownership

Access to mobiles and smartphones has become quite common globally, and can be considered an indicator of women’s empowerment, as it can have a direct effect on women’s socio-economic wellbeing and autonomy. In addition, it is also an indicator of gender equality, particularly in the case of South Asian societies.

As per the 2021 Groupe Speciale Mobile Association (GSMA) report, 46% of women consider that a mobile phone provides access to useful information that they would not otherwise be able to obtain otherwise. The same report found that mobile phone usage rate is rising among women, however, a significant gender gap still prevails. Pakistan stands among countries having the widest mobile gender gap in the world, where only 30% of the women own a mobile phone compared to 79% of men.

Individual-level barriers are among the main reasons for women’s low ownership of mobile phones, including affordability, literacy, digital skills, safety, and security. In addition, inherent biases and socio-cultural norms curtail women and girls for owning a

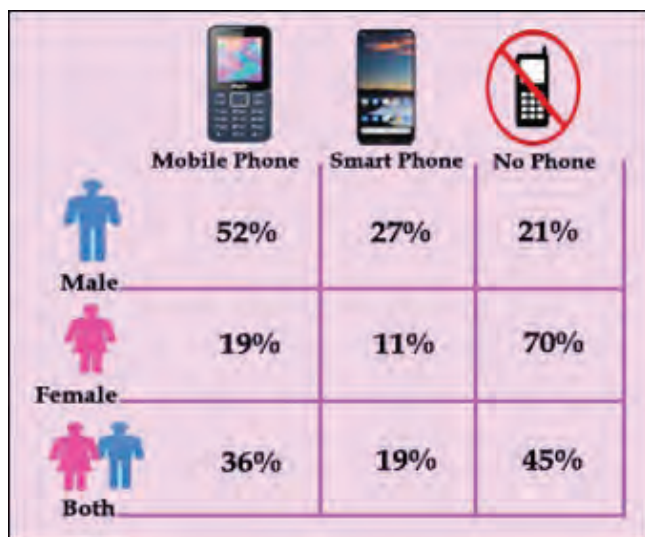
mobile or having a SIM with their names. As a result, only 30% of women own a mobile phone in Pakistan; 19% have a simple phone, and the remaining 11% own a smartphone (Figure 78).¹⁴⁷ It is worth mentioning that usage of mobile phone is much higher than ownership, as 70% of the women reported for using a simple mobile phone and 20% have used smart phone.

A range of factors limit women’s access to mobile devices. One main reason, as reported by the women, is cultural constraints where they are usually not allowed to use a phone. Nearly one-third of young women and 37% of women with an undergraduate education or above have reported facing such cultural restrictions. Education of women is an important driver for using a mobile phone as it might empower them in terms of both awareness and financial independence through livelihood opportunities. However, certain constraints (i.e., permission from family and cultural barriers) still hold for educated women.¹⁴⁸

8.3. Access to the Internet

Internet has rapidly revolutionized the social, economic, and cultural fabric of societies across the globe. Today, it plays a pivotal role in global business strategies, allowing entrepreneurs to reduce business costs, improve productivity, make swifter transactions, and foster the spread of new ideas [92]. The resultant impact on market efficiency is widespread [93]. The COVID-19 pandemic further ossified this trend - the pandemic triggered an inevitable surge in the use of online platforms for education, virtual meetings, and work-from-home practices, as some apparent examples [94, 95]. At the same time, the gender gap in technology has negative impacts on countries’ economic growth and development. As per Intel, if 600 million women were connected to the internet in three years, this would translate to a rise in global GDP of between USD 13 billion to USD 18 billion.¹⁴⁹

Figure 78: Mobile ownership by sex (%)



Source: PSLM 2019-20

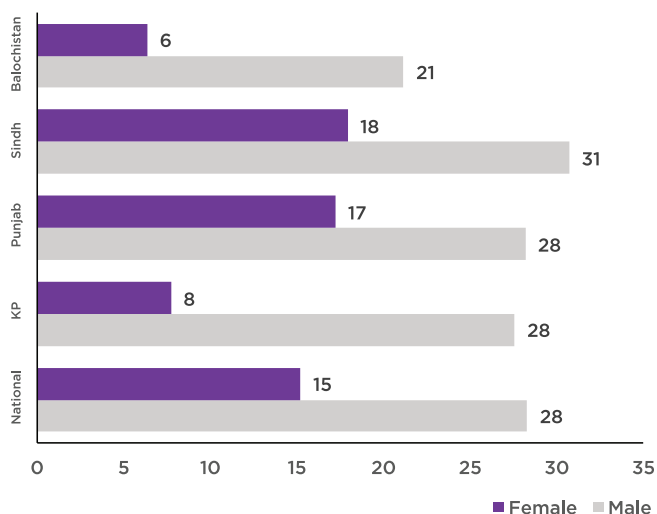
147. See details in Annex Table 8.4

148. Details in Annex Tables 8.6 & 8.7

149. Plan International. Bridging the Digital Divide. Available at <https://plan-international.org/education/bridging-the-digital-divide>

On average, the share of the internet in GDP at a global level is around 3.4%, with sizeable variations across countries, leaving ample room for low-income countries [96]. However, this share is hardly 1.5% in Pakistan. Further, Pakistan is ranked 133 out of 134 countries on gender equality in internet usage in the Network Readiness Index 2020, with only 15% of the women using the internet (Figure 79).

Figure 79: Internet usage by province & sex (%)



Source: PSLM 2019-20

A vast majority of the Pakistani population is either illiterate or has education up to the primary level only, and has minimal access to the internet (3%). Education, urbanization, poverty, and remoteness are some trends determining internet usage.¹⁵⁰ Women and girls face multiple challenges, such as family restrictions, financial and time constraints, and safety and privacy issues. Particularly in rural areas, women's use of the internet is seen in a negative light [97], and they are actively prohibited from using mobile devices [98],

150. Details in Annex Table 8.8

151. Details in Annex Table 8.9 & 8.10

while both permission and affordability constraints are high for educated women.¹⁵¹ Nearly half of the women don't know how to use the internet and almost one-third consider that the internet is not useful (Table 34).

Table 34: Reasons for not using the internet by sex (%)

Reasons	Female	Male	Overall
Not useful	31	35	33
Do not know how to use it	46	45	46
Affordability	4	8	6
Privacy/security concerns	1	0	0
Service is not available	1	2	1
Cultural constraints	1	0	1
Do not know what the internet is	5	3	4
Not allowed	6	2	4
Others	3	3	3
All of the above	2	2	2
Total	100	100	100

Source: PSLM 2019-20

Even for those who use the internet, most do not leverage the opportunities it provides. Eighty percent of the internet users in Pakistan use it for non-productive activities, i.e., chat, voice and video calls, watching videos/ movies, etc. (Table 35). There is a need to create greater awareness among active internet users regarding productive uses of the internet, like online learning and digital entrepreneurship.

Table 35: Purpose of using the internet among users by sex (%)

Reasons of using Internet	Female	Male	Overall
Email, chat, social media	37	54	48
Voice and video calls	36	17	23
Movie/ drama	7	5	6
Education and research	6	4	5
Information seeking	3	4	4
Business	0	2	1
Download software	1	1	1
Online shopping/ banking	0	0	0
All of the above	10	13	12
Total	100	100	100
Total	100	100	100

Source: PSLM 2019-20

For sustained economic growth, adopting modern technology is imperative for creating awareness about their usage and potential benefits. Keeping these barriers in view, Pakistan needs to absorb the internet and digital tools and enhance access by women and girls across the country, for improving human capital and economic growth. Lack of digital infrastructure and affordability are among the biggest challenges, especially for rural women. To overcome these challenges, the country requires a comprehensive digital inclusion strategy, to target various socio-economic groups to overcome the gender disparity, rural-urban divide, and non-productive usage.

Despite of various challenges, the Government of Pakistan has recognized the importance of digitalization for women’s empowerment and has taken several steps to bridge the gender gap in mobile

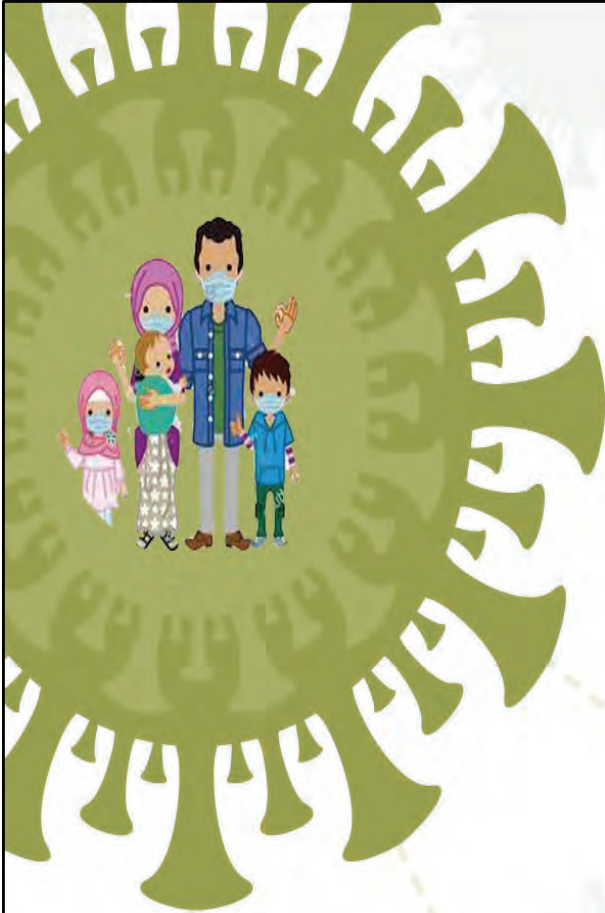
phone ownership and internet use. One of the key initiatives is the “Digital Pakistan” program, which aims to transform Pakistan into a knowledge-based economy by promoting digital literacy, innovation, and entrepreneurship. Under this program, the government has launched various initiatives to promote digital skills and entrepreneurship among women, such as the “Kamyab Jawan” program, which provides loans and training to young entrepreneurs, including women.

Additionally, the government has introduced various policies and regulations to promote digital inclusion and women’s participation in the digital economy, such as the “Telecom Policy 2015,” which aims to increase broadband penetration and promote affordable internet access for all. The government has also launched various awareness campaigns to promote women’s digital literacy and bridge the gender gap in mobile phone ownership and internet use. These initiatives and policies are critical in addressing digitalization and women empowerment in Pakistan and are expected to contribute to bridging the gender gap and promoting women’s participation in the digital economy [90].

The State Bank of Pakistan has launched several initiatives aimed at providing digital financial services to women, including the Raast Payment System, which provides an instant digital payment service to individuals and businesses.

The recent study by National Commission on Status of Women on gender digital divide strongly advocates that country has to allow more space for women in labor market and digital platforms to promote equality and economic growth. It requires policies and actions to equip female workers with more self-organization, management and communication, and advanced numerical skills; encouraging greater female enrolment in STEM-related studies and apprenticeships; and targeting existing gender biases in curricula and parental preferences [90].





MORE CHALLENGING :ACCESSING TO HEALTH CARE, WOMEN'S AUTONOMY & DOMESTIC VIOLENCE

1 in 3

more than 1 in 3 women who needed pre- or post-natal care in the household during the pandemic, did not visit a doctor or the hospital.

53%

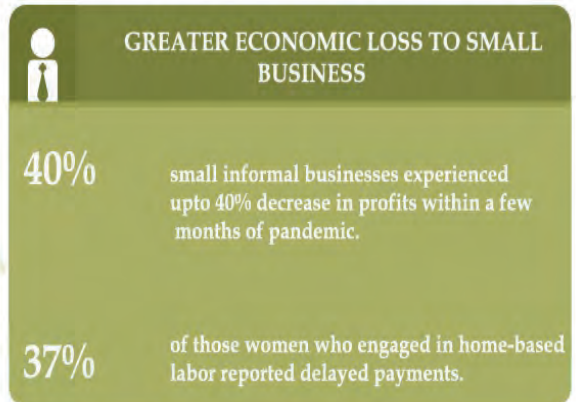
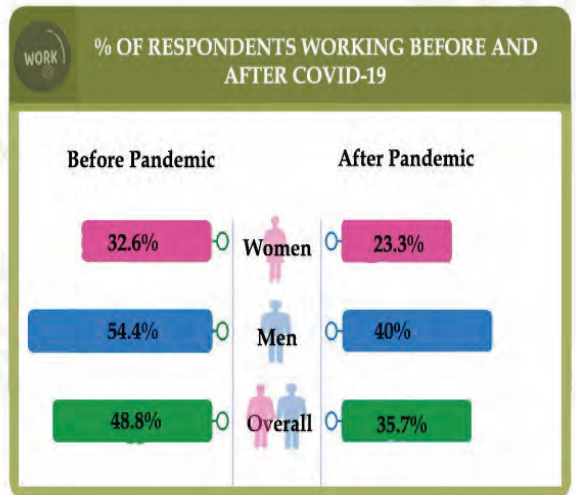
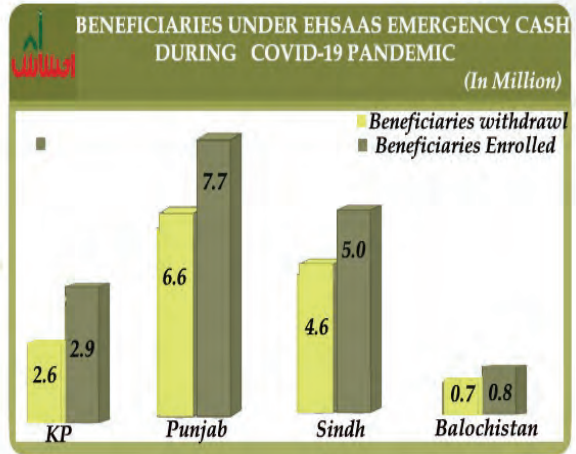
said that they did not speak on the phone with their parents or other family members for as long as they used to pre-pandemic.

60%

said they were less able to do things for entertainment, like watch what they wanted on TV.

40%

of respondents reported a greater threat of domestic violence, while over half reported increased instances of child beating.



GENDER AND THE COVID-19 PANDEMIC

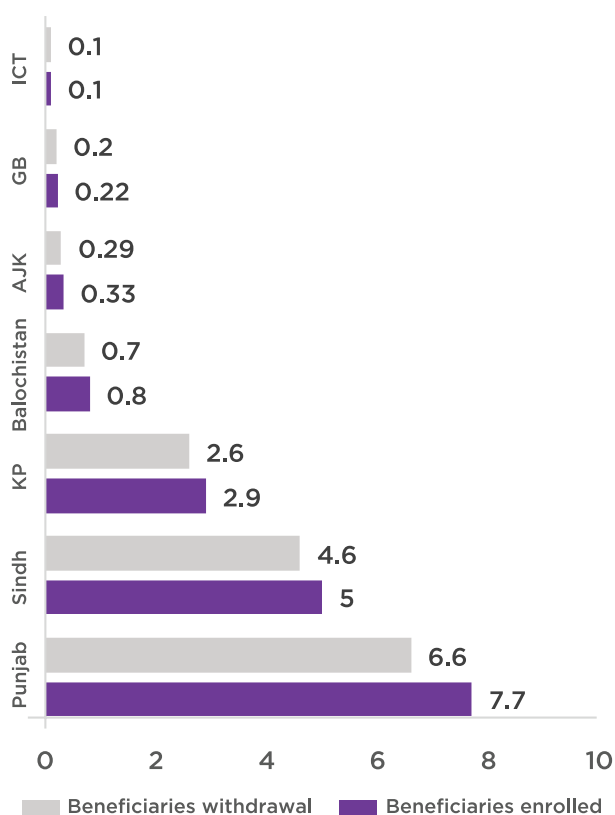
Coronavirus Disease (COVID-19) had an unprecedented impact on every facet of life across all geographical boundaries. It caused an immense increase in morbidity and mortality, with millions of deaths and a significant impact on economies, employment, and trade across the globe. Inevitably, the pandemic's far-reaching adverse effects pushed back global efforts to fight poverty and inequality, particularly in low-income countries [99]. The pandemic made it extremely difficult for governments to provide basic facilities to their populations, including adequate healthcare, education and other services. The economic fallout from the pandemic greatly affected all the sectors of the economy in Pakistan, particularly industry and services, and resulted in an estimated employment loss of 12.5 to 15.5 million [100].

Over the last two decades, Pakistan had shown encouraging progress on poverty reduction (from 40% to 24%); however, this took a major hit due to the pandemic and the subsequent humanitarian crisis caused by the floods of 2022. High inflation levels over the past couple of years have further exacerbated the situation, significantly impacting the most vulnerable and marginalized. Nearly one million children dropped out of primary and secondary education during this period, primarily due to income shocks and school closures [101].

It is, however, important to point out that the government took several measures to protect the population from the ravaging impacts of COVID-19. About 124 million doses of vaccines had been administered as of December 5, 2021, and an estimated 51 million persons had been fully vaccinated.

To protect the population from poverty, the government also launched a large stimulus package worth \$6 billion (PKR 1.2 trillion) to support the country's most economically vulnerable, including emergency relief for businesses and individuals. The payment of utility bills was deferred for 2 months for poor households. A sum of PKR 50 billion was earmarked for government-run utility stores to ensure the constant availability of food and other necessities.

Figure 80: Beneficiaries under Ehsaas Emergency Cash by province/ region (in Million PKR)



Source: Poverty Alleviation and Social Safety Division (till Dec 30, 20)

The government allocated PKR 203 billion to deliver one-time emergency cash assistance to 16.9 million families at risk of extreme poverty, representing nearly 109 million people or half of the country's population. This emergency cash transfer scheme was the largest in Pakistan's history, made possible through the nationwide cash transfer delivery system developed under the Benazir Income Support Programme (BISP).

Case Study: Zara, Quetta, Balochistan

Hazaras belong to the Shia sect of Islam and each year hundreds and thousands of them travel to Iran and Iraq to visit shrines of Holy Imams. A common practice is to take travel in convoys through the land route from Balochistan to Iran and Iraq, with a usual journey of around 30 to 40 days. Year 2020 was no exception, many Hazara families were on a pilgrimage when the COVID-19 pandemic surfaced and it reached Iran first hence the pilgrims returning to their homes in Pakistan had to face stigma as well as challenges related to the management of the pandemic in its early stages, when little was known about it.

It was Zara's¹⁵² first visit abroad with her parents and younger sister. Her parents had always wished to go to Iran and Iraq at least once in their lifetime for pilgrimage. Zara and her sister are both schoolteachers and they had been saving money to visit the holy shrines and so it was a long-awaited trip.

When their journey started COVID-19 was not a global pandemic- at that time Iran had no reported cases and Pakistan too had no threat from the deadly virus. While they were in Iran, news came about the outbreak of virus and then the number of cases began to rise. They were eager to return to Quetta and had absolutely no clue of how their journey back home would be like. On their return journey as they crossed the Iran border at Taftan, they were stopped. The convoys were forced to stay at the border town till it was confirmed that the pilgrims did not carry the virus with them. The convoys had no information about the pandemic or the plans of the border authorities in Pakistan.

The first few days were the hardest and the pilgrims were treated as if they had all contrived the novel virus without testing. All they were told was that they would stay in Taftan at the isolation centers for a fortnight period irrespective of whether anyone had tested positive or negative. However, there were no proper arrangements such as clean drinking water, hygienic food, functional toilets, access to health facilities, and no access to shops for purchasing essential items. These issues made the situation worse for women as compared to men. Moreover, there was no clear information on how long the stay would be. The caravan had around 5000 people travelling without any possibility of following SOPs, and it was obvious if a single person had the virus in the group, they would all get tested positive.

After the first quarantine the pilgrims were shifted to Quetta but to another makeshift quarantine center near Quetta at Mianghundi. The same process was repeated, they were made to stay in the tents again. Throughout the journey, women had the responsibility to pack and unpack the suitcases while also bearing the brunt of the frustration of the men. In Mianghundi, there were better facilities, and they were provided hygiene kits and proper food. They were tested and the reports were negative, but even then, they were retained as the authorities were not clear about the virus and its protocols. Some people were sent home while others were sent to a third quarantine center, Sheikh Zahid Hospital in

152. Name has been changed to maintain confidentiality.

Quetta. Zara’s father and younger sister were allowed to go home while she and her old mother had to complete the third quarantine. Although the facilities were better than the last two centers, Zara’s mother was very disturbed and kept on asking questions to which Zara had no answers... they were both emotionally drained. Finally, they were tested for the third time and the reports were negative, so they were allowed to go home.

Zara shares from her experience that: “Besides all the issues, something that shook me was the attitude of people towards those who travelled to Iran or Iraq. Hazaras were specially stigmatized and blamed for bringing the virus from Iran. This clearly violates their human rights and also affects the healthcare being offered to them.”

The lasting Gendered impact of COVID-19

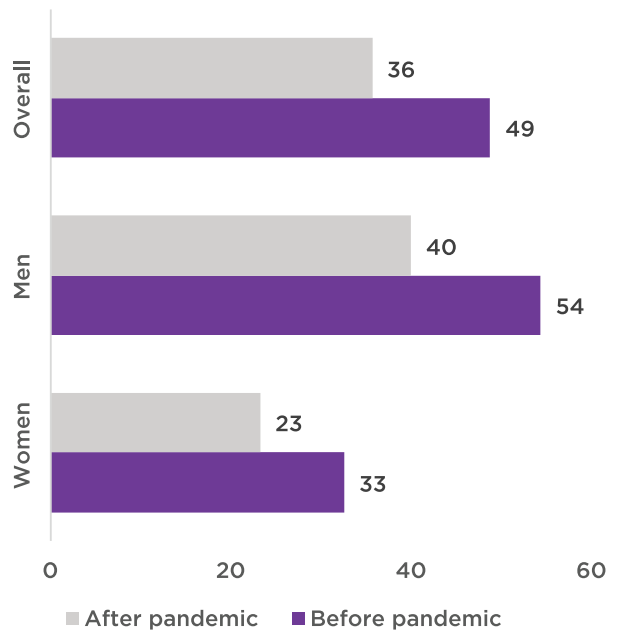
For most crises and disasters, the COVID-19 pandemic disproportionately affected women in many ways. Lockdowns and other mobility restrictions left many women vulnerable to increased domestic and gender-based violence. Because women typically earn less, have fewer savings, and hold less secure jobs than men, so they are particularly susceptible to economic shocks in general. The pandemic further added to this vulnerability due to its devastating impact on feminized sectors like hospitality, tourism, and retail, depriving many women of their livelihoods. Women are also much more likely to be employed in the informal sector, which significantly suffered due to demand shortfalls during lockdowns. This further shrunk the space for women’s employment.

The burden of unpaid care and domestic work, which already fell disproportionately on women, increased dramatically during the pandemic, an addition to negative effects on their own and their families’ health. It had affected the entire population, particularly the vulnerable.

Since women’s employment in Pakistan is mostly concentrated in the informal sector and low-paying jobs, they are often the first to be fired and the last to be hired during economic downturns. Further, the adverse impacts of income loss are disproportionately high for women as they usually take responsibility for the survival of household members by cutting back on consumption or increasing unpaid work as an alternative

to purchasing household goods [102]. In a country like Pakistan, where women’s primary role is perceived to be caregiving and homemaking, women face an added burden of home production, childcare, eldercare, and other domestic responsibilities [103]. Although both women and men experienced a fall in household income due to the pandemic, evidence suggests that women’s limited income led to a decline in daily nutrient intake among female-headed households, more so than male-headed households [104].

Figure 81: Respondents working before and after COVID-19 by sex (%)



Source: Tas et al., (2022) [105]

The National Commission on the Status of Women (NCSW), UN Women, and the Ministry of Human Rights were cognizant of the possible impacts of COVID-19 on women as far back as April 2020 and joined hands to publish a policy brief on this topic [106]. Taking stock of existing inequalities, the policy brief delineated the gendered impact of COVID-19 on various areas, including:

- **Educational attainment:** girls were more likely to be drawn into domestic chores and care work, taken out from school and unable to study in the home. Further, the income shocks at the household level would discourage parents from sending their daughters to schools once they reopened.
- **Health outcomes:** due to reduced access to public healthcare, in particular for women and girls.
- **Employment:** women are employed primarily in the informal sector, which suffered the greatest losses during the COVID-19 lockdowns.

The brief also referred to the links between economic stress and gender-based violence. It posited that cases of domestic violence could increase, fueled by the economic hardship and frustration caused by the pandemic.

Subsequent research has lent credence to the apprehensions in the NCSW-UN Women policy brief. A paper on the impact of COVID-19 on women entrepreneurs running microenterprises revealed some sobering findings [107]. The research focused on women who had started businesses after taking a loan from a microfinance institution (Kashf Foundation, Akhuwat, or Seed Out). The interviewees were engaged in businesses such as home-based food delivery, home-based tailoring, and supplying specialty foods such as pickles to retailers. It was revealed that all the entrepreneurs had suffered a loss in their businesses due to reduced market access and lower customer traffic. They had faced the negative fallout of the closure of shops and offices, and lower purchasing power in general. Furthermore, the women reported facing mental health issues and extreme stress.

Another study on the impacts of COVID-19 on women's political participation also had some important

findings [108]. The study pointed out that as LG elections were indefinitely postponed throughout Pakistan, the women community leaders found themselves largely marginalized. COVID-19 also had an impact on women's citizenship rights, according to the study. Before the pandemic, an estimated 12.7 million women (who are over 18) did not have CNICs. The researchers expressed apprehensions about how prolonged COVID-19 closures could end up further restricting women to homes and neighborhoods and impede documentation drives.

Yet another study, which used mixed methods and included short phone-based surveys of women who had been working during the 12 months preceding the pandemic, also shed light on how the female workforce had been affected by COVID-19 [109]. The study was based on over 1,000 quantitative surveys, supplemented by 24 qualitative interviews/ KIIs, and was conducted in July-August 2020. It found that the pandemic had started causing economic losses to small businesses just weeks after its onset, and small informal businesses experienced up to 40% decrease in profits within a few months. Almost a quarter of the women interviewed reported being faced with salary reductions, while 37% of those engaged in home-based labor reported delayed payments. The bulk of respondents reported either having to delve into savings and liquidate assets to survive, or having to borrow from relatives. Women also reported substantial increase in caregiving responsibilities at home (for both children who were home from school, and older persons who had to be protected from the effects of the pandemic). An alarming 40% of respondents reported a greater threat of domestic violence, while over half reported increased instances of child beating.

A study conducted on women's autonomy and access to healthcare found that [110]:

- 64% of women reported that men's stay at home had led them to change how they dressed at home.
- 60% said they were less able to do things for entertainment, like watch what they wanted on TV.
- 53% said that they did not speak on the phone

with their parents or other family members for as long as they used to in pre-pandemic times.

- Over than 1 in 3 women who needed pre- or post-natal care in the household during the pandemic did not visit a doctor or hospital. Most of them said this was because lockdowns limited their mobility, lack of money, or because of the fear of contracting the virus.

Women health workers, constituting 70% of the frontline health workers, played a key role in safeguarding the population. Many of them got exposure to the COVID-19 pandemic due to limited safety equipment.

The government developed a National Action Plan, under which a number of committees had been set up, however, women's representation in these committees was only 5.5%. The two main bodies with the mandate to take action to protect women's rights and ensure

their well-being (Ministry of Human Rights at the Federal Level and Women Development Departments in the provinces) did not take adequate steps in this area [111]. The Ehsaas cash transfer scheme, as outlined above, was a good initiative, but again women were less likely to have a national identity card—an essential document to receive cash assistance.

In a nutshell, the COVID-19 pandemic had an immense and highly disproportionate adverse impact on women in most aspects of their lives. On one hand, mobility restrictions and loss in employment and income raised their financial vulnerabilities, whilst they also faced greater burdens in the shape of domestic, unpaid work. On the other, they experienced a rise in domestic and gender-based violence, coupled with a restricted support system and low functionality of services and redressal mechanisms.

CONCLUSION

This report has presented a comprehensive snapshot of the status of Pakistani women in 2023. It is produced at a time when the economy of Pakistan has been facing severe constraints due to high inflation, unemployment and external financial crisis, having hardly recovered from the adverse impacts of the COVID-19 pandemic. The country also faced an unprecedented humanitarian crisis through the monsoon-caused floods in 2022, which affected 33 million people and took more than 1,730 lives. These floods have inflicted more than \$30 billion in damages and economic losses. Both the inflation and flood pushed millions of households into a state of poverty, where women will be the most affected while facing the challenges of food insecurity and malnutrition.

The report's findings have substantiated and analyzed gender differentials in education, skills, connectivity across socio-economic classes, and the urban-rural divide. The report highlights how women in Pakistan are in a vulnerable position, with their participation in economic and social life restricted by a host of societal and structural barriers. Gender disparities in education and digital skills place a significant proportion of Pakistani women at a disadvantage, one of the major factors that limits women's labour to unpaid family work and the agriculture sector. Education, skill-building, especially modern skills, and employment opportunities can significantly improve women's well-being, decision-making, and agency.

There is a need for all segments of society to realize that the country cannot achieve sustained economic growth until half of the population can compete equitably – discrimination against women is economically unproductive. Various socioeconomic

indicators quoted in the report are somewhat disheartening as they show that Pakistan has a long way to go before women can take their rightful place as equal members of society, and achieve their full potential to contribute to the economy and society as a whole. Women lag behind men in accessing education, health, employment, and asset ownership, among other indicators, and this gender gap is not narrowing as fast as it should. On the part of legislators, policymakers, and society as a whole, an intensive effort is required to address the barriers to women's development on a range of indicators. Gender-responsive planning and budgeting and gender-segregated budget allocation is another area where federal and provincial governments need to focus for overcoming disparities.

While acknowledging that there is much to be done, this report has also pointed out certain positive trends. Women are more vocal than ever before and are increasingly visible in workplaces, educational institutions, and non-traditional occupations. There has been substantial progress on this in recent years – from the enactment of legislation on domestic violence, harassment at the workplace and women's inheritance to proposed legislation on early marriage and forced conversion of young girls.

There is also an increased awareness that institutions working for women's development must be strengthened and allowed a certain degree of autonomy to fulfill their mandates. This awareness has led to a renewed push to operationalize the Commissions for the Status of Women at the federal and in the provinces, whether through the appointment of chairpersons, or the designation of staff and allocation of budgets. The commissions are

autonomous bodies by the law and are better placed to engage with stakeholders across the board, not just from the government. Their strength lies in marshaling resources from development partners and from within civil society and acting as a link between citizens and the state.

While there are numerous challenges and demands on the NCSW, a Strategic Vision Plan has recently been drafted that highlights where the Commission will focus its efforts over the short to medium term. As articulated in the plan, the NCSW will take concrete actions to further Pakistan's women's empowerment agenda, including through data collection, analysis

and dissemination, advocacy and partnership-building, better coordination with the PCSWs, strengthening the legal watchdog role, and undertaking awareness-raising campaigns. Significant efforts are still required to strengthen the national and provincial commissions to play a meaningful role in accordance with their vision and mandate.

The efforts need to continue, and all stakeholders, including government institutions, political parties and civil society activists, will have to collaborate to bring about reforms that have broad support and lasting and sustainable impacts.

RECOMMENDATIONS

The framework for the recommendations is threefold:

(i) Ensuring an **enabling institutional and legislative environment which** promotes women's economic empowerment, security, dignity, and rights through laws and policies and their implementation. (ii) **Socio-economic opportunities** to support women's access to education and training, job opportunities, digital literacy, financial inclusion, and entrepreneurship. (iii) Strengthening **women's agency** is necessary by enhancing their participation in the public sphere, access to decision-making and ability to speak up against and address discriminatory social and cultural norms.

Strengthening the **institutional and legal framework** is much needed to reinforce socio-economic basics that improve women's economic decision-making and access to resources, i.e., education, skills, paid work and financial inclusion. Specific recommendations in this area include:

- Fully enforce Article 25A of the Constitution that mandates the provision of free education for children (aged 5-16 years) across Pakistan. The country requires inclusive education for girls, in particular to overcome gender gaps with a special focus on skilled-based learning and vocational training. Reinforcement is needed to incentivize duty bearers and parents.
- The implementation of laws that support women's right to political participation and access to the justice system must be effectively enforced.
- Parallel and informal justice systems that violate women's constitutional, and legal rights should be eliminated.
- The federal and provincial budgets must have gender-disaggregated data to observe gender-related outcomes.

- Women must have a minimum quota of at least 10% in all government jobs. A similar regulation is required in the private sector as well.
- The educational curriculum requires to be updated and brought in line with global standards for human rights, especially by adding features to change the mindset to develop respect for women and girls, inculcate a culture of tolerance for different segments of society, improve peaceful co-existence, and eliminate all forms of discrimination and violence.
- Policy measures are required to improve the access of women to digital tools and modern technologies.

To improve **socio-economic opportunities**, women require demand-driven skills, especially access to business and entrepreneurship opportunities. Linking women's businesses to markets can help them to grow further. Since most women's employment is concentrated in the informal sector, there is a need to support the policies and measures that eliminate or reduce their vulnerability in these sectors. Their employment is concentrated in a few occupations and there is a need to open job opportunities for women in non-traditional sectors such as carpentry, electronics, mechanics, wholesale and retail activities, etc. Specific incentives through training and credits can encourage them to opt for these sectors. There is a need to open job opportunities for women in non-traditional sectors such as carpentry, electronics, mechanics, wholesale and retail activities, and other growing sectors. Certain incentives through training and credits can encourage them to opt for these sectors and to open up doors for women to enter them.

In this regard, the following recommendations can help in improving the women's economic opportunities:

- The microfinance sector needs to be improved to cater to women's needs. There is a need to amend the bank loan policy where unfavorable conditions and high-interest rates often exclude them from business startup activities.
- One-third of the microfinance lending should be allocated to women, especially in rural areas where women can easily make their place in agriculture, livestock, and related sectors. Lending should be flexible to accommodate women owned and led enterprises and should be accompanied by financial education, training, digital literacy, among others.
- Women should be incentivized to join and progress in employment through supportive policies and conducive work environments, such as through wage equalization, provision of workplace facilities, i.e., daycare centers, separate washrooms, and safe transport facilities to ease their mobility. The benefits of Maternity and Paternity Leave Act 2023 must be expanded for the women working in the private sector
- Women with professional education (i.e., degrees in medicine, engineering, etc.) require special incentives to encourage them to enter and stay in the workforce.
- Recognizing informal work, home-based workers, and unpaid family workers with the requisite legal protections is highly desirable.
- Digital technology is the future of the labor market and economy. A concrete effort is required to include women in the digital ecosystem. Access to digital tools through establishing digital hubs and incubators, especially in remote areas, can help women establish small businesses and entrepreneurial activities.

To **strengthen women's agency**, there is an urgent need to build social capital in society, especially for women. Efforts and initiatives are required to improve women's economic, social, and political inclusion. A few policy recommendations are noteworthy:

- Every man, woman, girl, boy, and transgender person must have their legal identity through birth registration and the issuance of national identity card. The issuance of such documents is imperative to protect their rights and inheritance.
- Women's political representation can be enhanced by instituting quotas for political parties to field women in the direct general elections and also allocating 33% of seats at the LG level for women.

It is essential to engage men and boys and change the harmful patriarchal norms and toxic masculinities that restrict women from obtaining and exercising their rights and playing an active role in the development of the nation.

REFERENCES

1. GoP, G.o.P., **Report of the Islamic Republic of Pakistan on the Implementation of the Beijing Declaration and Platform for Action +25**. 2019.
2. Committee, C., **Fifth Periodic Report Submitted by Pakistan under Article 18 of the Convention**. 2018.
3. Ministry of Planning, D.a.R.M., **SDGs National Framework - Summary for the National Economic Council**. 2018.
4. Women, U., **UN Women statement for International Girls in ICT Day 2022: Access and Safety**. 2022: 28 April 2022 UN Women.
5. Sarma, M., **Index of financial inclusion**. 2008, Working paper.
6. GoP, G.o.P., **National Health Accounts 2017/18**. 2017/18, pakistan bureau of statistics, Islamabad.
7. **Pakistan Millennium Development Goals**. 2013, Government of Pakistan.
8. Najam, A. and F. Bari, **Pakistan National Human Development Report 2017: Unleashing The Potential of a Young Pakistan, Islamabad, UNDP**. 2017.
9. Elnaggar, A.J.I.T.f.D., **Towards gender equal access to ICT**. 2008. **14**(4): p. 280-293.
10. Cheema, A., et al., **The empty promise of urbanisation: Women's political participation in Pakistan**. 2021: Institute of Development Studies.
11. Khan, A., Z. Yousuf, and S.J.I.B. Naqvi, **Women Politicians Navigating the 'Hostile Environment' in Pakistan**. 2020. **51**(2).
12. **The Global Gender Gap Report**. 2022, World Economic Forum: Accessible at https://www3.weforum.org/docs/WEF_GGGR_2022.pdf
13. Agnafors, S., et al., **Mental health in young mothers, single mothers and their children**. 2019. **19**: p. 1-7.
14. Idris, I., **Increasing birth registration for children of marginalised groups in Pakistan**. 2021.
15. Bari, F.J.R.t.G.Q.A.i.P., **Bridging the fault lines**. 2015: p. 7-21.
16. Cheema, A., et al., **Invisible citizens: Why more women in Pakistan do not vote**. 2019: IDS.
17. Bari, F. and M.S. Pal, **Country briefing paper: Women in Pakistan**. Asian Development Bank Programs Department and Office of Environment and Social Development, 2000. **8**.
18. Powell, A., **NEET: Young people not in education, employment or training**. House of Commons Library: Briefing Paper, 2018.
19. Zaidi Y., et al., **Young Women in Pakistan - Status Report 2020 UN Women Pakistan**. 2020.
20. Geven, K., **Learning Poverty and ASER 2019**. 2019.
21. Ostry, M.J.D., et al. **Economic Gains From Gender Inclusion: New Mechanisms, New Evidence**. 2018.
22. Winkler, A.E., **Women's labor force participation**. IZA World of Labor, 2022.
23. **Estimated by National Institute of Population Studies (NIPS)**,. 2021.
24. Kochhar, M.K., M.S. Jain-Chandra, and M.M. Newiak, **Women, work, and economic growth: leveling the playing field**. 2017: International Monetary Fund.
25. **Womenomics: Women Powering the Economy**. 2021, UNDP: Accessed at: <https://www.undp.org/pakistan/publications/womenomics-women-powering-economy-pakistan>.
26. **The Global Gender Gap Report**. 2022, World Economic Forum 2022 Accessible at https://www3.weforum.org/docs/WEF_GGGR_2022.pdf.
27. Zaidi, Y., S. Farooq, and e. al., **Rural Women in Pakistan - Status Report 2018 UN Women Pakistan**. 2018.
28. Bremmer, D. and R.J.A.E.J. Kesselring, **Divorce and female labor force participation: Evidence from times-series data and cointegration**. 2004. **32**: p. 175-190.
29. **Women in the Workforce**. 2018-2019, CGaPS and World Bank.
30. Tanaka, S., **Policy brief on female labor force**

- participation in Pakistan*. 2016.
31. Ali, K.A.J.I.J.o.U. and R. Research, **Women, work and public spaces: Conflict and coexistence in Karachi's poor neighborhoods**. 2012. **36**(3): p. 585-605.
 32. Fogli, A. and L.J.E. Veldkamp, **Nature or nurture? Learning and the geography of female labor force participation**. 2011. **79**(4): p. 1103-1138.
 33. **Vulnerable Employment, International Labor Organization**. Accessed at: https://www.ilo.org/global/about-the-ilo/mission-and-objectives/features/WCMS_120470/lang--en/index.htm. 2010.
 34. Gammarano, R., **Paid employment vs vulnerable employment - A brief study of employment patterns by status in employment**. 2018, Data Production and Analysis Unit, ILO Department of Statistics.
 35. Bue, M.C.L., et al., **Gender and vulnerable employment in the developing world: Evidence from global microdata**. World Development, 2022. **159**: p. 106010.
 36. **Estimated from LFS**. 2020-21.
 37. **Manual of LFS**. 2020-21.
 38. Delecourt, S. and A.J.M.S. Fitzpatrick, **Childcare matters: Female business owners and the baby-profit gap**. 2021. **67**(7): p. 4455-4474.
 39. Bue, M.C.L., et al., **Gender and vulnerable employment in the developing world: Evidence from global microdata**. 2022. **159**: p. 106010.
 40. Group, W.B., **State of Financial Inclusion of Women in Pakistan**. 2018: World Bank.
 41. Farooq, S., H.M. Waqas, and N. Kunwal, **Welfare Impacts of Microfinance on Entrepreneurship and Financial Sustainability: A Case Study on Islamic and Conventional Micro Financing**.
 42. PMN, P.M.N., **Pakistan Microfinance Review 2021**. 2021.
 43. Khaliq, F. and W. Ahmad, **SBP StaffNotes**. 2016.
 44. Rahman, M.M., et al., **Health-related financial catastrophe, inequality and chronic illness in Bangladesh**. PloS one, 2013. **8**(2): p. e56873.
 45. Malik, A.M. and S.I.A. Syed, **Socio-economic determinants of household out-of-pocket payments on healthcare in Pakistan**. International journal for equity in health, 2012. **11**(1): p. 51.
 46. Krishna, A., **Escaping poverty and becoming poor: who gains, who loses, and why?** World development, 2004. **32**(1): p. 121-136.
 47. Bredenkamp, C., M. Mendola, and M. Gragnolati, **Catastrophic and impoverishing effects of health expenditure: new evidence from the Western Balkans**. Health policy and planning, 2010. **26**(4): p. 349-356.
 48. Cavagnero, E., et al., **Health financing in Argentina: an empirical study of health care expenditure and utilization**. Innovations in Health Financing: Working Paper Series, 2006. **8**.
 49. Farooq, S. and F. Masud, **Catastrophic Health Expenditure and Poverty in Pakistan**. The Pakistan Development Review, 2021. **60**(1): p. 27-48.
 50. Mchenga, M., G.C. Chirwa, and L.S. Chiwaula, **Impoverishing effects of catastrophic health expenditures in Malawi**. International journal for equity in health, 2017. **16**(1): p. 1-8.
 51. Arif, G.M., et al., **Child malnutrition and poverty: the case of Pakistan**. 2014. **53**(2): p. 99-118.
 52. Women/UKAID, N.U., **Costing Study on Child Marriage in Pakistan**. 2022, Study conducted by IDEAS.
 53. Meit, M., A. Knudson, and T. Gilbert, **The 2014 update of the ruralurban chartbook**. Bethesda, MD: Rural Health Reform Policy Center. October 2014. 2019.
 54. Douthit, N., et al., **Exposing some important barriers to health care access in the rural USA**. Public health, 2015. **129**(6): p. 611-620.
 55. Kremers, H.M., et al., **Trends in utilization and outcomes of hip arthroscopy in the United States between 2005 and 2013**. The Journal of arthroplasty, 2017. **32**(3): p. 750-755.
 56. Shaikh, B.T. and J. Hatcher, **Health seeking behaviour and health service utilization in Pakistan: challenging the policy makers**. Journal of public health, 2005. **27**(1): p. 49-54.
 57. Farooq, S. and D.-e.J.S.I.R. Nayab, **The Role of BISP's Unconditional Cash Transfers in Alleviating Extreme Poverty in Pakistan: A Quasi-Experimental Analysis for the Period 2011-2019**. 2023: p. 1-26.
 58. Haddad, L., et al., **Reducing child malnutrition: How far does income growth take us?** The World Bank Economic Review, 2003. **17**(1): p. 107-131.
 59. Bank, A.D., **Framework of Inclusive Growth Indicators 2012: Key Indicators for Asia and the Pacific Special Supplement**. 2012: Asian Development Bank.
 60. Coady, D.P., **Designing and evaluating social safety**

- nets: Theory, evidence and policy conclusions.** 2004.
61. PIDE, **The State of Poverty in Pakistan** 2021, Pakistan Institute of Development Economics (PIDE), Islamabad
 62. Arif, G.-M. and M. Ahmad, **Poverty across the agro-ecological zones in rural Pakistan.** 2001.
 63. Rentschler, J.E., **Why resilience matters-the poverty impacts of disasters.** World Bank Policy Research Working Paper, 2013(6699).
 64. Gul, A., **Study: Pakistan Flood Damages, Economic Losses Exceed \$30 Billion** 2022, October 28, 2022, VOA News. .
 65. Ahmed, A., **Floods spike Pakistan poverty rate: WB,** in **Dawn.** 2022: February 13, 2023.
 66. Bank, W., **Inflation and Poor.** 2022, World Bank, October 2022.
 67. Ivaschenko, O., et al., **The state of social safety nets 2018.** 2018: World Bank Group Washington, DC, USA.
 68. Iqbal, T., S. Farooq, and I.U.H.J.T.E.J.o.D.R. Padda, **Can empowerment be enhanced by putting cash in the hands of poor women? Learning from Pakistan's BISP Program.** 2021. **33:** p. 760-792.
 69. **United Nations. Declaration on the elimination of violence against women.** 1993. New York : UN, 1993.
 70. Organization, W.H., **Violence against women prevalence estimates, 2018: global, regional and national prevalence estimates for intimate partner violence against women and global and regional prevalence estimates for non-partner sexual violence against women.** 2021: World Health Organization.
 71. Sethna, R., T. Masood, and R. Jahangir, **Misogyny in the workplace: Hidden in plain sight.** 2018: DAWN. Available at: <https://www.dawn.com/news/1396333>.
 72. Basit, H., **Annual Report - Cyber Harassment Helpline.** 2021, Digital Rights Foundation.
 73. Fazal, J., **Cyber Harassment During the COVID-19 Pandemic in Pakistan- A policy Brief.** 2021: Islamabad: UN Women and Lahore: Digital Rights Foundation. Available at: <https://digitalrightsfoundation.pk/wp-content/uploads/2021/02/UN-Policy-Brief-2.pdf>.
 74. NCSW, **Standardized indicators on violence against women in Pakistan.** 2015.
 75. **Pakistan Demographic and Health Survey.** 2017-18.
 76. Leonardsson, M. and M. San Sebastian, **Prevalence and predictors of help-seeking for women exposed to spousal violence in India—a cross-sectional study.** BMC women's health, 2017. **17(1):** p. 1-15.
 77. Jakab, A. and L. Kirchmair, **How to Develop the EU Justice Scoreboard into a Rule of Law Index: Using an Existing Tool in the EU Rule of Law Crisis in a More Efficient Way.** German Law Journal, 2021. **22(6):** p. 936-955.
 78. Wojkowska, E., **Doing Justice: How informal justice systems can contribute.** 2007.
 79. Oxfam, **Marriage Decision-Making: A Family Affair.** 2018: Available at: <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/620535/rr-marriage-family-affair-social-norms-210618-en.pdf?sequence=2&isAllowed=y>.
 80. Bustreo, F.J.W.H.O.A.o., **She decides on her health, her future.** 2017. **30:** p. 2019.
 81. Razaq, S., **Issues Faced By Muslim Women in the Field Of Recreation.** 2021.
 82. Mahmood, N.J.T.p.d.r., **Women's role in domestic decision-making in Pakistan: implications for reproductive behaviour.** 2002: p. 121-148.
 83. Lassi, Z.S., et al., **Women's Participation in Household Decision Making and Justification of Wife Beating: A Secondary Data Analysis from Pakistan's Demographic and Health Survey.** 2021. **18(19):** p. 10011.
 84. Ullah, R., M.Y. Abbass, and A.J.A.J.o.S.S. Khattak, **Exploring the Role of Computerized National Identity Card (Citizens' Registration Card) in Securing Women's Property Rights in Pakistan.** 2015. **8:** p. 213-29.
 85. ECP, E.C.o.P., **Pilot Project report to identify reasons for gender gap in electoral rolls.** 2021: Election Commission of Pakistan, Islamabad.
 86. Foundation, A., **Citizens Report of the Citizens Campaign for Women's Representation in Local Governments in Pakistan.** 2022, Lahore: Aurat Foundation.
 87. Bari, S., **An Unfinished Struggle: The Tale of the Women Councilor's Network.** 2011: Pattan Development Organization.
 88. Women, U., **2009 World Survey on the Role of Women in Development: Women's control over economic resources and access to financial resources, including**

- microfinance**. 2009: United Nations Entity for Gender Equality and the Empowerment of Women (UN Women).
89. Dlodlo, N.J.T.i.s., **Access to ICT education for girls and women in rural South Africa: A case study**. 2009. **31**(2): p. 168-175.
 90. NCSW and N.C.o.S.o.W.a.U. Women, **Digitalisation & Women in Pakistan**. 2023, ational Commission on the Status of Women (NCSW), Islamabad.
 91. Drezin, J., **Digitally empowered generation equality: Women, girls and ICT in the context of COVID-19 in selected Western Balkans and Eastern Partnership countries**. 2021: UN Women Europe and Central Asia Regional Office
 92. Manyika, J. and C. Roxburgh, **The great transformer: The impact of the Internet on economic growth and prosperity**. McKinsey Global Institute, 2011. **1**: p. 0360-8581.
 93. Dolata, U., **Internet companies: Market concentration, competition and power**, in **Collectivity and Power on the Internet**. 2018, Springer. p. 85-108.
 94. Pandey, N. and A. Pal, **Impact of digital surge during Covid-19 pandemic: A viewpoint on research and practice**. International Journal of Information Management, 2020. **55**: p. 102171.
 95. Rahul De, N.P. and A. Pal, **Impact of digital surge during Covid-19 pandemic: A viewpoint on research and practice**. International Journal of Information Management, 2020. **55**: p. 102171.
 96. Hailu, H., **The Great Transformer: The Impact of Internet on Economic Growth and Prosperity**. 2014.
 97. Tribune, T.E., **6 in 10 women face restrictions when accessing internet in Pakistan**, in **The Express Tribune**. 2021.
 98. GSMA, **Addressing the Mobile Gender Gap in Pakistan**. 2021.
 99. Crawley, H., **The politics of refugee protection in a post-covid-19 world**. Social Sciences, 2021. **10**(3): p. 81.
 100. ADB, A.D.B., **Regional: Enhancing ADB's Support for Social Protection to Achieve the Sustainable Development Goals**. 2022, Technical Assistance Consultant's Report, ADB.
 101. Bank, W., **Global Economic Prospects**,. 2020, June 2020. Washington, DC.
 102. Elson, D.J.G. and Development, **Gender and the global economic crisis in developing countries: a framework for analysis**. 2010. **18**(2): p. 201-212.
 103. Karamessini, M., et al., **Economic crisis and austerity**. 2014: p. 314-352.
 104. Shahbaz, P., et al., **Gender-based implications of the COVID-19 pandemic on household diet diversity and nutritional security in Pakistan**. 2022. **124**(3): p. 951-967.
 105. Tas, E.O., et al., **Gender Impacts of COVID-19 on the Labor Market and Household Wellbeing in Pakistan**. 2022. **14**(2): p. 221-252.
 106. Rights, N.U.W.M.o.H., **Gendered Impact and Implications of COVID-19 in Pakistan**. . 2020, Policy Brief. April 2020.
 107. Mustafa, F., et al., **Exploring the impact of COVID-19 pandemic on women entrepreneurs in Pakistan**. 2021. **13**(2): p. 187-203.
 108. Tariq, F. and S.J.I.F.f.E.S.C.D. Bibler, 10th Floor Arlington, VA, **Gender Impact of COVID-19 in Pakistan: Contextual Analysis and the Way Forward**. 2020. **22202**.
 109. Bari, F., A.Z. Farooqui, and S. Kamran, **COVID-19 & The New Normal for Women in the Economy: Pakistan**. 2020.
 110. Cheema, A., S. Khan, and S.K. Mohmand, **How did Covid-19 affect women's autonomy and access to healthcare in Pakistan?** 2021, Institute of Development Studies, 17 August 2021
 111. Tas, E.O., et al., **Gender impacts of COVID-19 on the labor market and household wellbeing in Pakistan**. 2022. **14**(2): p. 221-252.
 112. Pakistan, H.R.C.o., **How Far Have Women Legislators Come? A Performance Assessment 2018-20**. . 2020: Lahore: Human Rights Commission of Pakistan.

ANNEXURES

Annexure A: Recommendations and Actions Taken on Universal Periodic Review

Reference Number	Recommendation	Action
152.50	Fully staff and fund the national human rights institutions outlined in its Action Plan for Human Rights in order to better collect and analyze disaggregated data in support of laws, policies, and safeguards related to women and girls.	Establishment of the National Gender Database Portal
152.55	Step up measures to strengthen the work of local human rights institutions, including the National Commission for Human Rights, the National Commission on the Status of Women, and the National Commission for Minorities.	The government(s), both national and provincial, are proceeding with staffing the Commissions on the Status of Women.
152.57	Strengthen the national and provincial commissions on the status of women through increased funding and support, given the importance of this issue.	The Commissions are in the process of being fully staffed and will be funded accordingly.
152.259	Adopt legislation that criminalizes domestic violence in all provinces and ensure, promote, and facilitate the effective implementation of this legislation by, inter alia, providing training for law enforcement officers.	Domestic violence legislation is now in place in all the provinces and at the federal level.
152.217	Expand further the ongoing efforts to provide medical facilities and access to vulnerable groups, particularly women and girls, in rural areas, as part of the overall effort to achieve universal health coverage in Pakistan.	Pakistan is now moving towards universal health insurance.
152.246	Continue progress towards equality between women and men, increasing and strengthening the representation of women in politics, economics, academia, and the judiciary. This also implies effective equality before the law, including inheritance rights, equal access to justice, equality in the effective exercise of their rights to education and health, and equal remuneration and access to credit and other financial services.	Pakistan has provisions for the representation of women at all levels of the government, and all the provinces have enacted legislation on ensuring the rights of inheritance of women. Under the Ehsaas programme, women are especially encouraged to access financial services and gain access to credit for entrepreneurship, and encouraging women-owned enterprises through suitable tax provisions has been a policy for some time.
152.268	Take effective measures to ensure the full implementation of the laws against “honor” crimes and rape and raise the legal age of marriage to 18 years in all provinces.	Pakistan has enacted legal reform to remove the lacunae which enabled honor crimes to be pardoned. The legal age of marriage has not been increased, but the debate on this is ongoing, specifically including both religious scholars and rights practitioners.

Annexure B: Summary of Progress on CEDAW Commitments

Article	Response/ Progress
Article 1: Definition of Discrimination against Women	The term 'Discrimination' as defined in the CEDAW is considered by the courts of law and other organizations whenever the question of defining discrimination arises.
Article 2: Obligation to Eliminate Discrimination	Article 25 of the Constitution states that there shall be no discrimination on the basis of sex. The Constitution of Pakistan provides fundamental rights which include freedom of speech, thought, information, religion, freedom of association, press, and assembly which support the equal treatment of all, irrespective of gender. The Parliament of Pakistan has been passing resolutions to reaffirm the commitment to end discrimination and violence against women on annual basis to commemorate international and national women's days. These resolutions urge the federal and provincial governments to facilitate equal opportunities, ensure the safety and welfare of women, pursue policies, and promote meaningful and significant participation of women in every aspect of public life.
Article 3: Implementation of the Convention through all available means	A National Action Plan for Human Rights was developed by the Ministry of Human Rights through extensive consultations with stakeholders and approved in February 2016. It has six thematic areas including the protection of women. An independent National Commission for Human Rights (NCHR) has also been established through an Act of Parliament in 2015. It works with the powers of a civil court to address human rights violations and to advise Government on human rights issues and policies. Provincial commissions are also in place.
Article 4: Special Measures/ affirmative actions	The Commissions on the Status of Women (national as well as provincial) have implemented a series of measures in accordance with CEDAW, including drafting and review of relevant legislation, in addition to operational matters such as working with the Women's Development Departments at the provincial level to set up shelter homes and improve protection services. A concerted effort to improve data collection has led to the establishment of the NGDP.
Article 5: Sex Role Stereotyping and Prejudice	Women play a key role in media. Many key TV anchors of popular programmes are women. Women actively participate in talk shows highlighting societal problems and thus help build a gender-sensitive narrative for all national policies. Pakistani TV dramas shoulder a big responsibility in speaking out against existing discriminatory norms. Today's dramas focus on issues such as; pre-marital and post-marital situations, conditions of both domestic and working women, gender-based violence, etc. Federal and provincial governments are reviewing existing curricula to address negative stereotyping of women and to ensure that negative assumptions do not limit women's choices and opportunities.
Article 6: Sexual Exploitation of Women	Human trafficking is prohibited in line with the Constitution as well as the Prevention and Control of Trafficking Ordinance, of 2002. There are also check-posts of Law Enforcement Agencies (LEA) at airports, and dry ports as well as at other entry and exit points to check valid travel documents of persons entering and leaving the country.
Article 7: Elimination of Discrimination in Political and Public Life	Article 34 of the Constitution emphasizes the full participation of women in national life and states that "Steps shall be taken to ensure full participation of women in all spheres of national life."
Article 8: Representation Abroad	The country's first female Foreign Secretary has retired only recently. The Ministry of Foreign Affairs has seen an upsurge in the intake of female officers in the last decade or so. Pakistani women diplomats have served in Ambassadorial positions throughout the country's history, both as political appointees and career officers. As of December 2021, there are six female Ambassadors representing the country in different countries, in addition to one Consul General.

Article 9: Nationality	The Constitution of Pakistan guarantees the same right of citizenship to women as men and marriage to a non-Pakistani citizen neither affects a woman's nationality nor requires her to adopt the citizenship of her non-Pakistani husband. The children of a Pakistani woman married to a non-Pakistani are citizens of Pakistan.
Article 10: Equal Rights to all aspects of Education	Article 25-A of the Constitution re-affirms the Right to Education and emphasizes that the State shall provide free and compulsory education to all children of the age of five to sixteen years with no discrimination whatsoever.
Article 11: Employment	The ratio of women employed in many male-dominated spheres including energy department, public health engineering, fisheries as well as labor and manpower has increased. Facilities for women such as separate washrooms and prayer rooms, maternity and paternity leave, and financial assistance to working women residing in hotels are some of the initiatives taken to increase women's labor force participation across Pakistan.
Article 12: Health	National Health Vision (NHV) developed in consultation with provincial governments provides a road map to improve the health of all Pakistanis, particularly women, and children. It has six thematic areas focusing on improving access and quality of (Maternal, Neonatal, and Child Health) MNCH community-based primary care services and investing in nutrition with a special focus on adolescents, girls, mothers, and children.
Article 13: Economic and Social Benefits	Pakistan's premier social protection programme, The Benazir Income Support Programme (BISP), and now the umbrella initiative known as Ehsaas both consider women as the focal point for their assistance programmes. Encouraging women entrepreneurs and improving women's access to financial services has been a consistent policy for at least a decade.
Article 14: Rural Women	Though Pakistani rural women are extensively involved in agricultural activities, their roles range from managers to landless laborers. In all farm production, women's average contribution is estimated at 55 percent to 66 percent of the total labor with percentage much higher in certain regions. Agriculture development programmes are increasingly cognizant of these facts, but more needs to be done.
Article 15: Equality before the Law	Article 25 of the Constitution of Pakistan lays down the principle of equality before the law for all citizens.
Article 16: Marriage and Family Life	The National Commission on Rights of the Child 2017 has been established to provide support and protection for the children of Pakistan. The Commission will play a major role in policy and legislative initiatives for child welfare and development, including the girl-child.

Annexure C: Statistical Tables

Chapter 1: Education and Skills

Table 1.1 Literacy rate of population (aged 10+) over time (%)

Year	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
2001-02	32	58	45	21	51	36	56	72	64
2005-06	42	65	54	31	57	44	64	79	71
2010-11	46	69	58	35	63	49	67	81	74
2014-15	49	70	60	38	63	51	69	82	76
2019-20	49	70	60	39	64	52	67	79	74

Source: PSLM Reports- various years

Table 1.2: Literacy rate (aged 10+) by province, region & sex (%)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	49	70	60	39	64	52	67	79	74
KP	35	71	53	31	69	50	53	80	67
Punjab	57	72	64	48	67	57	72	80	76
Sindh	47	68	58	23	53	39	66	79	73
Balochistan	29	61	46	22	55	40	47	76	63

Source: Estimated from PSLM 2019-20

Table 1.3: Age-specific literacy rates (%)

Age Category	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Overall	49	70	60	39	64	52	67	79	74
10.-14	69	78	74	61	75	69	82	84	83
15-19	69	80	75	60	77	69	85	86	86
20-24	60	77	68	48	72	59	79	85	82
25-29	52	72	62	40	66	52	72	82	77
30-34	47	71	59	34	64	48	68	81	74
35-39	43	69	56	30	62	46	64	79	72
40-44	37	67	52	24	59	41	58	77	68
45-49	32	62	47	18	54	36	52	74	63
50-54	28	58	43	14	49	32	47	71	59
55-59	23	54	39	11	44	28	43	69	57
60-64	20	52	38	8	41	27	38	69	56

Source: Estimated from PSLM 2019-20

Table 1.4: Youth (aged 15-29) literacy rate by province, region & sex (%)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	61	77	69	50	72	61	79	84	82
KP	45	82	63	40	81	60	66	89	78
Punjab	71	79	75	63	75	69	85	85	85
Sindh	54	71	63	28	57	43	74	82	79
Balochistan	36	68	53	27	62	46	59	81	72

Source: Estimated from PSLM 2019-20**Table 1.5: Status of attending school of youth (aged 15-29) by sex (%)**

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	40	23	31	43	53	48	18	24	21
KP	55	17	37	32	51	41	13	32	22
Punjab	28	20	24	50	56	53	22	24	23
Sindh	49	32	40	39	48	44	12	20	16
Balochistan	68	35	49	25	46	36	7	20	14

Source: Estimated from PSLM 2019-20**Table 1.6: Status of attending school of children (aged 5-15) by sex (%)**

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	31	22	26	5	4	4	65	74	70
KP	38	19	27	5	3	4	57	79	69
Punjab	20	16	18	5	5	5	76	79	77
Sindh	46	35	40	4	3	4	50	62	57
Balochistan	53	33	42	4	4	4	43	63	54

Source: Estimated from PSLM 2019-20

Table 1.7: Reason for never attending school (%)

Reason	Children (5-15 years)			Adolescents (15-19 years)		
	Female	Male	Total	Female	Male	Total
Too expensive	86	87	87	88	90	88
Too far away	2	2	2	2	1	2
Had to Help at Home	1	0	1	2	1	2
Parents/elders did not allow	3	1	2	4	1	3
Child not willing	3	4	3	2	3	2
Child too young	3	4	3	0	0	0
Others*	2	2	2	2	4	3
Total	100	100	100	100	100	100

Note: Others include poor teaching, had to help with work, no female staff, child sick, and lack of documents etc.

Source: Estimated from PSLM 2019-20

Table 1.8: Net Enrolment Rate at various educational level by sex (%)

National/ Provinces	Primary (6-10 years)			Middle (11-13 years)			Matric (14-15 years)		
	Female	Male	Overall	Female	Male	Overall	Female	Male	Overall
National	60	68	64	35	39	37	25	28	27
KP	56	72	65	29	45	38	18	31	25
Punjab	69	71	70	41	40	41	31	30	30
Sindh	49	60	55	29	35	32	20	24	22
Balochistan	45	65	56	20	31	26	9	18	14
Rural	56	67	62	29	37	33	19	25	22
KP	53	71	63	27	44	36	16	29	23
Punjab	66	70	68	36	38	37	24	27	25
Sindh	38	55	47	13	28	21	7	16	12
Balochistan	40	63	53	16	28	23	8	15	12
Urban	69	71	70	46	44	45	36	34	35
KP	72	78	75	42	50	47	26	40	33
Punjab	74	73	73	50	44	47	42	37	39
Sindh	62	66	65	43	43	43	32	31	31
Balochistan	61	70	66	30	39	35	13	24	20

Source: Estimated from PSLM 2019-20

Table 1.9: Distance to school for children (aged 5-15) (%)

Distance to School (in KM)	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
0-2.00	72	68	70	73	67	69	72	69	70
2.01-5.00	19	20	19	16	20	19	20	22	21
5.01-10.00	6	7	6	6	8	7	5	6	6
10.01-20.00	2	3	3	3	3	3	2	2	2
20 or more	1	2	2	2	2	2	1	1	1
Total	100	100	100	100	100	100	100	100	100

Source: Estimated from PSLM 2019-20**Table 1.10: Distance to school for students (%)**

Distance to School (in KM)	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
0-2.00	79	75	77	44	38	41	72	69	70
2.01-5.00	16	18	18	29	29	29	20	22	21
5.01-10.00	4	5	4	15	17	16	5	6	6
10.01-20.00	1	1	1	7	9	8	2	2	2
20 or more	0	1	0	5	7	6	1	1	1
Total	100	100	100	100	100	100	100	100	100

Source: Estimated from PSLM 2019-20**Table 1.11: Individuals (aged 10+) who have received or are currently part of training (%)**

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	9	13	11	9	12	11	8	14	11
KP	9	16	13	9	15	12	9	21	15
Punjab	12	17	15	12	16	14	12	20	16
Sindh	2	4	3	2	3	2	1	4	3
Balochistan	2	3	3	2	3	2	1	4	3

Source: Estimated from LFS 2020-21

Table 1.12: Youth (aged 15-29) who have received or are currently part of training (%)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	10	14	12	11	13	12	8.6	15	12
KP	11	16	13	11	15	13	11	19	16
Punjab	14	19	16	15	18	16	12	20	16
Sindh	1.9	3.8	2.9	2.3	2.8	2.6	1.6	4.7	3.2
Balochistan	1.9	3.6	2.8	2.1	3.2	2.7	1.4	4.5	3.1

Source: Estimated from LFS 2020-21

Table 1.13: NEET Rate of youth (aged 15-24) by province (%)

National/ Provinces	Not in Education	Not in Employment	Not in Training	NEET Rate
Female				
National	75	81	91	55
KP	82	86	90	68
Punjab	70	77	88	46
Sindh	79	86	98	65
Balochistan	86	90	98	75
Male				
National	69	42	88	11
KP	59	50	88	10
Punjab	71	41	83	10
Sindh	73	36	97	10
Balochistan	68	46	97	14
Overall				
National	72	61	89	33
KP	70	68	89	38
Punjab	70	59	86	28
Sindh	76	60	97	36
Balochistan	76	66	98	42

Source: Estimated from LFS 2020-21

Table 1.14: Respondents (aged 18+) by education & labor force (%)

National/ Provinces	Having 12 Grade and Above Education			Having 12 Grade & above Education and who are part of labor force		
	Female	Male	Total	Female	Male	Total
National	14	18	16	30	83	60
KP	10	20	15	49	80	70
Punjab	17	16	17	31	81	55
Sindh	11	23	17	17	86	64
Balochistan	5	15	10	36	81	71
Rural	8	12	10	44	83	68
KP	8	18	13	55	80	72
Punjab	10	10	10	42	84	63
Sindh	2	12	7	34	87	79
Balochistan	3	11	7	56	81	77
Urban	23	28	26	22	82	55
KP	18	31	25	37	79	64
Punjab	27	25	26	24	80	51
Sindh	19	32	26	15	86	60
Balochistan	9	25	18	20	81	66

Source: Estimated from LFS 2020-21

Table 1.15: Youth (aged 18-29) by education & labor force participation (%)

National/ Provinces	Having 12 Grade and Above Education			Having 12 Grade & above Education and who are part of labor force		
	Female	Male	Total	Female	Male	Total
National	21	21	21	31	74	52
KP	15	26	21	45	68	59
Punjab	27	20	23	31	75	49
Sindh	13	22	18	17	79	56
Balochistan	7	16	12	31	67	56
Rural	14	16	15	43	74	59
KP	13	24	19	50	69	62
Punjab	19	14	16	42	76	55
Sindh	4	14	9	27	82	71
Balochistan	4	13	9	55	63	61
Urban	33	30	31	22	74	47
KP	26	36	31	32	65	51
Punjab	40	29	34	23	74	45
Sindh	23	30	27	15	78	51
Balochistan	16	25	21	14	71	51

Source: Estimated from LFS 2020-21

Table 1.16: Status of school by availability of basic facilities - overall urban (%)

School Level	Rooms used for Classes (avg.)	Drinking water	Useable toilets	Boundary wall	Electricity connection	Playground
Government Schools						
Primary	6	83	88	93	78	48
Middle / Elementary	12	86	100	100	100	86
Secondary	17	96	77	89	78	80
Other	12	94	75	98	92	57
Private Schools						
Primary	7	100	83	98	88	56
Middle / Elementary	10	100	93	93	57	62
Secondary	18	80	100	100	93	87
Other	12	100	99	99	93	52

Source: ASER National Urban Report 2021

Table 1.17: Status of school by availability of basic facilities - overall rural (%)

School Level	Rooms used for Classes (avg.)	Drinking water	Useable toilets	Boundary wall	Electricity connection	Playground
Government Schools						
Primary	4	61	59	75	56	37
Middle/ Elementary	7	78	77	81	72	58
Secondary	11	87	86	87	79	67
Other	9	83	86	84	82	57
Private Schools						
Primary	6	93	89	87	81	52
Middle / Elementary	9	92	92	84	83	59
Secondary	13	95	96	92	87	66
Other	11	92	93	86	89	68

Source: ASER National Urban Report 2021

Table 1.18: Median education-related expenses (PKR) in the last year per student (aged 5-15)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	7,000	7,000	7,000	5,250	5,300	5,300	10,600	11,500	11,000
KP	6,050	6,750	6,500	6,000	6,000	6,000	10,000	12,000	10,000
Punjab	7,550	7,600	7,600	5,900	6,000	5,940	11,500	12,000	12,000
Sindh	7,000	6,000	6,300	3,600	4,000	3,800	10,700	11,700	11,200
Balochistan	4,000	4,000	4,000	3,000	3,000	3,000	5,000	5,800	5,400

Source: Estimated from PSLM 2019-20

Table 1.19: Median education-related expenses (PKR) in the last year per student (aged 15-29)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	20,000	19,000	20,000	18,000	15,000	16,000	22,500	25,000	24,000
KP	16,000	17,000	16,500	15,000	15,000	15,000	20,000	25,600	25,000
Punjab	22,000	21,950	22,000	20,000	18,000	18,500	25,000	28,600	25,500
Sindh	18,000	16,000	17,000	11,100	11,200	11,200	20,000	20,000	20,000
Balochistan	12,100	13,000	13,000	13,500	11,750	12,000	12,000	15,300	14,800

Source: Estimated from PSLM 2019-20

Chapter 2: Employment and Economic Empowerment

Table 2.1: Refined and Augmented LFP Rate among females (aged 15-64)

National/ Provinces	Refined LFPR			Augmented LFPR		
	National	Rural	Urban	National	Rural	Urban
National	22	29	10	36	47	16
KP	15	17	8	45	51	17
Punjab	26	35	12	35	44	18
Sindh	15	26	7	32	57	12
Balochistan	13	16	5	35	41	19

Source: Estimated from LFS 2018-19

Table 2.2: Refined LFP rate (aged 15-64) by Province & Sex

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	26	84	55	34	86	59	12	81	47
KP	19	80	49	21	81	50	11	78	45
Punjab	31	84	57	41	87	63	15	80	48
Sindh	18	86	53	30	90	61	8	83	47
Balochistan	14	82	50	18	84	53	5	77	44

Source: Estimated from LFS 2020-21

Table 2.3: Refined LFP rate among youth (aged 15-29) by Province & Sex

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	24	73	49	31	76	53	12	68	41
KP	19	66	42	21	66	43	12	62	38
Punjab	29	74	51	38	78	57	14	69	42
Sindh	17	76	48	28	84	56	8	69	40
Balochistan	14	69	43	17	71	46	5	64	37

Source: Estimated from LFS 2020-21

Table 2.4: Age-Specific LFP Rates (%)

Age Category	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Overall	21	68	45	28	69	48	10	66	39
10-14 years	4	5	5	6	7	7	0	3	1
15-19 years	17	48	33	23	54	39	5	37	22
20-24 years	28	86	56	35	88	60	15	83	49
25-29 years	29	96	61	37	97	65	16	96	54
30-34 years	28	99	61	37	99	66	14	99	54
35-39 years	30	98	63	39	99	68	15	98	57
40-44 years	30	99	65	40	99	68	15	99	59
45-49 years	31	98	65	41	98	69	14	98	58
50-54 years	26	93	60	36	96	67	10	88	51
55-59 years	18	84	52	25	88	58	7	77	42
60-64 years	12	59	37	17	67	44	3	45	26
65 years & above	5	33	21	6	36	23	2	25	15

Source: Estimated from LFS 2020-21

Table 2.5: LFPR (aged 15-64) by marital status (%)

Marital Status	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Never married	22	66	48	28	68	52	13	62	42
Currently married	27	95	58	35	96	63	11	93	51
Widowed	25	75	36	31	79	42	16	68	26
Divorced	45	94	67	53	95	72	32	92	59
Total	26	84	55	34	86	59	12	81	47

Source: Estimated from LFS 2020-21

Table 2.6: Female LFPR by education level across marital status

Education Level	Never married	Currently married	Widow	Divorced	Total
No Schooling	38	64	71	60	62
Up to Primary	18	13	12	15	10
Middle & Up to Matric	16	10	9	13	12
Intermediate	8	3	2	2	4
Graduation or above	20	10	6	10	12
Total	100	100	100	100	100

Source: Estimated from LFS 2020-21

Table 2.7: Refined LFPR (aged 15-64) by education level

Education Level	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
No Schooling	31	92	52	36	93	55	12	88	39
Nursery/K.G.	29	92	65	37	93	70	11	89	54
Primary	21	85	58	29	87	63	9	83	49
Middle	13	73	51	21	76	57	6	70	43
Matric	12	79	53	19	81	61	7	78	46
Intermediate	15	80	53	27	81	61	9	79	47
Graduation or above	44	90	69	60	90	76	35	90	65

Source: Estimated from LFS 2020-21

Table 2.8: LFPR of young women (aged 15-29) by education level

Educational Level	Female			Male		
	National	Rural	Urban	National	Rural	Urban
No Schooling	50	57	20	26	32	17
Up to Primary	16	16	12	22	24	19
Middle	6	6	7	18	17	19
Matric	7	6	13	17	15	21
Intermediate	6	4	11	10	8	13
Graduation or above	15	11	37	7	4	11
Total	100	100	100	100	100	100

Source: Estimated from LFS 2020-21

Table 2.9: Refined LFPR among youth (aged 15-29) by education level

Education Level	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
No Schooling	31	91	52	36	92	55	12	88	42
Nursery/K.G.	32	88	63	38	89	66	12	84	54
Primary	20	76	52	26	78	55	9	73	45
Middle	11	57	39	16	61	45	5	53	33
Matric	12	66	42	17	68	48	7	63	36
Intermediate	16	68	44	24	70	51	10	66	38
Graduation or above	48	84	63	62	82	71	36	86	58

Source: Estimated from LFS 2020-21

Table 2.10 Employed workers (aged 15-64) by employment status (%)

Employment Status	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Paid Employee	26	48	43	18	43	36	63	56	58
Employer	0	2	1	0	1	1	0	4	3
Self-employed	19	40	35	19	44	37	20	33	31
Unpaid worker	55	10	21	63	12	26	17	7	8
Total	100	100	100	100	100	100	100	100	100

Source: Estimated from LFS 2020-21

Table 2.11: Employed young workers (aged 15-29) by employment status (%)

Employment Status	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Paid Employee	27	52	46	20	48	40	61	61	62
Employer	0	1	1	0	0	0	0	2	1
Self-employed	14	26	23	13	28	24	19	22	21
Unpaid worker	59	21	30	67	24	36	20	15	16
Total	100	100	100	100	100	100	100	100	100

Source: Estimated from LFS 2020-21

Table 2.12: Employed females by employment status across provinces (%)

Employment Status	All (Aged 15-64)				Youth (Aged 15-29)			
	KP	Punjab	Sindh	Balochistan	KP	Punjab	Sindh	Balochistan
Paid Employee	21	25	29	23	20	27	29	27
Employer	0	0	0	0	0	0	0	0
Self-employed	32	20	11	3	21	14	10	2
Unpaid worker	47	55	60	74	59	59	61	71
Total	100	100	100	100	100	100	100	100

Source: Estimated from LFS 2020-21

Table 2.13: Employed workers by main occupations (%)

Main Occupations	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
All (Aged 15-64)									
Professionals	9	4	5	5	3	4	30	6	9
Skilled Agricultural workers	63	25	33	72	36	46	13	4	5
Craft & related trade workers	12	14	14	10	11	10	24	21	21
Elementary occupation workers	11	18	17	10	21	18	17	14	15
Others*	5	39	31	3	29	22	16	55	50
Total	100	100	100	100	100	100	100	100	100
Youth (Aged 15-29)									
Professionals	10	3	5	6	2	3	33	5	8
Skilled Agricultural workers	59	23	31	67	34	44	13	4	5
Craft & related trade workers	15	16	16	14	12	12	26	23	23
Elementary occupation workers	12	22	20	11	25	21	13	17	16
Others*	4	36	28	2	27	20	15	51	48
Total	100	100	100	100	100	100	100	100	100

Note: Others include managers; technicians and associate professionals; clerical support workers; service and sales workers; and plant/machine operators.

Source: Estimated from LFS 2020-21

Table 2.14: Employed workers by major industry (%)

Major Industry Division	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
All (15-64 years)									
Agriculture, Forestry, & Fishing	67	27	37	77.7	41	52	15	5	6
Manufacturing	14	15	15	11	11	11	29	23	23
Community, Social and Personal Services	16	12	13	10	9	9	47	15	19
Others*	3	46	35	1.3	39	28	9	57	52
Total	100	100	100	100	100	100	100	100	100
Youth (15-29 years)									
Agriculture, Forestry, & Fishing	66	28	37	75	40	50	15	5	6
Manufacturing	17	17	17	14	12	13	32	25	26
Community, Social and Personal Services	15	9	10	10	7	8	45	12	16
Others*	2	46	36	1	41	29	8	58	52
Total	100	100	100	100	100	100	100	100	100

Note: Others include Mining & Quarrying; Electricity & Gas; Construction; Wholesale & retail; Transport, Storage & IT services; and Financing, real estate sector.

Source: Estimated from LFS 2020-21

Table 2.15: Unemployment rate (aged 15-64) by province (%)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	9	6	6	8	5	6	16	6	7
KP	16	7	9	16	7	9	17	7	9
Punjab	9	6	7	7	6	6	15	7	8
Sindh	6	4	4	2	2	2	18	5	6
Balochistan	6	4	5	3	4	3	30	6	8

Source: Estimated from LFS 2020-21

Table 2.16: Unemployment rate of youth (aged 15-29) by province (%)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	15	9	10	13	8	9	24	11	13
KP	25	10	14	25	10	14	25	14	15
Punjab	15	9	11	13	8	10	24	11	13
Sindh	8	6	6	4	3	3	24	10	11
Balochistan	8	9	9	4	7	6	38	14	16

Source: Estimated from LFS 2020-21

Table 2.17: Unemployment rate (aged 15-64) by education level (%)

Education Level	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
No Schooling	2	4	3	2	3	3	4	4	4
Nursery/K.G.	4	3	3	4	3	3	7	3	3
Primary	6	4	4	5	4	4	12	3	4
Middle	12	6	6	11	5	6	15	6	7
Matric	20	8	9	19	8	9	22	7	8
Intermediate	30	9	12	30	10	13	30	8	10
Graduation or above	34	9	16	43	10	22	24	9	12

Source: Estimated from LFS 2020-21

Table 2.18: Unemployment rate/ distribution of unemployed (aged 15-64) by education (%)

Educational Level	Unemployment Rate			Distribution of Unemployment Rate		
	National	Rural	Urban	National	Rural	Urban
No Schooling	2	2	4	16	21	7
Nursery/K.G.	4	4	7	2	2	1
Primary	6	5	12	6	6	7
Middle	12	11	15	7	8	7
Matric	20	19	22	12	10	15
Intermediate	30	30	30	13	12	14
Graduation or above	34	43	24	44	41	49
Total	9	7	16	100	100	100

Source: Estimated from LFS 2020-21

Table 2.19: Unemployment rate of youth (aged 15-29) by education (%)

Education Level	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
No Schooling	3	5	4	3	4	4	5	7	6
Nursery/K.G.	5	4	4	5	4	4	11	4	4
Primary	6	5	5	5	5	5	14	5	6
Middle	17	8	9	17	7	8	16	10	10
Matric	27	12	14	26	12	14	29	12	14
Intermediate	39	15	19	41	14	19	36	16	18
Graduation or above	46	20	31	55	19	37	34	21	25

Source: Estimated from LFS 2020-21

Table 2.20: Under-employment rate (time related) of employed workers (aged 15-64)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	2	2	2	2	2	2	3	1	1
KP	2	3	3	2	3	3	4	3	3
Punjab	2	2	2	2	2	2	3	1	2
Sindh	1	0	1	1	0	1	2	1	1
Balochistan	0	1	1	0	1	1	2	1	1

Source: Estimated from LFS 2020-21

Table 2.21: Employed workers (aged 15-64) in vulnerable employment by province/ region & sex

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	2	2	2	2	2	2	3	1	1
KP	2	3	3	2	3	3	4	3	3
Punjab	2	2	2	2	2	2	3	1	2
Sindh	1	0	1	1	0	1	2	1	1
Balochistan	0	1	1	0	1	1	2	1	1

Note: Vulnerable Employment includes own account worker (agriculture & non-agriculture) and contributing family workers.

Source: Estimated from LFS 2020-21

Table 2.22: Vulnerable employment of workers (aged 15-64) by education (%)

Education Level	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
No Schooling	84	45	60	87	47	64	47	38	40
Nursery/K.G.	80	46	51	84	48	54	56	43	44
Primary	75	49	51	82	53	56	52	42	43
Middle	59	47	48	66	51	52	46	43	43
Matric	35	41	41	37	45	44	30	38	37
Intermediate	9	24	20	7	27	21	11	22	20
Graduation or above	46	20	31	55	19	37	34	21	25

Source: Estimated from LFS 2020-21

Table 2.23: Vulnerable employment of workers (aged 15-64) by education & province (%)

Education Level	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
No Schooling	93	83	79	91	44	48	38	43	40
Nursery/K.G.	91	80	70	77	46	49	40	43	44
Primary	93	77	55	67	48	52	40	46	43
Middle	67	63	36	9	49	50	40	41	43
Matric	44	36	21	5	45	44	37	29	37
Intermediate	4	11	8	0	24	27	19	15	20
Graduation or above	46	20	31	55	19	37	34	21	25

Source: Estimated from LFS 2020-21

Table 2.24: Employed workers (aged 15-64) in the informal sector (%)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	65	73	72	70	77	76	58	69	68
KP	61	77	75	66	77	76	41	75	72
Punjab	64	74	72	69	77	76	58	70	69
Sindh	73	69	70	85	75	76	63	67	66
Balochistan	55	74	73	56	76	75	52	70	69

Note: The informal employment is only calculated for non-agricultural industry and agricultural sector is excluded from analysis.

Source: Estimated from LFS 2020-21

Table 2.25: Employed young workers (aged 15-29) in informal sector (%)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	67	77	75	72	80	79	57	73	71
KP	72	81	80	76	81	81	59	83	80
Punjab	64	75	73	70	78	77	54	71	69
Sindh	77	77	77	88	81	82	65	74	73
Balochistan	58	82	80	53	83	81	78	80	79

Source: Estimated from LFS 2020-21

Table 2.26: Employed workers (aged 15-64) in informal sector by education (%)

Education Level	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
No Schooling	87	84	84	88	85	85	84	82	82
Nursery/K.G.	90	84	84	93	84	85	86	83	83
Primary	86	80	80	90	82	83	81	78	78
Middle	68	72	71	65	72	71	71	71	71
Matric	46	59	58	42	58	56	52	60	59
Intermediate	18	32	28	18	31	27	19	32	29
Graduation or above	46	20	31	55	19	37	34	21	25

Source: Estimated from LFS 2020-21

Table 2.27: Employed workers (aged 15-64) in informal sector by major non-agriculture industry (%)

Major Industry	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Mining & Quarrying	37	33	33	100	34	34	8	31	31
Manufacturing	87	54	61	90	55	65	81	53	57
Electricity, gas & water	8	14	14	44	16	16	5	12	12
Construction	61	94	94	90	95	95	24	91	90
Wholesale & retail trade and restaurant & hotels	98	95	95	99	96	96	96	94	94
Transport, storage and communication	23	85	85	76	91	91	18	77	77
Financing, insurance, real estate and business services	28	53	51	39	52	51	25	53	51
Community, social, personal services and rest of the remaining industries	45	38	40	45	41	42	44	36	38

Source: Estimated from LFS 2020-21

Table 2.28: Employed workers (aged 15-64) in informal sector by main occupations (%)

Major Occupations	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Managers	17	42	41	19	49	47	15	39	38
Professionals	24	32	29	25	40	34	24	27	26
Technicians & Associate professionals	15	49	46	12	55	49	21	46	44
Clerical support activities	12	14	14	0	13	13	16	14	14
Service and sales workers	87	87	87	89	85	85	85	89	89
Craft & related trades workers	96	85	88	99	89	92	91	82	84
Plant/machine operators & assemblers	54	74	74	70	78	78	41	69	69
Elementary (unskilled) occupations	75	74	74	73	78	77	77	67	68

Source: Estimated from LFS 2020-21

Table 2.29: Employed workers (aged 15-64) in non-agriculture sector by education (%)

Education Level	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
No Schooling	18	59	43	13	49	33	68	91	86
Nursery/K.G.	35	72	67	27	61	55	81	94	93
Primary	46	75	73	33	62	58	91	96	95
Middle	66	80	79	50	67	65	94	96	96
Matric	82	85	85	74	72	72	96	97	97
Intermediate	98	93	94	96	84	88	100	98	99
Graduation or above	46	20	31	55	19	37	34	21	25

Source: Estimated from LFS 2020-21**Table 2.30: Employed workers (aged 15-64) by nature of job agreement (%)**

National/ Provinces	Female			Male		
	Regular	Contract	Without Contract	Regular	Contract	Without Contract
National	22	6	72	16	5	79
KP	45	4	51	21	3	76
Punjab	20	8	72	13	6	81
Sindh	15	3	82	16	5	79
Balochistan	47	1	52	29	3	68

Source: Estimated from LFS 2020-21**Table 2.31: Employed workers (aged 15-64) by nature of job agreement and education (%)**

Education Level	Female			Male		
	Regular	Contract	Without Contract	Regular	Contract	Without Contract
No schooling	1	1	98	3	2	95
Primary	3	1	96	5	2	93
Middle	10	3	87	8	4	88
Matric	32	6	62	22	7	71
Intermediate	37	10	53	36	10	54
Graduation or above	53	14	33	53	16	31

Source: Estimated from LFS 2020-21

Table 2.32: Weekly working hours of employed workers (aged 15-64) in non-agriculture sector (%)

National/ Provinces	Female			Male			Total		
	< 34 hrs	35-50 hrs	> 50 hrs	< 34 hrs	35-50 hrs	> 50 hrs	< 34 hrs	35-50 hrs	> 50 hrs
National	36	56	8	5	48	47	8	49	43
KP	52	44	4	7	54	39	12	53	35
Punjab	37	54	9	5	48	47	9	49	42
Sindh	22	68	10	2	44	54	4	45	51
Balochistan	14	81	5	3	48	49	4	50	46

Source: Estimated from LFS 2020-21**Table 2.33: Weekly working hours of workers (aged 15-64) in non-agriculture sector by education (%)**

Education level	Female			Male			Total		
	< 34 hrs	35-50 hrs	> 50 hrs	< 34 hrs	35-50 hrs	> 50 hrs	< 34 hrs	35-50 hrs	> 50 hrs
No Schooling	42	47	11	6	48	46	12	48	40
Primary	45	48	7	4	45	51	8	45	47
Middle	45	47	8	4	43	53	6	43	51
Matric	34	56	10	3	45	52	5	46	49
Intermediate	27	65	8	3	51	46	5	52	43
Graduation or above	22	74	4	5	64	31	9	66	25

Source: Estimated from LFS 2020-21

Table 2.34: Weekly working hours of workers (aged 15-64) by main occupation (%)

Major Occupations	Female			Male			Total		
	< 34 hrs	35-50 hrs	> 50 hrs	< 34 hrs	35-50 hrs	> 50 hrs	< 34 hrs	35-50 hrs	> 50 hrs
Managers	14	74	12	2	53	45	3	54	43
Professionals	26	71	3	11	70	19	16	70	14
Technicians & Associate professionals	7	83	10	4	59	37	5	61	34
Clerical support activities	0	90	10	2	76	22	2	77	21
Service and sales workers	23	47	30	2	29	69	3	30	67
Skilled Agriculture	47	49	4	12	53	35	27	51	22
Craft & related trades workers	53	43	4	5	50	45	14	49	37
Plant/machine operators & assemblers	33	43	24	2	36	62	3	36	61
Elementary (unskilled) occupations	33	52	15	8	61	31	12	59	29

Source: Estimated from LFS 2020-21**Table 2.35: Weekly working hours of workers (aged 15-64) by major industry (%)**

Major Industry	Female			Male			Total		
	< 34 hrs	35-50 hrs	> 50 hrs	< 34 hrs	35-50 hrs	> 50 hrs	< 34 hrs	35-50 hrs	> 50 hrs
Agriculture, Forestry, & Fishing	46	49	5	11	51	37	26	50	24
Mining & Quarrying	0	100	0	1	57	42	1	57	42
Manufacturing	49	45	6	3	49	48	13	48	39
Electricity, gas & water	14	71	15	4	74	22	4	74	22
Construction	28	63	9	11	69	20	11	69	19
Wholesale & retail trade and restaurant & hotels	21	41	37	2	30	68	3	30	67
Transport, storage and communication	0	82	18	2	35	63	2	35	63
Financing, insurance, real estate and business services	6	81	14	3	56	41	3	57	39
Community, social, personal services and rest of the remaining industries	26	66	8	6	61	34	11	62	26

Source: Estimated from LFS 2020-21

Table 2.36: Average weekly working hours of workers (aged 15-64)

National/ Provinces	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	34	51	47	33	50	45	38	53	51
KP	27	48	44	26	47	43	34	50	48
Punjab	34	51	46	33	50	44	38	53	51
Sindh	39	52	50	38	51	48	40	53	53
Balochistan	44	52	51	44	52	51	40	53	52

Source: Estimated from LFS 2020-21

Table 2.37: Average weekly working hours of workers (aged 15-64) by main occupation

Main Occupations	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Managers	42	52	51	41	52	51	42	52	51
Professionals	38	45	42	37	44	41	38	46	43
Technicians & Associate professionals	45	50	50	45	50	49	45	50	50
Clerical support activities	45	48	48	42	47	47	46	48	48
Service and sales workers	45	57	57	43	57	57	46	57	57
Skilled agricultural & fishery workers	32	47	40	32	46	40	33	47	43
Craft & related trades workers	31	51	47	31	51	45	33	52	49
Plant/machine operators & assemblers	41	56	56	38	56	56	43	56	56
Elementary (unskilled) occupations	39	48	47	37	48	46	43	49	48

Source: Estimated from LFS 2020-21

Table 2.38: Average weekly working hours of workers (aged 15-64) in main occupation by province

Main Occupations	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Managers	37	50	41	51	47	54	47	54	51
Professionals	39	43	37	45	39	46	42	45	43
Technicians & Associate professionals	45	47	45	50	45	52	49	51	50
Clerical support activities	40	46	46	48	46	49	0	45	48
Service and sales workers	45	55	44	58	46	58	47	57	57
Skilled agricultural & fishery workers	24	39	32	47	38	47	44	51	43
Craft & related trades workers	26	49	30	51	36	53	39	52	49
Plant/machine operators & assemblers	34	55	40	56	46	57	49	56	56
Elementary (unskilled) occupations	25	45	39	48	42	51	48	48	48

Source: Estimated from LFS 2020-21

Table 2.39: Median monthly wages (PKR) of workers (aged 15-64)

National/ Provinces	Overall			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	12,000	18,900	18,000	10,290	17,640	16,800	15,000	21,000	20,400
KP	20,000	20,000	20,000	21,420	18,900	18,900	15,000	20,000	20,000
Punjab	12,000	18,500	18,000	10,000	17,640	16,800	15,000	20,000	20,000
Sindh	10,500	18,000	18,000	8,400	14,700	13,440	15,000	22,000	22,000
Balochistan	15,000	22,000	22,000	12,600	20,160	20,160	15,000	25,500	25,200

Source: Estimated from LFS 2020-21

Table 2.40: Median monthly wages (PKR) of workers (aged 15-64) by education level

National/ Provinces	No Schooling		Primary		Matric		Graduation or above	
	Female	Male	Female	Male	Female	Male	Female	Male
National	8,400	15,120	8,820	17,000	16,800	20,160	32,500	45,000
KP	8,400	17,640	5,040	17,640	17,000	20,160	30,000	38,000
Punjab	8,400	16,000	8,820	17,640	16,000	20,000	32,000	45,000
Sindh	8,400	14,700	10,500	15,120	20,000	21,000	35,000	48,000
Balochistan	10,500	16,800	10,500	19,000	10,500	27,000	36,000	47,000

Source: Estimated from LFS 2020-21

Table 2.41: Median monthly wages (PKR) of workers (aged 15-64) in informal sector & gender wage gap (%)

National/ Provinces	Overall		Rural		Urban		Gender Wage Gap (%)		
	Female	Male	Female	Male	Female	Male	Overall	Rural	Urban
National	9,660	16,800	8,400	16,800	10,000	17,640	43	50	43
KP	10,000	17,640	10,000	17,640	10,000	18,000	43	43	44
Punjab	9,450	17,640	8,000	16,800	10,000	18,000	46	52	44
Sindh	8,400	15,000	7,560	13,440	11,000	16,800	44	44	35
Balochistan	10,500	17,640	10,500	16,800	8,400	20,000	40	38	58

Source: Estimated from LFS 2020-21

Table 2.42: Monthly wages of workers (aged 15-64) by rural/ urban & sex (%)

Monthly wages	National			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Below Minimum wage	64	43	46	70	49	52	55	32	36
Minimum wage	0	0	0	0	0	0	1	1	1
Between Rs. 17,501-20,000	5	13	12	4	13	12	6	14	12
Between Rs. 20,001-30,000	11	25	22	11	23	21	12	26	24
Between Rs. 30,001-40,000	7	9	9	7	8	8	8	11	11
Between Rs. 40,001-50,000	6	4	5	5	3	3	7	6	6
More than Rs. 50,000	7	6	6	3	4	4	11	10	10
Total	100	100	100	100	100	100	100	100	100

Note: Minimum wage was PKR 17500 in Fiscal year 2020-21

Source: Estimated from LFS 2020-21

Table 2.44: Monthly wages of workers (aged 15-64) by education & sex (%)

Monthly wage	Gender	No Schooling	Primary	Middle	Matric	Intermediate	Graduation or above	Total
Below Minimum wage	Female	90	89	80	53	50	26	64
	Male	60	50	45	33	24	8	42
	Total	65	53	47	34	27	13	45
Minimum wage	Female	0	0	1	1	0	0	0
	Male	0	0	1	1	0	0	0
	Total	0	0	1	1	0	0	0
Between Rs. 17501-20000	Female	4	3	7	11	9	5	5
	Male	13	16	17	17	12	4	13
	Total	12	15	16	16	12	4	12
Between Rs. 20001-30000	Female	5	7	10	22	19	17	11
	Male	21	26	28	29	27	15	24
	Total	18	24	27	28	26	16	22
Between Rs. 30001-40000	Female	1	1	1	8	11	18	7
	Male	4	6	8	13	18	18	9
	Total	4	6	7	13	17	18	9
Between Rs. 40001-50000	Female	0	0	0	3	5	16	6
	Male	1	1	2	5	11	16	4
	Total	1	1	2	5	10	16	5
More than Rs. 50000	Female	1	1	1	2	5	18	7
	Male	1	1	1	3	7	39	6
	Total	1	1	1	3	7	33	6

Source: Estimated from LFS 2020-21

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 2.45: Financial inclusion among females and males aged 15-49 (%)

Characteristics	Female		Male	
	Have a bank account	Use mobile phone for financial transactions	Have a bank account	Use mobile phone for financial transactions
Overall	6	7	32	21
Age				
15-19	0	4	1	9
20-24	3	4	18	22
25-29	4	8	26	22
30-34	7	7	34	23
35-39	7	8	36	17
40-44	8	6	34	22
45-49	12	8	37	20
Education Level				
Illiterate	2	6	7	13
Primary	4	9	18	14
Middle	5	5	32	20
Matric	7	5	41	26
Higher	25	9	67	31
Wealth quintile				
First	1	7	6	8
Second	2	6	14	17
Third	3	5	23	18
Fourth	7	7	40	25
Fifth	17	8	67	31
Region				
Rural	5	7	30	16
Urban	12	10	42	22
Province				
KP	3	2	20	13
Punjab	8	8	35	18
Sindh	5	5	33	30
Balochistan	2	12	25	22

Chapter 3: Health

Table 3.1: Public Sector Health Expenditure at Federal and Provincial level (Million PKR)

Year	Total Health Expenditures	Development Expenditure	Current Expenditure	Health Expenditure % of GDP
2011-12	134,182	29,898	104,284	0.7
2012-13	161,202	31,781	129,421	0.6
2013-14	201,986	55,904	146,082	0.7
2014-15	231,172	65,213	165,959	0.7
2015-16	267,953	75,249	192,704	0.8
2016-17	328,962	99,005	229,957	0.9
2017-18	416,467	87,434	329,033	1.1
2018-19	421,778	58,624	363,154	1.0
2019-20	505,411	77,496	427,915	1.1
2020-21	657,185	122,867	534,318	1.2

Source: PRSP Expenditures, (EF-Policy Wing), Finance Division

Table 3.2: Province-wise health expenditures (million PKR)

Province	Year	Current Exp.	Development Exp.	Total Health Budget	Total Budget
Punjab	2021-22	155,338	100,227	255,565	2,653,000
	2022-23	65,445	41,036	106,481	3,226,400
KP	2021-22	60,319	19,701	80,020	1,118,000
	2022-23	50,826	3,797	54,623	1,330,000
Sindh	2021-22	172,648	9,598	182,246	1,477,900
	2022-23	80,981	1,440	82,421	1,714,000
Balochistan	2021-22	27,521	6,318	33,839	570,000
	2022-23	13,449	3,387	16,836	612,790

Source: PRSP Expenditures, (EF-Policy Wing), Finance Division

Table 3.3: Health facilities over time in Pakistan

Year	Population per Hospital (000)	Population per BHUs (000)	Population Per Maternity and Child Health Centers (000)	Population per Rural Health Centers (000)	Population per Bed
2001	157	27	162	264	1458
2003	165	28	165	271	1513
2005	170	29	172	281	1537
2007	172	30	180	290	1577
2009	176	32	188	297	1639
2011	181	33	208	306	1647
2013	166	33	268	276	1557
2015	164	35	262	280	1604
2016	183	37	265	284	1592
2017	184	38	267	283	1580

Source: Pakistan Economic Survey, various rounds

Table 3.4: Average Distance of Mouzas (administrative districts) from Various Health Facilities (in km)

Type of facility	Balochistan	KP	Punjab	Sindh
BHU	31	15	7	11
RHC	40	21	8	12
Child and Mother Care Centre	51	24	10	14
Private Doctor MBBS	51	22	10	12
Hospital/dispensary	40	18	9	12
Midwife facility	50	23	9	13

Source: Mouza Statistics 2020-21

Table 3.5: Ever-married women (aged 15-49) having problems accessing healthcare (%)

National/ Provinces	Permission to go for treatment	Money for treatment	Distance to health facility	Not willing to go alone	At least one problem
Rural					
Overall	21	30	42	58	67
Punjab	24	32	50	64	72
Sindh	12	22	36	55	67
KP	30	51	58	71	82
Balochistan	68	71	80	84	93
Ex-FATA	-	-	-	-	-
AJ&K	27	39	63	70	78
GB	-	-	-	-	-
Urban					
Overall	21	30	42	58	67
Punjab	14	21	29	48	56
Sindh	8	12	17	38	43
KP	14	29	20	48	58
Balochistan	51	58	61	66	81
Ex-FATA	-	-	-	-	-
AJ&K	15	23	41	57	64
GB	-	-	-	-	-

Source: Estimated from 2017-18 Pakistan Demographic and Health Survey

Table 3.6: Nutritional status among ever married women (aged 15-49) (%)

National/ Provinces	Moderate/ severely Thin	Mildly Thin	Normal	Overweight	Obese
National	3	5	39	30	22
Punjab	3	4	37	31	25
Sindh	5	10	46	26	13
KP	2	4	36	35	22
Balochistan	2	3	43	29	21
Islamabad	1	2	30	39	29
Ex-FATA	0	3	39	34	25
AJ&K	3	6	46	27	19
GB	0	2	60	28	11

Source: Estimated from Pakistan Demographic and Health Survey, 2017-18

Table 3.7: Age at first marriage by province (%)

Age category	Balochistan	KP	Punjab	Sindh	Overall
Overall					
Before 16	6	14	7	7	8
Before 18	18	26	17	24	21
Before 20	35	27	25	29	27
20 & above	41	33	50	41	44
Total	100	100	100	100	100
Rural only					
Before 16	7	14	8	7	9
Before 18	20	26	19	26	22
Before 20	36	27	26	32	28
20 & above	38	33	47	35	41
Total	100	100	100	100	100
Urban only					
Before 16	4	14	5	6	6
Before 18	15	25	15	21	18
Before 20	31	26	24	25	25
20 & above	50	35	57	47	52
Total	100	100	100	100	100

Source: estimated from Pakistan Demographic Survey 2020-21

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 3.8: Ever married young women using any modern contraception method by province & rural/ urban (%)

National/ Provinces	Rural	Urban	Overall
National	14	19	16
Punjab	15	19	16
Sindh	14	20	17
KP	17	21	18
Balochistan	6	14	8
Islamabad	27	25	26
FATA	7	15	8
AJ&K	13	14	13
GB	22	16	20

Source: estimated from Pakistan Demographic and Health Survey 2017-18

Table 3.9: Indicators related to safe delivery for young women by province & rural/ urban (%)

National/ Provinces	Prenatal consultation			Birth in hospitals			Postnatal care		
	Overall	Rural	Urban	Overall	Rural	Urban	Overall	Rural	Urban
National	77	72	86	70	64	85	39	34	48
Punjab	83	80	89	74	68	85	42	39	48
Sindh	73	63	84	70	57	87	40	32	48
KP	69	66	82	66	63	83	30	28	45
Balochistan	63	59	75	53	47	69	28	25	36

Source: Estimated from PSLM 2019-20

Chapter 5: Violence Against Women & Girls and Access to Justice

Table 5.1: Ever-married women (aged 15-49) who had ever experienced spousal violence (%)

Type of Violence	Overall	Rural	Urban
Emotional	26	28	23
Physical	23	25	20
Sexual	5	5	5
Physical or Sexual	24	26	21
Physical, Sexual, or emotional	34	36	30

Source: PDHS 2017-18

Table 5.2 Ever-married women (aged 15-49) who had ever experienced spousal violence by province & region (%)

Type of Violence	KP		Punjab		Sindh		Balochistan	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Emotional	51	36	21	27	14	12	30	30
Physical	38	25	20	23	13	11	46	41
Sexual	8	7	4	5	4	4	2	6
Physical or Sexual	38	25	21	24	15	11	46	41
Physical, Sexual, or emotional	55	38	30	37	20	16	51	46

Source: PDHS 2017-18

Table 5.3 Ever-married women (aged 15-49) who had ever experienced spousal violence by wealth quintile (%)

Type of Violence	Wealth Quintile				
	Poorest	Poor	Middle	Rich	Richest
Emotional	27	34	28	23	18
Physical	27	33	22	19	16
Sexual	4	7	6	3	4
Physical or Sexual	28	33	23	20	16
Physical, Sexual, or emotional	35	42	36	31	25

Source: PDHS 2017-18

Table 5.4: Ever-married women (aged 15-49) who had ever experienced spousal violence by employment status (%)

Type of Violence	Employment Type		
	Paid Employment	Unpaid Work	Not Employed
Emotional	27	30	25
Physical	22	29	23
Sexual	7	8	4
Physical or Sexual	23	34	24
Physical, Sexual, or emotional	34	47	33

Source: PDHS 2017-18**Table 5.5: Attitude towards violence: justifications by women (aged 15-49) for wife-beating (%)**

Reason for Beating Wife	KP		Punjab		Sindh		Balochistan	
	Female	Male	Female	Male	Female	Male	Female	Male
She goes out without telling him	47	41	16	15	20	16	26	43
If she neglects the children	46	39	18	15	23	18	27	46
If she argues with husband	50	41	19	17	25	20	29	43
If she refuses sex with husband	27	13	15	11	21	15	25	33
If she burns food	21	12	12	8	18	9	22	32
Any of above reason	59	53	25	24	32	31	40	58

Source: KP, MICS 2019; Punjab, MICS 2017-18; Sindh, MICS 2018-19; Balochistan, MICS 2019-20

Chapter 6: Decision-making and Agency

Table 6.1: Decision-making regarding women's education (%)

National Provinces	Woman Herself	Head of HH alone	Other HH Members Except Woman	In consultation with HH Women	Total
Women (aged 15-49)					
National	12	44	33	11	100
KP	2	66	23	9	100
Punjab	17	33	38	12	100
Sindh	8	45	33	14	100
Balochistan	2	76	17	5	100
Young Women (aged 15-29)					
National	9	44	31	15	100
KP	2	65	22	11	100
Punjab	13	35	36	16	100
Sindh	6	45	32	18	100
Balochistan	2	76	16	6	100

Source: Estimated from HIES 2018-19

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 6.2: Decision-making regarding women's paid employment (%)

National/ Provinces	Woman Herself	Head of HH alone	Other HH Members Except Woman	In consultation with HH Women	Total
National	12	41	36	11	100
KP	2	63	26	9	100
Punjab	16	33	40	11	100
Sindh	12	38	35	15	100
Balochistan	2	76	18	4	100
Young Women (aged 15-29)					
National	9	42	34	15	100
KP	2	62	27	10	100
Punjab	12	35	37	16	100
Sindh	10	38	33	19	100
Balochistan	2	76	17	5	100

Source: Estimated from HIES 2018-19

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 6.3: Decision regarding birth control by ever married women (%)

National/ Provinces	Husband Alone	Wife Herself	Husband & Wife Jointly	Others	Nobody	Total
National	9	4	65	1	21	100
KP	8	5	74	1	11	100
Punjab	9	3	70	1	18	100
Sindh	8	3	56	2	30	100
Balochistan	11	6	29	3	50	100
Young Women (aged 15-29)						
National	9	4	61	1	25	100
KP	8	5	72	1	15	100
Punjab	10	3	64	1	21	100
Sindh	9	3	51	2	36	100
Balochistan	9	6	27	5	54	100

Source: Estimated from HIES 2018-19

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 6.4: Decision regarding purchase of food items (%)

Province	Woman Herself	Head of HH alone	Other HH Members Except Woman	In consultation with HH Women	Total
Women (aged 15-49)					
National	33	18	31	17	100
KP	19	37	34	10	100
Punjab	47	7	22	24	100
Sindh	15	29	46	11	100
Balochistan	12	32	52	4	100
Young Women (aged 15-29)					
National	28	19	30	22	100
KP	18	37	34	11	100
Punjab	40	8	19	32	100
Sindh	12	30	47	11	100
Balochistan	10	33	52	5	100

Source: Estimated from HIES 2018-19

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 6.5: Decision regarding purchase of clothing and footwear (%)

National/ Provinces	Woman Herself	Head of HH alone	Other HH Members Except Woman	In consultation with HH Women	Total
Women (aged 15-49)					
National	37	12	29	23	100
KP	36	20	22	22	100
Punjab	44	5	27	25	100
Sindh	28	14	35	23	100
Balochistan	9	45	42	5	100
Young Women (aged 15-29)					
National	32	12	26	29	100
KP	34	20	21	25	100
Punjab	37	5	24	34	100
Sindh	26	14	33	27	100
Balochistan	9	43	42	7	100

Source: Estimated from HIES 2018-19

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 6.6: Decision regarding medical treatment (%)

National/ Provinces	Woman Herself	Head of HH alone	Other HH Members Except Woman	In consultation with HH Women
Women (age 15-49)				
National	12	17	42	28
KP	8	25	36	31
Punjab	17	9	44	30
Sindh	7	21	46	27
Balochistan	1	61	31	6
Young Women (age 15-29)				
National	7	18	39	36
KP	7	25	32	36
Punjab	9	10	40	41
Sindh	6	21	44	29
Balochistan	1	61	30	8

Source: Estimated from HIES 2018-19

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Chapter 7: Citizenship & Political Participation

Table 7.1: Population (18+) having CNIC (%)

Province	Women			Men		
	Rural	Urban	Overall	Rural	Urban	Overall
KP	77	81	78	93	93	93
Punjab	73	80	76	90	93	91
Sindh	68	73	71	82	89	86
Balochistan	58	73	62	79	88	82
Pakistan	72	78	74	88	91	90

Source: Population Census 2017-18

Table 7.2: Performance in legislative business (%)

Indicators	National Assembly		Punjab Assembly		Sindh Assembly		KP Assembly		Balochistan Assembly	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Membership	20	80	20	80	19	81	19	81	17	83
Attendance	80	67	77	48	-	-	68	65	-	-
Standing Committee Chairpersons	6	94	42	58	14	86	14	86	29	71
Resolutions	44	56	33	67	44	56	42	58	6	94
Call attention notices	30	70	47	53	35	65	28	72	14	86
Questions	36	64	37	63	42	58	25	75	2	98
Private members' bills	24	76	0	100	38	62	0	0	-	-
Adjournment motions	-	-	47	53	25	75	24	76	-	-

Source: HRCP report based on the data collected from National and Provincial assemblies.[112]

Chapter 8: Information & Communication Technology (ICT) Participation

Table 8.1: Computer usage in last 3 months by sex (%)

Characteristics	Male	Female	Overall
Overall	11	6	8
Age			
15-24	13	9	11
25-59	10	5	8
50 & above	7	2	5
Education Level			
Illiterate/Below Primary	1	0	0
Primary	2	1	1
Middle	6	4	5
Matric	7	4	6
Intermediate	18	11	15
Graduation or above	66	58	62
Wealth Quintile (by using MPI methodology)			
First	1	0	1
Second	3	1	2
Third	6	2	4
Fourth	13	7	10
Fifth	27	18	22
Region			
Rural	7	3	5
Urban	17	11	14
Province			
KP	12	4	8
Punjab	11	8	9
Sindh	10	4	7
Balochistan	6	2	4
Source: PSLM 2019-20			

Table 8.2: Reasons for not using the computer across provinces among rural women (%)

Reasons	KP	Punjab	Sindh	Balochistan	Overall
Do not know how to use it	78	68	79	83	73
Cultural reasons	13	21	8	11	16
Affordability	4	6	5	3	5
Privacy/security concern	1	0	0	1	1
Use substitute, i.e., mobile phone	2	4	1	1	3
Others	2	1	6	2	2
Total	100	100	100	100	100

Source: PSLM 2019-20

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 8.3: Reasons for not using the computer among rural women by quintile (%)

Reasons	Wealth Quintile				
	First	Second	Third	Fourth	Fifth
Do not know how to use it/not useful	80	77	70	57	41
Cultural reasons	11	14	17	24	30
Affordability	5	5	7	8	8
Privacy/security concern	1	1	0	1	1
Use substitute, i.e., mobile phone	1	2	3	7	15
Others	3	2	2	3	5
Total	100	100	100	100	100

Table 8.4: Mobile phone ownership by sex (%)

Characteristics	Female		Male	
	Mobile Phone	Smart Phone	Mobile Phone	Smart Phone
Age				
15-24 years	9	11	32	29
25-49 years	26	13	61	31
50 & above	17	6	65	14
Education				
Illiterate/Below Primary	17	2	65	7
Primary	24	6	60	17
Middle	22	9	47	24
Matric	28	21	50	38
Intermediate	20	32	35	54
Graduation or above	15	60	20	76
Wealth Quintile (using MPI methodology)				
First	11	1	65	7
Second	16	2	62	13
Third	20	5	57	22
Fourth	22	13	47	34
Fifth	24	32	33	55
Region				
Rural	16	6	57	19
Urban	24	21	45	39
Province				
KP	23	6	53	28
Punjab	18	13	51	27
Sindh	21	13	53	27
Balochistan	12	5	53	25

Source: PSLM 2019-20

Table 8.5: Mobile phone usage by women by rural/ urban & provinces (%)

Region	Mobile Phone	Smart Phone	None
Rural			
KP	74	13	14
Punjab	75	16	9
Sindh	76	6	18
Balochistan	74	11	15
Overall	75	13	12
Urban			
KP	66	26	9
Punjab	59	35	7
Sindh	64	29	7
Balochistan	67	22	11
Overall	61	32	7

Source: PSLM 2019-20

Table 8.6: Reasons for not using a mobile phone of women by age (%)

Reasons	Age			Overall
	15-24 years	25-49 years	50 & above	
Using land line	0	1	1	0
Do not know how to use it	36	55	60	41
Not useful	21	15	19	20
Affordability	6	12	7	6
Privacy/security concern	1	0	0	1
Service is not available	1	5	3	2
Not allowed	31	8	4	25
Others	4	4	6	5
Total	100	100	100	100

Source: PSLM 2019-20

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 8.7: Reasons for not using a mobile phone of women by education (%)

Reasons	Education Level					
	Below Primary	Primary	Middle	Matric	Intermediate	Graduation or above
Using land line	1	0	0	0	0	0
Do not know how to use it	49	36	24	22	22	23
Not useful	17	21	25	27	28	28
Affordability	6	7	6	7	8	5
Privacy/security concern	1	1	2	1	3	2
Service is not available	3	0	0	0	0	0
Not allowed	18	32	39	39	34	37
Others	5	3	4	4	5	5
Total	100	100	100	100	100	100

Source: PSLM 2019-20

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 8.8: Internet usage in last 3 months by sex (%)

Characteristics	Male	Female	Overall
Overall	28	15	22
Age			
15-24 years	33	18	25
25-49 years	30	16	23
50 & above	15	9	12
Education			
Illiterate/Below Primary	7	3	5
Primary	17	10	14
Middle	27	17	23
Matric	39	28	35
Intermediate	57	43	51
Graduation or above	78	66	73
Wealth Quintile			
First	6	1	4
Second	13	3	8
Third	22	8	15
Fourth	36	19	27
Fifth	58	40	49
Region			
Rural	19	8	14
Urban	42	26	34
Province			
KP	28	8	17
Punjab	28	17	23
Sindh	31	18	25
Balochistan	21	6	14

Table 8.9: Reasons for women not using the internet by province (%)

Reasons	KP	Punjab	Sindh	Balochistan	Overall
Not useful	25	32	18	20	27
Do not know how to use it	56	48	60	57	52
Affordability	1	3	3	2	3
Privacy/security concern	1	0	0	1	1
Service is not available	3	1	1	4	1
Cultural constraints	2	1	0	2	1
Do not know what internet is	4	7	6	4	6
Not allowed	5	6	5	9	6
Others	0	2	6	1	2
All of the above	4	1	1	2	2
Total	100	100	100	100	100

Source: PSLM 2019-20

Note: the sum of distribution may not be exact 100 due to rounding of numbers

Table 8.10: Reasons for women not using the internet by education (%)

Reasons	Below Primary	Primary	Middle	Matric	Intermediate	Graduation or above
Not useful	25	34	40	45	46	51
Do not know how to use it	55	45	34	28	24	22
Affordability	3	5	6	7	8	7
Privacy/security concern	0	1	1	1	1	1
Service is not available	1	1	0	0	0	1
Cultural constraints	1	1	1	1	2	2
Do not know what internet is	6	3	2	1	1	1
Not allowed	4	7	11	10	12	10
Others	2	3	3	3	4	4
All of the above	2	2	2	3	3	2
Total	100	100	100	100	100	100

Source: PSLM 2019-20

Note: the sum of distribution may not be exact 100 due to rounding of numbers



**NATIONAL COMMISSION
ON THE STATUS OF WOMEN**



Plot Number 5-11, Diplomatic Enclave # 2, Sector G-4, Islamabad-Pakistan
Tel: +92-51-2600981-4, Fax: +92-51-2600985