

# WOMEN'S ECONOMIC PARTICIPATION AND EMPOWERMENT IN PAKISTAN

STATUS REPORT 2016  
EXECUTIVE SUMMARY



# Women's Economic Participation and Empowerment- Status Report 2016

## Executive Summary

The economic participation and empowerment of women is recognized globally as essential for the progress of a nation and growth of its economy. Indeed this has been recognized in the Government of Pakistan's principal planning document *Vision 2025*. The concept of women's economic empowerment (WEE) is a multilayered and complex one that is rooted in context and circumstance. In Pakistan it is further problematized by the humanitarian crises and complex emergencies that have characterized most of the past decade and a half.

The Sustainable Development Goals adopted by the UN General Assembly in September 2015 also recognize the importance of empowering women and Goal 5 is to "Achieve gender equality and empower all women and girls". The targets for this goal aspire to end all forms of discrimination, eliminate violence against women and girls in all its manifestations, ensure health and reproductive rights, ensure political, social and economic participation of women. Targets 5.4, 5a and 5b<sup>1</sup> are of particular importance for enabling women's economic empowerment as they relate to acknowledging the value of unpaid care work and domestic work, encourage women's access to land and physical assets and information and communication technology.

Pakistan is a signatory to a number of ILO conventions such as those on equal wages and remuneration, standards of work etc.<sup>2</sup> Yet Pakistan does not fare well on global indicators for women's economic participation. The Global Gender Gap Report 2015<sup>3</sup> ranks Pakistan at 143 in economic participation and opportunities, and ranks 135 in educational attainment. These rankings, at the bottom of all the countries, occur despite Article 38 of the Constitution of Pakistan that guarantees citizens the right to pursue economic opportunities irrespective of sex, caste or creed and related labour laws.

The concept of women's economic empowerment (WEE) combines "economic advancement" and "agency" (the power to make choices and decisions for one-self), which are in turn shaped by individual and community resources and by norms and institutions.

In Pakistan social vulnerability juxtaposed with economic vulnerability keeps women underpaid and overworked, even when they overcome structural and social barriers to seek employment. The near invisibility of women in micro and macroeconomic policies compounds the issue, as the different initiatives of the federal and provincial governments are aimed more at income generation than bringing women into the economic mainstream. The situation warrants a deeper analysis of the data, and this report is an attempt to provide some detail to the twenty-six percent of women recorded in the labour force in Pakistan.

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<sup>1</sup> See: <https://sustainabledevelopment.un.org/sdgs>

<sup>2</sup> See ILO publication for excellent overview of labour legislation in Pakistan: *Pakistan Decent Work Country Profile 2014*. Downloadable at: [http://www.ilo.org/islamabad/whatwedo/publications/WCMS\\_316668/lang--en/index.htm](http://www.ilo.org/islamabad/whatwedo/publications/WCMS_316668/lang--en/index.htm)

<sup>3</sup> Global Gender Gap Report 2015 <http://www3.weforum.org/docs/GGGR2015/cover.pdf>

## Key Findings

### 1. *Human, financial and physical capital*

- i. Gender parity in education ranges from 0.8 at all levels of school and 0.9 at Degree College and above. Net enrollment rates however remain low for both girls and boys: almost 40% of girls and 30% of boys ages 6-10 years are not enrolled in school; the figure jumps to 70% and 60% for not enrolled girls and boys ages 11-13 (middle school); and an even higher percentage, 80% of girls and 70% of boys ages 14-15 years are not enrolled in high school. The proportion of out of school youth, particularly girls is commensurate with the number of institutions available; for example only 21% of middle schools and 14% of high schools across the country cater to girls as compared to the 47% of higher secondary and degree colleges. Low net enrollments are a result of multiple social and economic factors, and the inadequate number of facilities available and development budgets for education. Less than 2% of children ages 6-15 years are enrolled in madrassa's. This means that the majority of the population in the school going age group are deprived of their basic right to education as per Article 25-A of the Constitution. Being out of school has transgenerational effects as the education of the parents, especially of the mother, significantly impacts the likelihood of a child being in school.
- ii. Training, especially for women remains underutilized and confined to a few traditional skills. The proportion of women who have received technical or vocational training is a low 11% nationally; the majority in embroidery, knitting and sewing related with monthly incomes that are below the minimum wage. The overall menu of training offered to both women and men remains limited, with few if any market or demand driven linkages. New initiatives are being taken through the provincial Technical Education and Vocational Training Authorities (TEVTA). In general though the limited options, especially for women, remain restricted to traditional skills that offer low returns.
- iii. The low health status of women inextricably linked to their vulnerable position in society, the continued high fertility, reflected also in the child dependency ratio increases women's reproductive burden, effectively limits access to avenues that enhance her capabilities and encourage economic participation. Social health insurance, such as the *Waseela-e-Sehat* scheme launched by the Benazir Income Support Program (BISP) or the recent *National Health Insurance Program* by the Ministry of National Health Services, Regulations & Coordination can improve access to healthcare for the vast numbers of women not in formal employment.
- iv. Access to finance has improved somewhat for women, especially with the use of digital technology, but the gaps remain huge. Only 5% of women and 21% of men ages 15 years and above hold an account and less than 2% of Pakistani's borrowed from a financial institution. Microfinance institutions especially the larger NGOs focus solely on women and add literacy and skill training for their clients. Yet overall, only 13% of women are able to access loans from microfinance organizations; and the actual value of their credit portfolio is low: agricultural loans to women comprise a mere 4% and loans to SMEs for women are only 3% of the gross loan portfolio.
- v. Access and ownership of physical capital, critical for conferring economic and social status especially for women and the significant impact it has on their ability to navigate and weather shocks that can be economic (loss of livelihood, crop failure) or social (widowhood, abandonment or divorce). National surveys collect information on physical assets for the

household, and it is expected that the ongoing computerization of land revenue records will provide sex disaggregated data when completed. Available data (Pakistan Demographic and Health Survey (PDHS) 2012-13) shows that only 2% of women in Pakistan own land and a similar percentage own a house; 7.4% of women have joint ownership of a house. Older women are more likely to own a house or land.

## 2. *Employment*

- i. The percentage of women in the labour force remains a low 26% for women ages 15-64 years, equivalent to approximately 14.4 million women. Almost 41 million women in this age group remain out of the labour force, accounting for 36% of the entire population (women and men) in the 15-64 age brackets. The percentage of women already employed is highest in the age brackets 25-59 years at 70%, equivalent to approximately 8 million women, leaving large numbers of women in this prime age group out of the labour force. Almost 26% of women who are in the workforce are married and 24% of these have at least one child under three. More women are employed in rural areas than in urban, notwithstanding the higher levels of education and presumably better opportunities for work available in towns and cities. Only 12% of urban women are employed.
- ii. Almost 32% of women in the labour force have a college degree or higher, while a similar percentage has no education. The low participation rates for urban, college educated women points to the nature of jobs available for women.
- iii. The share of employment in industry and occupations is indicative of the level and type of gender segregation that exists, with a critical mass of 30% considered to be the tipping point for women in any sector. Women comprise 39% of the labour force in the *agriculture, forestry, hunting and fishing* sector (with 73% of employed women working in this sector), 22% in the *Community, social and personal services* sector and 20% in *Manufacturing*. Within agriculture women are concentrated in *animal production* (47%), followed by *mixed farming* (23%) and *growing non-perennial crops* (18%).<sup>4</sup>
- iv. Within occupations, the share of women's employment is high in the category of *skilled agriculture and fishery workers* (38%), *professionals* (30%), *elementary occupations* (21%) and *crafts and related trades* (18%). Women in skilled agriculture are concentrated in the sub-category of *livestock and dairy producers*. Within *professionals* women are concentrated in teaching in *primary and secondary education*. Few are in the fields of science, technology, engineering or mathematic (STEM). Fewer still are at senior management positions (0.3%) or owners of private enterprises (12%).
- v. 30% of women and 3% of men in the labour force are homebased workers.<sup>5</sup> Of the total wages of Rs. 400 billion earned by these women and men, women's contribution is 65%. Together their contribution is 3.8% of GDP. It is a contribution because the home based workers engage in low paid and vulnerable work, mostly without any regulatory framework, bereft of benefits such as healthcare; even so the proportion of their wages to GDP provides an indication of the high total value of the end products of their labour.

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<sup>4</sup> Italics refer to the industry and occupations categories and sub categories of the Labour Force Survey and the PSLM.

<sup>5</sup> Homebased workers are assumed to those who stated their place of work to be "own dwelling" and "family or friend's dwelling" in the Labour Force Survey.

### 3. *Vulnerable Employment*

- i. Vulnerability in employment is due to the nature of the work, the nature of the contract, and whether it is in the formal or the informal sector. 73% of all employment in Pakistan is concentrated in the informal sector a figure that is relatively unchanged over the past decade. Of the 27% of women employed in non-agricultural work, more than two thirds are in the informal sector and only 22% in the formal sector.

### 4. *Earnings*

- i. ***Minimum wages***
  - a. Returns to employment, and to education remain low: 30% of female graduates earned below the minimum wage of PKR 10,000 per month compared to 10% of male graduates.
  - b. The vulnerable nature of their work in the informal sector is compounded by the low wages earned. 77% of women earn less than the minimum wage of PKR 10,000 (in 2013-14) compared to 42% of men.
- i. ***Unpaid family workers***
  - a. The Labour Force Survey defines *Contributing family worker* as “a person who works without pay in cash or in kind on an enterprise operated by a member of her/his household or other related persons.” An estimated 10.8 million individuals in the labour force are unpaid family workers in Pakistan. Of these 59% of women and 88% of men are fulltime unpaid workers.
  - b. The value of unpaid family workers is the amount due to them as wages if they were to be paid, and can be seen as their “contribution” to the family and the national economy. This work is valued at PKR 1065 billion, equivalent to 10.4% of GDP. The value of women’s unpaid family work is valued at approximately PKR 410.9 billion i.e. 39% of the value of all the unpaid work.
- ii. ***Gender wage gap***
  - a. The earnings ratio illustrates the percentage women earn within the same industry or occupational group working similar work hours as men. In Pakistan the earnings ratio is higher where the occupation requires higher educational levels. Women engineers earn almost 90% of what male engineers do; however secondary school teachers earn only 60% of their male counterparts and primary school teachers even lower at 43%.
  - b. The gender wage gap is a global phenomenon, explained partly by gender differences in education and experience, numbers of hours worked, women’s occupational preferences, discrimination by employers etc. A large proportion of the wage gap remains unexplained by such factors and is attributed to gender discrimination. Regression results show that men in Pakistan earn 71% more than women on average, controlling other individual, educational and labor characteristics, pointing to the significant sex discrimination in remuneration.
  - c. The cumulative wage gap estimates the losses to women over their work life. Calculated for women ages 25-60 years, working fulltime (35 hours or more per week) the wage gap is estimated to be PKR 500.5 billion at present value.

## 5. Poverty and the Working Poor

- i. “Working poor” are active labour force participants who live below the poverty line, barely manage their basic needs and unable to save. The longer an individual is working poor the less likely they are to access opportunities that can lead them out of poverty. Measured in this report at household and individual level the working poor household is one that has at least one member who is in the labour force *and* the household is in the bottom 25% of the population based on per capita monthly consumption expenditures. Individuals (ages 15-64) are categorized as working poor if they are in the labour force *and* belong to households in the bottom quartile. By this measure 21% households (approximately 4.4 million) and 27% of employed women (3 million) and 22% of employed men (about 8 million) are working poor.
- ii. Households receiving social assistance have higher labor force participation among females in both rural and urban areas
- iii. Significant shift from casual labor to small business among BISP beneficiaries; however low value cash transfer of BISP is unlikely to affect asset growth

## 6. WEE Index

Women’s economic empowerment is a function of economic advancement and participation as well as power and agency gauged through choice, decision making, access to and control over resources. Women’s Economic Empowerment Index (WEE Index) for Pakistan was calculated at district and provincial level based on indicators across five domains of labour force participation, education, decision making, health and political participation. Since data for violence against women is only available at the provincial level this indicator was not used in the district calculations. A WEE Index of one denotes complete economic empowerment and gender equality while scores close to zero indicate high inequalities and low economic empowerment of women. Findings indicate that:

- i. Most of the districts have a low WEE Index, below 0.5.
- ii. The average Provincial WEE Index is 0.5 for Punjab, and under 0.4 for Sindh, Baluchistan and Khyber Pakhtunkhwa. However when the indicators for violence against women are added, the WEE Index falls even further to below 0.4 for Punjab and Sindh and below 0.3 for Baluchistan and Khyber Pakhtunkhwa.
- iii. There are wide variations within provinces that can be traced to a mix of geographic and terrain factors as well as inequitable resource allocations
- iv. Gender differentials in employment—wages, skilled jobs and labour force participation—coupled with low decision-making power impede women’s economic empowerment and keep the WEE Index low across Pakistan.

## 7. WEE in Humanitarian Contexts

- i. Women and children are disproportionately affected by crises as their prescribed social roles limit them from accessing support and services. Women with disabilities and minority women are further marginalized.
- ii. Overlapping, continued and creeping crises sap the resources and energy of households and communities and erodes their capacity for resilience.

- iii. Women pre-crisis activities include farming livestock management unskilled and skilled wage labor services (in public and private sector) fishing, poultry, sharecropping/tenancy, shop keeping, agriculture commodities trade, dairy products trade, and handicrafts etc.
- iv. Women's economic activity remains invisible and interventions to improve livelihood opportunities are restricted to their reproductive roles and low return skills.

## **Recommendations**

The *Women's Economic Participation and Empowerment- Status Report 2016* has highlighted specific aspects of WEE, such as employment, type of employment and wages, vulnerable work and the working poor, and recommends a concerted effort to improve women's access, opportunities and capabilities in order for them to participate as full economic actors in development and growth of a dynamic Pakistan that Vision 2025 seeks. National economies suffer when a substantial part of the population cannot compete equitably or realize its full potential. To put it simply: Discrimination against women is economically inefficient.

The recommendations in each of the three components of women's economic empowerment—economic participation, opportunities and resources, and agency—stem from lessons and best practices within Pakistan and globally, and elaborate on the possibilities and the potential for change if political commitment and resources are forthcoming. These three components need to be addressed by facilitating an institutional and legal framework that enables and strengthens women's participation and agency and provides economic opportunities.

### ***Institutional and legal framework***

A framework that strengthens and creates the economic foundations that empower women in areas such as labour regulations and economic decision making, and removes barriers to owning and accessing resources, including inheritance and property.

Specific recommendations include:

- i. Enforce Article 25A, that mandates provision of free school education for ages 5-16 years across Pakistan by ensuring that infrastructure (schools, teachers, and books) is available and duty bearers are held responsible for non-compliance as well as parents through a system of incentives and penalties. Inclusive education for all that integrates children with disabilities (as noted in the education Policy 2009), especially of girls should be promoted and should include skills based learning, and vocational training especially in middle and secondary school.
- ii. The government should implement the 10% quota for women in government service without further delay, and include an increase in number of women in the police force and allied law enforcement and female judges at all levels. A study to identify the factors that lead to low recruitment of women in public service should be undertaken by UN Women.
- iii. Legislation to recognize homebased workers and bring them within the ambit of labour laws and social security.
- iv. Incentives, either through tax credits or changes in public contract bidding prerequisites that reward businesses which employ a certain percentage women, have women in senior decision-making management positions, or are owned by women.
- v. Implement the Disabled Persons (Employment and Rehabilitation) Ordinance 1981 to enforce the 2% quota of employment for persons with disabilities in the public and private sector and increase the penalty for non-compliance from its current low levels.

- vi. Facilitate women's ownership of land and physical assets, again through a mix of tax credits and rewards. Legislation to ensure that all public land distribution or affordable housing units require sole or joint female and male ownership, with special focus on women with disabilities and minority women.
- vii. Tax credits for working women that apply to income, purchase of major assets (vehicles, land, and property) and childcare.
- viii. Develop technical training institutions that can equip individuals with skills aligned with market demands and the rapidly changing technology. These institutions should expand the courses being offered to women to non-traditional fields such as micro-electronics, carpentry, plumbing, repair of electrical appliances, and other information and communication technology relevant skills. Particular attention is required for improving access of female trainees with disabilities and from minorities to such institutes, through a percentage of seats allocated for them and through incentives (direct and indirect) to both the trainee and the institution.
- ix. Gender responsive provincial budgets so that public expenditures can be tracked for equitable gender outcomes.
- x. Supporting the First Women's Bank, a public sector institution created for helping women's economic activities, to fulfill its mandate.

#### ***Enhanced economic opportunities***

With the right skills and opportunities women can help businesses and markets grow. Focus on education and training that provides women with market demand-driven skills and knowledge and on business development (microenterprises and SMEs) so they can take advantage of economic opportunities. Essential to include women with disabilities; excluding persons with disabilities incurs an economic loss of approximately USD \$ 12 to 15 billion per annum for Pakistan, equivalent to approximately 5% of GDP.<sup>1</sup>

Government initiatives can include taking account of the unpaid work of women (family labour whether in agriculture or in the home) and also devise mechanisms to ensure that women's care work does not keep them out of the labour force by providing day care centers and efficient, affordable and safe public transport systems. Women who take up non-traditional work e.g. carpentry, electronics etc. should be encouraged through access to credit for tools, linkages with established private sector organizations and support from local vocational training institutes.

Specific recommendations include:

- i. Improve the type and value of microfinance available to women beyond what is currently available to women. The First Women Bank can introduce and pilot innovative products for women and engage with other MFBs and MFIs to take the successful ones to scale. All MFIs should set aside a percentage of loans for extending microfinance to women with disabilities and to minority women.
- ii. Ensure that microfinance banks and institutions have a minimum of 30 % of their lending dedicated to women, especially in agriculture, livestock, textiles and garments. Lending should be flexible to accommodate the value added enterprises that women aspire to and should be accompanied by financial education and training.
- iii. Corporate social responsibility conditions, enforced through legislation and relevant mechanisms, should ensure above minimum wage incomes, day care centers for women employees, separate toilets and spaces for women employees, and a safe, free of harassment

- workplace. The government should provide financial incentives to private sector employers to recruit women with disabilities as part of their corporate social responsibility.
- iv. A percentage of all public sector contracts should be set aside for businesses that are women specific, owned or managed by women especially the small and medium enterprises. This will facilitate the inclusion of small women owned/ led businesses who can otherwise not compete with experienced or large bidders. The government can also encourage the private sector to do the same. The government spends a high percentage of the GDP on procurement of goods and services, and good governance requires that it create affirmative actions to enable women, youth and minority owned businesses to compete for some of these contracts.<sup>6</sup> Best practices exist, regional as well as global that can be adopted—Kenya is a case in point where women, youth and people with disabilities are given a 30% quota as per the procurement policy/law.<sup>7</sup>
  - v. Social entrepreneurships that focus on women and disadvantaged groups, as beneficiaries but more importantly as entrepreneurs and that develop economic skills and provide livelihood opportunities need to be supported through government and international as well as private donors.
  - vi. Minority women face additional overt and subtle forms of discrimination at the workplace.<sup>8</sup> UN Women, in collaboration with the government and CSOs should organize “tolerance at the workplace” events to highlight these issues. The Government departments in particular need to model practices that promote workplace inclusiveness and diversity.
  - vii. A large number of women in the workforce are concentrated in agriculture, livestock and teaching. It is important that special packages be devised to enhance the skills and returns to labour of these women. Value added businesses can be introduced in the agriculture and livestock related sector. Female agricultural and livestock extension workers (a need expressed in the mid 70’s as research on women and the economy grew) are essential to improve productivity.
  - viii. Women with professional and post graduate degrees, such as in medicine, engineering and information technology, be given special incentives to enter and stay in the workforce. These incentives can be in the form of salaries comparable to those of men, transport and childcare, and assurance of re-employment when career breaks occur due to marriage and childbearing.
  - ix. Reintegration of women professionals into the workforce to enable this important human resource to deliver on its potential. An example is female medical professionals whose importance for women’s health in the cultural context of Pakistan where women doctors are preferred by women cannot be understated. Enabling these doctors to connect to women for their health needs is essential. The Pakistan Medical and Dental Council or the Pakistan Medical Association should be supported to offer refresher courses to female doctors who have been out of the workforce for a while. Medical social enterprise, such as “doctHERS”<sup>9</sup> provide one answer to meeting the health needs of women who postpone healthcare since the time required entails a loss of wages in addition to the cost of care.
  - x. UN Women should facilitate an Employers Forum on Women at Work, to encourage employers to create conditions that support the recruitment, training and mentoring of women. Such a forum should also include a focus on women with disabilities and women

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<sup>6</sup> Kirton, Raymond M. 2013. Gender, Trade and Public Procurement Policy. Editor Barbara Zatlokal. Commonwealth Secretariat 2013

<sup>7</sup> International Trade Centre (ITC).2014. Empowering Women through Public Procurement. ITC. Geneva, Switzerland.

<sup>8</sup> Jivan, J., Peter Jacob. 2012. Life on the Margins – minority women in Pakistan. Feb. 2012. National Commission of Justice and Peace Lahore

<sup>9</sup> For more information visit <http://www.docthers.com/>

from minorities. Such a Forum can be set up in collaboration with the chambers of commerce, or by industry or sector, such as health, education, agri-business that have larger numbers of women.

Involving the private sector is important as businesses diversify and invest in different sectors. Pakistan is seen as poised for economic growth and also as a potential market by multinational companies. A holistic approach to WEE that builds on a human rights based approach and draws on the experience and expertise of women's rights organizations, will lead to the meaningful and sustainable integration of women in the economy. Research has identified eight essential blocks to women's advancement: access to equitable and safe employment; education and training; access to and control over economic resources and opportunities; access to and control over reproductive health and family formation; social protection and childcare; freedom from the risk of violence; voice in society and policy influence; and freedom of movement.<sup>10</sup> These blocks tie in with the third

### ***Strengthen women's agency***

Focus on building the social capital, leadership, decision-making status of women is required. Initiatives that address social norms that hinder women's participation in economic, social and political spheres should be prioritized as an integral part of the first two components. For example providing CNICs to women, regardless of what the focus of the intervention is, will assist women in claiming their legal and citizenship rights. Facilitating networks, associations and other collective forums of women builds their leadership skills and strengthens their voice.

component of WEE, women's agency.

Specific recommendations include:

- i. Local governments have to be made accountable for registration of births, marriages and the issuance of CNICs through mechanisms that recognize the hurdles faced by women in accessing these documents. Issuance of such documents can be facilitated through regular, well-advertised visits of mobile teams to local communities. UN Women and others should support initiatives that promote the issuance of CNICs in the communities where their partners work, in women's colleges and workplaces that employ large numbers of women.
- ii. Enforce implementation of laws that support women's right to political participation, employment and their safety and freedom from violence and sexual harassment. The last is an issue that restricts women's mobility and access to education, work, and public spaces. Parallel and informal judicial systems that violate women's constitutional, legal rights should be eliminated and strict action taken against those who take part in such systems.
- iii. Promote equitable and accessible social health insurance initiatives irrespective of employment in the formal or informal economy, or place of work.
- iv. Women's 33% representation in decision making bodies such as boards and committees should be introduced in all public and private sector entities.
- v. Women's political representation can be enhanced by instituting quotas for political parties to field women in the direct general elections and also have 33% women seats at the local government. Addition of a reserved seat for people with disabilities in local government will ensure that attention and resources are channeled to the needs of the local population

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<sup>10</sup> ICRW. 2016. Building Effective Women's Economic Empowerment Strategies

**Gender disaggregated data** is key to assessing and analyzing women's economic advancement along the different domains and indicators noted above. The Pakistan Bureau of Statistics collects sex disaggregated data in the Labour Force Survey, but that does not collect district level data. The PSLM does so every two years, but there are not enough observations at district level to support a deeper labour analysis. The Agricultural and the Industry Census as well as the Business Register are not gender disaggregated, and an opportunity to collect more information related to women, including wage practices of employers, is lost. The PBS should be encouraged to review some of its methodologies and to recruit more female enumerators, especially to collect labour force data. The Chambers of Commerce should also collect gender disaggregated industry level data for their regions. In particular data of persons with disabilities needs to be incorporated into the LFS and the PSLM using international definitions and guidelines.

In **humanitarian contexts**, the best practices identified by civil society organizations, the U.N agencies and the government, serves as the framework for future work. Developing women's skills to prepare handicrafts and related products skills should not be the standard prescription for improving women's livelihoods. Instead the focus on economic rehabilitation should recognize women as economic contributors, and draw on their previous skills even as new avenues for livelihood are introduced. Women with disabilities and minority women are in particular need of help in such contexts, where their vulnerability as women is increased because of their disadvantaged status, and livelihood options are further limited. Realizing the potential for change that is embedded in humanitarian and complex emergencies, a holistic approach that enhances women's economic, political and social participation and status should be adopted.

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**UN Women Pakistan**  
Plot #5-11, Diplomatic Enclave #2  
Quaid-e-Azam University Road, Sector G-4  
Islamabad - 44000, Pakistan  
<http://pakistan.unwomen.org>