

# WOMEN'S ECONOMIC PARTICIPATION AND EMPOWERMENT IN PAKISTAN

## STATUS REPORT 2016



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Women's Economic Participation and Empowerment in Pakistan - Status Report 2016

UN Women Pakistan

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

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

# Acronyms

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

SNA	System of National Accounts
TBA	Traditional Birth Assistant
TDPs	Temporarily Displaced Persons
TEVTA	Technical Education and Vocational Training Authority
UN OCHA	United Nations Office for the Coordination of Humanitarian Affairs
UN Women	UN Entity for Gender Equality and the Empowerment of Women
UNFPA	UN Fund for Population Activities
UNHCR	UN High Commission for Refugees
UNICEF	UN Children's Fund
USD	United States Dollar
VAW	Violence against Women
WB	World Bank
WEE	Women's Economic Empowerment

# Glossary

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

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

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

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

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

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

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

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

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

**Gender Parity Index** for Adult (ages 15-25) Literacy  $\text{Adult female literacy rate} \div \text{Adult male literacy rate} \times 100$

**Gender Wage Gap**  $(\text{Median Wages of Men} - \text{Median Wages of Women}) \div \text{Median Wages of Men} \times 100$ . Median Wages are used instead of Mean wages to avoid skewing of results that occurs because of a few very high earners.

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

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

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

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

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

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

**SNA activities** System of National Accounts consist of employment for establishments, primary production activities not for establishments, like crop farming, animal husbandry, fishing, forestry, processing and storage, mining and quarrying; secondary activities like construction, manufacturing, and activities like trade, business and services.

**Extended SNA** includes household maintenance, care for children, the sick and the elderly and community services.

**Non-SNA** activities related to learning, social and cultural activities, mass media and personal care and self-maintenance.

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Note: \* Members were not able to attend any meeting due to conflicting schedules.

# Preface

The recognition of women's economic participation as an important contributor to the global and national economy has led to an increase in studies to understand the issues and challenges that women face in such participation, and highlighted the need for timely and accurate data on the subject. This in turn has created a greater understanding of the social gender dynamics that compel or impede women's economic potential, within the household, community and work-place and in the broader economic and social environment.

In Pakistan, there has been a gradual, albeit slow, increase in women's labour force participation. The increase has occurred more in the informal sector, while labour force participation in the formal sector has remained more or less stagnant in the past decade, which should be of concern to economic policy makers. Social realities present a paradox as more poor women enter the informal and vulnerable work market as labour, despite the gender norms that discourage such participation. Vulnerability in the social sphere juxtaposed with vulnerability in the economic sphere keeps women underpaid and overworked.

The near invisibility of women in micro and macroeconomic policies compound the issue, as women are included through ad hoc short term measures. The women's empowerment strategies and packages of the different provincial governments rectify some of the gaps, but much more is required.

A deeper analysis of the data was warranted, and this publication is an attempt to provide some detail to the twenty-six percent of women in the workforce in Pakistan. Women's representation in the labour employed in different industry wide sectors and occupations remains low, barely scraping past thirty percent in professions because of their concentration as primary school teachers. The agriculture and the informal non-agriculture sector also see women concentrated in the lower prestige and pay jobs. Recognition of the contribution of unpaid workers, care work and homebased workers is needed to raise the value of their work.

The picture that emerges from the analysis is limited as reliable district and national gender disaggregated data on variables that influence and shape women's economic and social well-being are frequently not available; some data is still in the process of being collected such as records related to land ownership; information that would capture indicators of empowerment such as decision making, choices etc. is scant or not collected except in small scale studies.

The Center of Gender and Policy Studies and the National Commission on the Status of Women recognize that addressing women's economic status is imperative if Pakistan is to reap the benefits of the global economy. The findings and data presented in this report supplement the studies available of women's economic participation and provide some insights that will be of use to advocates and academics, policy makers and organizations.

Yasmin Zaidi  
Director,  
Center of Gender and Policy Studies  
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# Foreword

Women in Pakistan are key to agricultural production, contribute to the economy through informal work and bear the responsibility for reproductive work—recognized in the Sustainable Development Goals as the “care economy”. Over the years women’s work as unpaid family workers and in the informal sector has become part of the national data gathering system. The initiative of the Pakistan Bureau of Statistics to make available the Labour Force Survey data that expands the classifications of occupations and industry down to the four digit code has enabled deeper analysis of the area of women and employment, which is the subject of this publication. It will hopefully also identify gaps in the data that federal and provincial agencies responsible for data collection may include in future surveys. Sex disaggregated valid data available from the national down to the district levels can provide insights for making policy and program interventions meaningful and location specific.

Poor social indicators for women in Pakistan are a cause for concern as the potential of almost half the country’s population remains unrealized and the country’s performance compared to others in the region also lags behind. Economic employment is one of the tangible elements in the mix that enhances women’s status. Ending discrimination and promoting women’s rights is high on the agenda of the government and a number of initiatives for increasing employment opportunities have been taken at the federal and provincial levels. Decentralization has shifted ownership and implementation of laws, policies and programmes to the provinces where laws and institutions are being set up and strengthened to enable women’s fuller participation in economic activities. Quotas have been increased; offices of Harassment at Workplace Ombudspersons have been instituted in Sindh, Punjab and in Islamabad. The Fair Practices Act 2014 in Punjab has secured 33% representation of women in all public sector boards, and Women’s Empowerment Package and Women’s Empowerment Initiative have opened options and support for working women. Skills for jobs and market are being promoted in all provinces.

Notwithstanding these significant initiatives it is also a fact that the uptake on all of these is slow. Authentic official data and its analysis are therefore imperative to establish the reality on the ground for giving direction for appropriate action. This volume is the second in the series of thematic analyses of available data by the Center of Gender and Policy Studies in consultation with NCSW, with support from UN Women.

UN Women needs to be commended for this endeavour that will help fulfill an important information need. Dr. Yasmin Zaidi deserves deep appreciation along with the CGaPS team for her meticulous and incisive analysis. Special mention is due for the Women Economic Empowerment Index for Pakistan developed for this publication. The WEE Index will help in ranking the WEE status of districts and provide a mechanism to measure progress and pinpoint areas that require more concerted attention. The Technical Advisory Group, also coordinated by Dr. Zaidi and hosted by NCSW, provided valuable feedback, direction and advice. The process has been exciting and I am sure the publication will be useful for researchers, policy makers and planners alike.

Khawar Mumtaz  
Chair, Advisory Committee and  
Former Chairperson, National Commission on the Status of Women

# Message from UN Women Pakistan

The Sustainable Development Goals adopted in 2015 by world leaders from the North and South highlight the importance of empowering women and girls and Goal 5 is dedicated to Achieve gender equality and empower all women and girls. It is encouraging to note that the targets for this goal also signify the value of unpaid care work and domestic work, promote women's access to land and productive resources and information and communication technology.

Women in Pakistan are said to be among the furthest in the world from gender parity in remunerated or paid work. Pakistan fares very poorly on global gender indices, especially on women's economic participation and educational attainment. Pakistan's economy presents an alarming situation with women's labour force participation at merely 22.2 percent. Women's economic concerns have been recognized in the Government of Pakistan's key planning document Vision 2025, which commits to elevate women's labour force participation to 45 percent. However this necessitates Government taking concrete steps to devise a comprehensive framework to turn this commitment into reality by 2025.

Most of Pakistan's workforce is concentrated in the informal economy, which renders them invisible; women are overrepresented in the informal economy. They are deprived of decent work benefits with very limited access to fair wages and social security. The present report estimates home based workers' contribution to be around Rs. 400 billion or 3.8 % of Pakistan's GDP.

Women's chances for equal participation in the formal workforce are obstructed by several factors including gender stereotypes and social norms that lead to their overwhelming representation in the unpaid care work; women in Pakistan are ten times more involved in unpaid care work than men. This is also manifested in lower literacy levels among women and girls resulting in their sparse representation in high skilled jobs.

Lack of gender responsive infrastructure and weak implementation of laws on sexual harassment at workplace and at public places further inhibit women from pursuing their careers outside their homes. This is indicated by the abysmally low percentage of women in the public sector employment nationally (less than 5 percent). Providing access to affordable childcare, transport, residential services etc. is essential for ensuring equal participation of men and women in the labour market, education and training. Women's Empowerment Package, Punjab sets a good example of gender responsive measures that if taken to scale and implemented adequately can ensure women breaking the traditional barriers and joining the workforce for their economic and social independence in all provinces. The private sector is also making efforts to make their work environments more conducive for women. UN Women-UN Global Compact Women's Empowerment Principles can play a key role in the sensitization of the private sector to promote gender responsive businesses and markets.

Pakistan has continuously faced humanitarian crises in the past decade and a half that has further limited women and children from accessing support and services. There is a strong need to capitalize the potential for change through informed humanitarian response to improve women's economic options.

Scarcity of a reliable knowledge base is a continuous problem that can only be tackled by investing in regular data generation supplemented with comprehensive analyses to shape policies and plans that adequately incorporate concerns of women, men, girls and boys at all levels. This publication, Women's Economic Participation and Empowerment in Pakistan: Status Report 2016 is a strong step towards capacity enhancement for effective intervention for women's economic empowerment.

UN Women is grateful to the Government of Norway and the Government of Denmark for their generous contributions in terms of supporting this study, which will, no doubt, expedite measures for women's empowerment in Pakistan.

Jamshed M. Kazi  
Country Representative  
UN Women Pakistan

# Message from Ms. Fiza Farhan

Growing up as woman and aspiring to be an entrepreneur are two separate realities in many cultures like Pakistan. It is not always easy for a woman to pursue a decent career, let alone be an entrepreneur given her conventional caregiver role. Ambitious, career-oriented, tough, persistent, not taking “NO” for an answer, risk-taker and decision-maker are some of the traits scoffed upon in a woman, and she is declared unfeminine or not lady-like due to prevalent gender stereotypes. Today, I live with a belief that being a woman is in fact a strength, rather than a weakness and every woman has the ability to defy circumstances and live a life which is not only inspirational but aligned with her innate potential.

Large gender gaps in economic opportunities and outcomes across all countries persist even today. Women earn less, have fewer assets, bear the burden of unpaid work and care and are largely concentrated in vulnerable and low-paying activities. The wider benefits of investing in the economic future of women is well evidenced—increased economic growth and productivity, rising national incomes and improved health and education outcomes for future generations. The adverse impacts of the gender gaps in economic opportunities and the key structural barriers responsible for these gaps are extensively documented; unfortunately, Pakistan is beset by many of these gaps.

Of the approximately one million university students in Pakistan 47% are women, according to the Higher Education Commission; however 62% women graduates do not join the work force; 55% of female medical graduates never assume practice, and only 2% of senior leadership and management positions are filled by women. A report by the McKinsey Global Institute suggests that advancing gender equality can add one percentage point to global GDP growth per year, approximately \$12 trillion in annual GDP in 2025 and achieve as much as 42% percent of the global potential if all countries were to match the momentum of the fastest-improving country in their region to ensure gender parity in the work force.

I have strong faith in women’s resilience and leadership to contribute meaningfully to the national economic discourse. Government, private sector, academia, public sector and civil society have to join forces to create “enablers” for gender mainstreaming in Pakistani—policy and legislation but also strong accountability, supportive infrastructure and redressal system to encourage the inclusion of women in the workforce and enhance their professional growth and development. Violence against women, harassment and neglect are some of the many issues which call for strong accountability. Above all it is time for women to believe in themselves and commit to achieving their socio-economic potential overcoming the barriers they face. At the end of the day we, Pakistani women are women of great passions, talents and perseverance.

Fiza Farhan,  
Member, UN High Level Panel on Women’s Economic Empowerment  
CEO Buksh Foundation

# Introduction

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. All these laudable intentions enshrined in the Constitution and in legislation need to be reflected in macro and micro economic policies of the government and implemented with resolve in a social context that denigrates and makes invisible women's economic contributions.

The social and gender parameters within which relevant labour laws and policies operate are best captured by the conceptual framework of women's economic empowerment.

The conceptual framework of WEE combines the two inter-related and mutually reinforcing aspects of "economic advancement" and "agency" (the power to make choices and decisions for one-self).<sup>4</sup>

- To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. Food security, land rights, marketable skills, finance etc. all enable women to achieve economic security and to exercise agency.
- 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.

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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>

<sup>4</sup>ICRW 2011 Understanding and Measuring Women's Economic Empowerment

It is important to recognize and address the two sets of underlying factors that contribute to women's economic empowerment i.e. individual and community resources, and norms and institutions.

Resources are the building blocks women can draw on to succeed economically or to exercise power and agency. Resources can be at the individual or community level. They are more than financial or monetary in nature.

Norms and Institutions are the “rules of the game” or the organizational and social systems that govern activities and mediate relations between individuals and their social and economic environment. Norms and institutions influence how resources are distributed and used.

**Resources** include:

- Human capital (e.g., education, skills, training)
- Financial capital (e.g., loans, savings)
- Social capital (e.g., networks, mentors)
- Physical capital (e.g., land, machinery)

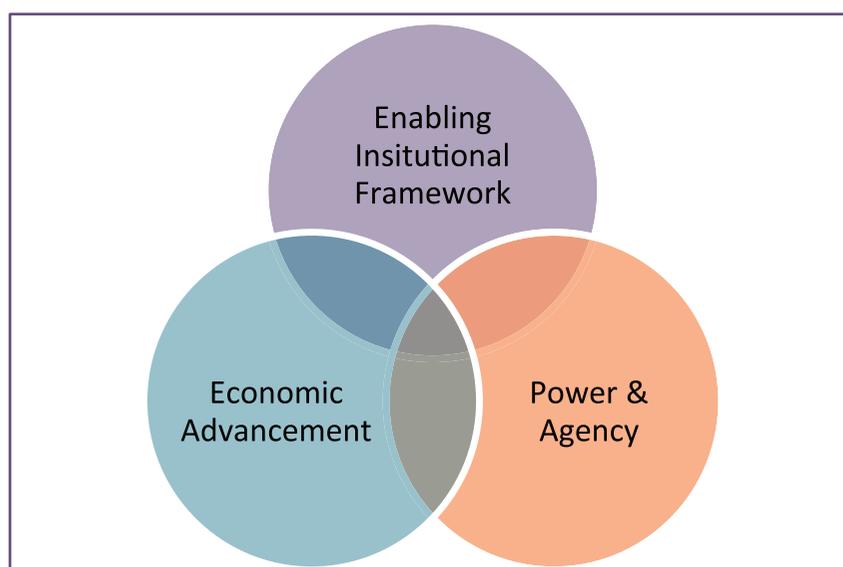
#### ***Norms and Institutions***

- 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.

To assess women's economic empowerment, indicators are required that measure the participation and the advancement as well as changes in the power and agency of women as they access and avail of their legal economic rights. The indicators can thus be divided into access and process, women economic advancement, and agency. In the first category indicators cover participation (barriers and numbers of women participants), issues faced by women (and response of community or family), successes, and unintended outcomes. For women's economic advancement indicators can capture women's productivity and skills, business practices, income, work environment, consumption smoothing/risk etc. In the third category of agency/power, the indicators can relate to control over assets, decision making, autonomy and mobility, gender norms, roles and responsibilities.

To address the context within which resources, norms and institutions operate, a comprehensive framework is required that incorporates at least the following three components: an enabling institutional framework that supports WEE, economic security, and rights through laws and policies and their implementation, and through institutions; enhanced economic opportunities that support women's access to decent work, increase agricultural productivity and incomes, and become successful entrepreneurs; and strengthening women's agency by enhancing their ability to influence and make economic decisions and challenge discriminatory social and cultural norms that impede their full economic participation.

Women's economic empowerment is significant because it is a powerful vehicle for achieving rights; it facilitates poverty reduction as women contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development.

*Framework for Women's Economic Empowerment***The Context of WEE in Pakistan**

While women comprise approximately half of the population of Pakistan their formal labour force participation, captured over the years by the Labour Force Survey of Pakistan, is the lowest in the region, ranging between 9-26% with wide provincial variations. Underpaid, crowded in the informal sector in vulnerable employment, approximately 14 million women<sup>5</sup> nevertheless are active participants in the economy seeking livelihood opportunities despite the constraints they face. Social constraints limit women's work outside the home, and also what kind of work they can engage in. Employment discrimination limits not only access to most jobs, but also deprives them of equal wages for equal work based on their sex. Economic policies tend to marginalize women into stereotypical traditional work deemed appropriate for women. While recent policies, such as the women empowerment package/program in Sindh, Khyber Pakhtunkhwa (KP) and Punjab, have tried to address these issues, implementation requires rigorous integration into public and private sector organizations and departments to avoid policy evaporation.

This publication covers the economic participation of women, using national survey data and supplementing it with the excellent qualitative studies available in Pakistan. The context of women's economic participation is set in Chapter 1 and Chapter 2 on the status of the human, financial and physical capital of women. Chapter 3 on employment provides an overview of the labour force statistics but delves deeper to examine the occupations in which women are concentrated. Chapter 4 highlights the vulnerable nature of employment and the majority of workers who continue to earn less than minimum wages. Chapter 5 sets out the monetary contribution of the workers who are subsumed in the category of unpaid "contributing family workers" and Chapter 6 looks at the gender wage gap and the cumulative losses that occur over a lifetime for women. These losses are all the more striking as given the poverty, as noted in Chapter 7, faced by workers who, without recourse to any other form of capital can only leverage their human labour. Chapter 8, the WEE Index, is an attempt to measure women's economic empowerment at district level in Pakistan creating an Index based on available

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<sup>5</sup> Labour Force Survey 2013/14

economic, political and social data.

Lastly, Chapter 9 WEE in the Humanitarian Context provides an overview of the pre- and post- crisis economic and livelihood context since October 2005 when an earthquake devastated large swathes of the country in the north and the unprecedented floods that swept through the entire country during 2010 and 2012.

The report is limited in its analysis as national level data is not available, and less so for Pakistan Administered Kashmir (PAK)\*, Gilgit- Baltistan and FATA. Whatever data is available also has its limitations. However the report does provide a baseline for measuring some targets of SDG 5. The data, insights and findings of this report, read in conjunction with the qualitative and quantitative studies on the subject will provide an in-depth understanding of the context of WEE in Pakistan. Finally the WEE Index is one that can evolve as new indicators for which data becomes available can be added, and will be a useful mechanism to track progress within districts that are now the domain of local governments.

### *The Constitution of Pakistan 1973* *Article 38*

#### *The State shall*

- (a) secure the well-being of the people, irrespective of sex, caste, creed or race, by raising their standard of living, by preventing the concentration of wealth and means of production and distribution in the hands of a few to the detriment of general interest and by ensuring equitable adjustment of rights between employers and employees, and landlords and tenants;
- (b) provide for all citizens, within the available resources of the country, facilities for work and adequate livelihood with reasonable rest and leisure;
- (c) provide for all persons employed in the service of Pakistan or otherwise, social security by compulsory social insurance or other means;
- (d) provide basic necessities of life, such as food, clothing, housing, education and medical relief, for all such citizens, irrespective of sex, caste, creed or race, as are permanently or temporarily unable to earn their livelihood on account of infirmity, sickness or unemployment;
- (e) reduce disparity in the income and earnings of individuals, including persons in the various classes of the service of Pakistan.

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\*Pakistan Administered Kashmir is the UN preferred nomenclature for Azad Jammu Kashmir (AJK)

## Chapter 1

# Human Capital: Access and Opportunities



### *Key Findings*

- Gender parity in literacy and education show gradual improvements
- Provincial education budgets as % of total budget have increased but 80% is allocated to current expenditures leaving no resources for improving quality of education.
- Number of schools for girls lags far behind that of boys- 60% primary schools, 21% middle and only 14% high schools are for girls.
- Few women avail training, the majority in low returns sewing and related skills.
- High fertility, high household dependency ratios and poor health constrain women's ability to participate in economic activities.

### **Introduction**

Human capital is theoretically a result of economic forces and social institutions (education, family) that create differentiation in the labour force, and can be termed as the stock of useful, valuable and relevant knowledge built up in the process of education and training. Investment in human capital, through schooling, training and healthcare increases the productivity of labour, presumably leading to higher wages in the labour market.

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The centrality of the configuration of economic and social forces that shape life opportunities is best captured by Sen's Capability Approach that measures resources as well as outcomes i.e. capabilities (skills and opportunities) and functionings (indicative of wellbeing).<sup>1</sup> Human development is a process driven by access to resources, enhancing capabilities and functionings, operating within a context of formal and informal institutions. Developing human resources is thus not only about economic investments to develop human capital; it has political and social implications—from citizen participation in political processes, to overall wellbeing enriching the lives of individuals.

This chapter uses the capabilities approach with a focus on economic participation to explore how women's education, health and economic opportunities are shaped by access to resources, and by institutions and norms. Gender differentials in literacy, education, training and health are reviewed. Access and outcomes are studied through the national surveys data and published reports. The institutional context is studied through legal and policy measures and social gender norms identified in diverse studies.

**Education and Literacy** The reference-definition<sup>2</sup> of literacy in Pakistan, adopted in the 1998 national census, recognizes as literate a person of age ten and above who “can read a newspaper and write a simple letter, in any language.” Yet, as numerous reports on the state of education attest, reading and writing are not at par with grade level even for those enrolled in elementary or middle school. Literacy for those with below primary schooling is probably restricted to the basic minimum.<sup>3</sup>

Education as an end in itself is a capability worth acquiring; yet it also opens the doors for accessing other opportunities and is a means to multiple ends. For women education is now well known to have positive spillover effects on health, nutrition, civic and political participation that extends beyond the individual to the family particularly children. Education improves women's ability to earn that in turn facilitates involvement in family and community decision-making. In rural Pakistan, education can lead to better employment opportunities off-farm, and globally the evidence shows that villages that have a cohort of at least middle school educated women are more likely to attract resources in the form of health facilities, schools training etc.<sup>4</sup>

According to the Constitutional Amendment 25-A (2010), the State shall provide free education up to the age of 16 years to all citizens. Allowing for policy evaporation and the time lag between policy decisions and actions, the increase in enrollments and decline in out of school children should be visible within the three to five year period. This key amendment and subsequent policy actions have yet to show any promise. Only 2% of GDP is spent on education mostly on salaries and administrative expenditures, and less than a quarter of the allocations are available for improving quality of education.

Progress in reducing gender disparities in education varies across provinces and within regions. Improved access to primary school and increased enrollment, especially for girls is undermined by slow progression through school, grade repetition and failure to complete primary school.

The sharp contrast between primary and middle school enrollments, especially for girls remains a matter of concern. In 2013-14, 60% of girls (ages 6-10) were enrolled in primary school; this falls to 32% girls (ages 11-13) in middle school and only 13% (ages 14-15) in Matric.<sup>5</sup> This implies that a quarter or less of all girls enrolled in primary school make it through high school. As a primary driver of access to opportunities in life, this alarming gap is a matter of serious concern. Vision 2025 the key planning framework for the government of Pakistan<sup>6</sup> notes that women are key contributors to the economic future of the country.

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1 Staveren, Irene van (2012): To Measure is to Know? A Comparative Analysis of Gender Indices, Review of Social Economy,

2 UNESCO Report, Ministry of Education, Government of Pakistan Islamabad, 2008.

3 See ASER reports: <http://www.aserpakistan.org/>

4 World Bank 2005 Country Gender Assessment Key Findings. Accessed at: <http://siteresources.worldbank.org/PAKISTANEXTN/Resources/293051-1146639350561/CGAKeyFindings-1.pdf>

5 Pakistan Bureau of Statistics, PSLM 2013-14

6 Pakistan Vision 2025. Ministry of Planning, Development and Reform, Government of Pakistan.

Women's access to higher education has increased overall in Pakistan—yet it is limited to those with access to resources and proximity to such institutions. Higher education in non-traditional fields is too rarely viewed as a sound investment for women. Socioeconomic class continues to be a factor limiting access to women from disadvantaged backgrounds, though the availability of scholarships and affirmative action has improved access somewhat. Other critical factors in limiting access to higher education are the widespread perception and acceptance of women's social role as homemaker, lower returns on education, expected discriminatory practices at the workplace and possible harassment.

For those with limited or no education, skills training offers the possibility of improving their socioeconomic position. The emphasis in recent years, both globally and in Pakistan, on credit and entrepreneurship, has spurred investments in these areas. However statistics reveal that here too women are marginalized in terms of the kind of training offered, and the level of credit available to them. Only 11 % of women (ages 15-64) have received technical or vocational education and within this the majority has schooling of primary or less. The majority has received training in embroidery and knitting or in tailoring and sewing, 13% and 75% respectively (PSLM 2013-14). In contrast, 32% men have mostly taken a course in driving or in assorted trades. The average earning for the trainings received by women is approximately PKR 5000 per month and male drivers receive approximately PKR 12000 per month.<sup>7</sup> The doors to economic advancement of women remain limited whether it is through education or through training.

## Health

Health is defined as “a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity” (Organization-WHO 1948). Women's health is an essential pre-requisite for their active participation and productive role in the social and economic development of a country. In Pakistan age specific labour force participation rates suggest that women are most active between the ages of 20-54 years. This corresponds roughly to their reproductive years (ages 15-49), when their healthcare needs and nutritional requirements are higher. The triple burden of work, productive and reproductive can affect physical as well as mental and emotional health.<sup>8</sup> Women with three or more children were more often employed in economic activities than women with fewer children possibly to supplement the economic needs of a larger family. Women, particularly pregnant women suffer high levels of malnutrition as well, thus limiting their capacity for work and productivity. Pakistan is ranked 77 among the 109 countries ranked for food security (Global Food Security Index-GFSI 2014) based upon three fundamental principles; food availability, food affordability and food quality. Fifty-eight percent of the households are food insecure including nearly 10 percent afflicted with severe hunger.<sup>9</sup> The GFSI food affordability score for Pakistan is worse, putting vegetables and fruits beyond the reach of middle class families who are already spending half to three quarters of their income for buying food items, due to rising costs, but also due to the large family size.

Women's access to maternal healthcare and to contraception remains limited. Adequate ante-natal, natal and post-natal care can save women from excessive hemorrhages, hypertension/ pre-eclampsia/ eclampsia, and reproductive tract infections causing the pregnancy-related morbidity and mortality.<sup>10</sup> Prenatal consultations are on the rise in Pakistan (69% of women reported going for one during their most recent pregnancy) while post-natal consultation are low at 29% (PSLM 2012-13) Fifty-two percent of all deliveries still take place at home (PDHS 2012-13), mainly by traditional providers, raising the concerns for the health and wellbeing of mothers and infants. Use of modern contraceptives remains a low 26%, and unmet family planning need is a high 20% (PDHS 2012-13). Unsafe abortions affect approximately 0.7 million women in Pakistan annually.<sup>11</sup>

7 LFS 2013/14: Estimations for occupations under Crafts and under Service workers

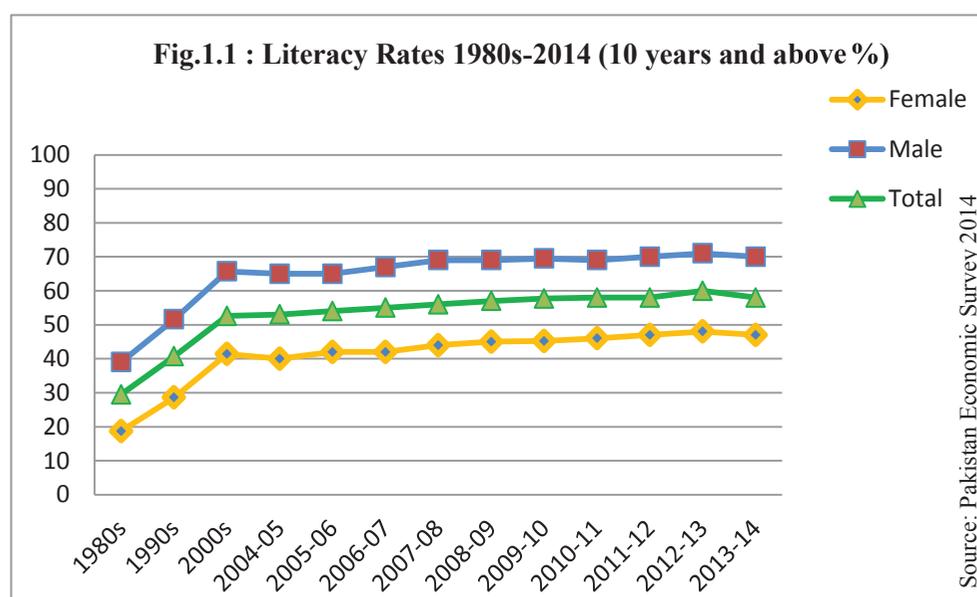
8 Human Development in South Asia: The Health Challenge 2004. Mahbubul Haq Foundation

9 Foraging Food Security The Business Recorder, 17 June 2014. <http://www.brecorder.com/br-research/44:miscellaneous/4511:foraging-food-security/>

10 Jafarey, Sadiqa N., and Arjumand Rabbani. “Maternal Mortality in Pakistan.” *Journal of the Society of Obstetricians and Gynaecologists of Pakistan-JSOGP* Vol.4, No.3 , 2014: 134-136.

11 Post-Abortion Care in Pakistan: A National Survey, Population Council Pakistan. 2013

## Trends in Literacy



Trends in literacy over the past three decades show a persistent gender gap on average of approximately 23 percentage points. The increase in literacy over this period has not seen any dramatic improvement barring the jump in female literacy from 28% in the 1990s to 41% in 2000s. In 2014 female literacy remains at 47% compared with 70% for men.

Amongst youth ages 15-24, gender parity in literacy<sup>12</sup> has increased steadily from 0.65 in 2000/01 to 0.8 in 2013/14. (Annex 1.1 Table 1.1)

2% of GDP is allocated to education in Pakistan,<sup>13</sup> quite inadequate for the education challenges faced with millions of school age children out of school and high drop-out rates. Provincial allocations for education have shown some increase post devolution, most noticeably in Khyber Pakhtunkhwa and Balochistan.

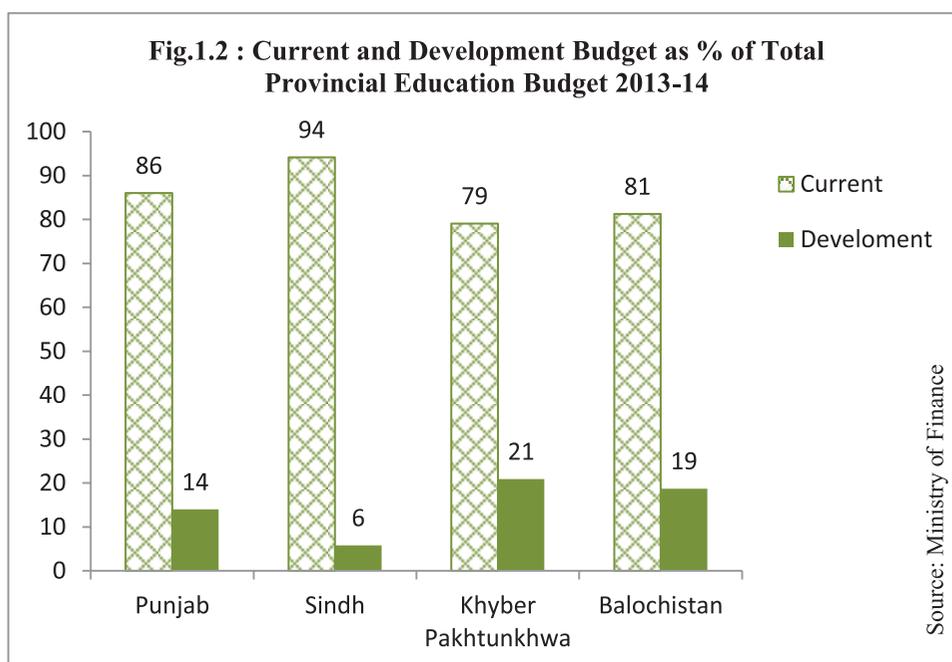
Expenditure on Education as % of Total Provincial Budget		
	2010-11	2013-14
<b>Punjab</b>	25	24
<b>Sindh</b>	17	17
<b>KP</b>	9	26
<b>Balochistan</b>	13	19

Source: Ministry of Finance, Government of Pakistan.

While these provincial figures are impressive, it is important to note that the budgets for current expenditures (mostly for salaries and administrative expenses) leave 20% or less for the development budget that is meant to finance improvements to the quality of education teaching and the learning environment (Fig. 1.2).

12 Gender Parity Index (GPI) for Youth is the ratio of literate women ages 15-24 to literate males 15-24 years old. 1=complete gender parity.

13 Pakistan Economic Survey 2013-14



The inadequate development budget ignores the mounting evidence that educational outcomes are dependent on quality of teachers and teaching quality,<sup>14</sup> availability of learning materials and the space and context in which learning takes place, as well issues of teacher absenteeism and motivations.

**Educational Attainment**

Gender parity at all levels of education remains below one (Annex 1.1 Table 1.2) except at university level where gender parity appears to have been achieved. Despite the attention given to primary and secondary education, the GPI has remained steady at 0.7 since 2001 inching up to 0.8 at the turn of the decade in 2012.

One reason is that there are far fewer schools for girls than there are for boys (Annex 1.2 Table 1.3). In 2013-14 of the total number of schools in the country, the percentage of schools for girls was quite low, especially middle and high schools.

**Primary Schools: 60%**

**Middle Schools: 21%**

**High Schools: 14%**

This partially explains why most girls drop out after primary school. Girl's entry into the age of puberty brings into play the social norms that restrict their mobility and coincides with the lack of middle and high schools for them. 8% of girls (ages 5-16) cited "distance to school" as the reason for not enrolling (PSLM 2013/14).

The situation improves somewhat at Higher Secondary / Inter and Degree Colleges as the proportion of institutions where women can enroll after Matric rises to 47%.

Except for a few, all universities are co-educational, and a few degree colleges for women also offer MA and MPhil classes at some campuses. This may explain why there is gender parity or close to gender parity in higher education. Once enrolled in college, it is easier for women to go into higher education, especially if they are not married soon after completing their BA degree.

<sup>14</sup>80% of parents saw "teachers" as an important factor of quality schooling in a study (LEAPS) done in Punjab. <http://cerp.org.pk/leaps/>

## Net School Enrollments

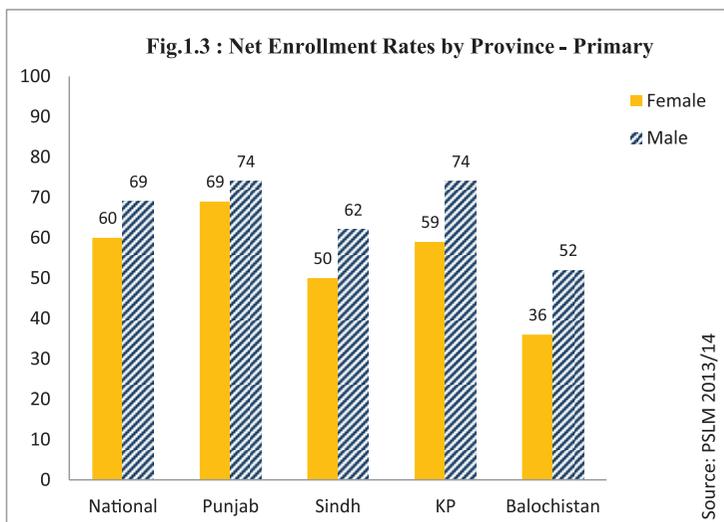
Net enrollments at each level of education offer an insight into the opportunities available for young girls and whether the choices reflect an enabling environment for achieving their capabilities.

Punjab has the highest NER for girls and boys followed by Khyber Pakhtunkhwa.

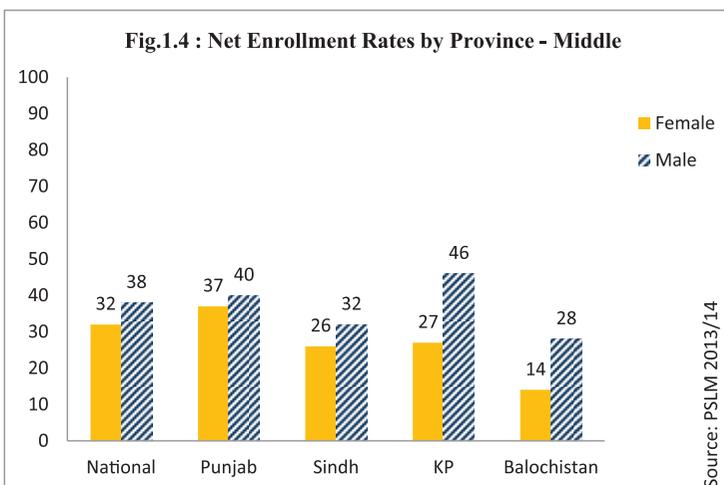
In the decade between 2004/5 and 2014/15, net enrollment rates (NER) for girls and boys rose by a mere 5% (Annex 1.3 Table 1.4)

Urban NER for girls is 73% vs 76% for boys

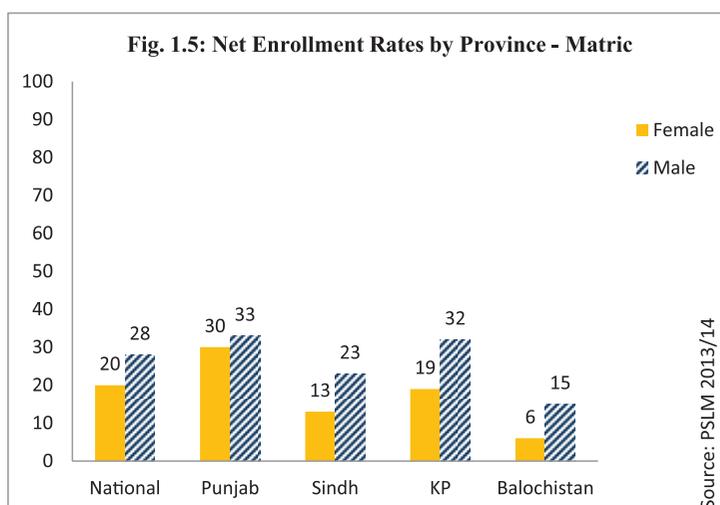
Rural NER for girls is 55% vs 67% for boys.



Middle school enrollment shows the widest gender disparities in Khyber Pakhtunkhwa and Balochistan. Rural disparities in enrollment appear to have decreased only marginally over the period 2004/5 and 2013/14 (Annex 1.4 Table 1.5).



A similar picture emerges at the Matric (ages 14-15) level. Punjab and Sindh have achieved gender parity in net enrollments in Matric in the urban areas, while in rural areas the disparities continue (Annex 1.4 Table 1.6).



It is at the college and above level of education that we see gender disparities decrease markedly except for PhDs. In Sindh the GPI for PhDs is fairly high probably because of the concentration of colleges and universities in urban centers where female enrollment is high (Annex 1.5 Table 1.7).

The gap in the NER for girls and boys is higher in rural areas than in urban because of the social and physical barriers that prevent girl's enrollment such as distance to school and poverty. Supply side barriers—fewer schools, teacher absenteeism, and quality of education and infrastructure have been noted in studies conducted by different institutions over time.

The reasons for not currently attending schools given for children (ages 5-16) included<sup>15</sup>:

“Parents do not allow”: 23% girls and 3% boys

“Child not willing”: 22% girls and 55% boys

“Others” (e.g. education not useful/ too young/ marriage/ sick etc.): 17% girls and 19% boys.

“Too expensive”: 18% girls and 12% boys

“Too far away”: 8% girls and 2% boys

The reasons for parents not allowing girls to attend school and “the child not willing” can also be catchall excuses that hide other realities such as fear of harassment that girls face on their way to school, or low quality of education that does not make the effort worthwhile; corporal punishment and bullying especially in the case of boys. It is unfortunate that even in this second decade of the twenty-first century going to school should imply such burdens for children.

Enrollments by type of school i.e. government private, madrassa and others (run by NGOs's and voluntary organizations) shows that the majority of school going children (ages 6-15) are enrolled in government schools (Annex 1.6 Table 1.8).

Nationally 71% of girls and boys are enrolled in public schools, 26% in private, 1.9% in madrassa's and 0.7% in other institutions. A larger percentage of children go to public institutions in Balochistan (91%) followed by Khyber Pakhtunkhwa (76%) and Sindh (71%).

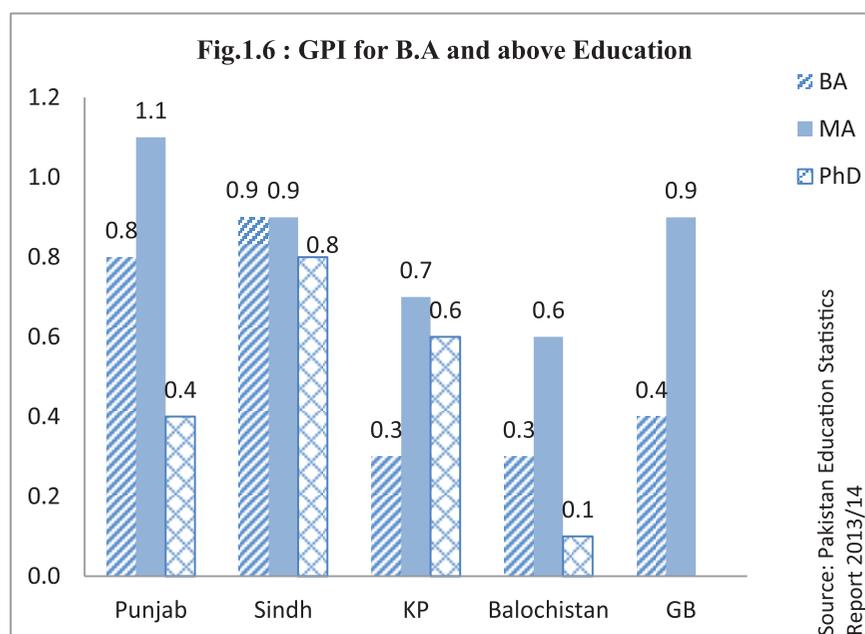
Overall madrassa enrollments are low at 2%; Balochistan and Sindh appear to have slightly higher percentage of women and men enrolled in madrassas than the other provinces.

A look at the characteristics of households of enrolled children (Annex 1.7 Table 1.9) shows that education of both father and mother has a positive association with enrollment; fewer children are enrolled whose father and mother are self employed in agriculture as compared to those who work in the non-agriculture sector. The results from a regression model for determinants of school enrollment show similar findings i.e. parents education and non-agricultural work status significantly impact the likelihood of a child being in school. Mother's education and work status (paid employment) are comparatively more important determinants of school enrollment than that of fathers (Annex 1.8 Table 1.10 ). The presence of a TV in the household has a positive influence on girls enrollment, more than on boys.

Gender parity improves somewhat for graduate and post graduate education (14 years and more of schooling).

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<sup>15</sup> PSLM 2013/14



The low rates of enrollments in doctoral programs among women (except Sindh and paradoxically Khyber Pakhtunkhwa) points to the dearth of women professionals in higher education and research (see chapter on employment). Gender parity at the M.A level of education is quite encouraging despite the few numbers of women and men who receive these degrees. For both women and men the M.A programs are an opportunity to increase their level of education and employability; for women it also has the social benefit of “keeping busy” while waiting to get married.

However near gender parity in higher education does not translate into the transition of female graduates to the workforce (Table 1.11). Women who opt for medical school are more likely to work, compared to their counterparts who have a degree in computer sciences or other subjects.

**Table 1.11: Labour Force Participation (%) of Graduates(ages 20-64)**

Education	2013-14		
	Female	Male	Total
Degree in Engineering	31	92	82
Degree in Medicine	58	87	77
Degree in Computer Sciences	16	83	68
Degree in Agriculture	-	79	79
Degree in other Subjects	24	83	58
M.A/MSc	50	93	75
MPhil/PhD	57	87	75

Source: LFS 2013/14

58% of women medical graduates and 31% of women engineering graduates are working as compared to 87% and 92% men respectively.

## Training Opportunities

Skills training are an important component of enhancing human capital. The government run skills and vocational training centers found a new impetus under the National Vocational and Technical Training Commission (NAVTTTC) and the devolved Technical Education and Vocational Training Authority (TEVTA) of each province.

**Table 1.12: % of Adult (15-64) Population who Completed Technical/Vocational Training**

Province	Female	Male	Both Sexes
Khyber Pakhtunkhwa	10	23	16
Punjab	16	21	18
Sindh	5	13	9
Balochistan	0	3	2
<b>National</b>	<b>11</b>	<b>17</b>	<b>14</b>

Source: Estimated from Pakistan Social And Living Standards Measurement (PSLM), 2013-14

Traditionally the vocational training centers for women have offered courses that reflect their reproductive roles, such as cutting and sewing of garments, embroidery, knitting etc. Of the 11% women (Table 1.12) who complete technical training about 88% have done so in embroidery, knitting and sewing related which draws less than minimum wage monthly incomes. Men too do not fare as well. Almost 32% take driving courses that can offer better income prospects (median monthly wages are above PKR 10,000). The profile of individuals completing technical training (Annex 1.9 Table 1.13) shows that most did not get training on the job. Very few received their training from a public sector institution. Only 37% of those women who received training are currently working compared to 92% of men.

Most of those who graduated from such training are younger and have primary and below education (Table 1.14).

**Table 1.14: % of Technical/Vocational Training Graduates (ages 15-64)**

Characteristics	Female	Male	Total
<b>Age</b>			
15-24	10.7	12.3	11.5
25-34	13.8	22.8	18
35-44	12.4	21.6	16.8
45-54	8.9	19.3	14.4
55-64	5.6	12.7	9.5
<b>Education</b>			
Grade 5 and below	12.1	19.6	15.8
Grades 6-9	2.3	0.5	1.2
Grades 10-12	2.3	2.7	2.6
B.A and above	5.6	8.5	7.2

Source: Estimated from PSLM 2013-14

In recent years private sector training institutes for short courses in IT skills, graphics, and fashion design for women have emerged mainly in towns and cities.

For skills training to produce appreciable results in terms of utilization, generating incomes and alleviating poverty, the link to market demand is crucial. Public sector training for women in particular should focus on the sectors in which women are already working and enhance their skills for value added production. These sectors are livestock, pharmaceuticals, fisheries, teaching and manufacturing.

The global evidence on the market and non-market benefits of vocational training notes improved economies and adoption of technologies, higher wages, enhanced civic involvement, confidence and improved health as important spin-offs.

## Health and Economic Empowerment of Women in Pakistan

Health and health systems research in Pakistan points to the increasing number of communicable and non-communicable diseases that undermine the health status of the population, which can only be addressed through an effective and efficient health infrastructure and system. Spending on health as a percentage of GDP continuously declined, falling further from a low of 0.7 % of GDP in 2001 to a mere 0.23% in 2011.<sup>16</sup>

Expenditure on Health as % of Total Provincial Budget		
	2010-11	2013-14
<b>Punjab</b>	7	9
<b>Sindh</b>	5	8
<b>KP</b>	4	7
<b>Balochistan</b>	4	7

Source: Ministry of Finance, Government of Pakistan.

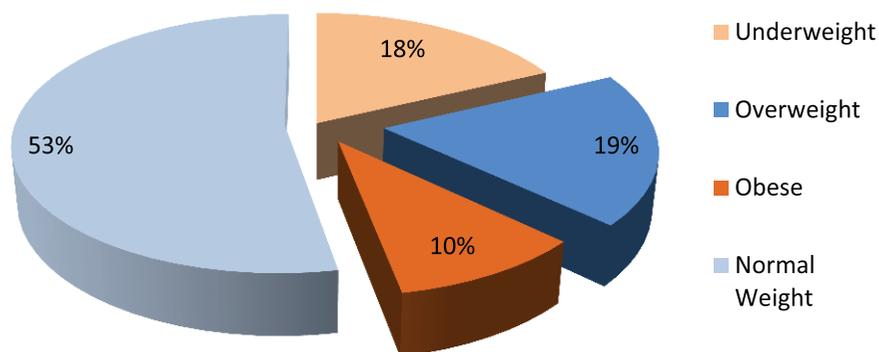
The health status of women is inextricably linked to their vulnerable position in society, as social gender norms intersect with limited public healthcare facilities and insufficient resources to adversely affect their health. Women specific health issues related to reproductive health have a particular bearing on women's economic participation.

### Nutrition, Reproductive Health and Labour Force Participation

Malnutrition and micronutrient deficiencies are preventable, but Pakistan suffers from high rates of malnutrition among children and women of child bearing age. The figure below indicates nutritional status of women in Pakistan. (National Nutrition Survey-NNS 2011)

<sup>12</sup> Planning Commission

**Fig.1.7: Nutritional Status of Women in Pakistan(Women 15-49 years)**



Source: National Nutrition Survey 2011

Women with lower mean Body Mass Index(BMI) an indicator of health, are more likely to have little or no education, live in rural areas, and belong to households in the lower wealth quintiles. One in three Pakistanis does not have regular and assured access to food. Approximately 12 percent of women in Pakistan have short stature, i.e. with less than 145 cm of height, associated primarily with poor socio-economic conditions and inadequate nutrition during their childhood and adolescence. These women are at greater risk of difficult childbearing or obstetric complications and low birth-weight babies and other adverse birth outcomes (PDHS 2012-13).

Pakistan is a signatory to the global Scaling Up Nutrition-SUN Movement, launched in Pakistan in 2013 aiming to improve the nutritional status of women and children, and reflecting commitment of the governmental functionaries, UN agencies and other development partners, NGOs and the private sector, to address the issue on priority basis (Scaling Up Nutrition-SUN Movement in Pakistan 2013).

Micronutrients are the vitamins and minerals required in minute quantities for the normal development and growth of the body. Pregnant and lactating women, children and elderly people in Pakistan are at a greater risk of deficiencies of important micronutrients such as vitamin-A, vitamin-D, iron, iodine, calcium and zinc (National Nutrition Survey-2001). The situation persists and the deficiencies are more common in pregnant women than non-pregnant ones, as reflected by the National Nutrition Survey 2011, summarized in the Table given below:

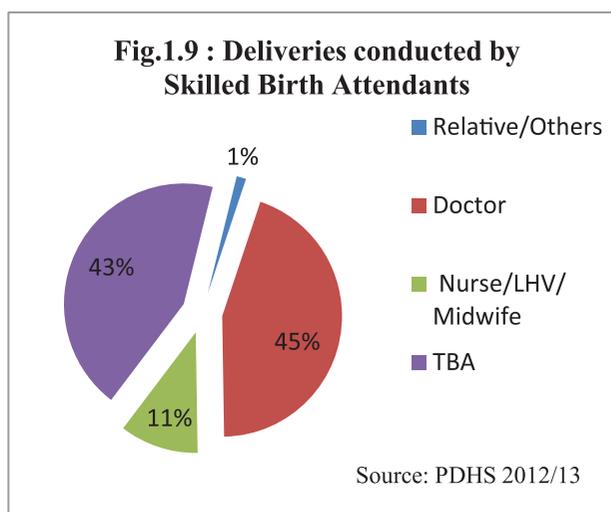
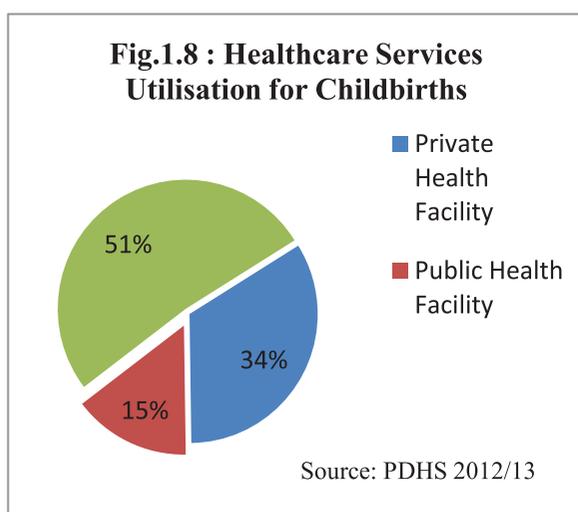
**Micronutrient Deficiencies among Women in Pakistan**

Micronutrient	Pregnant	Not Pregnant
Iron Deficiency	26%	20%
Calcium Deficiency	58%	51%
Vitamin-A Deficiency	49%	43%
Vitamin-D Deficiency	86%	86%

Source: National Nutrition Survey-NNS 2011

According to this survey, there are gross variations in these values across different regions of the country. Use of iron supplements during pregnancy protects the mother and child from anemia which can otherwise, cause perinatal and maternal mortality, premature delivery and low birth weight. The iodine deficiency in pregnant mothers can cause adverse outcomes such as abortion, fetal brain damage, congenital malformation, stillbirth and prenatal death (PDHS 2012-13). Fortification of food with two or more micronutrients is an effective method to increase intake (National Nutrition Survey-2011).

Given that the highest percentage of LFPR corresponds roughly with women’s reproductive years, the availability of antenatal and postnatal consultation would have a positive impact on the health of the working women.



The physical toll on women is increased by early and frequent child bearing and large family size (6.8 persons in 2013). Despite the near universal knowledge of contraceptives among women, the contraceptive prevalence rate (CPR) remains at a low 35% and unmet need is stated to be 20%, with total fertility rate (TFR) at 3.8 children per woman against the desired 2.9. The continued high fertility, reflected also in the child dependency ratio increases women’s reproductive burden, effectively limiting access to avenues that can enhance her capabilities.

Access to modern contraceptives is mainly from the public sector. It has been found that 46 percent were obtained from public sector and 35 percent from private medical sector and 13 percent from other sources. Modern contraceptives use is greater in educated and urban women

Unsafe abortion is another phenomenon affecting women’s health in Pakistan, with an estimated 2.2 million abortions conducted annually, primarily due to the high levels of unplanned pregnancies that are as high as 16% of all pregnancies (PDHS 2012-13). 80% abortions are conducted by unskilled personnel, and during 2012 around 700,000 women with complications of induced or spontaneous abortions sought treatment at public and private health facilities; 62% of the cases seek post-abortion care from private providers; the rate of seeking post-abortion care for complications is estimated to be 15 per 1,000 women.<sup>17</sup>

17 Post-Abortion Care in Pakistan: A National Survey 2013. Population Council

## Women's Health during Natural Calamities

Women's security and health in the aftermath of natural disasters and calamities needs special consideration. In Pakistan, natural calamities disasters and displacement of population has been a major humanitarian concern over the past many years. Earthquakes, floods and security operations had serious implications for families, especially the women and children. Also, there is widespread under-nutrition and around 14.7 million pregnant and lactating women and 22.2 million children are considered to be affected.<sup>18</sup> The natural calamities in the recent past include the earthquakes in 2005, 2008 and 2015 and floods during 2010-2014. Government of Pakistan recognizes that disasters have more pronounced effects on vulnerable groups of the society, comprising mainly of women, children, elderly and persons with disabilities. These vulnerable groups have poor coping capacities due to their weak social and economic status, reduced physical strength and limited access to resources, requiring specific attention during disaster preparedness and response, post-disaster recovery and rehabilitation. Policy Guidelines developed by the National Disaster Management Authority (NDMA) emphasize that women's equitable access to food, nutrition, shelter, health care, water, sanitation and hygiene (WASH) should be ensured; female doctors and psychological support personnel should be available to women, and mobile medical units adequately equipped to conduct safe deliveries and provide post-natal care should be deployed in the disaster-hit areas. These disaster risk mitigation measures for women would help in reduction of physical and psychological trauma upon them.<sup>19</sup> Severe natural disasters such as earthquakes and floods cause widespread damage to the physical infrastructure, roads, electric poles, water supply and drainage systems, and buildings including houses, schools, healthcare functionaries and hospitals. Damage of the health facilities may have grave consequences upon availability and accessibility to the healthcare services. This situation can certainly increase risk of morbidity and mortality for pregnant women, especially those in the need of delivery services or post-natal care for complications.

**Social insurance** especially health is one way to make healthcare affordable to the majority of poor, and working poor in countries such as Pakistan. Whilst those in formal employment are covered by labour laws that mandate provision of social security including health services, the significantly higher number in vulnerable employment and in the informal sector are bereft of such benefits.

The Benazir Income Support Program (BISP) launched a Life & Health Insurance scheme (Waseel-e-Sehat) to offer outpatient and inpatient treatment of designated medical and surgical conditions but with limited liability. More recently, the Ministry of National Health Services, Regulations and Coordination launched a new National Health Insurance Program for the poor and women to access quality healthcare services (National Health Insurance Program 2015). The poor access the limited healthcare available to them from a number of charities and foundations such as the Edhi Foundation, Aga Khan Foundation, Al Shifa Trust, etc. (Healthcare Financing in Pakistan 2005).

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<sup>18</sup>UN Office for the Coordination of Humanitarian Affairs-OCHA, Pakistan 2015

<sup>19</sup>National Policy Guidelines on Vulnerable Groups in Disasters 2014

## Annexes Human Capital

### Annex 1.1

**Table 1.1 : Gender Parity- Primary and Secondary Education and Youth Literacy**

Indicators	Gender Parity Index(GPI) - Primary and Secondary education		Youth literacy GPI
<b>Definitions</b>	Proportions of girls enrolment at primary, secondary levels in comparison with boys		Proportion of females as compared with boys aged 15-24 who can read and write
Year	Primary(GPI)	Secondary (GPI)	Youth literacy (GPI)
1990-91	0.73	N.A	0.51
2000-01	0.82	0.75	0.65
2005-06	0.85	0.78	0.78
2007-08	0.88	0.81	0.78
2008-09	0.88	0.80	0.77
2010-11	0.88	0.85	0.79
2011-12	0.90	0.81	0.81
2012-13	0.89	0.89	0.82
2013-14	0.88	0.84	0.80

**Notes:**

1. Primary and Secondary GPI :( GPI at primary or secondary is defined as net enrolment rate of females at primary or secondary level divided by net enrolment rate of males in primary or secondary level).
2. Youth Literacy GPI: (youth literacy GPI is defined as females who are 15-24 years old and literate divided by total number of males 15-24 years old).
3. GPI closer to 1 means that gender disparities have decreased

Source: Pakistan Bureau of Statistics, PSLM Various Reports

**Table 1.2 : GPI for Various level of Education**

Year	Primary Stage I-V	Middle Stage VI-VIII	High Stage IX-X	Higher Sec/Inter Colleges	Degree Colleges	Universities
2000-01	0.70	0.80	0.80	0.90	1.00	0.40
2001-02	0.70	0.70	0.70	1.00	1.00	0.60
2002-03	0.70	0.70	0.70	1.00	1.00	0.60
2003-04	0.70	0.70	0.60	1.00	1.00	0.70
2004-05	0.70	0.70	0.70	0.80	0.90	0.70
2005-06	0.80	0.70	0.70	1.00	1.40	0.70
2006-07	0.80	0.70	0.70	1.00	1.40	0.70
2007-08	0.80	0.70	0.70	0.90	1.40	0.90
2008-09	0.80	0.70	0.70	0.90	1.60	0.80
2009-10	0.80	0.70	0.70	0.70	1.30	0.80
2010-11	0.80	0.80	0.70	0.50	1.00	0.90
2011-12	0.70	0.70	0.70	0.40	0.80	0.90
2012-13	0.80	0.80	0.70	0.40	0.60	1.00
2013-14	0.80	0.80	0.70	0.70	0.90	1.00
2014-15 (E)*	0.80	0.80	0.70	0.70	0.90	1.10

**Notes:**

1. GPI: Net Enrolment rate of Females level divided by Net Enrolment rate of Males (Ratio near 1 means that disparities between males and females have decreased)

Source: Economic Survey of Pakistan, 2014-15

\*Estimated

Table 1.3 : Number Of Educational Institutions By Kind, Level &amp; Sex

Year	Primary Schools		Middle Schools		High Schools		Higher Sec/Inter Colleges			Degree Colleges			Universities	
	Female (%)	Total (000)*	Female (%)	Total (000)	Female (%)	Total (000)	Female	%	Total	Female	%	Total	Female	Total
1994-95	44	140	6	13	3	10	317	37	863	116	42.8	271	34	
1997-98	58	156	8	17	4	11	400	38	1,056	139	44.1	315	45	
2000-01	54	148	12	26	5	15	691	40	1,710	171	46.7	366	59	
2004-05	59	157	15	30	5	17	684	43	1,604	331	48.9	677	108	
2007-08	65	157	21	41	9	24	1,642	51	3,213	700	58.2	1,202	124	
2010-11	58	156	20	42	10	25	1,690	49	3,435	814	52.2	1,558	135	
2011-12	57	155	21	42	12	29	2,184	48	4,515	643	46.5	1,384	139	
2012-13	60	160	21	42	12	30	2,410	48	5,030	683	44.5	1,534	147	
2013-14	60	158	21	43	13	30	2,423	47	5,157	516	47.5	1,086	161	
2014-15 (E)	60.1	159	21.3	43	13.8	33	2,773	46	6,019	976	215	453	-	

Notes: \*: Including Pre-Primary & Mosque Schools, E: Estimated, Source: Economic Survey of Pakistan, 2013-14

**Table 1.4: Net Enrolment Rates by Province at the Primary Level (Aged 6 - 10) – By Province and Region**

Province/Region	2004-05 PSLM			2013-14 - PSLM		
	Female	Male	GPI	Female	Male	GPI
<b>National</b>	<b>55</b>	<b>65</b>	<b>0.9</b>	<b>60</b>	<b>69</b>	<b>0.9</b>
Punjab	62	69	0.9	69	74	0.9
Sindh	47	60	0.8	50	62	0.8
Khyber Pakhtunkhwa	48	66	0.7	59	74	0.8
Balochistan	33	52	0.6	36	52	0.7
<b>Urban Areas</b>	<b>70</b>	<b>74</b>	<b>1</b>	<b>73</b>	<b>76</b>	<b>1</b>
Punjab	76	77	1	79	80	1
Sindh	66	71	0.9	66	73	0.9
Khyber Pakhtunkhwa	62	73	0.9	75	76	1
Balochistan	60	69	0.9	59	66	0.9
<b>Rural Areas</b>	<b>49</b>	<b>62</b>	<b>0.8</b>	<b>55</b>	<b>67</b>	<b>0.8</b>
Punjab	57	66	0.9	65	72	0.9
Sindh	33	52	0.6	37	54	0.7
Khyber Pakhtunkhwa	45	65	0.7	56	74	0.8
Balochistan	27	49	0.6	28	48	0.6

**Notes:**

1. Net enrolment rate: [Number of children aged 6 - 10 years attending primary level (classes 1-5) divided by number of children aged 6 - 10 years] multiplied by 100. Enrolment in Katchi is excluded.
2. GPI: Net Enrolment rate of Females level divided by Net Enrolment rate of Males (Ratio near 1 means less disparities between males and females)
3. In PSLM Survey 2013-14, 61 areas of Balochistan province could not be covered due to security reasons, so the results of Balochistan province may be read with caution.

Source: Pakistan Bureau of Statistics, PSLM 2004-05 and 2013-14.

## Annex 1.4

**Table 1.5 : Net Enrolment Rate at the Middle Level (age 11 - 13) - By Province & Region**

Region and Province	2004-05 – PSLM			2013-14- PSLM		
	Female	Male	GPI	Female	Male	GPI
<b>National</b>	<b>27</b>	<b>34</b>	<b>0.8</b>	<b>32</b>	<b>38</b>	<b>0.8</b>
Punjab	30	33	0.9	37	40	0.9
Sindh	26	35	0.7	26	32	0.8
Khyber Pakhtunkhwa	20	37	0.5	27	46	0.6
Balochistan	13	19	0.7	14	28	0.5
<b>Urban Areas</b>	<b>42</b>	<b>42</b>	<b>1</b>	<b>43</b>	<b>46</b>	<b>0.9</b>
Punjab	44	41	1.1	48	50	1
Sindh	40	44	0.9	39	42	0.9
Khyber Pakhtunkhwa	36	44	0.8	40	51	0.8
Balochistan	33	33	1	28	36	0.8
<b>Rural Areas</b>	<b>19</b>	<b>29</b>	<b>0.7</b>	<b>25</b>	<b>35</b>	<b>0.7</b>
Punjab	23	30	0.8	32	36	0.9
Sindh	11	27	0.4	11	25	0.4
Khyber Pakhtunkhwa	16	35	0.5	25	44	0.6
Balochistan	8	16	0.5	9	26	0.3

**Notes:**

1. Net enrolment rate: [Number of children aged 11- 13 years attending middle level (classes 5-8) divided by number of children aged 11 - 13 years] multiplied by 100.
2. GPI: Net Enrolment rate of Females level divided by Net Enrolment rate of Males (Ratio near 1 means less disparities between males and females)
3. In PSLM Survey 2013-14, 61 areas of Balochistan province could not be covered due to security reasons, so the results of Balochistan province may be read with caution.

Source: Pakistan Bureau of Statistics, PSLM 2004-05 and 2013-14

**Table 1.6: Net Enrolment Rate at the Matric Level (Ages 14 - 15) - By Province & Region**

Region and Province	2004-05 - PSLM			2013-14- PSLM		
	Female	Male	GPI	Female	Male	GPI
<b>National</b>	<b>16</b>	<b>21</b>	0.76	<b>20</b>	<b>28</b>	0.7
Punjab	18	20	0.90	30	33	0.9
Sindh	18	23	0.78	13	23	0.6
Khyber Pakhtunkhwa	11	23	0.48	19	32	0.6
Balochistan	6	12	0.50	6	15	0.4
<b>Urban Areas</b>	<b>29</b>	<b>28</b>	1.04	<b>35</b>	<b>37</b>	0.9
Punjab	31	27	1.15	45	41	1.1
Sindh	29	29	1.00	33	34	1.0
Khyber Pakhtunkhwa	22	28	0.79	27	37	0.7
Balochistan	17	26	0.65	15	24	0.6
<b>Rural Areas</b>	<b>10</b>	<b>18</b>	0.56	<b>12</b>	<b>23</b>	0.5
Punjab	12	18	0.67	19	27	0.7
Sindh	5	17	0.29	6	19	0.3
Khyber Pakhtunkhwa	9	22	0.41	15	29	0.5
Balochistan	3	9	0.33	2	11	0.2

**Notes:**

1. Net enrolment rate: [Number of children aged 14- 15 years attending matric level (classes 9-10) divided by number of children aged 14 - 15 years] multiplied by 100.
2. GPI: Net Enrolment rate of Females level divided by Net Enrolment rate of Males (Ratio near 1 means less disparities between males and females)
3. In PSLM Survey 2013-14, 61 areas of Baluchistan province could not be covered due to security reasons, so the results of Baluchistan province may be read with caution.

Source: Pakistan Bureau of Statistics, PSLM 2004-05 and 2013-14

Table 1.7: Universities (Public + Private) Enrollment by Province and Level (%)

Province	Degree	Public				Private				Total		GPI
		Female	Male	Total (#)	Female	Male	Total (#)	Female	Male	Total (#)		
<b>Punjab</b>	Bachelor	48	53	166279	31	69	40492	44	56	206771	0.8	
	Master (16 years of education)	56	44	116238	34	66	19416	53	47	135654	1.1	
	Master (16 + years of education)	56	44	19268	30	70	749	55	45	20017	1.2	
	Ph.D	29	71	10745	26	74	212	29	71	10957	0.4	
	<b>Total</b>	<b>51</b>	<b>49</b>	<b>312530</b>	<b>32</b>	<b>68</b>	<b>60869</b>	<b>48</b>	<b>52</b>	<b>373399</b>	<b>0.9</b>	
<b>Sindh</b>	Bachelor	47	53	124735	47	53	93634	47	53	218369	0.9	
	Master (16 years of education)	59	41	31958	34	66	29502	47	53	61460	0.9	
	Master (16 + years of education)	30	70	11867	25	75	2141	29	71	14008	0.4	
	Ph.D	45	55	3388	42	58	270	45	55	3658	0.8	
	<b>Total</b>	<b>48</b>	<b>52</b>	<b>173973</b>	<b>44</b>	<b>57</b>	<b>127047</b>	<b>46</b>	<b>54</b>	<b>301020</b>	<b>0.9</b>	
<b>Khyber Pakhtunkhwa</b>	Bachelor	26	74	55576	24	76	10719	26	75	66295	0.3	
	Master (16 years of education)	43	57	41967	23	77	6423	41	60	48390	0.7	
	Master (16 + years of education)	38	62	7760	27	74	298	38	62	8058	0.6	
	Ph.D	36	64	2938	22	78	171	36	65	3109	0.6	
	<b>Total</b>	<b>34</b>	<b>66</b>	<b>109040</b>	<b>22</b>	<b>78</b>	<b>20436</b>	<b>32</b>	<b>68</b>	<b>129476</b>	<b>0.5</b>	
Balochistan	Bachelor	23	77	8445	21	79	1416	23	77	9861	0.3	
	Master (16 years of education)	37	63	9040	20	80	853	36	64	9893	0.6	
	Master (16 + years of education)	47	53	332	0	100	853	13	87	1185	0.2	
	Ph.D	9	91	390	0	0	0	9	91	390	0.1	
	<b>Total</b>	<b>31</b>	<b>70</b>	<b>18352</b>	<b>15</b>	<b>85</b>	<b>3122</b>	<b>28</b>	<b>72</b>	<b>21474</b>	<b>0.4</b>	
<b>Gilgit-Baltistan (GB)</b>	Bachelor	27	73	1641	0	0	0	27	73	1641	0.4	
	Master (16 years of education)	48	52	1130	0	0	0	48	52	1130	0.9	
	Master (16 + years of education)	0	0	0	0	0	0	0	0	0	-	
	Ph.D	0	0	0	0	0	0	0	0	0	-	
	<b>Total</b>	<b>35</b>	<b>65</b>	<b>2771</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>65</b>	<b>2771</b>	<b>0.5</b>	

**Notes:**

- GPI is defined as enrolment rate of females divided by enrolment rate of males (GPI=Female Enrollment/Male Enrollment)
- GPI Ratio near 1 means that disparities between males and females have decreased

Source: Pakistan Education Statistics Report (AEPAM), 2013-14 (Table 2.8)

**Table 1.8: % Children age (6-15) by Type of School and Gender**

<b>Province</b>	<b>Government</b>	<b>Private</b>	<b>Madrassas</b>	<b>Others</b>
<b>Females</b>				
<b>National</b>	<b>69.5</b>	<b>27.9</b>	<b>1.9</b>	<b>0.7</b>
Punjab	68.3	29.1	1.7	0.9
Sindh	67.3	30.2	2.3	0.1
Khyber Pakhtunkhwa	75.6	22	1.9	0.6
Balochistan	90.6	7	1.5	0.9
<b>Males</b>				
<b>National</b>	<b>72.2</b>	<b>25.2</b>	<b>2</b>	<b>0.6</b>
Punjab	69.2	28.2	1.9	0.7
Sindh	73.2	23.5	2.5	0.8
Khyber Pakhtunkhwa	75.9	22.6	1.3	0.3
Balochistan	91.5	5.7	2.6	0.3
<b>Total</b>				
<b>National</b>	<b>71</b>	<b>26.4</b>	<b>1.9</b>	<b>0.7</b>
Punjab	68.8	28.6	1.8	0.8
Sindh	70.8	26.3	2.5	0.5
Khyber Pakhtunkhwa	75.8	22.4	1.5	0.4
Balochistan	91.2	6.1	2.2	0.5

Others include NGOs/trust, non-formal privately etc.

Source: Estimated from PSLM 2013-14

Table 1.9: Enrollment Status of Children of Age 6-15 and Household Characteristics

Characteristics	For Both			Female Only			Male only		
	Never enrolled	Drop out	Currently enrolled	Never enrolled	Drop out	Currently enrolled	Never enrolled	Drop out	Currently enrolled
All Sample	23.4	6.5	70.1	29.8	7.3	63.0	17.4	5.8	76.8
<b>Region</b>									
Urban	11.9	6.9	81.2	14.7	6.7	78.6	9.1	7.1	83.8
Rural	28.8	6.4	64.8	37.1	7.6	55.3	21.2	5.3	73.6
<b>Province</b>									
Punjab	16.1	7.7	76.2	20.1	8.4	71.5	12.3	7.1	80.7
Sindh	34.5	5.4	60.1	42.8	5.5	51.7	26.8	5.4	67.8
KP	21.5	5.2	73.4	31.3	6.9	61.8	12.3	3.5	84.2
Balochistan	42.5	4.7	52.7	53.7	6.2	40.2	32.8	3.4	63.8
<b>Age of child in years (in categories)</b>									
6-10	24.8	1.2	74.0	30.3	1.3	68.4	19.8	1.1	79.2
11-13	20.4	8.8	70.8	27.8	9.6	62.6	13.3	8.1	78.6
14-16	23.7	18.5	57.8	31.0	20.5	48.5	16.5	16.6	66.9
<b>Number of children in home (below 16 age)</b>									
1-2	16.8	8.5	74.7	21.9	9.1	69.0	12.6	7.9	79.5
3-4	19.1	5.9	75.0	23.8	6.8	69.4	14.8	5.1	80.1
5-6	28.3	6.2	65.5	35.7	7.0	57.3	21.1	5.3	73.6
7 and above	34.0	6.6	59.4	43.1	6.9	50.0	24.4	6.3	69.4
<b>Father Education</b>									
Illiterate	33.6	7.4	59.1	41.9	8.2	49.9	25.7	6.5	67.8
Grade 1-5	20.8	8.5	70.8	26.7	9.0	64.2	15.2	7.9	76.9
Grade 6-8	12.9	6.5	80.6	16.9	8.1	75.1	8.8	4.9	86.3
Grade 9-10	9.3	4.6	86.1	12.8	4.5	82.7	6.1	4.7	89.3
Grade 11 and above	5.1	2.7	92.2	7.3	3.0	89.7	3.3	2.4	94.3
<b>Work status of father</b>									
Not working	25.4	10.0	64.6	35.2	9.5	55.3	16.2	10.5	73.3
Paid/employer	22.4	6.3	71.3	27.4	6.9	65.7	17.7	5.8	76.6
Self-employed in non-agriculture	16.3	6.3	77.4	21.9	6.3	71.8	11.0	6.3	82.7
Self-employed in agriculture	34.3	6.4	59.3	44.7	7.8	47.5	24.8	5.2	70.0
Unpaid family worker	22.5	2.7	74.9	27.1	3.7	69.2	18.6	1.8	79.6
<b>Mother Education</b>									
Illiterate	30.9	7.7	61.4	39.4	8.6	52.0	22.9	6.8	70.3
Grade 1-5	5.9	5.3	88.9	6.1	6.1	87.8	5.7	4.5	89.8
Grade 6-8	3.9	3.0	93.1	5.4	3.2	91.3	2.5	2.7	94.8
Grade 9-10	1.5	2.5	96.0	1.5	2.1	96.4	1.4	2.9	95.7
Grade 11 and above	1.4	1.5	97.0	1.9	0.5	97.6	1.1	2.4	96.5
<b>Work status of Mother</b>									
Not working	18.5	6.1	75.5	23.8	6.5	69.7	13.5	5.6	80.9
Paid/employer	32.9	7.7	59.4	41.1	8.1	50.8	25.2	7.2	67.6
Self-employed in non-agriculture	8.7	5.9	85.4	7.5	4.9	87.5	9.9	6.8	83.3
Self-employed in agriculture	26.1	7.2	66.7	36.1	8.9	55.0	17.7	5.8	76.5
Unpaid family worker	38.7	6.6	54.7	48.5	8.7	42.9	29.6	4.7	65.6
<b>Household Size (in numbers)</b>									
Upto 4	17.0	6.1	76.9	20.1	7.6	72.3	14.3	4.9	80.8
5-7	20.2	6.2	73.5	25.6	7.1	67.3	15.4	5.5	79.1
8-9	25.7	7.0	67.4	32.1	7.1	60.8	19.2	6.8	74.0
10 and above	28.5	6.7	64.8	37.0	7.6	55.4	20.2	5.8	74.0
<b>Dependency Ratio of Household<sup>a</sup></b>									
Low	17.7	10.4	72.0	23.5	10.4	66.1	12.4	10.3	77.3
Medium	21.5	6.7	71.8	28.2	7.2	64.6	15.4	6.3	78.4
High	26.1	5.3	68.7	32.4	6.4	61.3	20.0	4.2	75.8
<b>Presence of TV</b>									
No	35.5	6.6	57.9	44.7	7.9	47.4	26.8	5.4	67.9
Yes	12.7	6.5	80.8	16.6	6.7	76.8	9.2	6.2	84.6
<b>Residence Status of household</b>									
No	20.4	8.5	71.1	26.2	7.5	66.3	14.9	9.5	75.6
Yes	23.9	6.2	69.9	30.4	7.2	62.4	17.8	5.2	77.0

Source: Estimated from PSLM 2013-14

## Annex 1.8

**Table 1.10 : The Determinants of Enrollment Status of Children (age 6-15)—Logistic Regression Model**

Correlates	Both sexes		Female only		Male only	
	Odd Ratios	Z-stat	Odd Ratios	Z-stat	Odd Ratios	Z-stat
Sex (male=1)	2.522***	0.080	-	-	-	-
Age (in years)	1.062***	0.006	1.008	0.008	1.112***	0.009
<b>Father's education</b> (illiterate as reference)						
Grade 1-5	1.891***	0.082	1.992***	0.124	2.032***	0.133
Grade 6-8	2.876***	0.174	2.633***	0.214	2.705***	0.260
Grade 9-10	3.368***	0.195	3.385***	0.264	3.500***	0.324
Grade 11 and above	4.543***	0.320	4.820***	0.449	5.807***	0.666
<b>Father's work status</b> (not working as reference)						
Paid/employer	0.927	0.067	1.129	0.115	0.860	0.094
Self-employed in non-agriculture	1.265**	0.102	1.115	0.126	1.184	0.147
Self-employed in agriculture	0.915	0.069	1.015	0.110	0.974	0.111
Unpaid family worker	1.119	0.142	1.330	0.249	0.966	0.178
<b>Mother's education</b> (illiterate as reference)						
Grade 1-5	3.344***	0.280	4.158***	0.477	2.285***	0.283
Grade 6-8	4.353***	0.687	3.836***	0.775	3.786***	0.968
Grade 9-10	6.385***	1.200	8.440***	2.293	4.260***	1.117
Grade 11 and above	5.196***	1.023	6.605***	1.936	3.412***	0.912
<b>Mother's work status</b> (not working as reference)						
Paid/employer	0.569***	0.026	0.584***	0.039	0.760***	0.053
Self-employed in non-agriculture	1.520**	0.323	1.452	0.448	1.289	0.416
Self-employed in agriculture	1.001	0.071	0.893	0.093	1.221	0.131
Unpaid family worker	0.581***	0.028	0.514***	0.037	0.639**	0.045
Number of children in home (below 17 age)	0.957***	0.006	0.933***	0.009	0.986***	0.009
TV (yes=1)	1.947***	0.070	2.125***	0.107	1.890***	0.104
Region (urban=1)	2.051***	0.092	2.202***	0.136	1.373***	0.094
<b>Province</b> (Punjab as reference)						
Sindh	0.300***	0.013	0.265***	0.016	0.346***	0.022
KP	0.801***	0.042	0.649***	0.046	1.068	0.088
Balochistan	0.302***	0.016	0.257***	0.019	0.359***	0.028
Constant	0.826*	0.089	1.576***	0.232	1.094	0.172
Log Likelihood	-11895.686		-5963.8332		-5814.7763	
LR chi2	8350.20 (24)		4851.4 (23)		3088.02 (23)	
Pseudo R-square	0.2598		0.2891		0.2098	
N	26691		12803		13888	

Significance: p-value&lt;0.01\*\*\*, p-value&lt;0.05\*\* p-value&lt;0.10\*

Source: Estimated from PSLM 2013-14

**Table 1.13: Profile of Adults (ages 15-64) Completed Technical/Vocational Training**

Characteristics	Female	Male	Both Sexes
<b>Where training obtained</b>			
On the job	10.9	37.4	27.0
Off the Job	87.1	62.6	73.0
<b>When Training Obtained</b>			
During last one year	3.6	3.7	3.7
2-3 year	14.3	13.4	13.8
4-5 year	14.1	13.0	13.4
6 and above year	68.0	69.9	69.1
<b>Provider of Training</b>			
Employer/establishment	5.0	22.4	15.5
Private	30.5	40.0	36.3
Public	3.6	6.0	5.0
Other large number	60.9	31.6	43.2
<b>Duration of training</b>			
Less than 16 weeks	16.4	15.7	16.0
17 to 32 weeks	34.7	20.1	25.8
33 to 48 weeks	13.5	9.5	11.1
49 to 72 weeks	28.9	26.8	27.6
73 weeks and above	6.5	27.9	19.5
<b>Field of Training</b>			
Auto Mechanical Course	0.1	2.6	1.6
Barbers/Hairdresser, Beauticians & related works	1.0	2.6	1.9
Blacksmiths/toolmakers/operators	0.1	1.5	1.0
Carpentry/wood works	0.2	4.1	2.6
Computer Course	2.1	4.7	3.7
Cooking & Baking Course	0.1	1.2	0.8
Dispenser Course	0.1	1.0	0.7
Driving Course	0.9	32.6	20.1
Electrician	0.1	3.9	2.4
Embroidery & Knitting Course	13.2	1.5	6.1
Tailors/sewer related works	74.5	9.8	35.3
Others (include 80 trades)	7.6	34.5	23.8
<b>Work Status</b>			
Currently working	37.4	91.9	70.4
Currently not working	62.6	8.1	29.6

Source: Estimated from LFS 2013-14

## Chapter 2

### Financial and Physical Capital



*Landless women farmers receive land tenancy for the first time, Mirpur Khas District, Sindh*

#### Key Findings

- Access to finance is a key to women empowerment but remains limited.
- Overall only 13 % women have access to any kind of loan and 87% men are getting loans.
- The size of the loan dispersed is higher on average for men than for women.
- Micro Finance Institutions (MFIs) are focusing more on gender inequalities as compared to Micro Finance Banks (MFBs).
- Ownership of house or land is an essential component of economic empowerment of women. Yet only 2 % women own land.
- Education and employment of women are significant factors in owning land in Pakistan.

#### Introduction

Financial inclusion is now accepted as a cornerstone of achieving a move out of poverty for the poor and the vulnerable in particular. In developing countries such as Pakistan the proportion of the population that has bank accounts remains low, even more so for women. Recognizing this, digital technology has been harnessed to provide e-banking solutions that can transfer loans and social assistance cash transfers to the poor at relatively low costs. Women's access to savings, loans, and the financial systems in general is important not the least because prosperity for women means investments in education and health and well-being of the household.

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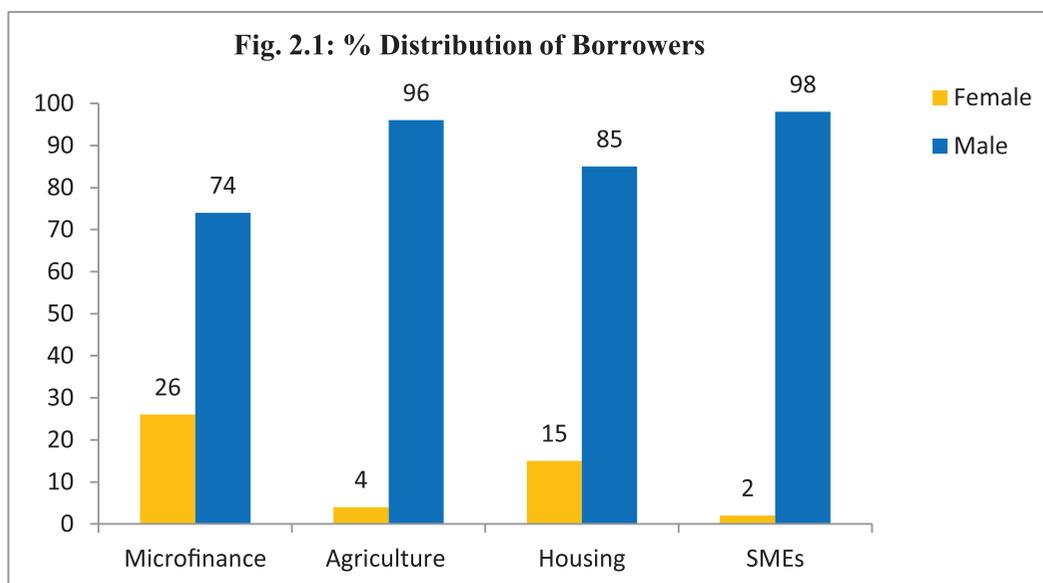
Women’s access to microfinance has facilitated their access to some of these social services and raised their political awareness even if it has not resulted in the envisioned virtuous spirals of economic, and social and political empowerment. However access to financial services needs to be supported with asset transfers, health services and training to ensure a sustained path out of poverty. Only 13% of adults ages 15+ (5% women and 21% men) have an account. Only 2% of women and men in Pakistan (ages 15+) borrowed from a financial institution compared to 34% who borrowed from friends and family.<sup>1</sup>

Access and ownership of physical capital is critical for conferring economic and social status, for women as well as men. For women it has significant impact on their ability to navigate and weather shocks that can be economic (loss of livelihood, crop failure) or social (widowhood, abandonment or divorce). Sex disaggregated data on physical assets is very difficult to come by in Pakistan as most of the national surveys collect information for the household. It is expected that the recent efforts of provincial governments to computerize land revenue records will provide this detail.

This chapter provides some of the information available on financial and physical capital, drawing on data from PDHS 2012/13 for women’s ownership of land and physical assets.

## Women’s Access to Financial Capital

One of the key ingredients of success for women’s economic participation, especially for entrepreneurs is access to financial capital. In Pakistan special initiatives both in the public and the private sector have tried to promote financial inclusion for women. Nevertheless the figures are not so promising. Ability to access loans for agriculture or businesses is reflective of the capacity of individuals to improve their economic position.



Only 26% women are borrowers of funds from the microfinance organizations compared to 74% men. In agriculture, which has the largest percentage of women in the labour force only 4 % women get loans compared to 96% men. Overall only 13 % women (Table 2.1) have access to loans as compared to 87 % men.

<sup>1</sup>World Bank. 2015. The Little Data Book on Financial Inclusion 2015. Washington, DC: World Bank.

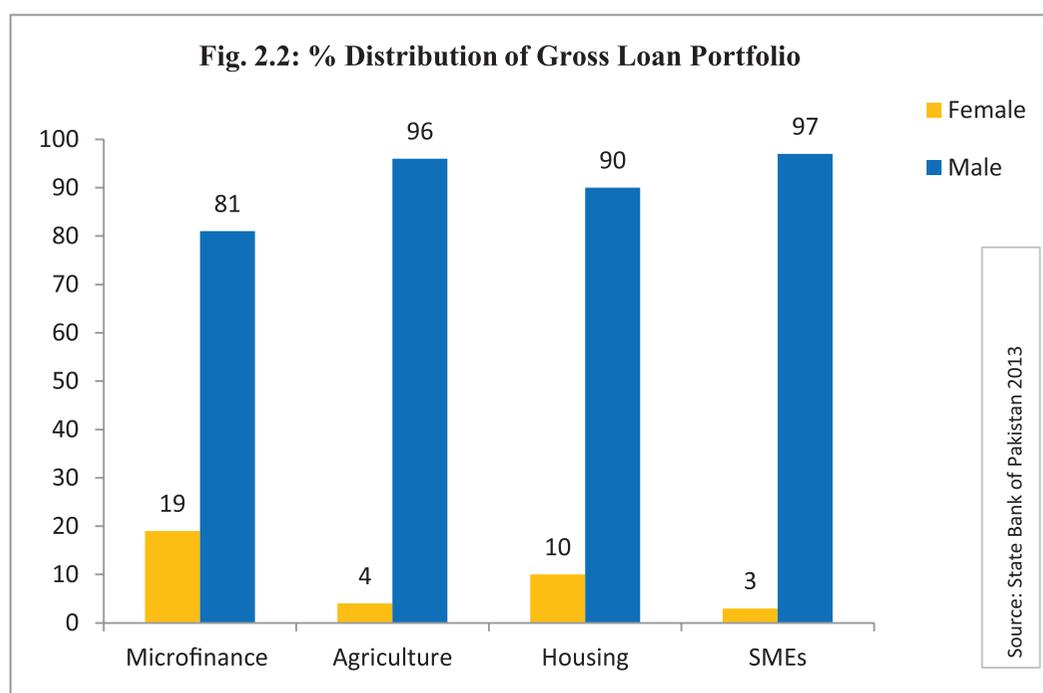
**Table 2.1: Financial Loan Distribution (December 2013)**

Sector	% Share of Borrowers			% Share of Gross Loan Portfolio		
	Female	Male	Total	Female	Male	Total
Microfinance	10	28	38	1	4	5
Agriculture Finance	2	52	54	2	40	42
Housing Finance	0	2	3	1	8	9
SME Finance	0	5	5	1	43	45
<b>Total</b>	<b>13</b>	<b>87</b>	<b>100</b>	<b>5</b>	<b>95</b>	<b>100</b>

Note: Data doesn't include borrowers of nondeposit taking, unregulated microfinance institutions (MFIs). Moreover, microfinance holds a share of 70% in agriculture which has been netted off in agricultural finance data to avoid dual counting.

Source: State Bank of Pakistan, 2013: <http://www.sbp.org.pk/acd/Access-Finance-Indicators-mix.pdf>

Women borrowers comprise only 13% of all borrowers and have only a 5% share of the total gross loan portfolios. The figures from the microfinance banks are not too promising despite the special attention paid to women. Only 2% women receive financing for agriculture activities, despite the larger proportion of women engaged in agricultural activities.



Within this small share of 5% of the loan portfolio women take only 3% for small and medium enterprises (SMEs) pointing to the need to promote entrepreneurship amongst female entrepreneurs and help them to grow their businesses.

There has been an increase in women's share of the percentage of microfinance borrowers and depositors (Table 2.2).

**Table 2.2: Access to Microfinance (female): Credits and Deposits**

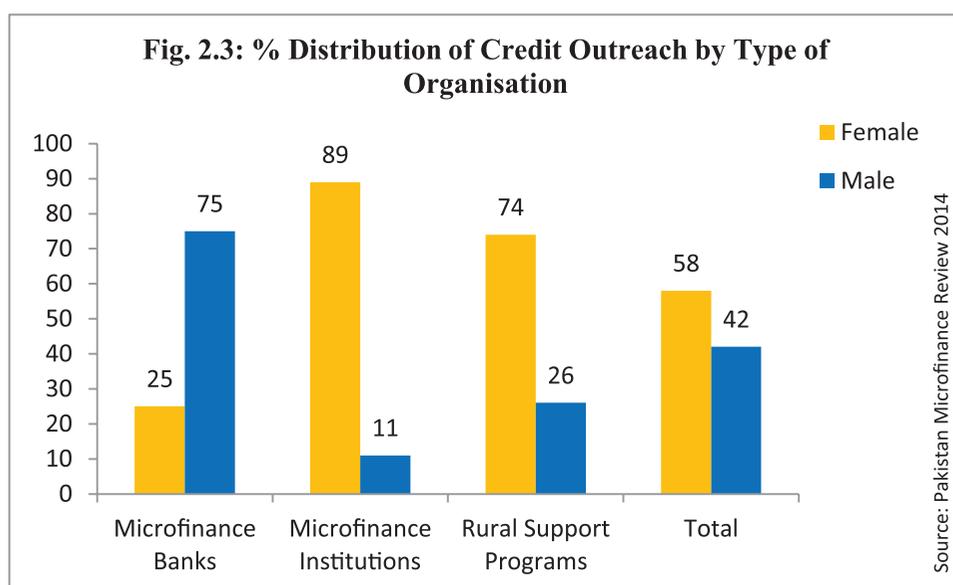
Year	Active women borrowers		Active women depositors*
	Millions	%*	%
2009	-	46	17
2010	0.8	52	8
2011	0.9	55	19
2012	1.3	63	19
2013	1.4	60	39
2014	1.6	58	44

Note: \*Active women borrowers/ depositors as a % of total borrowers/ depositors

Source: Pakistan Microfinance Review 2014

The percent of active women borrowers went up by almost 12 percentage points during 2009-2013, a rise in absolute figures from approximately 0.8 million in 2010 to 1.6 million women in 2014.

There are several mechanisms through which women can access finance. One is the micro-finance banks (MFBs)<sup>2</sup>, and the second is through microfinance institutions (MFIs)<sup>3</sup> and the third is the Rural Support Programs (RSPs).<sup>4</sup> The different organizations within each category of institutions have different outreach mechanisms to make finance accessible to women (Annex 2.1, Table 2.3a, 2.3b and 2.3c).



2 Microfinance Bank: A commercial bank licensed and prudentially regulated by the SBP to exclusively service the microfinance market; first MFB set up in 2000 under a presidential decree. Currently 8 national and two provincial MFBs are operational.

3 Microfinance Institution: A non-bank non-government organization (NGO) providing microfinance services, registered under a variety of regulations, including the Societies Act, Trust Act, and the Securities and Exchange Commission of Pakistan (SECP).

4 Rural Support Programme: NGO registered as a non-profit under the Companies Ordinance with SECP; has a purely rural focus of its credit operation.

As the Fig. 2.3 above reflects most of the MFBs have an active women borrower group of over 20% of total borrowers.

Microfinance Institutions (MFIs) are able to access women better, as most have outreach activities built into their programs. The MFIs are often non-bank non-government organizations (NGO) providing microfinance services. Among these, Kashf Foundation, Sungi, Deep and Development Action for Mobilization and Emancipation focus solely on women and 100% of their clients are women. The MFIS combine credit with different training to enhance skills, entrepreneurship and literacy/ financial literacy (Annex Table 2.3b).

The Rural Support Programs (RSPs) are a separate category of MFIs, different in their approach and their focus on women. Women comprise half to two thirds and more or all borrowers (Annex 2.1, Table 2.3c).

Yet, the actual value of the credit portfolio accessed by women remains low as noted in Fig.2.2. There are multiple reasons including the desired loan size of most borrowers who may not have the capacity to absorb larger loans; or the fewer women owned or led SMEs. It is however an indicator of how much further the industry has to go to seek out and provide financial capital to women so that they can grow their business into viable dynamic entities that create employment for other women. The labour force records very few women who are in the "Employer" category.

Access to financial capital limits women's access to other types of capital as well: land, home ownership, machinery etc.

## Women's Ownership of Physical Capital

Women's access to, use of and control over land and other productive resources are essential to ensuring their right to equality and to an adequate standard of living. Throughout the world, including Pakistan, gender inequality especially in ownership of land and other productive resources is intimately related to women's poverty and exclusion. The obstacles which prevent women from effectively enjoying these rights are complex and to a large extent context specific and it varies from country to country and culture to culture. Still, many overarching similarities are apparent. Barriers which prevent women's access to, control and use of land and other productive resources often include inadequate legal standards and/ or ineffective implementation at national and local levels, as well as discriminatory cultural attitudes and practices at the institutional and community level.

Gendered social perceptions of the roles of women and men and their position in the household and community may influence their access to and control over productive assets.<sup>5</sup> Men, as primary earners are perceived to be capable managers of productive resources. Women, on the other hand are considered to be dependents without experience and not able to handle property matters and valuable physical assets. Further particularly in South Asia, women are considered to be members of their husband's family. Giving them control over property is akin to giving it away to her husband and his family.

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5 UN Women. 2013. Realizing Women's Rights to Land and Other Productive Resources. United Nations. New York

Changing these perceptions and norms is critical to ensuring that women reap the benefits associated with access and use of productive assets including land. Evidence shows that such access and ownership benefits the household, boosts women's confidence and security, and improves her position within the household in terms of decision-making. Property ownership serves as a conduit to leveraging other productive resources such as credit.

**Table 2.4: % Distribution of Asset Ownership**

Assets	Alone	Jointly	Alone and jointly
House	2.0	7.4	1.3
Land	2.0	1.8	0.1

N: 13558 Ever married Women ages 15-49

Source: Pakistan Demographic and Health Survey (PDHS) 2012-13

Ownership of assets particularly high value assets has multiple benefits for households, including protection against financial ruin. Women's individual ownership of assets provides economic empowerment and protection in the case marital of dissolution or abandonment. 89 % ever married women don't own a house and 96% don't own land (Table 2.5). Only 2% women own a house alone (7.4% have joint ownership) and only 2% are sole owners of land (1.8 % have joint ownership). These numbers rise slightly for older women ages 40-49 with 7.4% sole owners of a house and 17.6% joint owners of a house (Table 2.4). 5.5% of women own land in their names while 3.9% own it jointly in the age bracket 40-49 years. The improved rates of ownership at an older age are indicative of receipt of inheritance in some cases, or women using their inheritance to jointly invest in property with brothers or spouses.

**Table 2.5: % Distribution of Asset Ownership by Age**

Age Groups	House Ownership			Land Ownership		
	Alone	Jointly	Total	Alone	Jointly	Total
15-19	1.7	8.7	1.5	2.1	2.4	0
20-24	1	6.6	1.1	1.6	1.2	0.2
25-29	1	7	0.8	1.5	1.7	0
30-34	2	6.5	1.7	2.5	1.5	0.2
35-39	1.8	7.4	1.3	1.2	2.5	0.2
40-44	4.2	8.3	1.3	2.8	1.9	0.1
45-49	3.2	9.3	2.1	2.7	2	0

N: 13558 Ever married Women ages 15-49

Source: Pakistan Demographic and Health Survey (PDHS) 2012-13

There are regional variations as well with some variation in rural women's home and land ownership compared to urban women (Table 2.6). Rural women are more likely to be sole owners of a house or land in their name than are their urban counterparts. However urban women have higher rates of joint ownership for both houses and land.

**Table 2.6: % Distribution of Asset Ownership by Residence**

Residence	House			Land		
	Alone	Jointly	Total	Alone	Jointly	Total
Rural	3.1	6.7	1.4	1.8	1.1	0.1
Urban	1.5	7.8	1.3	2	2.1	0.1

N: 13558 Ever married Women ages 15-49

Source: Pakistan Demographic and Health Survey (PDHS) 2012-13

The low ownership rates are reflected across the provinces attesting to the strong bias against women's ownership of a house. Surprisingly only Khyber Pakhtunkhwa and Gilgit-Baltistan show joint ownership of women at almost 37% and 34% respectively.

**Table 2.7: % Distribution of Asset Ownership by Region**

Region	House			Land		
	Alone	Jointly	Total	Alone	Jointly	Total
Punjab	2.2	0.8	1.1	2.8	0.4	0
Sindh	2.2	5.8	2.3	0.6	0.6	0.1
Khyber Pakhtunkhwa	1.5	<b>36.7</b>	0.7	0.1	7.1	0.3
Balochistan	0.9	5.3	1.1	1.2	4.9	0.9
ICT Islamabad	3.9	4.2	4.8	6.4	2	0.6
Gilgit Baltistan	1	<b>33.9</b>	-	1.1	33.1	-

N: 13558 Ever married Women ages 15-49

Source: Pakistan Demographic and Health Survey (PDHS) 2012-13

Land ownership however is low across all provinces with the highest sole ownership of 6.4% recorded for the Islamabad Capital Territory (ICT) and 33% for joint ownership of land in Gilgit Baltistan (Table 2.6).

**Table 2.8: % Distribution of Asset Ownership by Education**

Education	House			Land		
	Alone	Jointly	Total	Alone	Jointly	Total
No Education	1.3	7.8	1.3	1.3	2	0.1
Primary	1.9	5.4	1.5	1.7	1.3	0
Middle	2.4	5.2	1.1	2.2	1.7	0.1
Secondary	3.2	7.9	1.3	2.9	1.5	0.2
Higher	5.4	9.9	1.3	5.2	1.9	0.2

N: 13558 Ever married Women ages 15-49

Source: Pakistan Demographic and Health Survey (PDHS) 2012-13

Women’s ownership of house and land is generally higher for those who have secondary and above education (Table 2.8). This does not appear to hold so true for joint ownership of property since the difference between women with no education and those with higher education is not too much.

Women in the higher wealth quintiles are more likely to own physical assets than their counterparts in the lower quintiles (Table 2.9). Joint ownership of land does not show much difference between the wealth quintiles.

**Table 2.9: % Distribution of Asset Ownership by Wealth Quintile**

Wealth Quintile	House			Land		
	Alone	Jointly	Total	Alone	Jointly	Total
Lowest	0.6	5.2	0.8	1	1.9	0.2
Second	1.8	9.1	2.2	2	2.4	0
Middle	1.8	7.7	1.2	1.2	1.3	0.2
Fourth	1.6	6.3	1	1.2	1.6	0.1
Highest	4.2	8.7	1.4	4.3	1.7	0.2

N: 13558 Ever married Women ages 15-49

Source: Pakistan Demographic and Health Survey (PDHS) 2012-13

### *Land Tenancy Rights*

Durdana is a young widow from Pakistan’s Dadu District in Sindh Province. She is one of 1,214 landless women farmers and sharecroppers who have received land tenancy rights for the first time in their life. Speaking of her new status, Durdana shares that farming is her life: “I do not know anything else but working in the fields. Who could think a poor female widow like me would be given land! For the first time in my life I can say something is mine. This land, as far as the eye can see is mine - this paper says so. This is my land and I am its queen,” she says beamingly.



UN Women Pakistan collaborated with local partners, Baanhn Beli and Gorakh Foundation, in Mirpur Khas and Dadu Districts of Sindh to facilitate 1,214 vulnerable rural women farmers to acquire land tenancy rights from their feudal and tribal landholders. These landless women farmers were trained and mentored to prepare tenancy agreements and landholding maps with their male landlords. In the process, they have been provided with a viable livelihood option that could take them out of poverty and enable their upward social mobility.

Source: Faria Salman 28 January 2016

<http://asiapacific.unwomen.org/en/news-and-events/stories/2016/01/landless-women-farmers-receive-land-tenancy-for-the-first-time>

## Annexes

### Annex 2.1

**Table 2.3a: % Distribution of Women by Microfinance Banks**

Microfinance Banks	Active women borrowers as % of total borrowers	Active women depositors as% of total depositors
Khushhali Bank Ltd	25.6	24.8
Tameer Microfinance Bank Ltd	33.3	61.3
Pak Oman Microfinance Bank Ltd	24.5	28.2
First Microfinance Bank Ltd	35.1	27.3
National Rural Support Program Bank	14.3	15.1
Kashf Microfinance Bank Ltd	4.7	5.0
Apna Microfinance Bank Ltd	36.5	7.5
Waseela Microfinance Bank Ltd	10.6	0.7
U-Microfinance Bank Ltd	9.4	0.0

Source: Pakistan Microfinance Report 2014

**Table 2.3b: % Distribution of Microfinance to Women by Microfinance Institutions**

Microfinance Institutions	Active women borrowers as % of total borrowers
Orangi Charitable Trust	28.0
Kashf Foundation	100.0
SAFCO Support Fund	49.7
Development Action for Mobilization and Emancipation	100.0
Community Support Concern	99.3
Ghazi BarothaTaraqiati Idara	93.2
Farmers Friends Organization	99.4
ASA Pakistan Ltd	98.9
BRAC Pakistan	94.9
Jinnah Welfare Society	96.8
Sungi	100.3
Orix Leasing Pakistan Ltd	95.5
Rural Community Development Society	90.9
Agahе	97.8
AI –Mehran Rural Development Organization	50.8
Micro Options	53.4
Mojaz Foundation	54.8
Maymet Trust	54.6
BEDF	75.3
Organization for Participatory Development	61.1
Saath Development Society	61.3
Shadab Rural Development Organization	35.6
Soon Valley Development Program	36.0
DEEP Foundation	100.0
Baidarie	44.0
Wasil Foundation	34.0
Villagers Development Organization	54.5
Akhuwat	38.0

Source: Pakistan Microfinance Report 2014

**Table 2.3c: % Distribution of Microfinance Outreach to Women by Rural Support Programs**

Rural Support Programs	Active women borrowers as % of total borrowers
National Rural Support Program	78.0
Punjab Rural Support Program	51.7
Sarhad Rural Support Program	91.0
Thardeep Rural Development Program	56.9
Sindh Rural Support Program	93.6

Source: Pakistan Microfinance Report 2014

## Chapter 3

### Employment and Earnings



#### Key Findings

- 14.4 million women or 26% of all women ages 15-64 are in the labour force. Yet almost 36% of the entire population ages 15-64, approximately 41 million women are not active in the economy.
- The percentage of married women in the work force is quite high (26%), and 24% of these have a child under the age of 3 years.
- The share of women's employment is high in the occupational category of professionals (30%) and in skilled agriculture and fishery workers, (38%) and elementary occupations (21%). Within the category of professionals women are concentrated in primary and secondary school teaching. Few are in the fields of science, technology, engineering and mathematics (STEM).
- 30% of women and 3% of men are homebased workers. Together their contribution is PKR 400 billion or 3.8% of GDP.

#### Introduction

The nexus between limited opportunities, low wages, insecure work, and social gender norms combine to keep women among the category of the working poor in large numbers. The concentration of women in the sewing and crafts related employment and indeed the tendency of national and many international donor programs to conflate economic opportunity for women with traditional skills keeps them locked into a cycle of impoverishment.

The analysis of labour force participation is limited to ages 15-64 unless otherwise stated; this was done as a matter of principle about not including child labour in the workforce (though inclusion of ages 10 and above is standard practice), and to eliminate the effects of participation in the workforce of young children ages 10-14. The focus remains on the age between school leaving to retirement i.e. 15-64 years,<sup>1</sup> irrespective of whether the individuals who fall in this age group have been to school, or are in formal employment with fixed retirement age limits.

The participation of women in the labour force whether in formal or informal work, is an important contributor to the household economy. The statistics in this chapter do not reflect the optimism echoed in the economic forecasts for the country, nor the positive policies for enhancing women's economic participation. While rates in Pakistan are very low, less than 30% of all women are in the labour force, this participation is an indicator of opportunities, or the lack thereof, available to women. Economic participation is a gateway to developing or enhancing skills, accessing resources, exercising rights and capabilities. Examining economic participation of women reveals the inequality of opportunities and circumstances that influence what work is available to individual women, the inequalities that persist while in the labour force and how that shapes access to opportunities available in the prime of life when productivity is expected to be at its peak, and what is in store at the end of the work life cycle. The analysis reflects these three stages of entering the workforce, employment, and end of employment. At each stage institutions, both formal and informal interact with social gender norms and values to define the parameters and contours of women's economic participation.

In Pakistan about 73% of the 26% of women in the labour force are in the agriculture, forestry, hunting and fishing sector (Labour Force Survey 2014-15). Participation in non-agriculture wage employment is seen as an indicator of improved economic circumstances of women. Yet the South Asia region as a whole shows low rates, with Sri Lanka at approximately 30% and India at less than 20%, with Pakistan trailing behind at 13%.<sup>2</sup>

Women's economic participation *per se* is not a guarantee of empowerment, though it certainly correlates with a number of positive factors such as increased involvement in household decision making on important issues, improved nutrition and educational attainment. The nature and quality of the work, as well as the remuneration it offers is important. Contextual factors, especially gender norms around fertility, mobility, segregation and reproductive labour affect women's entry into the workforce. The trade-off between education, work and transgressing social norms is not always worthwhile monetarily and socially, so that work is seen as an outcome of economic necessity only for the very poor or those who are relatively less affected by societal mores i.e. the upper middle class, and the educated "elite" women.

This chapter focuses on women who are either employed or seeking employment. It profiles them by socio-demographics, by industry and education, unemployment and underemployment. In each a specific category is selected for further examination, by age, education, occupation or by hours worked. The low numbers and percentages are not just due to social and resource barriers to women's labour force participation. Part of the explanation may well lie in the limitations of the system and methodology used to count women in the workforce. The Labour Force Survey is the only national survey that regularly collects data; however, it is beset by administrative and methodological issues that often undercount, or do not count women's economic activities and participation. The Pakistan Bureau of Statistics (PBS) is a professional and competent authority tasked with collecting national level data; it is time it paid attention to how, and who collects the labour force data.

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<sup>1</sup> Matriculation at approximately age 15 completes the 10 years of schooling required to graduate from high school in Pakistan

<sup>2</sup> Asian Development Bank (ADB) 2012. Key Indicators for Asia and the Pacific 2012. Philippines

## Women's Labour Force Participation

### Women in the economy—Undercounted, Uncounted, or “Missing”?

Out of the 55 million women in Pakistan, ages 15-64, only 26% are the labour force—just over 14.4 million.<sup>3</sup> That is a whopping 41 million women in that age group who are not being counted as contributors to the economy, equivalent to 36% of the entire population (male and female ages 15-64) that is “missing” in the economy. While this is a crude measure of estimating women's inadequate access to the labour market, it does point to the huge gap between the policies that acknowledge women as contributors but that do not appear to be successful in removing barriers to their participation in the economy.

Unlike the Labour Force Survey, the national PSLM survey collects data from women and men irrespective of their labour force status. This permits the figures cited above to be adjusted for those who may be employed, unemployed or inactive by age group. Assuming that ages 15-24 may be pursuing education; or women maybe entering marriage and raising children and that ages 60-64 may have retired from the labour force, it can be expected that ages 25-59 are the most likely to be in employment or looking for work. Indeed that is the case with almost 70% of all women in the labour force falling into that age bracket, a total of 7.7 million women only.

**Table 3.1: % Distribution of Employed Workers (age 15-64) by Age**

AGE	Female		Male		Total	
	%	# (millions)	%	# (millions)	%	#(millions)
15-24	27.7	3.1	26.6	9.2	26.8	12.3
25-59	69.9	7.7	69.9	24.3	69.9	32
60-64	2.4	0.3	3.6	1.2	3.3	1.5
<b>Total</b>	<b>100</b>	<b>11.1</b>	<b>100</b>	<b>34.7</b>	<b>100</b>	<b>45.8</b>

Source: PSLM 2013/14

Too often social gender norms that restrict women's mobility and participation are cited as the reason for not working. However this simplistic argument ignores the reality—within the same social context women are working hazardous jobs, night shifts, and girls as young as 8 and 10 years are put to work, sometimes sent away to different cities as domestic help. Part of the answer lies in the inadequate job opportunities, lack of decent work, missing affordable and reliable public transport and fear of harassment.

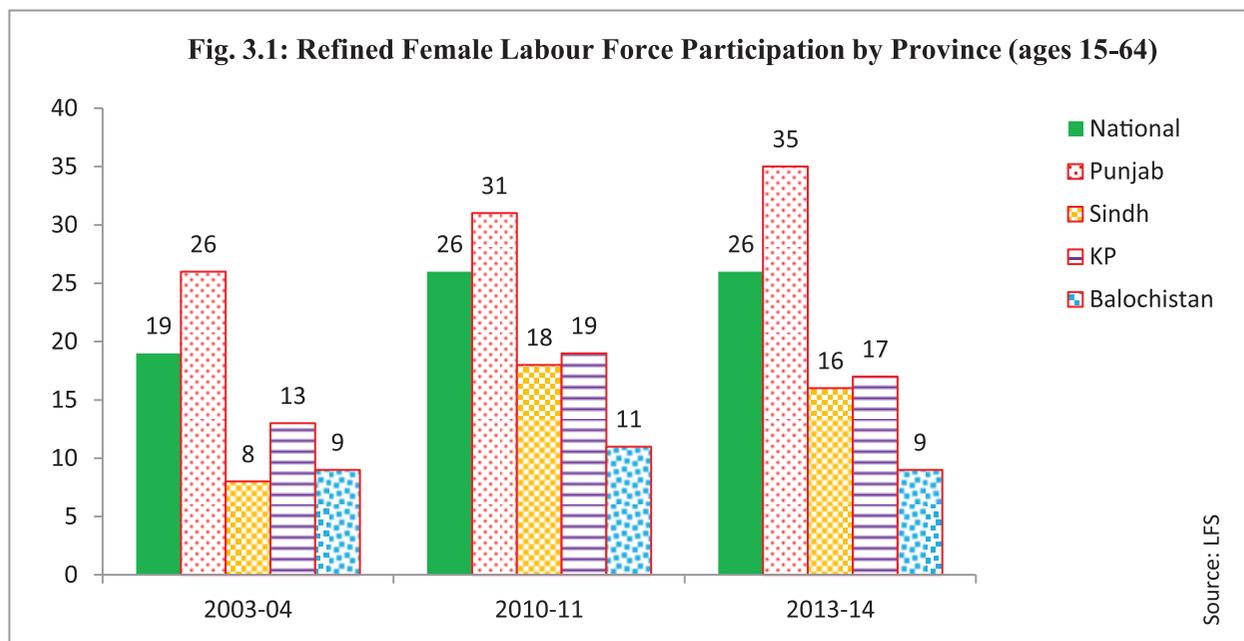
Another piece of this puzzle is the trade-off between productive work and reproductive work: what economic and social benefits does employment offer women, and how does that improve their lives. Each of these aspects are reviewed in the next couple of sections.

### Trends in Women's Labour Force Participation

There has been a glacial increase in women's labour force participation over the past decade from a low of 19% in 2003/4 to almost 26% in 2014. Labour participation rates for men have stayed steady during this period hovering at 89%.

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<sup>3</sup> LFS 2013-14

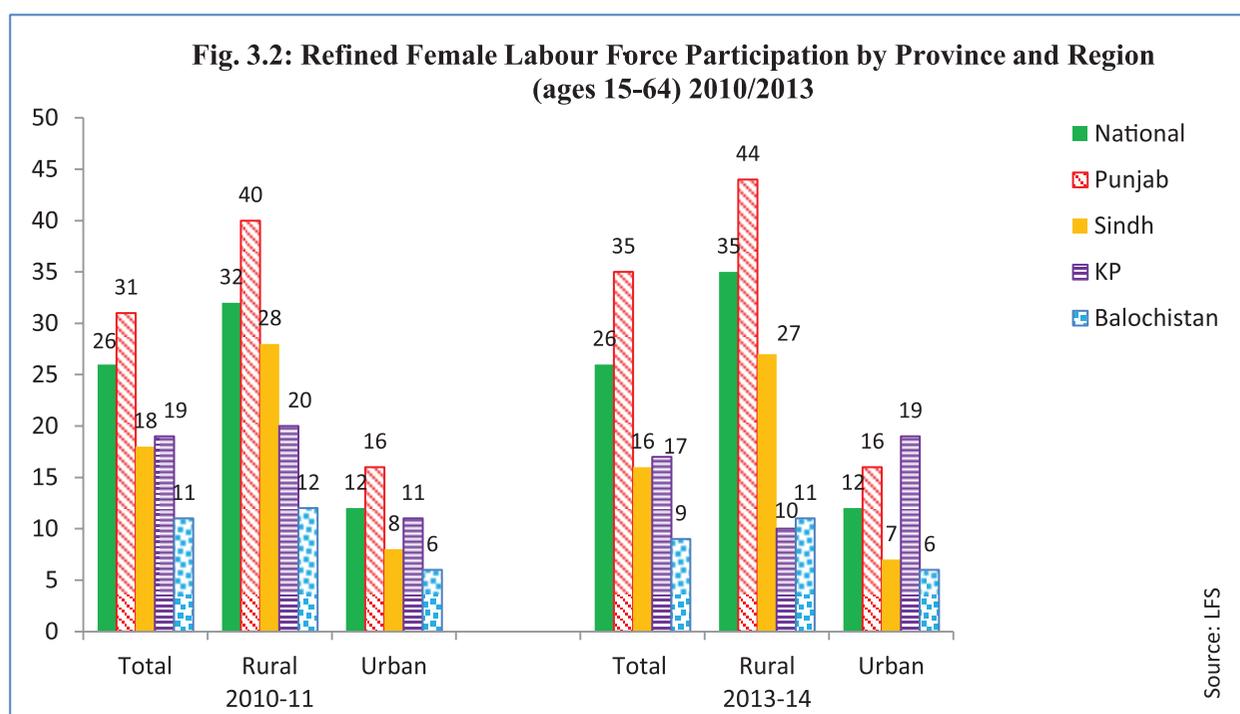


Punjab and Sindh show the largest proportion of increase of approximately nine percentage points. Most of this increase has occurred in the rural areas, with a large jump from 9% to 27% in Sindh, and from 32% to 44% in Punjab over the decade (Annex 3.1 Table 3.2a). Male participation has held steady in both urban and rural areas around 85%-90% during the decade.

### Urban And Rural Women's Workforce Differentials

#### *Points to Ponder*

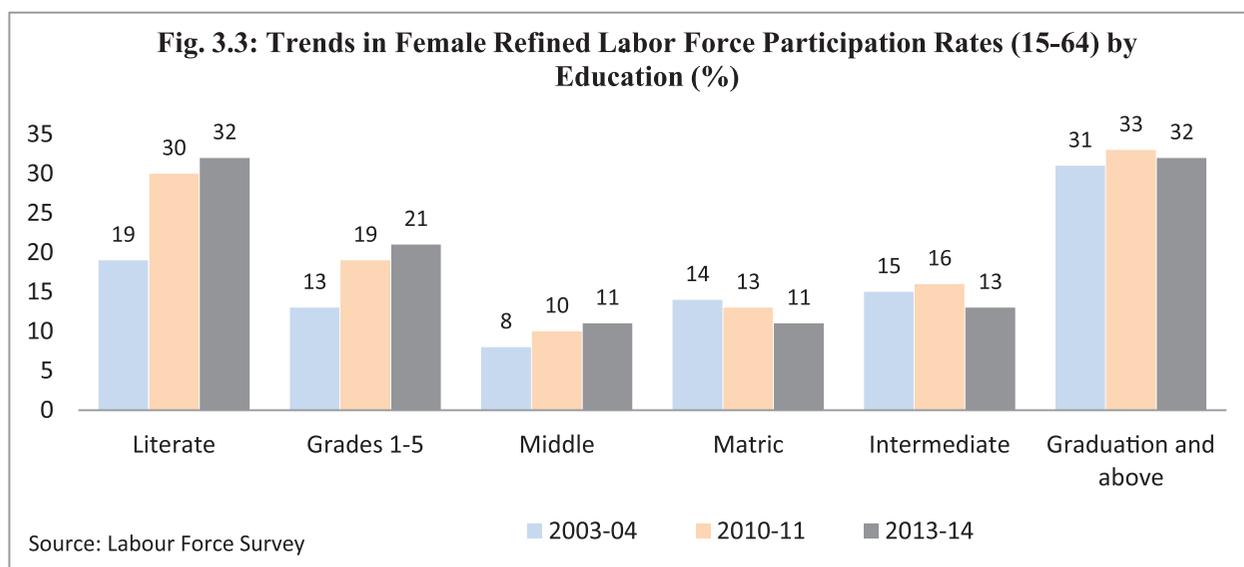
Why, given the better access to education and higher educational attainment, better infrastructure and presumably jobs, does urban women's participation remain at a low 12% of the workforce?



Rural women’s participation in the labour force declined in Khyber Pakhtunkhwa by ten percentage points, possibly linked to disasters and crises in the same period.<sup>4</sup> In the same period urban female participation increased by 8 percentage points to 19% reflecting perhaps the population shifts from rural areas to urban centers as a result of the disasters and crises. Surprisingly this is higher than female labour force participation in urban Punjab which stands at 16%. There was no effect on male participation rates.

The gap between urban and rural women’s economic participation is largest in Punjab at almost 28 percentage points, followed by Sindh at 20 points. Both provinces have a large agriculture economy that employs more women in paid and unpaid labour. Yet both these provinces also have many large cities and towns that should technically offer employment to educated women.

In part the difference between the rural and urban participation rates can be explained by the low percentage of women residing in urban areas nationally (18%).



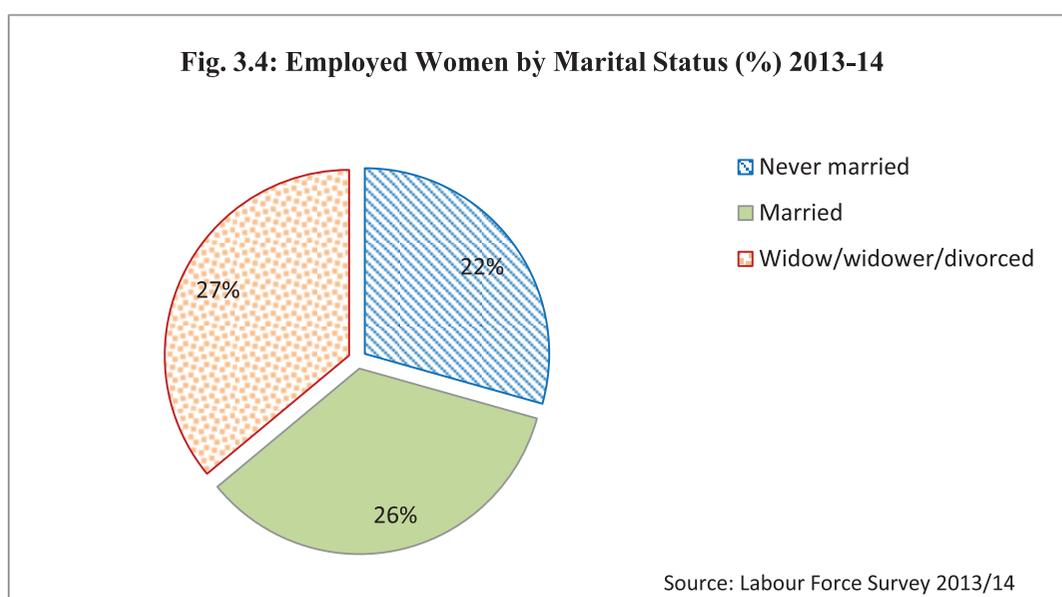
Almost 32% of women in the labour force have a college degree or higher, while a similar percentage has no education. In contrast 86% of men with a college degree and above are in the labour force, while 94% of the illiterate are also working. The distribution by education of women in employment illustrates the observation that it is either the very poor, often illiterate women who work, or those who have higher education (Annex 3.1 Table 3.3).

Points to ponder: Why are the remaining 68% women with college degrees not working?

Women take up their reproductive responsibilities rather early in life, the argument goes, and hence they do not have time to engage in productive employment. Yes the statistics show that the distribution of female workers by marital status is about even (Fig. 3.4). There are a higher percentage of ever-married women in employment than the never-married. Despite their reproductive responsibilities—the median age at first marriage is 19.5 years, and total fertility per women is 3.8 births and average household size is 6.8 persons<sup>5</sup> —the percentage of women employed ages 20-49 is higher at 25% to 30% than for the other age groups. (Annex 3.2 Table 3.4). For men the corresponding figure is at 98%.

<sup>4</sup> Refined labour force participation is calculated by dividing the number of women in a particular category- age, urban/rural or province- who are in the workforce by all women in that category.

<sup>5</sup> PDHS 2012-13



It is also interesting to see that labour force participation of women and men remains largely unaffected irrespective of the number of children or their age. A global gender sensitive indicator for capturing the work status of women with young children (<3years old) is noted in the table below. It is expected that having young children inhibits economic participation. Yet, there is a nominal change in the percentage of women ages 25-49 years who are working and have a child less than three years of age as compared to those with no children or older children. This is probably due to the larger size of households in Pakistan and the presence of older adults, notably grandparents that can provide childcare while the mother works.

**Table 3.5: Employment rate among adults (ages 25-49) by status of child**

Age of Child	Overall			Urban			Rural		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
No child	29	97	59	16	97	52	38	97	63
<b>At least one child under 3 years of age</b>	<b>24</b>	97	60	<b>11</b>	97	55	<b>30</b>	97	62
Child 3- 5 years old	28	97	60	15	97	55	35	97	63
Child more than 5-10 years old	30	97	60	15	97	53	37	97	64

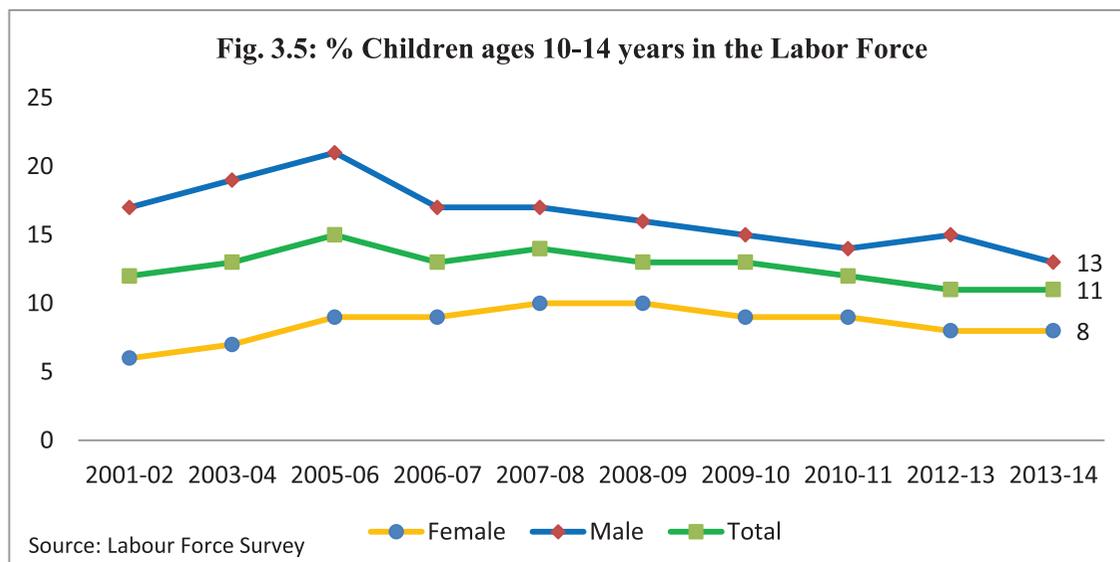
Source: Estimated from HIES 2013-14

The figures on economic participation by marital status and by age of children contradict the socially accepted explanations of why women do not participate in the labour force.

Exploring further, it appears that indeed in households with higher dependency ratios, women are more likely to be in the workforce (Annex 3.3 Table 3.6). At the same time the regression results show that women are significantly more likely to work if they are single, are college graduates, live in households where the head of household is working (especially if self-employed in agriculture or an unpaid family worker) and live in rural areas.

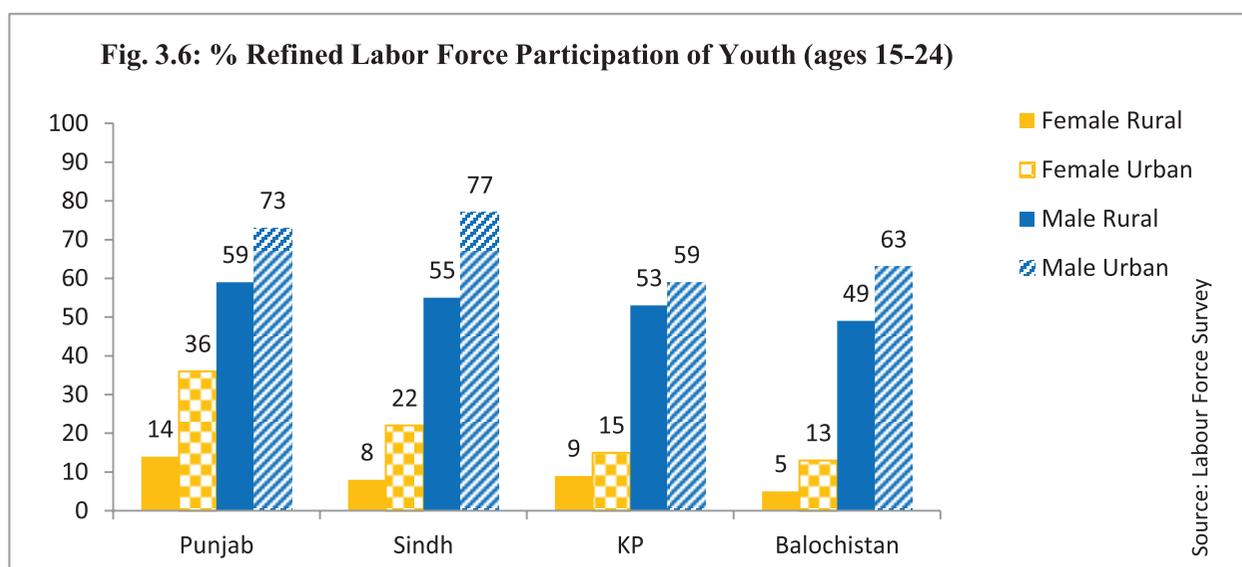
## Working Children

There has been a downward trend in children ages 10-14 years who are active in the labour force, from a high of 15% in 2005-6 to 11% in 2013-14. Yet this large figure is a matter of concern given the large numbers of out of school children in Pakistan. Within this age group more boys are likely to be employed than girls (Figure 3.5).



## Trends in Youth Labour Participation

The numbers for young women ages 15-24 years in the labour force (Fig.3.6) is not very encouraging either, especially in urban areas where it remains a low 12% compared to 29% in rural areas with a very low figure of 8% for urban Sindh (Annex 3.1 Table 3.2b).



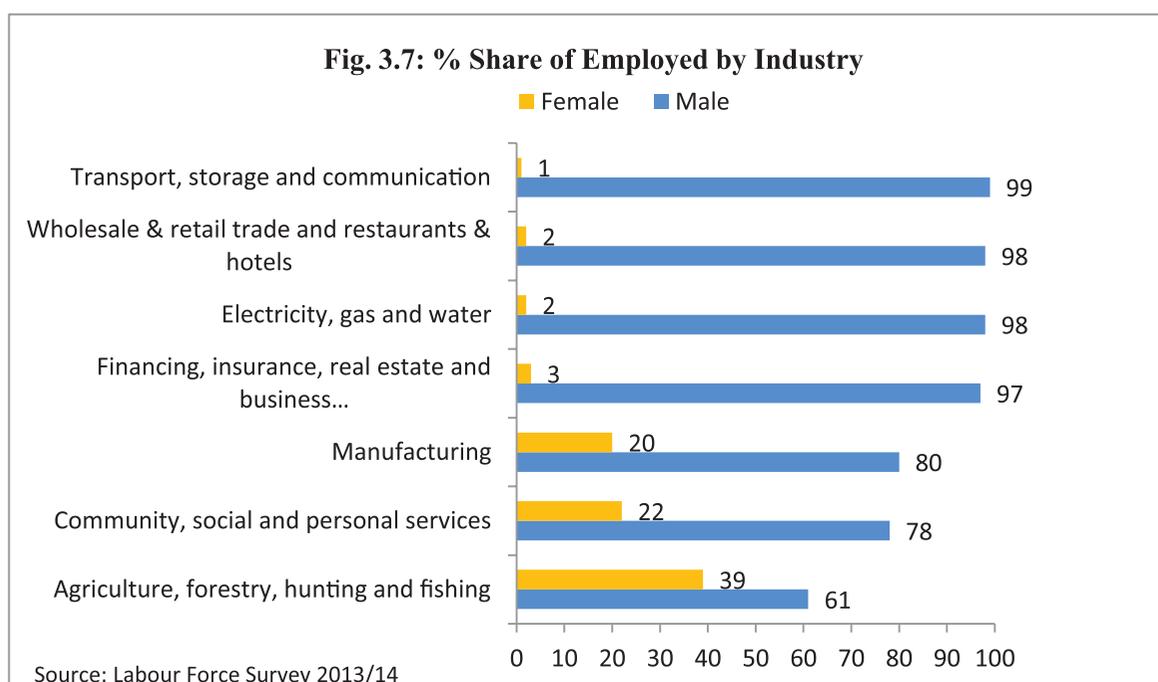
## Women's Share of Employment

The percentage share of employment in a sector or an occupation reveals the extent of sex segregation. A critical mass of 30% is considered to be the tipping point for women in any sector, and wage employment is no different. Other thresholds can be used depending on context. Occupations can be considered feminized if share of women is at least two thirds; if the share falls between 30% to just below two thirds, the occupation would be consider gender integrated. Thus occupational sex segregation occurs when women or men tend to be concentrated in specific occupations due to a range of social and economic factors, structure of the labour market and opportunities for education and vocational training.<sup>6</sup>

### Gender Differences in Industry

Women's work spans reproductive and productive work and often the boundaries between these are blurred with for example, the care of children and elderly spilling into their care of livestock. Capturing women's work in all its complexity has remained elusive,<sup>7</sup> more so for the labour force survey which is bound by its definitions of SNA and extended SNA activities that can count as productive work.<sup>8</sup>

The share of employment in industry for women per sector is not very high.



Women are concentrated in three industry sectors as noted in Figure 3.7 above.

#### Women comprise:

39% of the labour force in the agriculture, forestry, hunting and fishing sector

22% of the labour force in the Community, social and personal services sector

20% of the labour force in Manufacturing

Within Industry the distribution of female workers has not shifted much over the past decade except a seven percentage point upward shift in the category of Agriculture, forestry and fishing (Annex 3.4 Table 3.7a).

6 Anker, Richard., Melkas, Helinä. and Kortten, Ailsa., 2003. "Gender-based occupational Segregation in the 1990s". Working Paper. Geneva, ILO.

7 Gender Segregation in the Labour Markets. Root Causes, Implications and Policy responses in EU" European Commission's Expert Group on Gender and Employment (EGGE) Report.

8 See Glossary and chapter on Unpaid Workers Contributions for definition of SNA and extended SNA.

Industry	2003-4	2013-14		
	Female	Female	Male	Total
Agriculture, forestry & fishing	66	73	32	41
Mining & quarrying	0	0	0	0
Manufacturing	15	13	15	14
Electricity, gas and water	0	0	1	1
Construction	0	0	10	8
Wholesale trade, restaurants & hotels	2	2	19	15
Transport, storage and communication	0	0	10	7
Financing, Real estate and business services	0	0	2	2
Community, social and personal services	17	12	11	12
Total	100	100	100	100

Source: Labour Force Survey 2013-14

As Table 3.7b above shows, this increase is in the low wage agriculture, forestry, hunting and fishing sector accounting for 73% of all employed women, and points to an increase in vulnerable employment; itself an indicator of rising economic hardship that forces women into low wage insecure employment. This is borne out by the fact that from 2003 to 2013-14 the largest change in percentage points is of female workers who have no schooling (+13 points) or have primary or below education (+8 points).

The concentration within agriculture can be farther examined as shown in the Table 3.7c below. Most of the women are concentrated in animal production (47%), followed by mixed farming (23%) and growing non-perennial crops (18%). These are also the sectors in which women work long hours and their monthly wages are well below minimum. The one area where the minimum wage is slightly above the minimum wage of PKR 10,000 per month is Forestry, logging and fishing, and here there appear to be a negligible presence of women, resulting in zero percent of the share in employment.

**Table 3.7c: Distribution of Women within Agriculture (ages 15-64)**

Sub-Industry sectors	% Share	Average Working Hours	Monthly Wage (PKR)
Growing of non-perennial crops	18	36	4321
Growing of perennial crops	0	36	-
Animal production	47	31	3935
Mixed farming	23	36	4975
Support activities-agriculture and harvesting	11	40	4714
Forestry, logging, fishing	0	32	10750
Average hours worked per week and monthly wage		34	6591

Source: Estimated from LFS 2013-14

### Gender Differences in Occupations

Women share in occupations as a ratio of total workers is highest as:

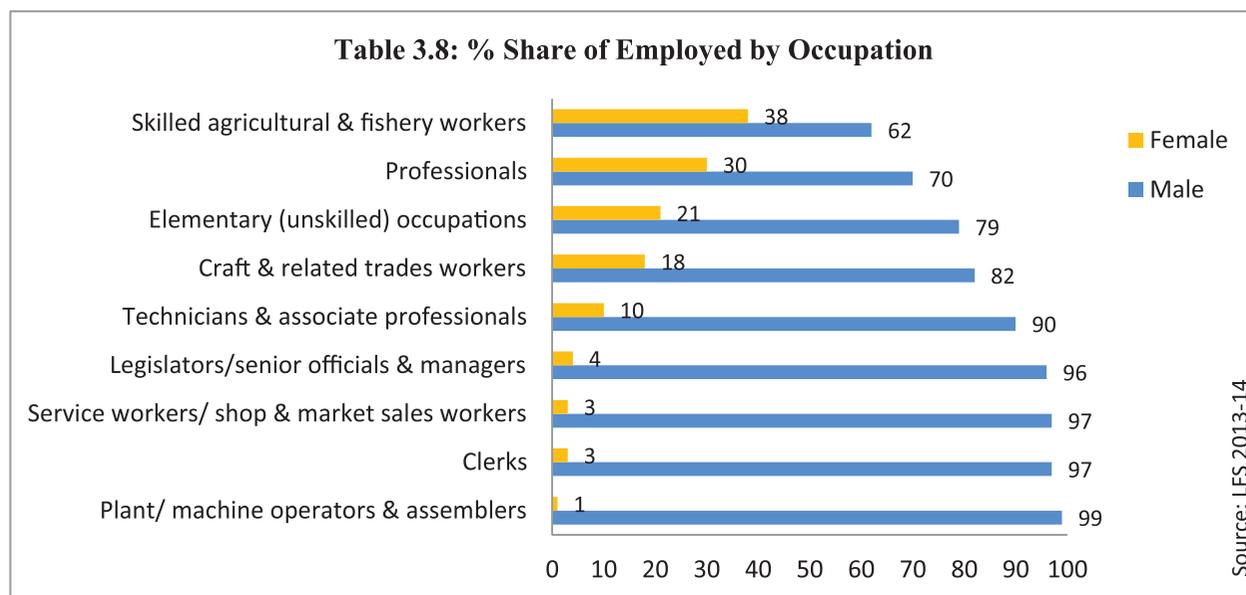
38% Skilled agricultural and fishery workers

30% Professionals

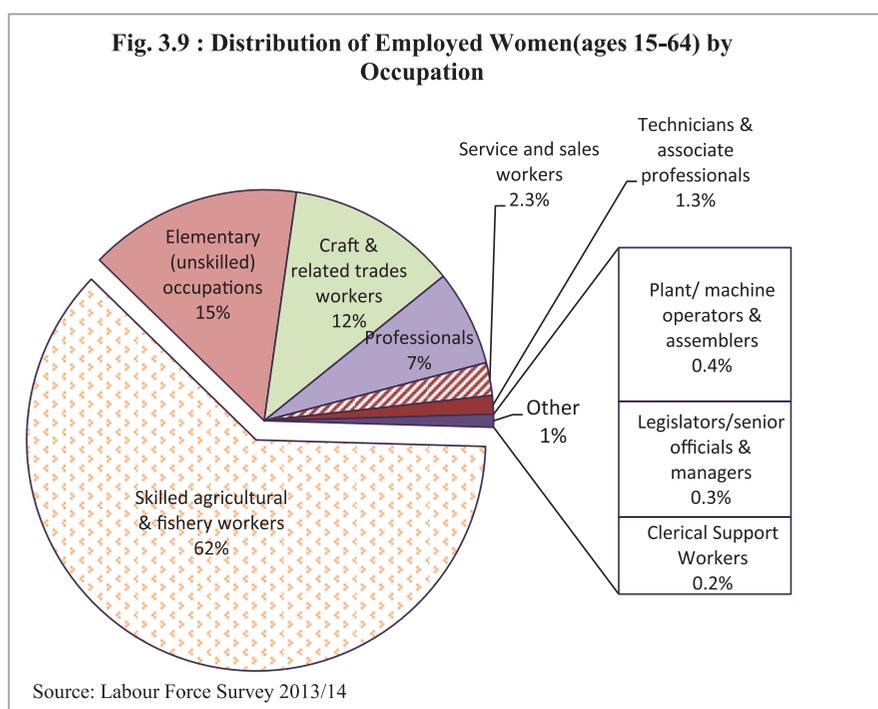
21% Elementary (unskilled) workers

18% Craft & related trades workers

The share of women and men in each occupation is shown in the Fig. 3.8 below:



However the distribution of women who are in the labour force across occupations differs from the above (Annex 3.5 Table 3.8). Within the 26% of women ages 15-64 who are in the labour force, very few are in the categories of managers and professionals, Fig 3.9 below, despite the increasing numbers of women in higher education.



In numbers this means that of the 14.4 million women in the labour force only:  
 43000 (0.3%) are Legislators/senior officials & Managers  
 964000 (7%) are Professionals<sup>9</sup>  
 187000 (1.3%) are Technicians & Associate Professionals  
 13 million are in low paying unskilled and blue collar work

<sup>9</sup> Includes professionals in the fields of science/ engineering/ health/ business/ ICT/ legal social and cultural and teaching

The three occupational categories that show relatively higher percentage of employed women are as noted in Table 3.9 below:

**Table 3.9 : Distribution of Employed Workers (age 15-64) by Occupation (%)**

Occupation	2013-14		
	Female	Male	Total
Professionals	7	4	5
Skilled agricultural & fishery workers	<b>62</b>	28	36
Craft & related trades workers	<b>12</b>	15	14
Elementary (unskilled) occupations	<b>15</b>	16	16

Surprisingly, more of employed women work as professionals (7%) compared to men—only 4% of employed men are in the occupational category of Professionals.

### Women in Managerial or Professional Occupations

Drilling down one can see the percent share of women in each of the three occupations that are noted above and compare the average working hours and monthly wages. As noted in Table 3.10 below, of the 7% of women who fall under the occupational category of “professionals”, 92% are in teaching, 50% of these are primary school teachers, followed by secondary school teachers. Primary school teachers earn a monthly wage on average that is barely above the minimum wage while the 5% in higher education earn four times as much.

**Table 3.10: Distribution of Women (ages 15-64)- Occupational Category *Professionals***

Sub-Occupation Professionals in:	Distribution of Women %	Average Working Hours	Monthly Wage (PKR)
Science and Engineering	0.6	43	28324
Health	5.3	45	45929
Teaching	91.6	38	16632
<i>University and higher education</i>	4.9	39	49064
<i>Secondary Education</i>	30.7	38	18761
<i>Primary Education</i>	50.2	38	12889
Business and Administration	0.3	53	18165
Information and Community Technology	0.2	48	35000
Legal, Social and Cultural	2.3	41	11412
Average hours worked per week and monthly wage		38	17944

Only 4.9% of the female teaching professions are in University and higher education—approximately 45,000 women. This is not surprising given that Gender Parity Index for PhD enrollments ranges from 0.1 in Balochistan to 0.8 in Sindh.<sup>10</sup>

The Table 3.11 also reveals that women’s share in the STEM fields—science, technology, engineering and mathematics—is quite low.

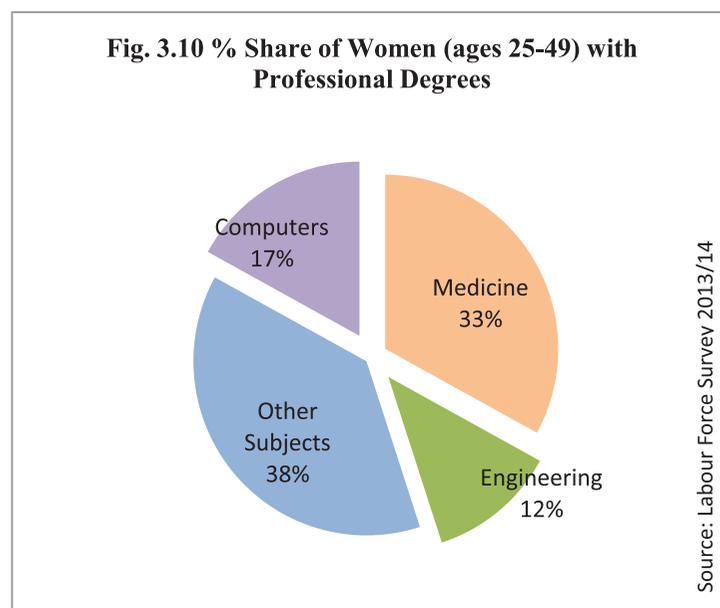
**Table 3.11: Distribution of Women (ages 15-64)- STEM Occupations – Sub-categories Professionals**

	% share
Science and engineering professionals	0.6
Health Professionals	5.3
Information and Community Technology Professionals	0.2
<b>Subtotal: Professionals category</b>	<b>6.1</b>
Technicians and Associate professionals	1.3
<b>% of all working women in STEM fields</b>	<b>7.4</b>

Approximately 7.4% of women professionals and associate professionals are in the STEM fields.

This low number reflects the graduation rates (high in medical and allied fields and low in engineering and mathematics related fields) of women with professional degrees.

The percentage of younger women in the workforce who have professional degrees (Fig.3.10) reflects the gender parity in enrollment that has been achieved in certain disciplines, such as medicine and the social sciences. Nevertheless the higher graduation rates do not correspond to the transition rates to the workforce, a matter of concern given the heavily subsidized education in the public sector and the loss to the economy in terms of this internal “brain-drain.”



10 Source: Annual Pakistan Education Statistics Report 2013-14, NEMIS, AEPAM, Islamabad. (Table 2.8)

While the Labour Force Survey 2013/14 did not record any observations for women with degrees in Agriculture the PSLM of the same year notes approximately 18% women in this category and another 19% with degrees in Law.

Women professionals do appear to hit a glass ceiling when it comes to being in the top management tier (Table 3.12 below, column 3).

**Table 3.12: % of Firms with Women Workers, Owners, and top Managers**

Type Of Firm	% Firms with women who are:		
	Full time Workers	Owners*	Top Managers
Small Firms (1-19 Employees)	6.6	5.7	1.5
Medium Firms (20-99 Employees)	10.6	11.4	3.7
Large Firms (100+ Employees)	1.8	32.7	25.3
Overall	7.5	12.2	6.1

Note: \* Ownership can be sole or shared.

Source: Enterprise Survey, World Bank, 2013 <http://www.enterprisesurveys.org/>

### Women as Skilled Agriculture and Fishery Workers

This skilled agriculture and fisheries occupational category has a large percentage share of women at 38% (men 62%), that is the equivalent of 62% of all women in the labour force. Unpacking this category by sub-occupation reveals a clearer picture of what these women actually do and what their average monthly wages might be (Table 3.13 below).

**Table 3.13: Distribution of Women (ages 15-64)- Occupational Category Skilled  
Agricultural, Forestry & Fishery Workers**

Sub-Occupation	% Distribution of Women	Average Working Hours	Monthly Wage (in PKR.)
Market Oriented Skilled agricultural workers	96	33	4973
<i>Market gardeners and crops growers</i>	13	35	-
<i>Mixed crops growers</i>	4	34	-
<i>Livestock and dairy producer</i>	53	31	3378
<i>Mixed crop and animal producer</i>	26	36	-
Market oriented skilled fishery, forestry and hunting workers and subsistence farmers	4	29	-
Average hours worked per week and monthly wage		33	4973

Source: Estimated from LFS 2013-14

96% of the workers fall in the occupational sub-category of “Market Oriented Skilled Agricultural Workers,” earning barely PKR 5000 per month on average. Within this sub-category the majority, 53% are livestock and dairy producers earning monthly wages of less than PKR 3500. Though most put in work weeks close to full time workers, their wages are well below minimum.

### Women as Craft & Related Trades Workers

The within occupation distribution of the women who hold an 18% employment share in the category of “Crafts And Related Trades Workers,” earn slightly better wages than their counterparts in the agricultural occupations (Table 3.14) .

**Table 3.14 : Distribution of Women (ages 15-64)- Occupational Category *Craft & Related Trades Workers***

Sub-Occupation	% Distribution of Women	Average Working Hours	Monthly Wage (PKR)
Building and Related Trade workers	5.5	45	8854
Metal, machinery and related trades workers	0.8	47	9183
Handicraft and printing workers	10.3	35	3381
Electrical and electronic trades workers	0.3	38	10082
Food processing, wood working, garment and other craft and related trades workers	<b>83.3</b>	<b>34</b>	<b>4816</b>
Average hours worked per week and monthly wage		35	5049

Source: Estimated from LFS 2013-14

83% of women working in this occupation are crowded into the occupational subcategory of food processing, wood working, garment and other craft and related trades workers earning the lowest monthly wage of less than PKR 5000.

## Women in Elementary Occupations

The total share of women in the Elementary Occupations is 21% compared to 79% of men. The majority of these 21% women (Table 3.15) work as unskilled *agricultural, forestry and fishery labourers* (73%), and 19% are employed in the occupational sub-category of *cleaner and helper and refuse workers and other elementary workers*. Their wages are well below the minimum wage as well.

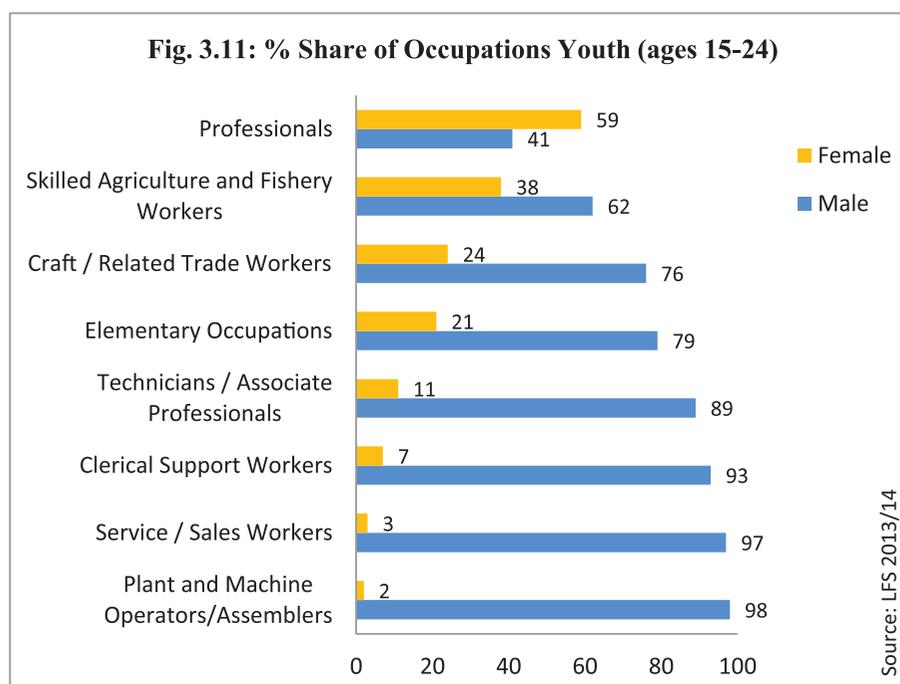
**Table 3.15: Distribution of Women (ages 15-64)- Occupational Category Elementary Occupations**

Sub-Occupation	% Distribution of Women	Average Working Hours	Monthly Wage (in PKR)
Cleaner and helper	19	42	4852
Agricultural, forestry and fishery labourers.	73	41	4625
Labourers in mining, construction, manufacturing and transport	5	45	6995
Food preparation assistant	1	46	-
Street and related sales and service workers	3	43	-
Refuse workers and other elementary workers	19	42	9462
Average hours worked per week and monthly wage		41	4911

Source: Estimated from LFS 2013-14

## Youth: Share of employment

It is heartening to note that in the younger age group the women's share of the professional category increases to 59% from 30% in the broader age group of 15-64 years, a reflection of younger women gaining higher education and entering the job market. All other occupational categories remain more or less the same except for an increase from 11% to 24% in the crafts and related trades worker category.



## Employment by Place of Work

The majority of women are employed in elementary or agriculture and non-agricultural work are in the informal sector. Many work from home and can be categorized as home-based workers. Home based workers can be self-employed or subcontracted. Usually their work is labour intensive, in the textile, footwear, and garment industries. In Pakistan sewing, weaving, and packaging are common. With the change in the nature of manufacturing work, homebased work now includes micro-electronics pharmaceutical packaging; small machine parts etc.<sup>11</sup> Professionals, particularly in developed economies who work from home, such as accountants, would also be called homebased.

In Pakistan several organizations have worked to organize, support and make visible the homebased workers, the majority of whom are female.<sup>12</sup> No large scale national survey exists to provide accurate data on the extent of home based work. However the Labour Force Survey does ask the question on place of work and provides a number of options. The distribution of all employed workers (percentage and absolute numbers) by place of work is shown in Table 3.16.

**Table 3.16: % Distribution of All Employed Workers (age 15-64) by Place of Work**

Place of Work*	Female		Male		Total	
	%	# Millions	%	# Millions	%	# Millions
At his/her own dwelling	29.8	3.6	2.5	1.0	8.7	4.6
At family or friend's dwelling	0.5	0.1	0.2	0.1	0.3	0.2
At the employer's house	3.6	0.4	9.0	3.6	7.7	4
On the street/road	0.5	0.1	8.7	3.5	6.8	3.6
On country side	53.4	6.4	32.0	13.0	36.9	19.4
In a shop, business, office or industry	11.7	1.4	46.6	18.9	38.6	20.3
Others	0.6	0.1	1.1	0.4	1.0	0.5
<b>Total</b>	<b>100</b>	<b>12.0</b>	<b>100</b>	<b>40.6</b>	<b>100</b>	<b>52.6</b>

Note: \* Place of work options reproduced from LFS

Source: LFS 2013/14

Most of the women work “on the country side”—expected as the majority are involved in agricultural activities. Almost 30% of women and only 2.5% of men work at home. If we assume homebased workers as those that stated “own dwelling” and “family or friend's dwelling” to be their place of work, their economic contribution can be calculated (Table 3.17).

**Table 3.17: Economic Contribution of All Employed Workers by Place of Work (PKR Billion)**

Place of Work	Female	Male	Total
1 At his/her own dwelling	222.5	122.9	345.4
2 At family or friend's dwelling	27.8	10.7	38.5
3 At the employer's house	47.8	456.4	504.2
4 On the street/road	29.5	467.8	497.3
5 On country side	418.4	1502.3	1920.7
6 In a shop, business, office or industry	206.1	3085.4	3291.5
7 Others	31.8	61.1	92.9
<b>Total</b>	<b>983.9</b>	<b>5706.5</b>	<b>6690.4</b>
<b>% Share of Home Based Workers (# 1 +2)</b>	<b>25.4</b>	<b>2.3</b>	<b>5.7</b>
<b>% Share of Home based Workers in GDP (# 1 +2)</b>	<b>2.4</b>	<b>1.3</b>	<b>3.8</b>

Source: Estimated from Labor Force Survey 2013/14

11 A good source of information on home based workers in addition to ILO is WIEGO- Women in Informal Employment: Globalizing and Organizing. Website <http://wiego.org/>

12 Homenet Pakistan, Homebased Women Workers Centers Association (HBWWCA). UN Women Pakistan and the Norwegian Embassy (Pakistan) has been generous with their support to programs for homebased workers

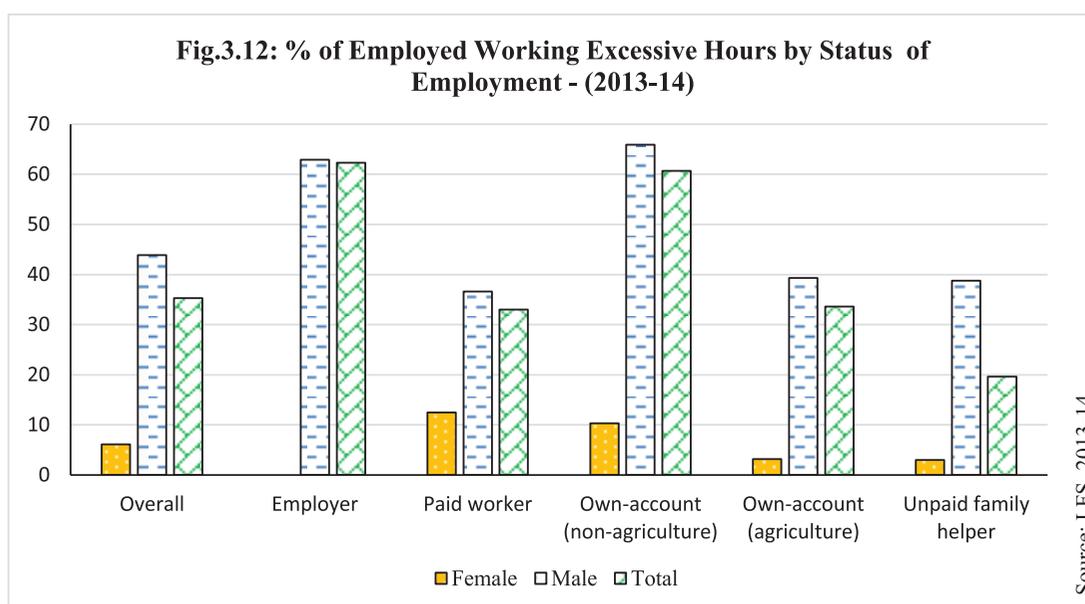
Home based workers contribute almost Rs. 400 billion through their wages to the economy, 65% by women. The contribution of both female and male homebased works is a significant 3.8% of the GDP. Homebased workers need to be recognized as significant actors in the informal economy and brought under the umbrella of labour laws that can facilitate their integration into the formal workforce.

## Working Hours

Decent work standards include working hours ranging from 35 to 48 hours per week. 6% of women and 44% of men work excessive hours, defined as working more than 50 hours per week.

More women work excessive hours in the formal sector as compared to the informal sector (8% vs 6%) and the reverse is true for men—almost 48% of men in the informal sector work long hours while 27% do so in the formal sector.

Figure 3.12 below shows that women are more likely to work long hours as paid workers, while men work excessively longer hours as own account workers (non-agriculture) or as employers running their own enterprise. On average women work 35 hours per week nationally while men work approximately 51 hours per week.



## Underemployment and Unemployment

On the other hand not all who find employment are able to sustain a full work week. As the table below shows, the women most likely to work less than 35 hours per week are the ones with no education or primary and below schooling, a vulnerable group.

35% women are underemployed

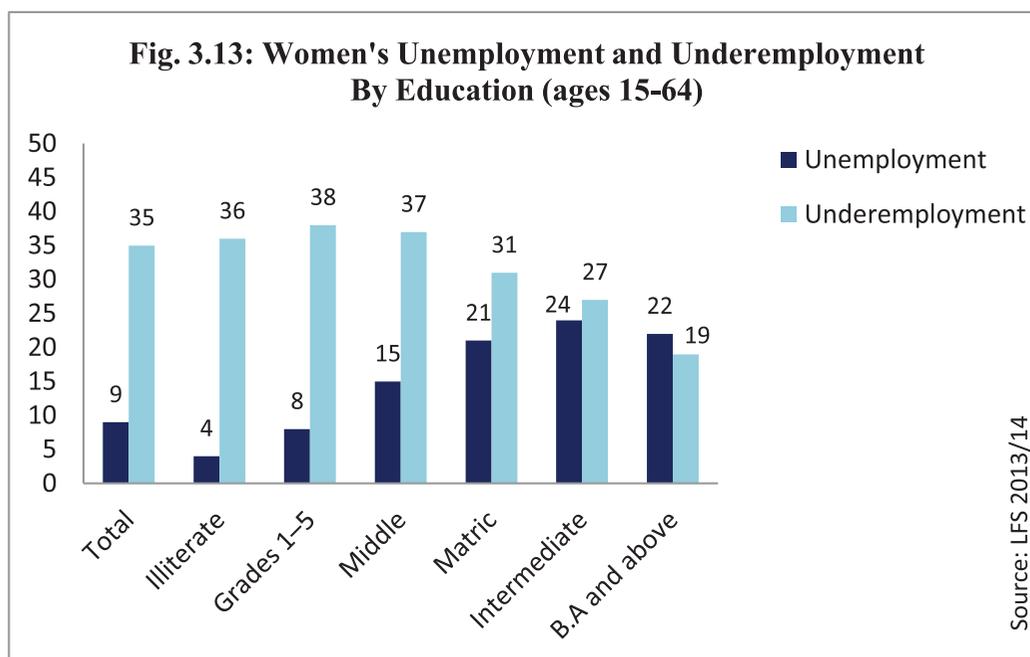
Of the underemployed women:

37% are in the informal sector

21% are Professionals

Simultaneously the highest unemployment rates between 21-25% are for women who do have 10 years and more of schooling (Annex 3.6 Tables 3.18a and 3.18b).<sup>13</sup>

<sup>13</sup> Note: Underemployed is defined as those who worked less than 35 hours per week and available for additional work. Unemployed is defined as those who are without work and currently available for work or currently or are seeking work (Labour Force Survey)



The high underemployment and unemployment rates of women with 10 years and more of schooling is a matter of concern and points to the lack of economic opportunities as well as the impediments to accessing such opportunities.

Table 3.19 below shows the distribution of the underemployed women across education, types of work and occupations.

Table 3.19 below shows the distribution of the underemployed women across education, types of work and occupations.

**Table 3.19: % Underemployed Women (ages 15-64) by Education and Work**

		2013-14		
		Female	Male	Total
<b>Total</b>		<b>35</b>	<b>6</b>	<b>13</b>
<b>Education</b>				
	Matric	31	5	7
	Intermediate	27	6	8
	Graduation and above	19	7	9
<b>Sector</b>				
	Formal	13	5	5
	Informal	37	6	14
<b>Type of Work</b>				
	Employer	15	2	3
	Paid worker	20	5	7
	Own-account (non-agriculture)	37	3	6
	Own-account (agriculture)	44	9	14
	Unpaid family helper	41	11	27
<b>Occupation</b>				
	Professionals	21		
	Service workers/ shop & market sales	27		
	Skilled agricultural & fishery workers	42		
	Craft & related trades workers	38		

Source: Labour Force Survey 2013-14

The high percentages show that even when work is available it does not offer full employment and precious human resources are underutilized. The high numbers in the own-account worker and unpaid family helper category also require attention.

### Looking for Work:

Finding work is not easy as the duration that individuals look for a job ranges from 3 months to over a year.

For over a year: 46% Women and 37% Men

Between 7 months to a year: 35% of women and 33% of men

The figures are higher for younger job seekers: almost 50% of women and 44% of men ages 15-24.

Having a college degree or more does not cut down the job search duration. Slightly less than 50% of women (49%) and men (46%) in the age group 20-64 years have had to search for jobs for over a year.

## Determinants of Women's Labour Force Participation

Regression analysis to assess which factors predict women's labour force participation reveals that women are more likely to work as they grow older, though marriage is likely to inhibit economic participation (Annex 3.3 Table 3.6). Educational attainment beyond a B.A degree significantly improves women's labour force participation more so in urban areas where the returns to education may be higher. Female headed households are more likely to participate in the labour force than those with male heads. The work status of the head of household has a highly significant effect on women's labour force participation. Women are more likely to work if the head of household works as paid, unpaid, employer or self-employed in agriculture/ non-agricultural compared to the households where the head of household is not working. In fact if the head of household is an unpaid family worker, women are four times more likely to work compared to a household with a non-working head. If the head is self-employed in agriculture, women are five times more likely to work. Poverty appears to drive women's entry into the labour market. Medium and high dependency ratios in a household are more likely to drive women to work, despite the reproductive work burden such households entail.

The nature of the job—whether it is agricultural or non-agricultural—is studied to ascertain what factors encourage women to take up work outside of agriculture (Annex 3.7 Table 20). Age remains a significant factor, but it is education, beginning with primary education, that can double women's chances of taking up non-agriculture work. Women with an intermediate degree (12 years of education) are 23 times more likely to take up such work, while those with a B.A degree are 134 times more likely to do so. Education then improves women's chances of taking up paid employment that perhaps is less vulnerable than work associated with the seasonal and climate affected nature of agricultural work. High dependency ratios make taking up non-agriculture work less likely; being urban based makes it very likely. The self-employed, non-agriculture work status of head of household has a positive influence on women taking up similar work.

The above discussion shows that there are factors other than restrictive social gender norms that inhibit women's participation in the labour force. These are linked to household characteristics but also depend on the context in which women live—urban or rural, access to education beyond primary schooling, and work opportunities for other members of the household outside of agriculture.

## Annexes

### Annex 3.1

**Table 3.2a: Trends in Refined Labor Force Participation Rates by Province and Region (ages 15-64)**

Province/region	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>National</b>	<b>19</b>	<b>89</b>	<b>54</b>	<b>26</b>	<b>89</b>	<b>58</b>	<b>26</b>	<b>89</b>	<b>58</b>
Punjab	26	90	58	31	89	60	35	89	61
Sindh	8	87	50	18	90	56	16	88	54
Khyber Pakhtunkhwa	13	88	48	19	87	51	17	88	51
Balochistan	9	87	51	11	90	54	9	88	52
<b>Urban Areas</b>	<b>11</b>	<b>85</b>	<b>52</b>	<b>12</b>	<b>86</b>	<b>50</b>	<b>12</b>	<b>85</b>	<b>49</b>
Punjab	15	86	53	16	86	52	16	85	51
Sindh	7	84	48	8	85	49	7	76	48
Khyber Pakhtunkhwa	10	85	47	11	83	46	19	89	51
Balochistan	8	82	48	6	84	48	6	85	49
<b>Rural Areas</b>	<b>23</b>	<b>91</b>	<b>57</b>	<b>32</b>	<b>91</b>	<b>62</b>	<b>35</b>	<b>91</b>	<b>62</b>
Punjab	32	92	61	40	91	62	44	91	67
Sindh	9	91	52	28	94	63	27	92	61
Khyber Pakhtunkhwa	13	79	48	20	88	52	10	85	48
Balochistan	9	89	52	12	91	52	11	89	53

Source: Estimated from LFS 2003/04, 2010/11 and 2013-14

**Table 3.2b: Trends in Refined Labor Force Participation Rates among Youth (ages 15-24) by Province and Region**

Province/region	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>National</b>	16	72	45	22	68	45	22	66	44
Punjab	20	75	48	22	69	47	28	68	47
Sindh	8	69	40	16	70	45	14	67	42
Khyber	9	69	38	14	61	36	14	58	34
Pakhtunkhwa									
Balochistan	10	69	45	10	70	46	11	59	40
<b>Urban Areas</b>	11	64	39	12	60	37	11	58	35
Punjab	13	68	41	15	62	39	14	59	37
Sindh	8	59	36	9	58	36	8	57	34
Khyber	7	62	35	8	55	31	9	53	30
Pakhtunkhwa									
Balochistan	7	53	32	10	52	37	5	49	32
<b>Rural Areas</b>	20	78	48	27	73	50	29	71	49
Punjab	26	79	52	33	73	51	36	73	53
Sindh	9	82	46	25	82	56	22	77	52
Khyber	10	71	39	16	63	37	15	59	35
Pakhtunkhwa									
Balochistan	11	76	44	10	76	31	13	63	43

Source: Estimated from LFS 2003/04, 2010/11 and 2013-14

**Table 3.3: Trends in Refined Labor Force Participation Rates (15-64) by Education**

Education Category	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Illiterate	18.9	92.1	45.2	30.1	93.2	51.8	31.7	93.7	53.1
1-5 grade	12.5	87.2	58.3	19.3	88.1	60.9	20.9	86.9	59.8
Middle	7.6	68.9	48.6	9.9	69.2	48.1	10.5	68.0	47.0
Matric	13.6	75.4	53.1	12.7	75.4	51.4	11.2	73.8	48.9
Intermediate	14.6	71.0	49.2	16.4	69.5	48.3	13.3	67.5	45.2
B.A and above	30.9	85.2	66.6	32.8	87.9	66.9	32.0	86.0	64.4

Source: Estimated from LFS 2003/04, 2010/11 and 2013-14

**Table 3.4: Age specific Labor Force Participation: Pakistan**

Age groups	All Areas			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
10-14	8.4	12.6	10.6	12.0	14.8	13.5	1.3	8.4	5.1
15-19	19.2	49.7	35.3	26.4	54.9	41.4	7.3	40.5	24.7
20-24	25.1	81.7	52.3	31.2	86.8	56.9	15.1	74.7	45.5
25-29	26.1	95.9	58.1	32.5	96.6	61.0	14.6	94.8	53.2
30-34	27.2	98.1	60.4	35.9	98.3	64.8	12.5	97.8	53.3
35-39	29.5	98.1	62.4	38.5	98.4	66.7	13.6	97.6	55.2
40-44	30.8	98.0	63.8	40.9	98.4	68.3	13.3	97.4	56.6
45-49	29.0	97.8	64.9	38.6	98.3	69.2	12.8	97.1	57.9
50-54	29.9	96.2	64.9	39.1	97.3	69.4	13.9	94.4	57.4
55-59	27.5	92.8	62.5	37.2	95.5	67.8	9.8	88.4	53.7
60-64	19.6	76.3	50.7	26.7	83.7	58.2	6.7	62.2	36.7
65 +	8.3	39.9	26.5	10.2	43.7	29.5	4.3	31.3	19.7

Source: Labor Force Survey, 2013-14

## Annex 3.3

**Table 3.6: The Determinants of Female Labor Force Participation (Ages 15-64)—Logistic Regression Model**

Correlates	Overall		Only Urban		Only Rural	
	Odd ratio	Std. Error	Odd ratio	Std. Error	Odd ratio	Std. Error
Age	1.14***	0.01	1.245***	0.017	1.123***	0.007
Age square	1.00***	0	0.997***	0	0.998***	0
<b>Marital status (unmarried as reference)</b>						
Married	0.62***	0.02	0.356***	0.025	0.723***	0.028
Widow/divorced	0.70***	0.04	0.712***	0.082	0.701***	0.048
<b>Education (below primary as reference)</b>						
Primary	0.54***	0.02	0.922	0.064	0.520***	0.019
Middle	0.28***	0.01	0.489***	0.041	0.285***	0.015
Matric	0.32***	0.01	0.640***	0.044	0.324***	0.017
Intermediate	0.36***	0.02	0.745***	0.06	0.348***	0.027
Graduation and above grade	<b>1.21***</b>	0.05	<b>2.874***</b>	0.176	0.851**	0.064
Sex of head (male=1)	0.68***	0.03	0.461***	0.035	0.839***	0.039
<b>Work status of Head (not working as reference)</b>						
Paid/employer	<b>1.61***</b>	0.06	<b>1.611***</b>	0.101	<b>1.723***</b>	0.073
Self-employed in non-agriculture	<b>1.23***</b>	0.05	<b>1.365***</b>	0.093	<b>1.359***</b>	0.064
Self-employed in agriculture	<b>5.15***</b>	0.18	<b>2.917***</b>	0.286	<b>4.395***</b>	0.176
Unpaid family worker	<b>4.09***</b>	0.52	<b>2.740***</b>	1.006	<b>4.166***</b>	0.58
<b>Dependency ratio (low as reference)</b>						
Medium	<b>1.15***</b>	0.03	1.031	0.053	<b>1.174***</b>	0.032
High	<b>1.28***</b>	0.03	1.053	0.061	<b>1.259***</b>	0.035
Region (urban=1)	0.414***	0.012	-	-	-	-
<b>Province (Punjab as reference)</b>						
Sindh	0.38***	0.01	0.576***	0.034	0.321***	0.009
KP	0.39***	0.01	0.507***	0.03	0.400***	0.014
Baluchistan	0.15***	0.01	0.324***	0.03	0.129***	0.006
Constant	0.08***	0.01	0.013***	0.003	0.094***	0.01
Log likelihood	-34449.593		-8169.7375		-25313.153	
LR chi2	11497.93 (19)		1804.46 (19)		7413.49 (19)	
Pseudo R2	0.143		0.0995		0.1277	
N	69833		24492		45341	

\*\*\*  $p$ -value<0.01, \*\*  $p$ -value<0.05, \*  $p$ -value<0.1

Source: Estimated from Labor Force Survey 2013/14

**Table 3.7a: Distribution of Employed Workers (age 15-64) by Industry**

Major Industry Divisions	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Agriculture, forestry, hunting and fishing	66	36	41	74	34	43	73	32	41
Mining & quarrying	0	0	0	0	0	0	0	0	0
Manufacturing	15	14	14	11	15	14	13	15	14
Electricity, gas and water	0	1	1	0	1	1	0	1	1
Construction	0	8	6	0	10	7	0	10	8
Wholesale & retail trade and restaurants & hotels	2	18	15	2	21	16	2	19	15
Transport, storage and communication	0	7	6	0	7	5	0	10	7
Financing, insurance, real estate and business services	0	1	1	0	2	2	0	2	2
Community, social and personal services	17	16	16	13	12	12	12	11	12
Total	100	100	100	100	100	100	100	100	100

Source: Estimated from LFS 2003/04, 2010/11 and 2013-14

## Annex 3.5

**Table 3.8: Distribution of Employed Workers by Occupation (Ages 15-64)**

Occupation	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Legislators/senior officials & managers	2	14	12	2	15	12	0	2	2
Professionals	2	2	2	2	2	2	7	4	5
Technicians & associate professionals	10	4	5	7	5	6	1	3	3
Clerks	0	2	2	0	2	1	0	2	2
Service workers/ shop & market sales	1	6	5	1	6	5	2	21	17
Skilled agricultural & fishery workers	52	32	36	67	31	39	62	28	36
Craft & related trades workers	14	17	16	11	17	15	12	15	14
Plant/ machine operators & assemblers	0	5	4	0	5	4	0	8	6
Elementary (unskilled) occupations	19	17	18	11	18	17	15	16	16
Total	100	100	100	100	100	100	100	100	100

Source: Estimated from Labor Force Survey 2003/04, 2010/11 and 2013/14

**Table 3.8a: % Share of Employed by Occupation**

Occupation	Female	Male
Legislators/senior officials & managers	4	96
Professionals	30	70
Technicians & associate professionals	10	90
Clerks	3	97
Service workers/ shop & market sales workers	3	97
Skilled agricultural & fishery workers	38	62
Craft & related trades workers	18	82
Plant/ machine operators & assemblers	1	99
Elementary (unskilled) occupations	21	79

Source: LFS 2013-14

**Table 3.18a : % of Underemployed workers by Sex and Education (ages 15-64)**

Education Category	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>Overall</b>	<b>44</b>	<b>7</b>	<b>13</b>	<b>40</b>	<b>7</b>	<b>14</b>	<b>35</b>	<b>6</b>	<b>13</b>
Illiterate	44	7	17	40	7	19	36	6	18
Grade 1 - 5	49	6	10	48	6	11	38	5	10
Middle	50	7	9	41	7	9	37	5	8
Matric	43	7	10	42	6	9	31	5	7
Intermediate	38	8	11	35	8	11	27	6	8
Graduation and above	35	11	14	31	10	13	19	7	9

*Note:* Underemployed is defined as those who worked less than 35 hours per week and available for additional work

Source: Labour Force Surveys

**Table 3.18b: Unemployment rate by Sex and Education ages 15-64**

Education Category	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>Overall</b>	<b>12</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>5</b>	<b>6</b>	<b>9</b>	<b>5</b>	<b>6</b>
Illiterate	11	4	6	3	4	4	4	3	3
Grade 1 - 5	14	6	7	8	4	4	8	5	5
Middle	15	8	9	15	5	6	15	8	6
Matric	21	9	10	22	6	8	21	7	8
Intermediate	20	10	11	27	8	11	24	7	9
Graduation and above	17	7	8	19	6	8	22	7	10

*Note:* Unemployed is defined as those who are without work and currently available for work or currently or are seeking work

Source: Labour Force Surveys

## Annex 3.7

**Table 3.20: The Determinants of Female Non-agriculture work compared to Agriculture work (15-64 age)—Logistic Regression Model**

Correlates	Overall		Only Urban	
	Odds ratio	Std. Error	Odds ratio	Std. Error
Age	1.091***	0.018	1.101*	0.055
Age square	0.999***	0	0.999*	0.001
<b>Marital status (unmarried as reference)</b>				
Married	0.521***	0.049	0.530**	0.159
Widow/divorced	0.834	0.127	1.153	0.598
<b>Education (below primary as reference)</b>				
Primary	2.562***	0.204	2.867***	0.772
Middle	4.482***	0.523	3.178***	1.183
Matric	9.572***	1.14	9.929***	4.137
Intermediate	23.801***	4.765	20.683***	13.476
Graduation and above grade	134.514***	36.329	108.433***	81.558
Sex of head (male=1)	0.489***	0.048	0.382***	0.147
<b>Work status of Head (not working as reference)</b>				
Paid/employer	1.005	0.087	0.586*	0.182
Self-employed in non-agriculture	1.353***	0.128	0.731	0.244
Self-employed in agriculture	0.089***	0.008	0.014***	0.005
Unpaid family worker	0.261***	0.08	0.076***	0.061
<b>Dependency ratio (low as reference)</b>				
Medium	0.765***	0.052	0.797	0.166
High	0.713***	0.049	0.741	0.161
Region (urban=1)	14.926***	1.214	-	-
<b>Province (Punjab as reference)</b>				
Sindh	1.237***	0.102	2.006**	0.742
KP	0.504***	0.052	0.407***	0.102
Baluchistan	0.93	0.141	0.601	0.216
Constant	0.246***	0.066	6.771**	6.057
Log likelihood	-4525.7719		-492.9567	
LR chi2	9294.10 (20)		805.23 (19)	
Pseudo R2	0.5066		0.4496	
N	16181		2350	

\*\*\*p-value&lt;0.01; \*\*p-value&lt;0.05; \*p-value&lt;0.10

Source: Estimated from Labor Force Survey, 2013/14

## Chapter 4

# Vulnerability in Employment



### Key Findings

- Women and men in non-agricultural work are concentrated in the informal sector.
- 77% female and 42% male paid employed workers earned less than minimum wages of PKR 10,000 in 2013-14
- 30% of female graduates in 2013-14 earned below minimum wage of PKR 10,000 per month compared to 10% of male graduates
- The poor work excessive hours per week yet remain in poverty.
- Time poverty restricts access and capacity to enhance skills and employability

### Introduction

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. The bulk of all employment in Pakistan, 73% is concentrated in the informal sector and only 23% is in the formal sector.<sup>1</sup> These figures have been holding steady for the past decade, a cause for concern since stagnant growth of the formal sector does not bode well for the economy or the wellbeing of workers.

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<sup>1</sup>Labour Force Survey report 2014-15

Vulnerable employment is defined variously. The standard measure includes the total of own account workers and unpaid family workers. For this report the analysis of vulnerable employment extends to those who are paid below minimum wages, and those who are in the informal sector especially in the low paid occupations where there is no job security and excessive work hours and low wages are the norm. Often this work is in the informal sector, and is characterized by the absence of social security, job contracts and trade unions. The objective is to highlight the plight of the poor, who have only their labour to sell with no access to assets or financial capital. Yet this does not assure them security or protect them from poverty and severe deprivations.

## Formal sector vs Informal sector

41% of the total employed (ages 15-64) are employed in agriculture and 59% are in non-agriculture employment.

73% of women are in agricultural employment, 27% in non-agriculture employment. In contrast 68% of men are in the non-agricultural sector and only 32% are in agriculture (Annex 4.1, Table 4.2a).

Of the women employed in non-agricultural work 78% are concentrated in the informal sector and 22% in the formal sector. The figures are similar for men as well.

**Table 4.1: Distribution of Employed Female Workers (ages 15-64) by Industry**

	2003-4	2006-7	2010-11	2013-14
<b>Agriculture</b>	66	71	74	73
<b>Non-agriculture</b>	34	29	26	27
Formal	26	26	24	22
Informal	74	75	76	78

Source: Estimated from LFS 2003/04, 2010/11 and 2013-14

Women tend to be concentrated in the agricultural sector at much higher rates than men: of employed men on average 30% are in agriculture; for women this figure is a high 65% and more.

In non-agriculture work, the reverse is true, with more men working in this sector. Women's participation remains low in non-agriculture work at around 30%, men's participation is 60% and above.

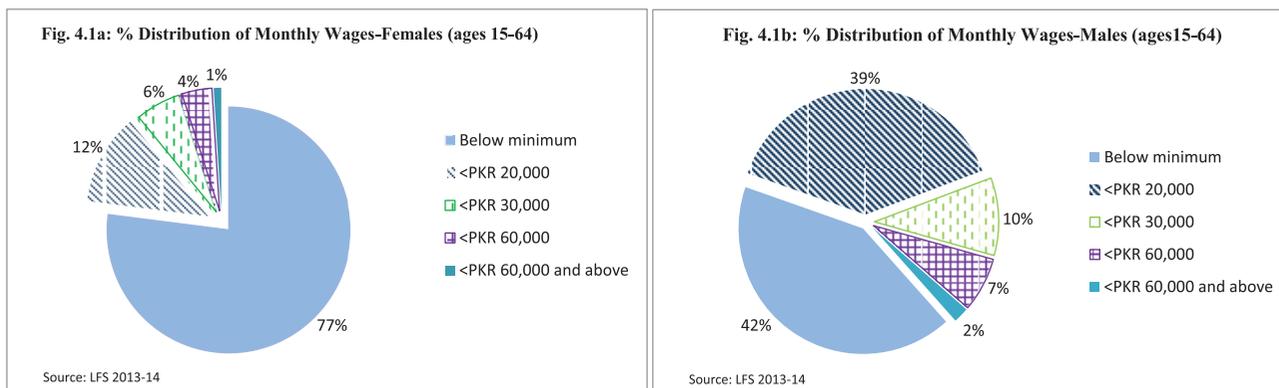
However the bulk of this employment is in the informal sector: approximately 75% of women and men in non-agriculture work are employed in the informal sector (Annex 4.1, Table 4.2b).

In the non-agricultural informal sector women are concentrated in manufacturing (approximately 55%) and in Community, social and personal services (35%). Men are concentrated in Wholesale & retail trade and restaurants & hotels (35%) followed by Manufacturing and Construction (19% each) and Community, social and personal services (8%) (Table 4.2b). Informal work in these sectors, particularly manufacturing is outsourced to small contractors who further outsource it to homebased workers.

## Minimum Wages

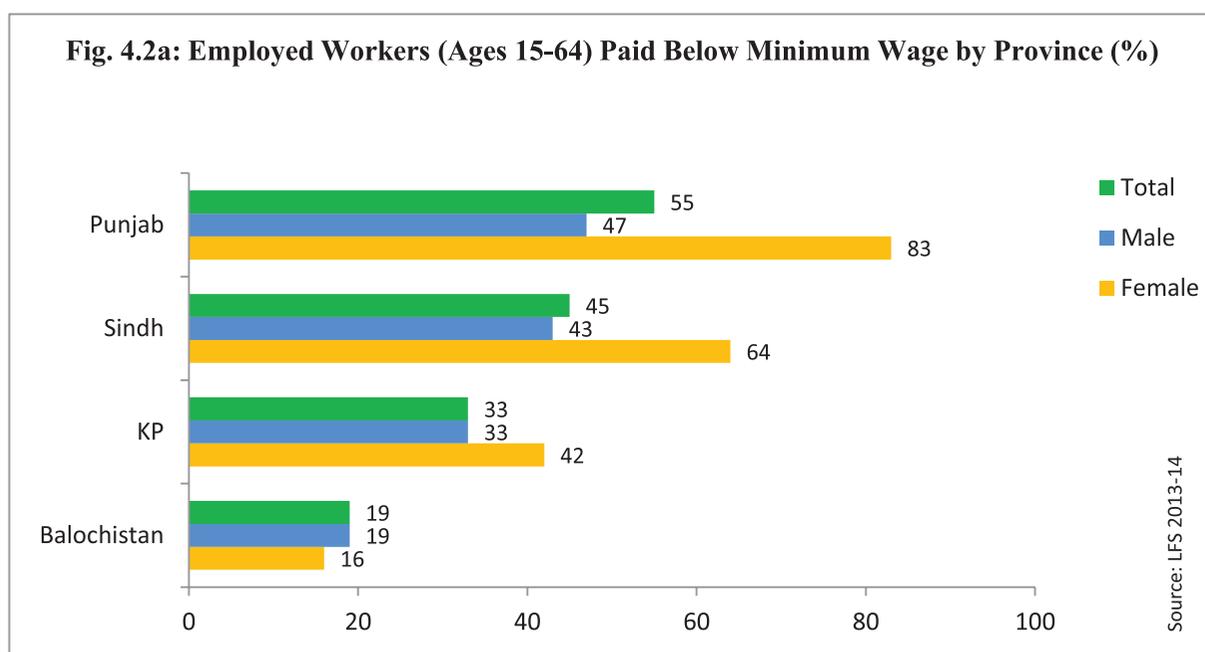
The percentage of employed workers who are paid below minimum wages has shown a steady increase since 2003 rising from 32% to 47% in 2013-14.<sup>2</sup>

77% female and 42% male paid employed workers earned less than minimum wages of PKR 10,000 in 2013-14



87% of rural female workers vs 49% rural males and 61% of urban female worker vs 34% of males earned less than the minimum wages in 2013/14.

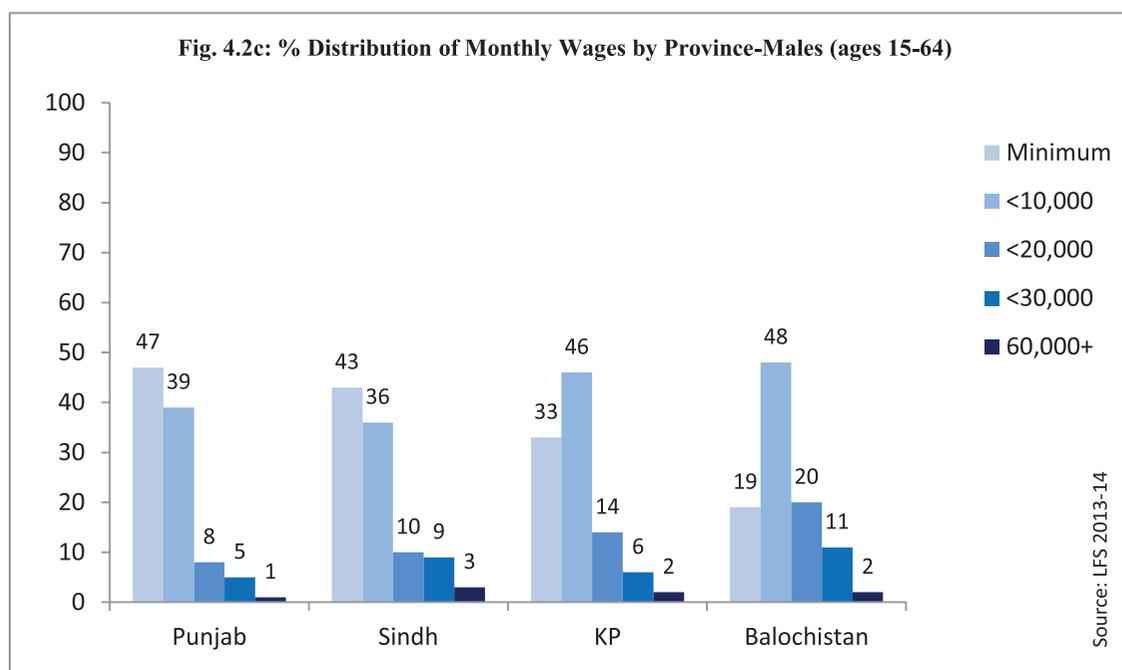
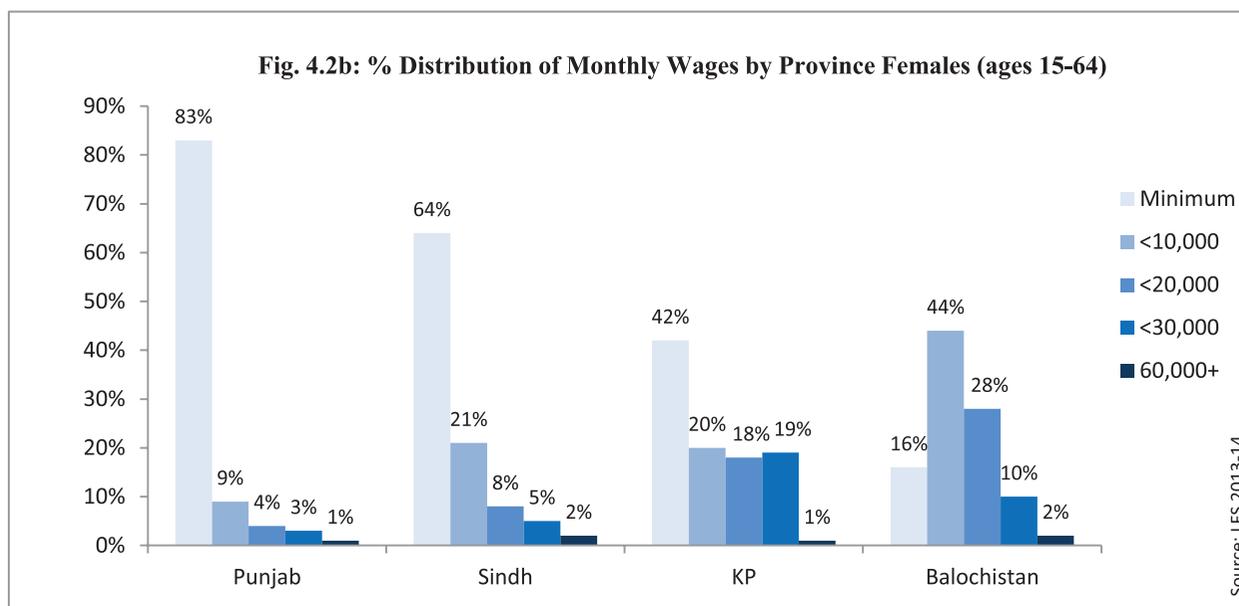
The situation is reflected by province, with Punjab having the highest number of low paid female agriculture workers. Females from Punjab and Sindh are mostly working with a wage below minimum level. These are the provinces with high female participation and also with high wage differentials and inequality.

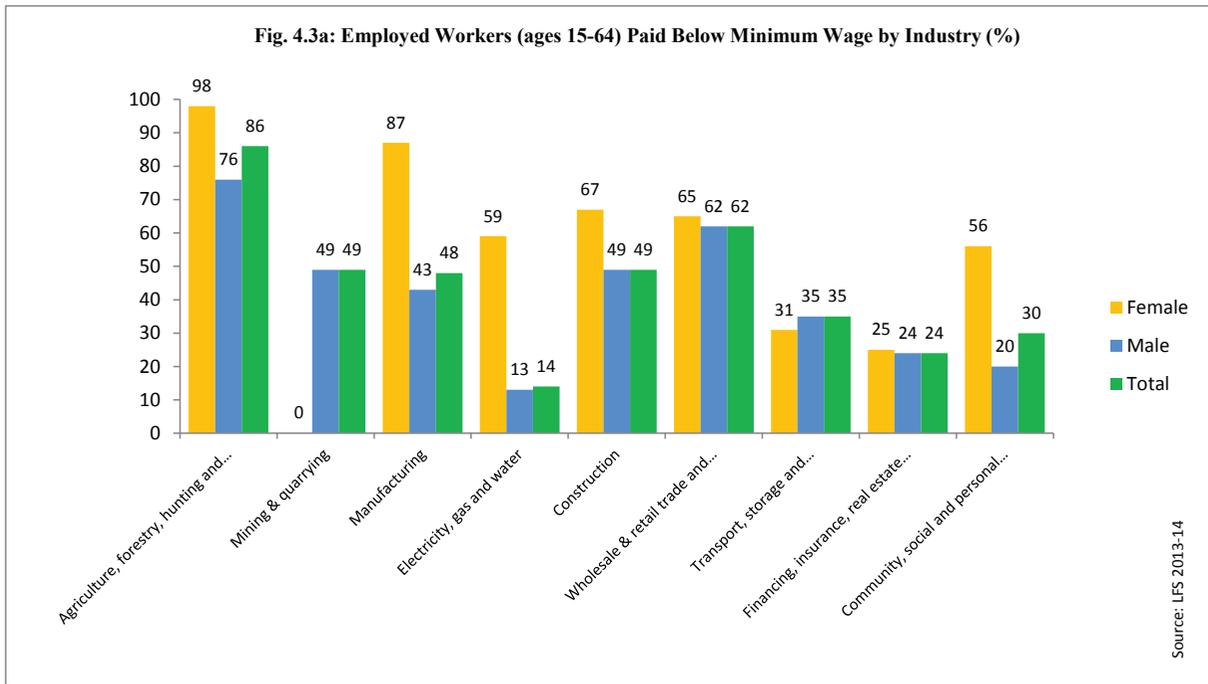


<sup>2</sup>Note: Minimum wage was PKR 2500 in 2003/04, PKR 4000 in 2006/07, PKR 6000 in 2008/09, PKR 7000 in 2010/11 and PKR 10,000 in 2013/14

Approximately 83% of all women workers earn less than minimum wage in Punjab, compared to 64% in Sindh, 42% in Khyber Pakhtunkhwa and 16% in Balochistan (Annex 4.2, Table 4.3a and 4.3b).

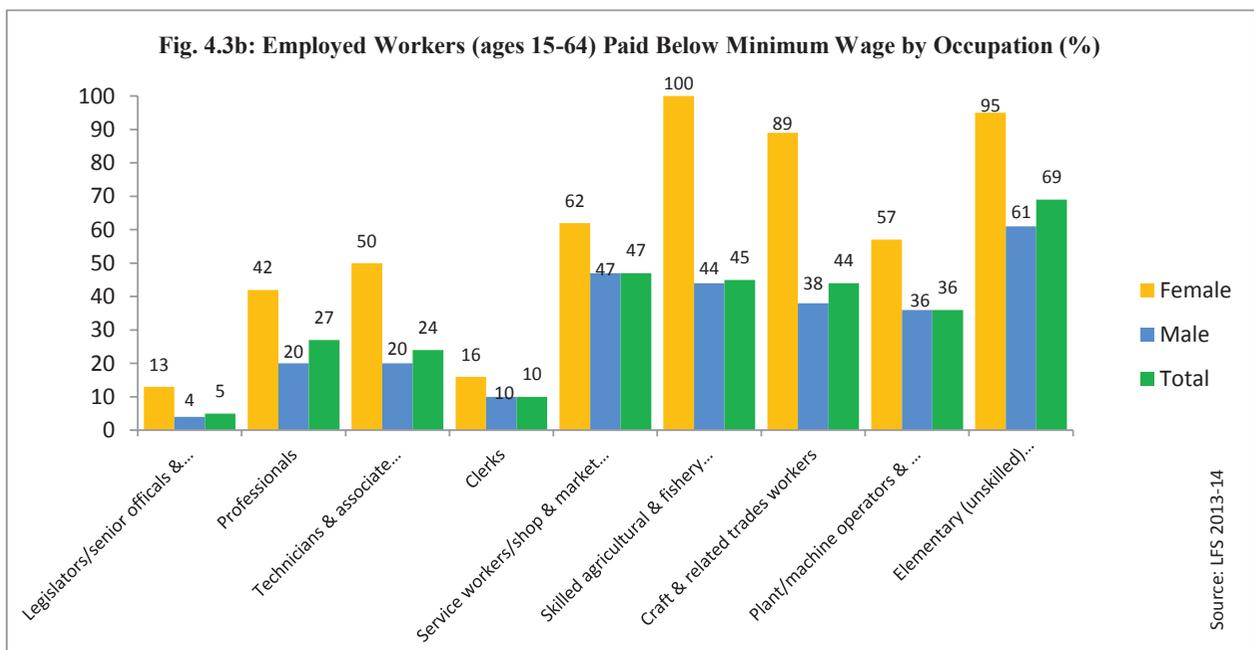
Figures 4.2b and 4.2c provide a graphic representation of minimum wages by sex, region and province (wages are in PKR).





As shown in Fig.4.3a, 98% of women earn below minimum wage precisely in the sector i.e. agriculture and related activities which has the highest proportion (73%) of all women in the labour force and also boasts a 39% share of the sector as discussed in the chapter on Employment. Mining and Quarrying has no female with wage below minimum, as no female participation has been reported in the LFS 2013-14.

The trend is mirrored in minimum wages paid in occupations that have a higher proportion of the female labour force and at least 20% share of the occupational category is female.



Skilled Agriculture, Craft & Related work and Elementary Occupation have the highest number of workers with wage below minimum level. These are occupations where most of the labour force is concentrated and which offer little economic security to the workers. (Annex 4.3, Table 4.5).

A college degree and above does not necessarily lead to paid work offering more than minimum wage, as 30% of female graduates in 2013-14 earned below minimum wage of PKR 10,000 per month (Table 4.6). It appears that wages have remained stagnant while the official minimum wage has risen; there has been an increase in percentage of paid workers below minimum wage since 2003/4, even for those with a college degree and more. More women are paid below minimum wage than men.

**Table 4.6: % of Paid Employed Workers (Ages 15-64) Who are Below Minimum Wage**

Year	All Paid workers			Paid workers with College degree and above		
	Female	Male	Total	Female	Male	Total
2003-04	67	27	32	18	4	7
2006-07	72	37	41	31	6	11
2008-09	71	42	45	30	11	15
2010-11	71	39	43	29	9	13
2013-14	77	42	47	30	10	14

Note: Minimum wage was PKR 2500 in 2003/04, PKR 4000 in 2006/07, PKR 6000 in 2008/09, PKR 7000 in 2010/11 and PKR 10,000 in 2013/14

Source: Estimated from LFS 2003/04, 2006/07, 2010/11 and 2013-14

Table 4.7 below shows minimum wage earners by educational attainment. The percentage of women with BA and MA/ MSc who earn below minimum wage of PKR 10,000 is unacceptably high. The deterioration in education standards and individual characteristics can be factors, but even so such low returns to education smack of gender discrimination on the one hand (figures for men are much lower and presumably they are also qualifying from the same schooling systems) and the vulnerability of women to accepting low paid work, seeking work that fits in with reproductive responsibility or doing part time work on the other.

**Table 4.7: % Distribution of Employed by Monthly Wages and Education (ages 15-64)**

Monthly Wages (PKR)		Illiterate	Below primary	Primary	Middle	Matric	Inter-mediate	BA/ BSc	M.A/ MSc	MPhil/ PhD
<b>Below minimum</b>	Female	94	95	89	87	63	62	39	77	13
	Male	57	58	51	42	33	23	10	9	6
	Total	66	61	54	44	35	28	15	12	8
<b>10000-19999</b>	Female	5	1	10	12	23	17	24	12	13
	Male	37	37	42	49	47	40	28	15	3
	Total	29	34	39	47	45	37	27	19	6
<b>20000-29999</b>	Female	1	2	1	1	10	16	21	6	4
	Male	4	3	6	8	15	22	23	19	17
	Total	4	3	5	7	14	22	23	19	13
<b>30000-59999</b>	Female	0	1	0	0	3	5	13	4	37
	Male	1	1	1	2	5	13	30	38	22
	Total	1	1	1	2	5	12	27	34	26
<b>60000 and above</b>	Female	0	0	0	0	1	0	3	1	34
	Male	0	1	0	0	1	1	9	19	53
	Total	0	1	0	0	1	1	8	15	47

Source: Estimated from LFS 2013/14

Even so increase in education does significantly reduce the prospects of getting minimum wages more so for men than for women. (Annex 4.4, Table 4.8). Women are disadvantaged by the fact of their sex, as men are 1.7 times less likely than women to earn minimum wages. Interestingly while technical training marginally improves men's chances of earning more than minimum wage, it does not have any effect on women—probably since very few technical trainings for women are available that are demand and market driven. It is only when women are employed in the formal sector that they are significantly less likely to earn minimum wages (coefficient -2.696 pvalue <0.1). Associate professionals (a category that includes a variety of jobs mid-level jobs) are significantly more likely to earn minimum wages than managers (coefficient 1.223 pvalue <0.01). Women in Khyber Pakhtunkhwa, Balochistan and Sindh are also less likely to earn minimum wage than women in Punjab.

Real wages (using 2000/1 as the base year) have increased for each educational level between 2003 and 2013/14 (Annex 4.5, Table 4.9) though not substantially.

## Excessive Hours of Work

One factor that influences low wage levels is the non-availability of full time work, the “preference” of women for part-time or home based work, or the seasonal nature of most agricultural work. Underemployment and unemployment has been addressed in the chapter on Employment. Here the number of hours worked and number of excessive hours worked by labour force participants is estimated, to understand if that plays a role in depressing wages. The accepted standard as per labour laws is 35-48 hours per week. Beyond 50 hours a week is counted as excessive hours worked in any industry or occupation.

The national average weekly hours worked remain almost the same in 2014 as compared to 2004. In urban areas it increased slightly but decreased 3% in rural areas. Average weekly working hours increased for women in Balochistan (Table 4.10).

**Table 4.10: Average Weekly Working Hours by Region (for ages 15-64)**

Province/region	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>National</b>	36	52	49	34	50	47	35	51	47
Punjab	36	52	49	34	51	47	36	53	47
Sindh	39	52	51	36	51	48	38	51	49
Khyber Pakhtunkhwa	33	48	46	31	46	43	29	47	43
Balochistan	36	48	47	38	49	48	42	51	50
<b>Urban Areas</b>	37	53	51	35	51	48	39	54	52
Punjab	36	52	51	35	51	47	38	55	52
Sindh	38	51	53	35	52	50	44	53	52
Khyber Pakhtunkhwa	33	48	48	32	49	47	34	49	48
Balochistan	35	48	48	38	48	48	42	51	50
<b>Rural Areas</b>	36	51	48	34	49	46	35	49	45
Punjab	37	54	48	34	51	46	35	51	45
Sindh	40	54	50	36	49	46	36	49	46
Khyber Pakhtunkhwa	34	50	46	31	45	42	28	46	42
Balochistan	38	49	47	39	49	48	41	50	49

Source: Estimated from Labor Force Survey 2003/04, 2010/11 and 2013/14

As the level of education increases there is a decreasing pattern of excessive hours worked by women; for men work hours increase with education and only show a decline for those who have higher secondary or more education (Table 4.11). Average weekly working hours show a decreasing trend in 2014 among females as compared to 2004.

**Table 4.11: % of Employed Working Excessive Hours by Education (for ages 15-64)**

Education Category	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>Overall</b>	<b>11</b>	<b>47</b>	<b>41</b>	<b>7</b>	<b>43</b>	<b>35</b>	<b>6</b>	<b>44</b>	<b>35</b>
Illiterate	12	48	38	7	41	28	6	42	28
Grades 1 – 5	12	49	46	6	46	41	6	47	41
Middle	9	50	48	8	47	44	9	49	46
Matric	12	48	46	7	47	44	9	48	45
Intermediate	3	43	39	4	40	36	6	43	39
Graduation +	7	31	28	4	27	23	4	28	24

Note: Beyond fifty (50) hours a week is considered excessive hours worked.

Source: Estimated from Labor Force Survey 2003/04, 2010/11 and 2013/14

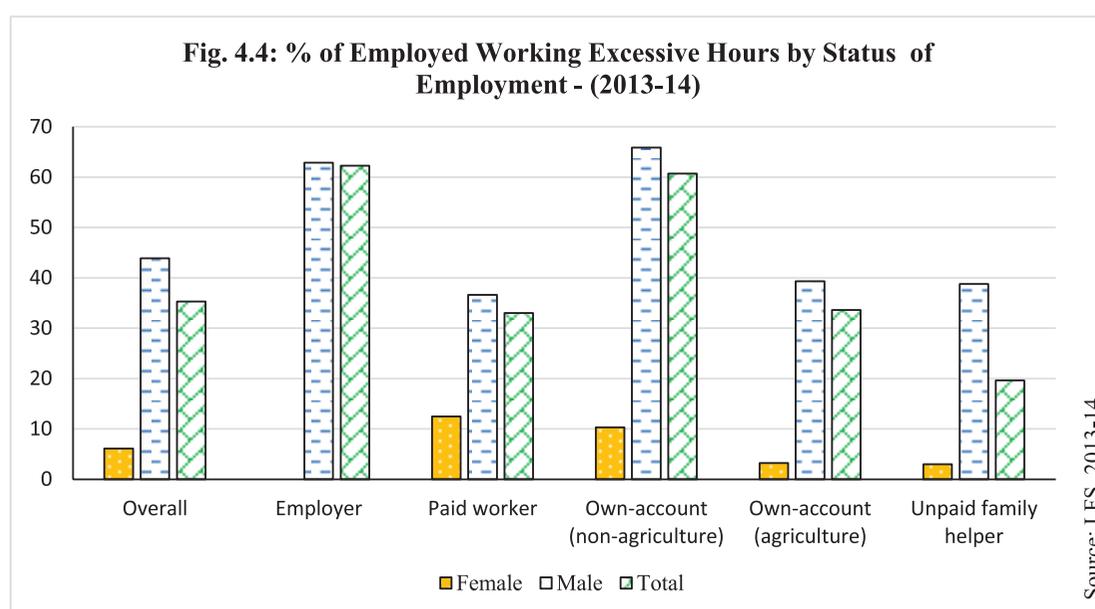
Overall men and women working in the informal sector have to work for longer hours as compared to men and women working in the formal sector (Table 4.12). Women working in the informal sector are more likely to be time poor as they work excessive hours in addition to managing household responsibilities.

**Table 4.12: % of Employed Working Excessive Hours by Type of Work (age 15-64)**

Type of Work	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>Overall</b>	<b>11</b>	<b>47</b>	<b>41</b>	<b>7</b>	<b>43</b>	<b>35</b>	<b>6</b>	<b>44</b>	<b>35</b>
Formal	10	23	21	6	24	22	8	27	25
Informal	11	52	45	7	46	37	6	47	37

Source: Estimated from Labor Force Survey 2003/04, 2010/11 and 2013/14

13 % female paid workers are working excessive hours as compared to 37% of men in 2013/14.



Percentage of women and men working excessive hours does not show much change from 2003/4 to 2013/14 (Annex 4.6, Table 12b)

Time poverty may also be related to certain occupations and industries where workers have to work longer hours (Tables 4.13a and 4.13b). 25 % women working as clerks are time poor in 2014. Also 30.7% women in service workers group also worked excessive hours per week in 2014.

**Table 4.13a: % Women working Excessive Hours by Occupation (ages 15-64)**

Occupation	2003-04	2010-11	2013-14
Legislators/senior officials & managers	16	28	7
Professionals	8	3	2
Technicians & associate professionals	6	3	16
Clerks	23	12	25
Skilled agricultural & fishery workers	7	4	3
Craft & related trades workers	12	5	5
Plant/ machine operators & assemblers	44	51	46
Elementary (unskilled) occupations	25	20	17

Source: Estimated from Labor Force Survey 2003/04, 2010/11 and 2013/14

**Table 4.13b: % Women working Excessive Hours by Industry (ages 15-64)**

Major Industry Divisions	2003-04	2010-11	2013-14
Agriculture/ forestry/hunting & fishing	11	6	5
Manufacturing	12	5	7
Construction	1	11	10
Wholesale & retail trade	22	33	38
Transport/storage & communication	71	63	44
Community/social & personal services	10	7	9
*Others	42	21	10

**Note:** \* Others (includes mining & quarrying, electricity, gas & water, financing, insurance, real estate & business services and extraterritorial organizations and bodies)

Source: Estimated from Labor Force Survey 2003/04, 2010/11 and 2013/14

38 % women who are working in wholesale and trade are time poor in 2014.

44 % women who are employed in transport, storage and communications sector are also working excessive hours.

As the Tables above show, employed women are already spending excessive hours per week, leaving little time for investing in their capabilities, education or pursuing opportunities that will help them secure better wages.

The returns to education or to labour thus acquire greater significance. If, as is the case currently, women continue to earn lower than minimum wages, despite education of high school and above, then the motivation to work is limited and only economic necessity will propel women into the workforce. Another factor is that a large percentage of women work as unpaid family workers.

Generally women spend more time in committed activities than men whether they are employed or not. As a result, women are more time poor than men in both the circumstances and this may also influence a woman's decision to pursue education or employment.

## Time Poverty

Time is an important economic resource, and for employed persons used mostly in the labour market for monetary gains. The other demands on their time resource such as self-care, home production of goods and services and leisure requires management and can also cause conflict and stress. For women, whether they are in paid employment or not the double and triple burden of work (productive, reproductive and community and social relations) poses serious demands on their time that are not recognized. A study of rural women reveals that on average women engaged in income generating activities put in 79 hours per week in household chores as compared to 85 hours by women who are not involved in any direct economic activity.<sup>3</sup> Caring for children and elderly took up a big chunk of time, 16 hours per week on average. Being time poor means having less time to exercise or achieve the capabilities that Amartya Sen posits are essential to human wellbeing.

The Time Use Survey 2007 was the first national survey of its kind that measured in detail the economic and non-economic activities of women and men across the country. It organizes the activities into three categories, System of National Accounts (SNA) activities, extended SNA activities, and non-SNA activities:

1. SNA activities: consist of employment for establishments, primary production activities not for establishments, like crop farming, animal husbandry, fishing, forestry, processing and storage, mining and quarrying; secondary activities like construction, manufacturing, and activities like trade, business and services.
2. Extended SNA: includes household maintenance, care for children, the sick and the elderly and community services.
3. Non-SNA activities: activities related to learning, social and cultural activities, mass media and personal care and self-maintenance.

Time poverty is calculated using the time spent on SNA and extended SNA activities which are seen as "committed" or necessary activities of individuals. The time poverty line is 1.5 times the median time spent in SNA and extended SNA activities, which according to the calculations based on the Time Use survey 2007 is 10.5 hours (630 minutes).<sup>4</sup> Individuals who spend more than 10.5 hours per day on the SNA plus extended SNA activities are considered time poor.

14% is the incidence of time poverty as per the Time use Survey.

Women spend far more time on extended SNA than men and no significant reduction is seen when the woman also participates in the labour force. Unpaid female family workers spend almost 5 hours in comparison to 23 minutes spent by their male counterparts on extended SNA commitments.

39% of working women are time poor as compared to 10% non-working and not employed women. The comparative figures for men are strikingly lower: 19% of working men and 0.5% of non-working men are time poor.

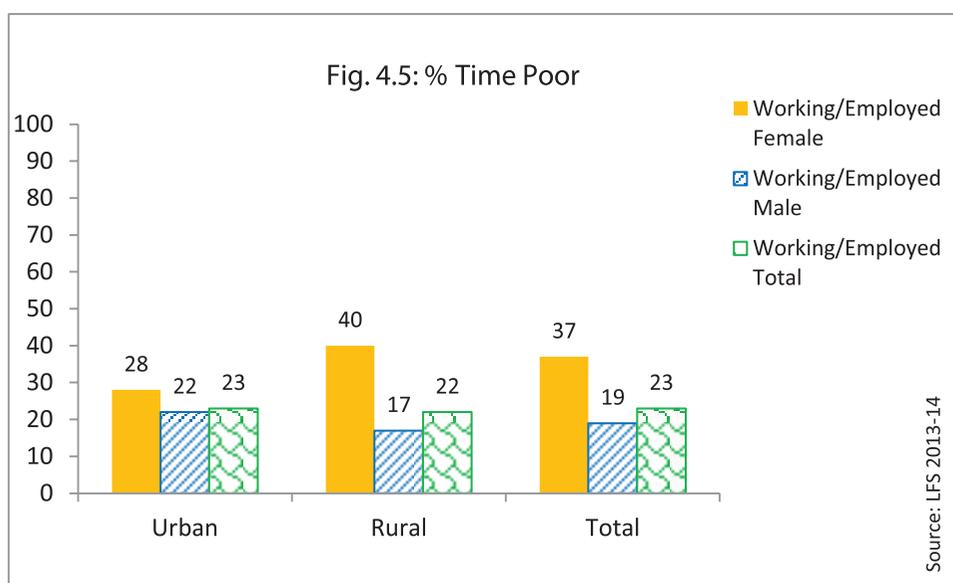
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3IFPRI/ IDS 2012

4Saqib N, and G.M Arif 2012. All data and estimations for time poverty are from Saqib and Arif.

The comparisons between working/ non-working and urban /rural are quite revealing (Annex 4.7, Table 4.14). 37% of employed women are time poor compared to 19% of men in the same category and 10% of not working/not employed women.

40% of rural working women are time poor compared to 19% men and 10% not working women.



Time poverty is higher amongst elementary and low skill workers, with half of all such women being time poor. Coupled with the low wages they receive the time and money poverty combines to limit the individual's access to pathways out of poverty whether it is through skill enhancement and training or education (Annex 4.7 Table 4.15).

16% of those who earned PKR 10,000 were time poor, and 30% of those who earned a monthly income of PKR 2000 and less were time poor (Annex 4.8, Table 4.16).

The analysis shows that working women are far more time poor as compared to women not in the labour force. The decision to take up work involves a tradeoff between poverty of time and monetary poverty. In poor and vulnerable households, women have no option but to work. Time poverty is accepted in order to ward off monetary poverty and does not represent a real choice or preference by women. Women continue to adhere to gender norms that assign extended SNA activities to them, irrespective of their work and occupational status.

## Annex

### Annex 4.1

**Table 4.2a: Distribution of Employed Workers (age 15-64) by Agri and Non-Agri Industry**

Major Sector of Employment	2003-04			2006-07			2010-11			2013-14		
	Female	Male	Total									
Agriculture	66	36	41	71	34	41	74	34	43	73	32	41
Non-agriculture	34	64	59	29	66	59	26	66	57	27	68	59
Formal	26	24	24	26	25	25	24	23	23	22	23	23
Informal	74	76	76	75	75	75	76	77	77	78	77	77

Source: Estimated from LFS 2003/04, 2010/11 and 2013-14

**Table 4.2b: % Distribution of Employed (ages 15-64) in the Informal Non-agricultural by Industry**

Major Industry Divisions	2003-04			2013-14		
	Female	Male	Total	Female	Male	Total
Mining & quarrying	0	0.1	0.1	0	0.3	0.3
Manufacturing	54.4	19.3	22.6	55.4	19.1	23
Electricity, gas and water	0	0.1	0.1	0	0.1	0.1
Construction	1.1	14.5	13.3	1.4	18.6	16.8
Wholesale & retail trade and restaurants & hotels	6.7	36	33.3	7.4	35.5	32.5
Transport, storage and communication	0.3	12	10.7	1.2	15.7	14.1
Financing, insurance, real estate and business services	0.1	1.6	1.5	0.2	2.3	2.1
Community, social and personal services	37.4	16.4	18.4	34.5	8.4	11.1
Total	100	100	100	100	100	100

Source: Estimated from LFS 2003/04 and 2013-14

**Table 4.3a: Percentage Distribution of Monthly Wages by Region (ages 15-64)**

Wage category	Rural			Urban		
	Female	Male	Total	Female	Male	Total
Below minimum	87	49	55	61	34	38
<Rs.20,000	7	37	32	19	42	39
<Rs.30,000	4	9	8	10	11	11
<Rs.60,000	2	4	4	8	9	9
Rs. 60,000 and above	0	1	1	3	3	3
Total	100	100	100	100	100	100

Source: Estimated from Labor Force Survey, 2013/14

**Table 4.3b: Percentage Distribution of Monthly Wages by Province (ages 15-64)**

Wage category	Punjab			Sindh			KPK			Baluchistan		
	Female	Male	Total	Female	Male	Total	Female	Male	Total	Female	Male	Total
Below minimum	83	47	55	64	43	45	42	33	33	16	19	19
10000-19999	9	39	33	21	36	35	20	46	44	44	48	48
20000-29999	4	8	7	8	10	10	18	14	14	28	20	21
30000-59999	3	5	4	5	9	8	19	6	7	10	11	11
60000 and above	1	1	1	2	3	3	1	2	2	2	2	2
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: Estimated from Labor Force Survey, 2013/14

## Annex 4.3

**Table 4.5: Employed Workers (Ages 15-64) Paid Below Minimum Wage by Occupation and Region (%)**

Occupation	Overall			Rural			Urban		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Legislators/senior officials & managers	13	4	5	13	10	10	13	3	3
Professionals	42	20	27	47	26	32	39	13	23
Technicians & associate professionals	50	20	24	62	25	31	35	17	18
Clerks	16	10	10	22	12	12	15	10	10
Service workers/ shop & market sales	62	47	47	65	46	46	61	47	48
Skilled agricultural & fishery workers	100	44	45	100	49	50	-	28	28
Craft & related trades workers	89	38	44	90	38	45	89	38	43
Plant/ machine operators & assemblers	57	36	36	72	42	42	52	30	31
Elementary (unskilled) occupations	95	61	69	97	65	73	86	51	57

Source: Estimated from Labor Force Survey, 2013/14

**Table 4.8: The Determinants of Minimum Wage: Logistic Model (ages 15-64)**

	For All		Only Female		Only Male	
	Coeff.	Std. Error	Coeff.	Std. Error	Coeff.	Std. Error
Sex (male=1)	-1.742*	0.056	-	-	-	-
Marital status (married=1)	-0.279*	0.047	-0.18	0.177	-0.304*	0.05
Age (in years)	-0.147*	0.01	-0.058	0.038	-0.152*	0.01
Age square	0.002*	0	0	0	0.002*	0
Education (illiterate as reference)						
1-4 grade	-0.185**	0.087	0.159	0.664	-0.161***	0.088
Primary	-0.245*	0.044	-0.446***	0.24	-0.215*	0.045
Middle	-0.392*	0.049	-0.176	0.315	-0.379*	0.05
Matric	-0.528*	0.05	-1.007*	0.242	-0.497*	0.052
Intermediate	-0.782*	0.074	-1.228*	0.297	-0.763*	0.077
Graduation	-1.529*	0.095	-2.105*	0.302	-1.430*	0.105
M.A/MSc	-1.963*	0.127	-3.071*	0.328	-1.367*	0.144
MPhil/PhD	-2.843*	0.579	-4.002*	0.875	-1.954*	0.739
Technical training (yes=1)	-0.587*	0.039	-0.186	0.155	-0.637*	0.041
Formal sector (yes=1)	-1.444*	0.039	-2.696*	0.143	-1.335*	0.04
Occupation (manager as ref.)						
Professional	1.183*	0.269	0.677	0.715	1.496*	0.29
Associate Professionals	1.059*	0.276	1.223***	0.746	1.120*	0.296
Clerical support worker	0.512***	0.288	-1.037	0.93	0.643*	0.306
Skilled worker	1.017*	0.27	0.207	0.754	1.156*	0.289
Elementary worker	1.505*	0.271	0.842	0.764	1.619*	0.29
Region (urban=1)	-0.244*	0.032	-0.307**	0.125	-0.218*	0.033
Province (Punjab as ref.)						
Sindh	0.142*	0.038	-0.338**	0.163	0.173*	0.039
KPK	-0.712*	0.046	-0.558*	0.194	-0.693*	0.048
Baluchistan	-1.365*	0.059	-2.416*	0.368	-1.310*	0.06
Constant	4.562*	0.316	4.451*	1.001	2.715*	0.33
Pseudo R-squared	0.2957		0.5073		0.2379	
LR chi2	11255.13 (23)		2139.69 (22)		7627.16 (22)	
N	27546		3931		23615	

\*\*\*p-value&lt;0.01; \*\*p-value&lt;0.05; \*p-value&lt;0.10

Source: Estimated from LFS 2013/14

## Annex 4.5

**Table 4.9: Average Real Monthly Wages (PKR) by Education (ages 15-64)**

Education	2003-04			2013-14		
	Female	Male	Total	Female	Male	Total
Illiterate	1675	2958	2705	1550	3327	3327
Below primary	1493	2882	2807	1482	3352	3352
Primary	1466	3044	2968	1678	3512	3512
Middle	2314	3487	3435	1936	3808	3808
Matric	2912	3957	3841	3329	4572	4572
Intermediate	3770	5367	5128	3482	5790	5790
Degree in Engineering	7156	13847	13442	7473	15153	15153
Degree in Medicine	12037	12206	12173	16395	16913	16913
Degree in Computer	12541	12143	12170	6497	7657	7657
Degree in Agriculture	4504	7160	7160	-	9099	9099
Degree in other Subjects	5649	7717	7175	4729	8344	8344
M.A/MSc	8234	10466	9431	7746	12897	12897
MPhil/PhD	1675	20527	19392	14690	18730	18730

Note: Wages were deflated by Consumer Price Index and 2000/01 was used as base year

Source: Estimated from Labor Force Survey 2003/04 and 2013/14

**Table 4.12b: % of Employed Working Excessive Hours by Status of Employment (ages 15-64)**

Status of Employment	2003-04			2010-11			2013-14		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
<b>Overall</b>	<b>11</b>	<b>47</b>	<b>41</b>	<b>7</b>	<b>43</b>	<b>35</b>	<b>6</b>	<b>44</b>	<b>35</b>
Employer	24	64	63	20	60	59	-	63	62
Paid worker	17	39	36	12	36	33	13	37	33
Own-account (non-agriculture)	12	68	64	5	62	53	10	66	61
Own-account (agriculture)	6	46	43	7	39	38	3	39	34
Unpaid family helper	8	44	31	5	35	19	3	39	20

Source: Estimated from Labor Force Survey 2003/04, 2010/11 and 2013/14

## Annex 4.7

**Table 4.14: % Time Poor by Work Status and Region**

	Working/Employed			Not-working/Not-employed		
	Total	Female	Male	Total	Female	Male
<b>Urban</b>	23	28	22	6	8	1
<b>Rural</b>	22	40	17	9	12	1
<b>Total</b>	23	37	19	8	10	1

Source: Saqib and Arif 2012 (table 9 pg.14) calculated from the Time Use Survey, 2007.

**Table 4.15: Incidence of Time Poverty (% Poor) by Employed by Occupation and Industry**

Occupation/Industry	Both	Male	Female	Rural	Urban
<b>Occupation</b>					
Manager	28	28	39	32	26
Professional	13	13	11	14	12
Associate Professional	13	9	19	12	13
Clerks	10	10	20	11	9
Service Worker	34	34	19	33	34
Agriculture	19	9	41	19	20
Craft Worker	24	20	35	27	22
Machine Operator	33	33	60	32	34
Elementary	24	21	43	24	25
<b>All</b>	<b>23</b>			<b>22</b>	<b>23</b>
<b>Industry</b>					
Agriculture	20	10	42	19	21
Manufacturing	28	22	25	32	23
Electricity	14	13	67	18	12
Construction	18	18	33	18	18
Trade	32	32	28	34	31
Transport	32	32	40	33	32
Finance	17	17	22	13	18
Services	18	17	23	18	18
<b>All</b>	<b>23</b>			<b>22</b>	<b>23</b>

Source: Saqib N. & G.M.Arif 2012 (Table 10 pg.16) calculated from the Time Use Survey 2007

**Table 4.16: % Time Poor by Income Per Month (PKR)**

Monthly Income (PKR)	Total			Rural			Urban		
	Both	Female	Male	Both	Female	Male	Both	Female	Male
Upto 2000	30	40	17	29	44	15	24	29	20
2001–3000	24	37	22	22	44	19	29	29	29
3001–4000	23	34	22	21	36	20	26	31	26
4001–5000	23	37	23	21	46	20	27	31	27
5001–6000	22	17	22	19	23	19	25	13	25
6001–7000	29	24	20	20	21	20	21	28	21
7001–8000	18	33	17	13	35	12	22	30	22
8001–9000	17	23	16	14	31	13	20	14	20
9001–10000	18	17	18	14	13	14	22	16	22
10001 or more	16	24	15	13	30	11	17	22	17

Note: 18 percent of the employed sample has no monthly income.

Source: Saqib N. & G.M. Arif 2012 (Table 11 pg.17) calculated from the Time Use Survey 2007

## Chapter 5

### Valuing Unpaid Family Workers



#### *Key Findings*

- The value of women's unpaid family work is approximately 42% of the value of all their work.
- Unpaid family work valued at PKR 1065 billion accounts for 10.4% of GDP

#### **Introduction**

The Labour Force Survey defines *Contributing family worker* as “a person who works without pay in cash or in kind on an enterprise operated by a member of her/his household or other related persons.” The economic contribution of unpaid family workers (ages 15-64 years) is estimated using the LFS 2013/14 dataset. The given sample of unpaid family workers in 2013/14 LFS was 18,160 that represents 10.8 million unpaid family workers in Pakistan. The following methodology is used to estimate the contribution of unpaid family workers:

- Since wages of unpaid family workers are not reported, the median wages of male and female workers who are working in the same occupations at 2-digit occupational classifications are used as a proxy.

- Weekly working hours of unpaid family workers vary.
  - All unpaid family workers who work 35 hours and above are assumed to be full-time unpaid family workers and assigned full wages. Workers for whom the LFS does not report number of hours worked were not included in the calculations.<sup>1</sup>
  - Unpaid family workers who worked less than 35 hours are categorized in different ranges based on hours of work and assigned a proportion of full-time work. For example, if the individuals worked between 1-5 hours, they were assumed to have worked the equivalent of 15 percent of a fulltime worker. Similarly unpaid family workers who have worked 26-34 hours have worked the equivalent of 90% time of a fulltime worker (Table 5.1). These ranges have been set to assign workers the proportion of median wage according to the number of hours worked.
- Proportion median wages were converted into annual wages to calculate the contribution of unpaid family workers.

**Table 5.1: Hours of Work Equivalent to Fulltime Work for Unpaid Family Workers**

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

Source: Estimated from LFS 2013-14

Table 5.2 explains the working hour distribution of unpaid family workers by showing that overall **73% of the unpaid family workers were full time workers** while the rest were below full-time with different ranges of work.

**59% of women and 88% of men were fulltime unpaid workers**

**Table 5.2: % Distribution of Working Hours of Unpaid Family Workers**

Hours of work	Female	Male	Total
1-5	0.1	0.0	0.1
6-10	1.1	0.2	0.7
11-15	4.0	1.1	2.6
16-20	6.5	1.8	4.3
21-25	11.1	2.5	7.1
26-34	18.1	6.0	12.5
35 and above	59.1	88.3	72.7
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Estimated from LFS 2013-14

PKR 1065.8 billion is the “contribution” of unpaid family workers by number of hours worked. This is the amount due to them as wages if they were to be paid. The value of their unpaid work is their contribution to the family and national economy.

<sup>1</sup>The final figure was 77489 workers in the age group 15-64 years in the LFS sample, representing 52.4 million employed in the labour force.

Women's contribution is valued at PKR 410.9 billion i.e. 38.5% of the value of all the unpaid work.

**Table 5.3: Economic Contribution of Unpaid Family Worker by Hours of Work (PKR billions)**

Hours of work	Female	Male	Total
1-5	0.1	0.0	0.1
6-10	1.5	0.4	1.8
11-15	8.2	3.0	11.2
16-20	17.9	6.1	24.0
21-25	37.6	11.1	48.7
26-34	74.5	33.7	108.1
Full time workers	271.0	601.5.0	72.5
<b>Total</b>	<b>410.9</b>	<b>654.9</b>	<b>1065.8</b>

Source: Estimated from LFS 2013-14

The contributions are higher in the rural areas where the majority of the working population is based.

**Table 5.4: Economic Contribution of Unpaid Family Workers by Region (PKR billions)**

Region	Female	Male	Total
Rural	393.9	504.2	898.2
Urban	17.0	150.6	167.7
<b>Total</b>	<b>410.9</b>	<b>654.9</b>	<b>1065.8</b>

Source: Estimated from LFS 2013-14

Almost all the contribution comes from individuals working in the informal sector (Table 5.5) where the contribution of women and men is slightly different because of the wage gap.

**Table 5.5: Economic Contribution of Unpaid Family Workers-Formal/ Informal Work (PKR billions)**

Type of Work	Female	Male	Total
Informal	408.6	647.1	1055.7
Formal	2.3	7.7	10.1
<b>Total</b>	<b>410.9</b>	<b>654.9</b>	<b>1065.8</b>

Source: Estimated from LFS 2013-14

The labour of contributing family workers, in monetary terms can be seen as a huge loss for the individual workers and a gain to the family enterprise that needs to be recognized and recorded.

Women "lose" or contribute the most when they are young (Table 5.6). This drops dramatically in the age group 35-44 years for both women and men. For women it can possibly be a result of increased care work and reproductive responsibilities. For men the decline is more rapid and may also be linked to their need to be in paid work to support growing families.

**Table 5.6: Economic Contribution of Unpaid Family Workers by Age Groups (PKR billions)**

Age Groups	Female	Male	Total
15 to 24	124.2	432.3	556.5
25 to 34	104.3	164.9	269.2
35 to 44	85.9	35.6	121.5
45 to 54	65.5	10.5	76.0
55 to 64	31.1	11.6	42.7
<b>Total</b>	<b>410.9</b>	<b>654.9</b>	<b>1065.8</b>

Source: Estimated from LFS 2013-14

The workers with middle school and less education and those with none are the ones who shoulder the burden of unpaid work. The contribution of illiterate workers is the highest at PKR 536.4 billion, with women's contributions one and a half times more than that of men. Yet the unpaid work of men with a matric degree contributed PKR 102.2 billion in 2013-14 to the national economy. Having a high school education and yet be in unpaid work is one indication of the difficulties of getting paid employment and the low returns to education.

**Table 5.7: Economic Contribution of Unpaid Family Workers by Education (PKR billions)**

Education	Female	Male	Total
Illiterate	336.9	199.5	536.4
Grades 1-5	46.6	162.5	209.1
Middle	13.6	119.2	132.8
Matric	8.3	102.2	110.5
Intermediate	3.1	44.3	47.4
B.A and above	2.3	27.2	29.5
<b>Total</b>	<b>410.9</b>	<b>654.9</b>	<b>1065.8</b>

Source: Estimated from LFS 2013-14

Unpaid service workers and skilled agricultural workers contribute the approximate equivalent of PKR922 billion per annum through their labour (Table 5.8)

**Table 5.8: Economic Contribution of Unpaid Family Workers by Occupation (PKR Billions)**

Occupations	Female	Male	Total
Managers	0.1	35.0	35.1
Professionals	2.5	8.1	10.6
Technicians	0.3	9.0	9.3
Clericals workers	6.3	0.8	7.1
Service workers	<b>386.0</b>	<b>113.7</b>	<b>499.7</b>
Skilled agricultural worker	9.1	<b>413.4</b>	<b>422.5</b>
Craft trade workers	0.8	51.8	52.6
Plant operators	5.9	15.0	20.9
Elementary	0.1	7.9	8.0
<b>Total</b>	<b>410.9</b>	<b>654.9</b>	<b>1065.8</b>

Source: Estimated from LFS 2013-14

As expected, the agriculture sector with the majority of workers gains the most from unpaid work, and here the contribution of women and men is almost equal.

**Table 5.9: Economic Contribution of Unpaid Family Workers by Industry (PKR Billions)**

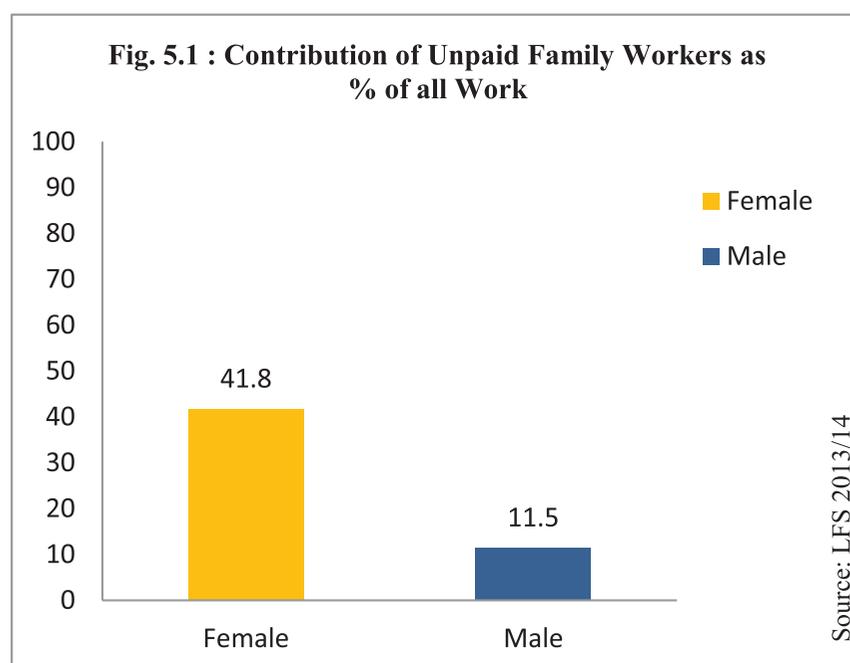
Industry	Female	Male	Total
Agriculture, forestry, hunting and fishing	<b>391.2</b>	<b>416.7</b>	<b>807.9</b>
Mining & quarrying	0.1	0.3	0.4
Manufacturing	10.1	51.4	61.5
Electricity, gas and water	-	0.2	0.2
Construction	1.3	15.6	16.9
Wholesale & retail trade and restaurants & hotels	5.4	<b>111.3</b>	<b>116.7</b>
Transport, storage and communication	1.1	31.9	33
Financing, insurance, real estate and business services	-	7.2	7.2
Community, social and personal services	1.7	20.2	21.9
<b>Total</b>	<b>410.9</b>	<b>654.9</b>	<b>1065.8</b>

Source: Estimated from LFS 2013-14

The economic contribution of all workers (by status of employment) in 2013/14 was PKR 6690.4 billion.

Of this, women contribute 15% (PKR 983.9 billion) and men's contribution is PKR 5706.5 billion (Table 5.10).

41.8% of all women's work is as unpaid contributing family worker vs 11.5% of men's.



The total value of women's unpaid family work is PKR 411 billion vs PKR 655 billion for men.

Even though men's contribution as unpaid family workers is a smaller percentage of their overall work status, its absolute monetary value is higher, pointing to the gender wage differential and the lower value given to women's work.

The monetary value of the contribution of unpaid female and male family workers at PKR 1065 billion amounts to 10.4% of the GDP for 2012/13.

**Table 5.10: Economic Contribution of Workers by Status of Employment (in PKR Billion)**

Nature/ Status of Employment	Female	Male	Total
Regular paid employee with fixed wages	155.4	1798.8	1954.2
Casual paid employee	155.4	732.7	888.2
Paid worker by piece rate or work performed	33.4	286.1	319.5
Paid non-family apprentice	66.3	13.8	80.1
Employer	1.0	194.0	195.0
Own account worker (agriculture)	1.4	137.6	139.0
Own account worker (non-agriculture)	77.3	1118.7	1195.9
Own cultivator	46.8	458.0	504.7
Sharecropper	11.9	244.2	256.1
Contract cultivator	3.7	65.6	69.3
<b>Contributing family worker (agriculture)</b>	<b>391.2</b>	<b>416.7</b>	<b>807.9</b>
<b>Contributing family worker (non-agriculture)</b>	<b>19.7</b>	<b>238.2</b>	<b>257.9</b>
Member of producer's cooperative	20.2	0.1	20.4
Others	0.2	1.9	2.1
<b>Total</b>	<b>983.9</b>	<b>5706.5</b>	<b>6690.4</b>
<b>Share of Unpaid Family Workers as % of all work</b>	<b>41.8</b>	<b>11.5</b>	<b>15.9</b>
<b>Unpaid family workers Contribution as % of GDP *</b>	<b>-</b>	<b>-</b>	<b>10.4</b>

\*GDP PKR 10226 billion, at Factor Cost based on 2005/6.

Source: Estimated from Labor Force Survey 2013/14

Putting a monetary value to the unpaid labour of contributing family workers illustrates the enormous potential of these workers. There are several ways to look at this:

1. The total contribution of PKR 1065.8 billion is approximately USD \$10 billion. Calculated as a percentage of the GDP this invisible work is acknowledged.
2. If these unpaid workers were actually receiving this amount the economy would benefit as consumption increases. The circulation of money in the economy will benefit all
3. Were women to receive these wages, then as per the established evidence, it would be spent on improving the nutritional and education status of the household as well as improving the physical conditions of living.

These figures would be much higher if estimations for unpaid care work, primarily done by women, were also included.

## Chapter 6

### The Gender Wage Gap



#### Introduction

Employment in Pakistan is concentrated in the agricultural and informal sector, as noted in Chapter 3. The public sector is by far the largest formal employer, accounting for over half of all wage work. Wage distribution in the public sector is more compressed and the earnings ratio between women and men is higher, meaning wage disparities are relatively less.

The gender wage gap is a global phenomenon with developed and developing countries recording lower wages for women than for men. Several explanations are forthcoming such as gender differences in education and experience, hours worked, discrimination by employers, women's occupational preferences, reproductive work etc. The education system and social norms may steer young female students towards certain fields of study such as arts, home economics and social sciences, giving rise to fewer women in science and technology.

All of these factors and more are at play in creating wide wage gaps for women in Pakistan. Social attitudes towards working women are not supportive, though gradual change is visible. The emphasis on women's primary role as a homemaker and caregiver, early marriage and fertility discourages women from entering the workforce. The reproductive responsibilities of women are compounded by the large household size (6.8 persons) and high dependency ratios. A study by the International Food Policy Research Institute (IFPRI) shows that despite working at their waged labour, employed women put in the same number of hours doing household related unpaid labour as did their non-working counterparts.

This chapter examines the wage gap by occupation, educational attainment, region and province. It then takes a look at the potential cumulative wage loss that is incurred because of the gender wage gap, partly due to gender discrimination, over the work life cycle of women in Pakistan. While this is a tentative first attempt at calculating the cumulative wage loss, it points to the loss to the economy and the GDP if gender biases entrenched in the social and economic milieu of Pakistan remain unaddressed.

An important caveat to bear in mind is the limitations posed by the labour force dataset. The LFS data is collected at household level by primarily male enumerators interviewing the (male) head of household. This data is not supplemented with administrative data collected from industries and employers. If, as has been done here, the analysis goes beyond the one digit industry or occupational classification to the two or four digit codes to tease out the variations within a category, there is the problem of nil or few respondents, making the data unrepresentative. Nevertheless this report has persevered in "digging deeper" as it were despite the data anomalies to highlight what exists.

## Share of Employment

The share of women's employment in a sector is of importance for several reasons. A critical mass of women in any sector, usually 30% or 33%, is regarded as a necessary "tipping point" on the road to gender equality.<sup>1</sup> However this threshold can vary depending on the context.

Occupations are considered gender typical if the share of one sex is 75% or more. Occupations are considered feminized when there are more than two thirds women; often such occupations tend to be lower paid and have less prestige. Occupational sex segregation can result from discrimination in recruitment, training, promotions, etc. In Pakistan the discrimination is also a result of inadequate opportunities in education and training and exposure to the labour market and social barriers that restrict mobility and access to information. Horizontal segregation occurs when women and men are crowded into tasks deemed appropriate for their gender e.g. women in sewing, men in driving. Vertical segregation is when women and men are in the same occupation but men are more likely to be in supervisory roles and higher grades than women. Women are crowded into occupations that are less paid and more vulnerable. Measuring the percentage of women in decision making roles and occupations assesses the extent of vertical segregation. The female to male wage ratio is determined by vertical and horizontal segregation.

There is no industry or occupation in Pakistan that can be considered feminized, as none have a higher percentage of women employed than men. However there is both horizontal and vertical segregation as is clear from discussion in the Chapter on Employment.

For example the largest proportion of employed women are in the categories of *skilled agricultural, forestry and fishery workers* (38%) followed by 30% of *professionals* and 21% of *elementary unskilled workers*.

<sup>1</sup>World Bank. 2012. Gender Equality and Development. World Development Report. Washington D.C. Downloadable at: <https://siteresources.worldbank.org/INTWDR2012/Resources/7778105-1299699968583/7786210-1315936222006/Complete-Report.pdf>

There tends to be horizontal and vertical segregation in each category. For example women in the agriculture sector are primarily livestock and dairy producers, followed by mixed crops and animals producers.

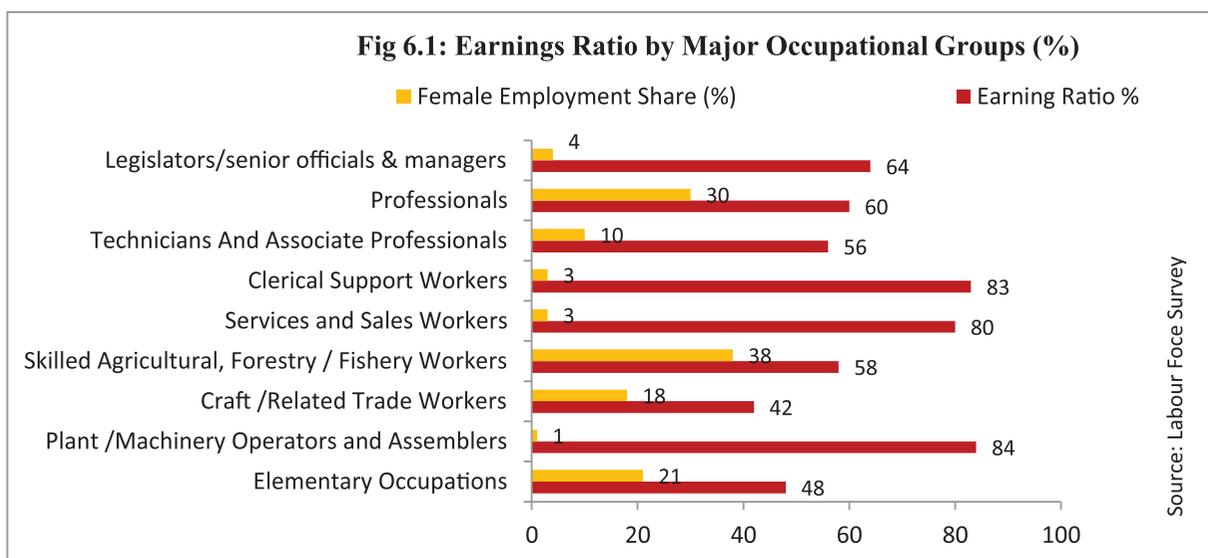
In the elementary professions too, women are crowded in the unskilled agricultural and fisheries worker category.

As professionals, women are concentrated in teaching, the majority in primary and secondary schools and also in vocational training. The last is not surprising as there are women development centers run by the provincial Social Welfare departments in almost all the districts where women are employed. The second category is in health and allied fields (fewer doctors, more as midwives and lady health visitors).

The earnings ratio in each of these sectors alerts us to the wage discrimination.

## The Gender Earnings Ratio

The earnings ratio illustrates the percentage women earn within the same industry or occupational group working similar work hours as men. The ratio can be calculated based on average wage per hour for women and for men; or it can be compared as an annual average. In the figures below the calculation has been done on median wage, as average per hourly wages are not available in the LFS and not very credible because of the small sample size.



As is clear from the above figure, even where their share of the occupation is relatively higher, women earn slightly over half (58%) of what men earn. As educational requirements rise, women's earning rise slightly as in the category of professionals and legislators/senior officials and managers. For example the earnings gap is low for engineers (10%), medical practitioners (5%) and product and garment designers (18%). Surprisingly there is a substantial gender earnings difference for primary teachers (57%) and secondary teachers (40%) (Table 6.1a). This means that a substantial gap exists between what full time female workers earn as compared to their male colleagues.

The categories that show an earnings ratio of 80% and above are due to the low number of observations in each category and cannot be taken as a reliable measure. They have been retained to highlight the need for more efficient data collection.

The occupations that have a higher share of women's employment are further examined in the Tables 6.1a-6.1d below to understand which sub-occupations have more women as well as a better earnings ratio as compared to men. The four occupations are "Professionals", "Crafts and related trade workers" "Elementary Occupations" and "Agriculture". There are gaps in the wage information provided in the LFS and also the earnings ratio is skewed in some cases because of sampling issues, visible only because the results are counterintuitive.

**Table 6.1a: Share and Earnings Ratio Professionals (ages 15-64)**

Occupation	% Share of Occupation	Median Wages (PKR)		Earnings Ratio
		Female	Male	
Engineering professionals not elsewhere classified	18	45000	50000	90
Product and garment designers	35	16500	20000	83
Generalist medical practitioners	29	55000	58000	95
Nursing professionals	58	16700	38000	44
Midwifery professionals	90	8000	17000	47
Veterinarians	14	24000	40000	60
Health professionals not elsewhere classified	27	14000	20000	70
University and higher education teachers	40	50000	50000	100
Vocational education teachers	65	16000	26000	62
Secondary education teachers	44	15000	25000	60
Primary school teachers	33	10000	23000	43
Early childhood educators	79	2000	13500	15
Other arts teachers	31	18000	28000	64
Teaching professionals not elsewhere classified	63	5000	8000	63
Librarians and related information professionals	50	5000	10000	50

Note: working 35 hours and above per week

Source: Estimated from Labor Force Survey, 2013-14

**Table 6.1b : Share and Earnings Ratio Crafts and Related Trades Workers (ages 15-64)**

Occupation	% Share of Women	Median Wages (PKR)		Earnings Ratio %
		Female	Male	
Bricklayers and related workers	14	6450	9030	71
Potters and related workers	38	2150	12900	17
Sign writers, decorative painters, engravers and etchers	25	8600	7740	111
Handicraft workers in wood, basketry and related materials	61		14000	0
Handicraft workers in textile, leather and related materials	51	3440	12000	29
Handicraft workers not elsewhere classified	55	1290	11000	12
Fruit, vegetable and related preservers	36	300	8600	3
Tobacco preparers and tobacco products makers	15	7740	12470	62
Tailors, dressmakers, furriers and hatters	50	6450	10000	65
Garment and related pattern-makers and cutters	14	8000	10000	80
Sewing, embroidery and related workers	64	3870	10000	39
Crafts and related worker not elsewhere classified	41	-	-	-

Note: working 35 hours and above per week

Source: Estimated from Labor Force Survey, 2013-14

**Table 6.1c: Share and Earnings Ratio Elementary Occupations (ages 15-64)**

Occupation	% Share of Women	Median Wages (PKR)		Earnings Ratio
		Female	Male	
Hand launderers and pressers	17	10000	10000	100
Crop farm labourers	55	4300	7740	56
Livestock farm labourers	10	4500	6000	75
Mixed crop and livestock farm labourers	14	-	8000	0
Hand packers	21	6450	8000	81
Hand and pedal vehicle drivers	30	3870	11180	35
Street vendors (excluding food)	11	-	12900	0
Garbage and recycling collectors	36	-	6000	0
Sweepers and related labourers	20	8000	10000	80

Note: working 35 hours and above per week

Source: Estimated from Labor Force Survey, 2013-14

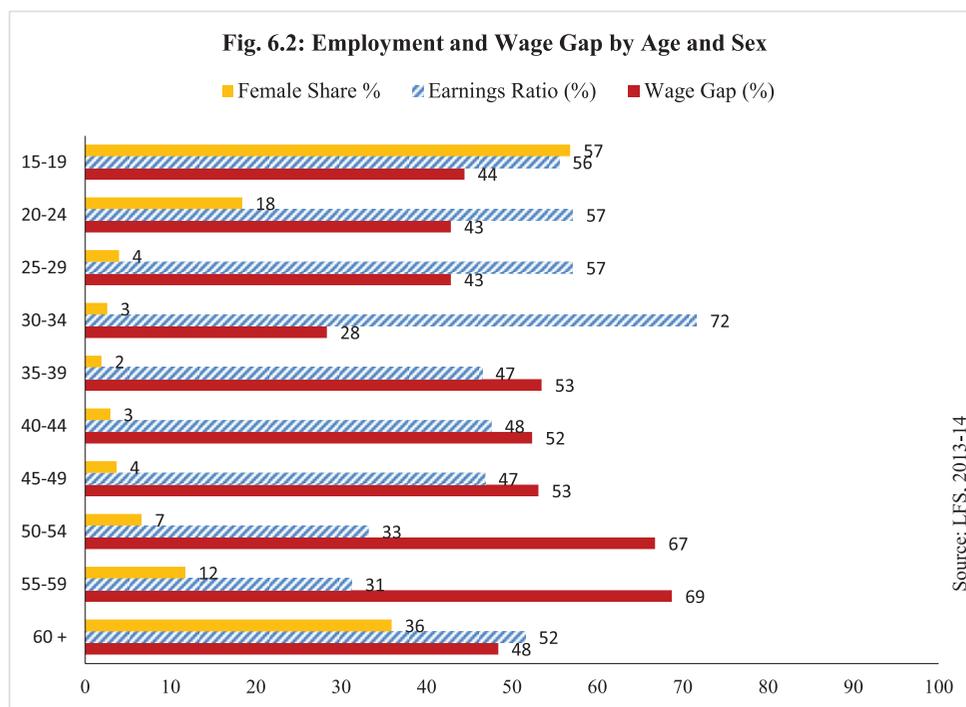
**Table 6.1d : Share and Earnings Ratio Agriculture (ages 15-64)**

Occupation	% Share of Women	Median Wages (PKR)		Earnings Ratio
		Female	Male	
Field crop and vegetable growers	25	-	9030	
Mixed crop growers	26	-	8000	
Livestock and dairy producers	73	-	5000	
Mixed crop and animal producers	25	-	6500	
Forestry and related workers	19	-	12900	
Subsistence crop farmers	27	-	-	
Subsistence livestock farmers	77	-	3000	
Subsistence mixed crop and livestock farmers	35	-	-	

Note: working 35 hours and above per week

Source: Estimated from Labor Force Survey, 2013-14

Figure 6.2 below shows that the earnings ratio improves for women in the age group 30-34 years, approximating 72% of what men earn. On average the earnings ratio hovers around the 50% mark, with women earning slightly above or lower than half of what men earn for a similar work week. Estimating earnings ratio by age provides a crude measure as it only controls for number of hours worked while education and experience and nature of employment are not taken into account.



Note: The Employment Share, Earnings Ratio and Wage Gaps are calculated for all who worked at least 35 hours a week.

To tease out the differences between occupational sub-categories the wage gap and earnings ratio is calculated for occupations that registered at least 10% or more women as per the Labour Force Survey 2013-14. The median monthly wages for those individuals who worked 35 hours or more per week (considered as full time workers) in the age brackets 18-60 years is noted in Table 6.2 below. The age group was selected to cover the adult working population.

**Table 6.2 : Wage Gap and Earnings Ratio for Workers (ages 18-60)**

<b>Occupation</b>	<b>Wage Gap (%)</b>	<b>Earnings Ratio (%)</b>
<b>Legislators/Senior Officials and Managers</b>		
Chief executives, senior officials and legislators	33	67
Administrative and commercial managers	44	56
Production and specialized services managers	29	71
<b>Professionals</b>		
Science and engineering professionals	40	60
Health professionals	13	87
Teaching professionals	49	51
Business and administration professionals	29	71
Information and communication technology professionals	13	88
Legal, social and cultural professionals	40	60
<b>Technicians and Associate Professionals</b>		
Science and engineering associate professionals	10	90
Health associate professionals	44	56
Business and administration associate professionals	14	86
Legal, social, cultural and related associate professionals	20	80
Information and communications technicians	5	95
<b>Clerical Support Workers</b>		
General and keyboard clerks	34	66
Customer services clerks	17	83
Numerical and material recording clerks	38	63
Other clerical support workers	30	70
<b>Services and Market Sales Workers</b>		
Personal service workers	10	90
Sales workers	7	93
Personal care workers	70	30
Protective services workers	12	88
<b>Skilled agricultural &amp; fishery workers</b>		
Market-oriented skilled agricultural workers	40	60
<b>Crafts and Related Trade Workers</b>		
Building and related trades workers' excluding electricians	33	67
Metal, machinery and related trades workers	7	93
Handicraft and printing workers	68	32
Electrical and electronic trades workers	23	77
Food processing, wood working, garment and other craft and related trades workers	54	46
<b>Plant and Machine Operators and Assemblers</b>		
Stationery plant and machine operators	10	90
Drivers and mobile plant operators	21	79
<b>Elementary Occupations</b>		
Cleaners and Helpers	69	31
Agricultural, forestry and fishery labourers.	46	54
Labourers in mining, construction, manufacturing and transport	14	86
Refuse workers and other elementary workers	20	80

Note: working 35 hours and above per week

Source: Estimated from LFS 2013-14

The gender wage gap as calculated above assumes women and men are doing identical work as there is no information in the data that would help to control for variations. Not only can the nature of work vary, but so can the experience and qualifications required for it. The results of a quintile regression (Annex 6.1, Table B) reveal that men earn 71% more than women on average, controlling other individual, educational and labour characteristics. It suggests that gender pay inequality is larger in low-paid jobs than in the high-paid ones. Using another method (Annex 6.1, Technical Notes Oaxaca Blinder method) the gender wage differential is decomposed into an explained part (differential due to differences in characteristics) and an unexplained residual.<sup>2</sup> The first part includes what is called an “endowment” effect i.e. the effect of different productive characteristics as individuals on average have different qualifications or credentials e.g., years of schooling and experience in the labour market. Since labour force statistics in Pakistan are not quite elaborate enough, the years of experience are calculated as age less education (counted as years of education) less six (the preschool years). The second part represents the residual (often referred to as wage discrimination) that cannot be explained by the endowment factors. This includes differences due to unobserved variables that influence productivity and difference due to a differential reward for equal characteristics.

The analysis using this method reveals that the major part of gender pay gap is attributed to unequal treatment/ wage discrimination for all the selected quintiles (Annex 6.1, Table C). Men earn 1.3% less than women if the endowment factors hold i.e. if age/ sex, education, occupation, province and region of residence are the same; men earn 4.5% less than women in the bottom tenth of the wage distribution and only 0.1% in the 90th percentile (Q90). The wage discrimination effect, on the other hand, shows that on average men earn 67% more than what women earn. Men earn 85% more in the bottom tenth and 32% more in the top 10% of the wage distribution. When wages are higher the gender wage gap narrows.

While it may not explain all the differences that can arise due to social, economic and educational characteristics of individuals, the presence of a significant wage gap shows that there is discrimination based on gender and that this discrimination can either be a result of horizontal or vertical segregation or indeed may also give rise to such segregation. It has often been posited that when the percentage of women in an occupation rises, wages fall; or that when wages fall men move to more paying occupations and women fill the gap, accepting lower wages.

The different factors that determine the wage gap are not only because women in Pakistan choose to work part-time, managing work and home, or that they prefer occupations such as teaching with its shorter hours and paid summer vacations etc. There are structural factors that have a bearing on the decision of women to work and this includes the aforementioned occupational segregation.<sup>3</sup> Women are concentrated in a smaller number of occupations than men, and these occupations do not boast high wages.

High paying occupations tend to demand longer and late work hours. These demands are incompatible with childbearing and caregiving practices which remains the responsibility of women in Pakistan and indeed around the world.

To better understand what the wage gap implies in terms of lifetime earnings for women, the cumulative wage gap has been calculated.

<sup>2</sup>For details see Sabir M. and Zehra Aftab Dynamism In The Gender Wage Gap: Evidence From Pakistan The Pakistan Development Review 46 : 4 Part II (Winter 2007) Pp. 865–882

<sup>3</sup> Glynn S.J. Wage Gap Brief Women's Economic Policy at the Center for American Progress; Davis A and Elise Gould.2015. Closing The Pay Gap And Beyond Economic policy Institute Briefing Paper # 412

## Gender Wage Gap: Cumulative Losses

The cumulative wage gap estimates the losses to a woman over her working life. For this report the wage losses have been calculated from the Labour Force survey for women ages 25-60 years, working 35 hours or more per week, in order to estimate for full time paid workers. Approximately 14.6% of the women in the LFS 2013-14 fall into this category, an estimated total of 413,218 women.<sup>4</sup>

81% of these women are in the occupational category of professionals.

The median wages for the occupations for these 14.6% women, as per the nine major occupations of the Pakistan Standard Classification of Occupations,<sup>5</sup> was calculated. The present value of annuity was applied on the assumption that women would continue to work in a specific occupation and to receive equal payments over a specified number of periods i.e. up to the age of 60 years. Algebraically the formula is expressed as

$$PVN_n = R([1 - (1/1+i)^n])/i$$

PVN stands for the present value of an annuity, R is the periodic receipt (or payment), and *n* is the length of annuity (numbers of years), *i* is the average discount rate of the particular year 2013-14 taken from the International Financial Statistics (IFS) 2014,<sup>6</sup> set at 10%, used for converting the future value into present value. The lifetime wage gap is valued by summing up the discounted future value of expected earnings by worker wage with her/his relevant occupation.

Cumulative wage losses due to the wage gap totals PKR 500.5 billion, mainly in the rural areas due to the higher percentage of women working there, primarily in the informal sector.

**Table 6.3: Cumulative Wage Gap by Region**

Region	Distribution of Women %	Median wage gap (PKR thousands)	Total wage loss (PKR billions)
Urban	29.51	1177.9	144
Rural	70.49	1225.5	356.5
<b>Total</b>	<b>100</b>	<b>2403.5</b>	<b>500.5</b>

Source: Estimated from LFS 2013-14

4 According to the LFS 2013-14 the estimated population of Pakistan is 186.19 million.

5 Pakistan Standard Classification of Occupations based on International Standard Classification of Occupations. Two digit occupational codes were used.

6 IFS is acknowledged as a standard source of statistics on all aspects of international and domestic finance, also used by the International Monetary Funds (IMF)

The highest losses are to women in the younger age groups. Table 6.4 below shows the wage gap and the cumulative wage gap by age group.

**Table 6.4: Wage Gap by Age Groups**

Age Groups	Distribution of Women %	Median Wage Gap (PKR Thousands)	Total Wage Loss (PKR billions)
25-29	35.6	1250.3	184
30-34	22.5	1198.5	111
35-39	16.5	1267.1	86.3
40-44	10.5	1230.9	53.6
45-49	7	1171.8	33.6
50-54	5.7	1076.7	25.6
55-60	2.2	688.4	6.4
<b>Total</b>	<b>100</b>	<b>7883.9</b>	<b>500.5</b>

Source: Estimated from LFS 2013-14

Wage losses vary by occupation as well as noted in Table 6.5 below.

**Table 6.5: Cumulative Wage Gap by Occupation**

Occupations	Distribution of Women %	Median wages (PKR thousands)	Total Wage Loss (PKR billions)
Managers	8.2	1665	56.4
Professionals	81.11	1253.5	420
Technicians	4.45	688.7	12.7
Clerical workers	2.4	628.2	6.2
Service workers	1.62	203.3	1.4
Skilled agricultural workers	1.02	462.7	2
Craft trade workers	0.33	623.4	0.8
Plant machine operators	0.07	113.5	0
Elementary occupation	0.81	308.5	1
<b>Total</b>	<b>100</b>	<b>5946.8</b>	<b>500.5</b>

Source: Estimated from LFS 2013-14

The gender wage gap has not been studied enough in Pakistan. The few studies done point to the observable characteristics like education, employment in white or blue collar jobs and residence urban areas that account for most of the expansion in the gender pay gap during 1999-00 to 2005-06.<sup>7</sup> Each additional year of schooling causes a significant rise in earning and the effect of literacy and numeracy skills, as well as technical training and private schools is found to be positive and significant.<sup>8</sup>

7 Muhammad Sabir and Zehra Aftabi (2007) "Dynamism in the Gender Wage Gap: Evidence from Pakistan". The Pakistan Development Review. 46 : 4 Part II (Winter 2007) pp. 865-882

8 Nasir, Z. M. and Nazli, H. (2000), Education and Earnings in Pakistan. Pakistan Institute of Development Economics. Research report no 177

The gender wage gap figures- an estimated PKR 500 billion equivalent to approximately USD\$ 5billion for women ages 25-60 years at present value- obviously undermines the economy as returns to labour remain low for women. Despite their entry into waged work due to poverty, women's labour does not succeed in moving their household out of poverty as the chapter on poverty reveals.

## Annex

### Annex 6.1

#### Technical Notes

### Analyzing the Gender Wage gap<sup>0</sup>

#### 1. Simplest Approach

The simplest approach for analyzing the gender pay gap is to divide the mean/median value of female wage by the mean/median value of male wage.

#### 2. The Dummy Approach

Following the seminal work of Mincer (1974), it is conventional to specify log wages as a function of a set of wage determining characteristics, which primarily include controls for human capital. In the empirical literature on the gender pay gap, the simplest way to analyze the gender pay gap is to perform a regression analysis, with gender included as a dummy variable, in order to capture the effect of discrimination:

$$\ln w_i = \delta_0 + \delta_1 \text{Sex}_i + \delta_2 \text{year\_school}_i + \delta' X_{ki} + \mu_i \quad (1)$$

Where  $\ln w_i$  represents the log wage,  $\delta_1$  measures the gender differential among male and female workers,  $\delta_2$  measures the return to education and  $X_i$  the control characteristics (e.g. job experience, and job characteristics) of an individual  $i$ . The results of a Regression Analysis of Gender Wage gap by controlling other individual and labour characteristics are shown in the Table A below.

**Table A: The Determinants of Monthly Earning—A Regression Analysis ages 15-64**

Regressor	For All		Only Female		Only Male	
	Coeff.	Std. Error	Coeff.	Std. Error	Coeff.	Std. Error
Gender (male=1)	0.687***	0.010	-	-	-	-
Age (in years)	0.043***	0.002	0.039***	0.006	0.044***	0.002
Age square	0.000***	0.000	0.000***	0.000	0.000***	0.000
Education (upto 4 grade as ref.)						
Primary	0.077***	0.011	0.134***	0.043	0.061***	0.011
Middle	0.137***	0.012	0.244***	0.059	0.117***	0.012
Matric	0.248***	0.011	0.670***	0.049	0.211***	0.011
Intermediate	0.407***	0.015	0.755***	0.061	0.385***	0.015
Graduation and above	0.813***	0.015	1.387***	0.056	0.744***	0.015
Occupation (white collar as ref.)						
Blue collar	-0.174***	0.013	0.042	0.047	-0.167***	0.014
Unskilled	-0.299***	0.015	0.088	0.054	-0.303***	0.016
Region (urban=1)	0.099***	0.007	0.126***	0.026	0.091***	0.007
Constant	7.579***	0.035	7.177***	0.114	8.274***	0.036
R-squared	0.4008		0.3965		0.3296	
F-stat	1826.07 (11, 30036)		278.19 (10, 4234)		1268.11 (10, 25792)	
N	30048		4245		25803	

Note: \*\*\*  $p$ -value < 0.01, \*\*  $p$ -value < 0.05, \*  $p$ -value < 0.1

Source: Estimated from LFS 2013

The Table B below reports ceteris paribus gender pay gap estimated through Quintile Regression by using equation 2 with a gender intercept term. The results reveal that, on average (median), males earn more than females by 71%, by controlling other individual, educational and labour characteristics. The Table also provides the estimated gender effects at different quantiles of the conditional wage distribution. These estimates suggest that gender pay gap tends to display a sharp decline with movement across the conditional wage distribution. This tentatively suggests that gender pay inequality is larger in the low-paid than in the high-paid jobs.

**Table B: Gender Wage Gap Based on Quintile Regression**

	Mean	Std. Error
Mean	0.712	0.011
Q10	0.978	0.019
Q25	0.915	0.012
Q50	0.712	0.011
Q75	0.524	0.011
Q90	0.429	0.013

### 3. The Oaxaca—Blinder Decomposition

A relatively more sophisticated procedure to investigate the gender pay gap is developed by Blinder (1973) and Oaxaca (1973). In this procedure, wages are estimated separately for individuals,  $i$ , of the different groups,  $g$  (males and females). As a result, this procedure allows that productive characteristics of men and women are rewarded differently:

$$\ln w_i = \alpha g_i X_i + \mu_i \tag{2}$$

where  $g = (m, f)$ , represents the two sexes;  $\ln w_i$  is the log wage, and  $g_i X_i$  the control characteristics of an individual  $i$  of group  $g$ . The total wage differential between men and women can then be decomposed into an explained part (differential due to differences in characteristics) and an unexplained residual. The difference in mean wages can be written as:

$$D^A = w_m - w_f = (X_m - X_f)\alpha_m + (\alpha_m - \alpha_f)X_m + (X_m - X_f)(\alpha_m - \alpha_f) = E + U + I$$

Where the first term represents the effect of different productive characteristics (the endowment effect  $E$ . in other words two comparison groups, on average have different qualifications or credentials e.g., years of schooling and experience in the labour market); in Pakistan years of experience are calculated as age less education (counted as years of education) less six (the preschool years).

$$\text{Experience} = \text{Age} - \text{education (in years)} - 6$$

The second term represents the unexplained residual  $U$  (often referred to as 'wage discrimination') which includes differences due to unobserved variables that influence productivity and difference due to a differential reward for equal characteristics. While the third term ( $I$ ) is called interaction term. Overall the decomposition is called threefold decomposition.

We have estimated the gender pay gap decomposition both at the mean and at various selected quintiles. The results in below table shows that major part of gender pay gap is attributed to unequal treatment/wage discrimination for all the selected quintiles, though it shows as gradual decline for the upper.

**Table C: Gender Wage Gap Based on Quintile Regression**

<b>Difference Attributed to</b>	<b>Mean</b>	<b>Q10</b>	<b>Q25</b>	<b>Q50</b>	<b>Q75</b>	<b>Q90</b>
Endowment effect (E)	-0.013	-0.045	-0.024	-0.013	-0.011	-0.001
Wage discrimination (U)	0.677	0.858	0.732	0.567	0.451	0.324
Interaction Effect (I)	0.007	0.019	0.027	0.02	-0.003	-0.015
Estimated Pay Gap (E+U+I)	0.671	0.832	0.735	0.574	0.437	0.308

Thus the mean for Endowment effect shows that men get 1.7% less than women if the endowment factors hold i.e. if age/ sex, education, occupation, province and region of residence are the same. Wage discrimination effect shows that on average men earn 67% more than what women earn. Men earn 85% more in the bottom tenth and 32% more in the top 10% of the wage distribution. When wages are higher the gender wage gap narrows.

## Chapter 7

### Poverty and Opportunity



Women produce pickles and juices for income generation, Dadu District, Sindh

#### Key Findings

- Poverty rates:
  - o Basic education of head of household (grades 6-8) lowers poverty rates of households: 21% compared to 37% in households with an illiterate head.
  - o 32% women and 25% men in paid work are poor.
- Working poor in Pakistan
  - o 21% households (approximately 4.4 million)
  - o 23% of the employed, approximately 11 million individuals
  - o 27% of employed women (3 million) and 22% of employed men (about 8 million)
- Households receiving social assistance have higher labour force participation among females in both rural and urban areas
- Significant shift from casual labour to small business among BISP beneficiaries; however low value cash transfer of BISP is unlikely to affect asset growth

## Introduction

Poverty has been a major concern of the government especially since the nineties as economic growth rates started oscillating. The Medium Term development Framework (MTDF) 2005-2010 of the Government of Pakistan indicated a rising trend in poverty using the less than USD \$1 per day yardstick. The Pakistan Poverty Reduction Strategy Paper (PRSP 2003), the UN Human Development Report Pakistan (2003), Participatory Poverty Assessment (2003), the World Bank, the Asian Development Bank and others published studies analyzing poverty, its dimensions, manifestations and strategies. A significant aspect in these was the attention to the gender dimension of poverty—social relations, power structures, human and income poverty, exclusion from labour market, services, social activities and public spaces, physical insecurity, class and caste— all came under discussion as factors that perpetuate poverty,<sup>1</sup> as did the specificities and differences based on rural-urban and regional and provincial locations.

The Participatory Poverty Assessment (PPA), in particular, was unique in that it captured the perceptions of the poor about manifestations of poverty as they experienced it. The poor analyze the causes and the consequences of poverty e.g. the poor do not earn enough, are unskilled and illiterate, and work on daily wages. They don't have regular incomes, are unable to send children to school or incur expenses related to a daughter's marriage, are vulnerable to sickness, cannot pay medical expenses and are vulnerable to sickness, cannot pay medical expenses and are indebted with an insecure future.<sup>2</sup> The PPA identified limited mobility, widespread violence in and outside the home, the fear of violence and sexual harassment as impediments to poor women's full participation in social and economic activities.

This Chapter examines the current situation and highlights the changes in the nature and extent of poverty and the new information that has come to light over the past decade. In understanding poverty as it relates to women's economic participation the focus of this chapter is on the inadequate returns to labour and the working poor. Access to social assistance whether in the form of grants for education or cash transfer can help the income poor to partially address their deprivations. Per capita monthly consumption expenditures have been estimated from the Household Integrated Economy Survey (HIES 2013/14) as a proxy for income, with the population that falls in the bottom consumption expenditure quartile considered as poor.

## Measures of Poverty

Poverty, or rather the measures of poverty is a contested concept. Poverty can be measured using income, consumption or deprivations along a set of indicators. The official poverty line in Pakistan is estimated from consumption expenditure based on the minimum per capita intake of 2350 calories, though this is currently under discussion. Poverty has been declining in recent years across the different measures- using the official poverty line, or population living below USD\$ 1.25 or USD\$ 2 per day. The decline is generally attributed to a variety of reasons, including remittances; it is higher in rural areas than in urban areas. However poverty estimates and methods need to be revised as consumption and income patterns have changed, the price of food staples have increased rapidly, and the sampling frame based on 1998 population estimates is problematic.

Poverty is reflective of the low asset base, especially in rural areas where landholdings vary greatly, inadequate employment opportunities, household size and compositions (high child and elderly dependency ratios). Inadequate access to basic amenities and services especially health and social protection drive and perpetuate poverty. Workers in the informal economy are excluded from social protection programs and rely on family and informal systems of support that likely push them into debt and chronic poverty.

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1 For a brief review of the poverty studies see Khawar Mumtaz. 2005. Gender and Poverty in Pakistan. ADB. Islamabad.

2 Planning Commission of Pakistan, Pakistan Participatory Poverty Assessment Between Hope and Despair, Punjab Report. GOP, Islamabad. 2003

While incomes for the bottom 20% has increased in recent years, the gap between income and consumption of the poorest and the richest 25% remains significantly high and is rising in urban areas.<sup>3</sup>

Vision 2025 is the key planning document of the Government of Pakistan that focuses on agricultural productivity, urban development, health and education, enhancing safety nets and improving institutional performance. It recognizes women’s role in the economy and their concentration in informal work. Indeed poverty drives individuals to informal work, especially women and children.

To address poverty in the country the government devised the National Social Protection Strategy (2007) and the Poverty Reduction Strategy (2009–2011), which resulted in the Benazir Income Support Program (BISP) that cushions shocks for the vulnerable and redistributes through a cash transfer to female beneficiaries of poor households.

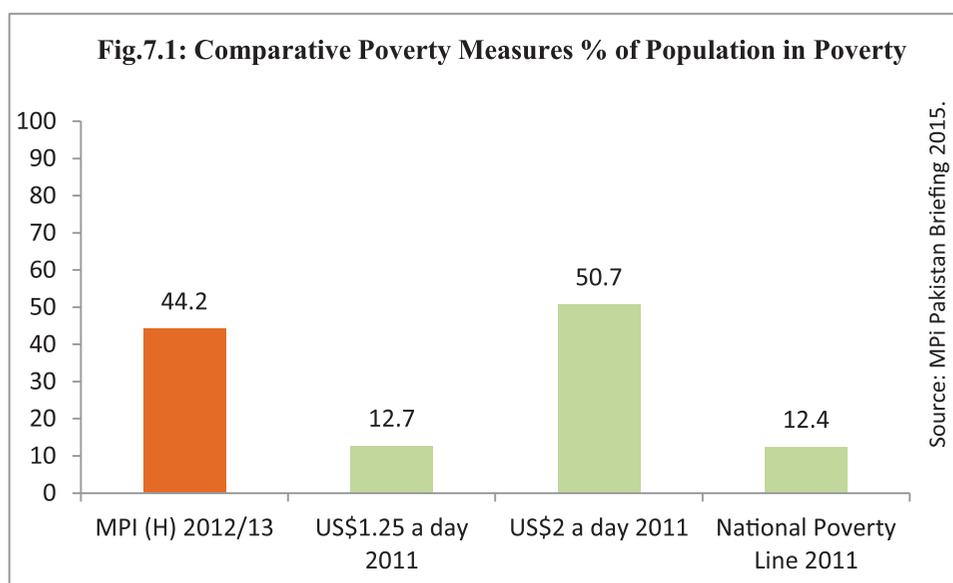
The official poverty figures put approximately 12.4 % of the population living below the poverty line in 2010-11. Indeed there is a noticeable reduction in poverty head count ratios since 2010 according to the official statistics (Table 7.1).

**Table 7.1: Trends in Poverty: Head Count Ratios**

Period	Total	Urban	Rural
2000-01	34.5	22.7	39.3
2004-05	23.9	14.9	28.1
2005-06	22.3	13.1	27.0
2007-08	17.2	10.0	20.6
2010-11	12.4	7.1	15.1

Source: Economic Survey of Pakistan, various editions

However the different definition and measures of poverty provide different figures (Figure 7.1), depending on how it is measured and what indicators are included. In Pakistan the poverty headcount ratios are consumption based. Others can be tied to income.



<sup>3</sup> Asian Development Bank Country Partnership Strategy: Pakistan, 2015-2019

The Multidimensional Poverty Index measures poverty across ten indicators and an individual is considered poor if a person is deprived in one-third of the weighted indicators.<sup>4</sup> The indicators include schooling, child mortality, nutrition, assets and living standards (floor/ fuel/ electricity, water and sanitation) and are more comprehensive than measuring income poverty through the USD\$ 1.25 or USD\$ 2 per day indicator.

For this chapter per capita monthly consumption expenditures have been estimated from the HIES 2013/14 dataset, using the value of both the food and non-food (non-durable) items. Using per capita expenditure, four quartiles have been established where each quartile represents 25 percent of the households. The results in Table 7.2 show that overall 10.5 percent of the households are headed by females in Pakistan with more headships in rural areas than the urban areas. This is consistent with other data that show men leaving families behind as they migrate to cities or overseas for work. It is also an indicator of men falling victim to the different dimensions of a breakdown of law and order, prevalence of customary practices and feuds that make men vulnerable to being killed.

Fewer female headed households fall in Quartile 1 (the poorest) and more in the upper quartiles i.e. in Quartiles 4 and 5.

**Table 7.2: % of Female Headed Households by Quartile**  
(Per capita Consumption)

Quartile	Total	Rural	Urban
Quartile 1	<b>5.6</b>	<b>5.5</b>	<b>5.9</b>
Quartile 2	6.4	6.9	5.3
Quartile 3	9.0	10.0	7.1
Quartile 4	11.1	13.0	8.9
<b>Total</b>	<b>10.5</b>	<b>11.3</b>	<b>9.0</b>

Source: Estimated from HIES 2013-14

Table 7.3 shows that households in the bottom quartiles have a higher number of women (44%) who are either illiterate or barely literate women (with up to 5 years of education). The converse is true for higher levels of education among women—more of them reside in households that fall in quartiles 2-4. Even so a large percentage in these households remains illiterate or has primary school education only.

**Table 7.3: Education level of Females (ages 15-64) in Per capita Consumption Quartiles**

Quartile	Education					Total
	Grades 0-5	Grades 6-8	Grades 9-10	Grades 11-12	Grades 13+	
Quartile 1	44	27	19	7	3	100
Quartile 2	36	24	23	12	6	100
Quartile 3	29	21	26	16	9	100
Quartile 4	20	16	24	22	19	100

Source: Estimated from HIES 2013-14

4 Oxford Poverty and Human Development Initiative [www.ophi.org.uk/multidimensional-poverty-index/](http://www.ophi.org.uk/multidimensional-poverty-index/)

In Table 7.4, the analysis is carried out only on women ages 25-49 years. The results reveal that more than half of the females in bottom quartile are either illiterate or poor literate (up to 5 years of education). However around one-fourth of the women in upper quartile possess graduation and above education.

**Table 7.4: Education level of Females (ages 25-49) in per capita Consumption Quartiles**

Quartiles	Grades 0-5	Grades 6-8	Grades 9-10	Grades 11-12	Grades 13 +	Total
Quartile 1	53	22	18	4	3	100
Quartile 2	45	19	20	10	7	100
Quartile 3	34	19	25	11	11	100
Quartile 4	22	13	22	16	26	100

Source: Estimated from HIES 2013-14

In this younger age group the proportion of women who are illiterate or have primary and below education increases by almost ten percentage points in the poorest quartile, an indication that enrollment drives miss the poorest households; adult literacy too has not benefited these women.

The labour force participation of women and men by quartiles is displayed in Table 7.5. More women and men from the bottom quartiles, in both urban and rural areas, participate in the labour force. Women's involvement in economic activities is less by almost 11 percentage points in Quartile 4 as compared with Quartile 1; while the decline is less for men at six percentage points. More women from Quartile 1 in the rural areas are likely to be in the labour force as compared to those households that are relatively better off.

**Table 7.5: Labor Force Participation Rates (15-64) by Per capita Consumption Quartiles**

Quartile	Total		Rural			Urban			
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Quartile 1	31	85	57	36	85	59	21	85	53
Quartile 2	27	84	54	32	84	57	14	84	49
Quartile 3	22	81	50	27	82	52	14	81	48
Quartile 4	19	79	48	26	80	51	12	78	45

Source: Estimated from HIES 2013-14

## Correlates of Poverty

Analysis of various household level correlates of poverty (of the bottom 25% considered poor), reveals higher poverty in rural areas, and less poverty in female headed households (17%) as compared to male headed households (Table 7.6). This could be the result of nuclear families whose primary (male) earner is working in another city or province or overseas and remittances are the major income source of these households. Alternatively if the main male earner is deceased the family may be receiving social assistance either through informal or formal sources; indeed poverty rates are higher at 44% among households receiving some form of social assistance (*Zakat, Usher* and BISP).

## Education

The education of the head of the household (male or female) is a factor as almost 37% of households in the LFS sample where the head was illiterate were characterized by poverty as compared with only 21% that had 6-8 years of schooling.

Household Characteristics	Total	Rural	Urban
All sample	25	29	18
<b>Sex of Head of Household</b>			
Female	17	19	14
Male	26	30	19
<b>Household Size</b>			
< 5	7	8	4
5-7	25	30	17
8-9	39	41	35
10+	46	48	40
<b>Dependency Ratio of Household <sup>a</sup></b>			
Low	12	14	10
Medium	26	28	21
High	39	43	30
<b>Education of head of the household</b>			
Illiterate	37	37	37
1-5 years	27	28	23
6-8 years	21	21	20
9-10	15	19	11
11+	8	16	4
<b>Status of Social Assistance</b>			
Not Receiving	23	18	27
Receiving	44	41	44

<sup>a</sup> Household size was categorized into two categories dependent (below 15 age and above 64 age) and independent (15-64 year age). Dependency ratio is number of dependent divide by number of independent. Low dependency mean if ratio is 0-0.5, medium mean 0.51-1 and high mean >1  
Poverty is defined as the bottom 25 % with respect to per capita monthly consumption  
Source: Estimated from HIES, 2013/14

39% of households with high dependency ratios are poor.

23% of poor households do not receive any form of social assistance.

The poverty rates are lower for both women and men, irrespective of whether they reside in rural or urban areas, if they have matric and above education (Table 7.7a). The poverty rates for women with 13 years and more of education is only 4% compared to 22% for women with a middle school education. However men with 13 years of education do not fare as well and have almost double the poverty rates of women in the same category.

**Table 7.7a: Poverty Rates (%) by Individual's Education Attainment (ages 15-64)**

Education	Female			Male		
	Total	Rural	Urban	Total	Rural	Urban
Grade 5 and below	24	24	24	32	33	31
Grades 6-8	22	21	23	24	26	22
Grades 9-10	14	15	13	17	20	14
Grades 11-12	8	8	7	12	16	8
Grades 13 and above	4	5	3	7	12	4

Note: Bottom 25% is assumed as Poor

Source: Estimated from HIES 2013-14

Table 7.7b records the poverty level of households that had at least one member, female and male, with the highest level of education in each category.<sup>5</sup>

**Table 7.7b: Poverty Rates (%) by Maximum Education in Household (ages 15-64)**

Education	Female			Male		
	Total	Rural	Urban	Total	Rural	Urban
Grade 5 and below	33	34	30	38	39	35
Grades 6-8	24	22	26	27	28	24
Grades 9-10	16	18	14	19	21	16
Grades 11-12	8	9	8	13	18	9
Grades 13 and above	4	6	4	8	13	5

Note: Bottom 25% is assumed as Poor

Source: Estimated from HIES 2013-14

Once again the results show that households where even one female has a higher secondary education and above (i.e. grades 11 and above) have lower poverty rates than households in which even one male has equivalent years of education, by slightly less than half.

It is recognized that poverty is a complex phenomenon with many contributing factors. Female education may increase in households that are not poor; conversely, education of females, and their ability to work, may well improve the opportunities for the household to come out of poverty.

## Labour Force Participation

Female labour force participation is often assumed to be a factor in alleviating household poverty. Indeed, poverty rates are higher in households where women are unemployed as compared to households where women are employed (Table 7.8). A third category, inactive women (not participating in labour market), has comparatively low rates of poverty than the employed and unemployed. There could be a number of reasons for this: they may still be pursuing an education, retired, unable to work because of disabilities, full time home-makers, or possibly because their households are slightly better off and hence the economic need is not so pressing.

<sup>5</sup>For example in a household if even one member has maximum education of 16 years, then the poverty rate of that household was observed.

In urban areas employed women suffer higher poverty rates than unemployed. This could be either due to the nature of their low paid vulnerable work or because their poverty is what compels these women to enter the labour market, which is why women from non-poor households participate less in the labour market. Urban cost of living, higher than rural living, is another factor.

**Table 7.8: Poverty Rates (%) among Females (age 15-64) by Labour Force Participation**

Labor Force Participation Status	Status		
	Total	Rural	Urban
Employed	27	28	23
Unemployed	33	41	16
Inactive	19	22	15

Source: Estimated from HIES 2013-14

Poverty rates by status of employment Table 7.9 suggest that women and men are afflicted by poverty irrespective of whether they are in paid or unpaid work.

Poverty rates are high amongst women in paid work at 32% compared to men at 25%. Self-employed workers have relatively lower poverty rates for women and higher for men.

**Table 7.9: Poverty Rates (%) among Employed Females (age 15-64) by Type of Employment**

Employment Status	Total	Female		Total	Male	
		Rural	Urban		Rural	Urban
Employer	-	-	-	8	13	5
Paid worker	32	37	23	25	29	19
Own-account (non-agriculture)	14	13	16	21	27	14
Own-account (agriculture)	15	15	30	17	18	10
Unpaid family helper	25	25	29	18	21	8

Note: Bottom 25% is assumed as Poor

Source: Estimated from HIES 2013-14

Poverty amongst paid workers is higher in all categories as compared to own-account or unpaid workers, a result of the labour force concentration in low paid, underpaid and vulnerable employment.

It is no surprise that the poverty rates are highest amongst those employed in the elementary and unskilled occupations (44% women and 36% for men). Poverty rates are lower for women in occupations that require a level of educational attainment or skilled labour (Table 7.10). Women and households benefit when female members gain education and skills.

Even the higher paid occupational category of legislators, senior officials and managers has its share of poverty with 7% of women and 12% of men in the bottom quartile. In general however poverty levels increase as the occupational status of working female and males changes from high skills to low skill jobs.

**Table 7.10: Poverty Rates among Employed by Occupation (in %) ages 15-64**

Occupation	Female	Male	Total
Legislators/senior officials & managers	7	12	12
Professionals	5	7	6
Technicians & associate professionals	17	10	11
Clerks	5	9	9
Service workers/ shop & market sales workers	29	20	21
Skilled agricultural & fishery workers	22	18	20
Craft & related trades workers	27	24	25
Plant/ machine operators & assemblers	13	22	22
Elementary (unskilled) occupations	44	36	38

Source: Estimated from HIES 2013-14

Table 7.11 reports the incidences of poverty among employed persons by sector of work i.e. industry. The results reveal that poverty rates are low in the finance, insurance, real estate and business services, while agriculture, construction and transport sector show high poverty rates.

It is important to note that the agriculture sector has a high poverty rate for women at 29% as the majority of women work in this sector.

Another factor to note is that women's share of most sectors is very low and both the LFS and HIES record few or no observations for women in these sectors.

**Table 7.11: Poverty Rates among Employed by Industry (in %) ages 15-64**

Industry	Female	Male	Total
Agriculture, forestry, hunting and fishing	29	23	25
Mining & quarrying*	51	16	17
Manufacturing	28	22	24
Electricity, gas and water*	-	8	8
Construction*	83	32	32
Wholesale & retail trade and restaurants & hotels	10	18	18
Transport, storage and communication*	28	26	26
Financing, insurance, real estate and business services*	13	7	8
Community, social and personal services	21	15	17

\*Note that women have less than 4% women's share of these industries; there are no or less than 1% observations for women in these sectors in the LFS.

Source: Estimated from HIES 2013-14

## Do the poor work less?

Table 7.12 reports the average number of days worked in the past month (HIES dataset) and analyzes it according to poor (bottom quartile) and non-poor by sex and province. Surprisingly there is a marginal difference in days worked across poor / non-poor, urban/ rural and provinces.

On average, non-poor adults work one to three days more per month than the poor.

**Table 7.12: Average Work Days per month Among Employed and Poverty Status**

Working Days	Female		Male		Total	
	Poor	Non-poor	Poor	Non-poor	Poor	Non-poor
<b>Overall</b>						
<b>National</b>	<b>24</b>	<b>26</b>	<b>26</b>	<b>27</b>	<b>26</b>	<b>27</b>
Punjab	25	27	26	28	26	28
Sindh	23	23	26	26	25	26
KP	26	27	25	26	25	26
Balochistan	23	24	27	27	27	27
<b>Rural</b>						
<b>National</b>	<b>25</b>	<b>27</b>	<b>26</b>	<b>28</b>	<b>26</b>	<b>28</b>
Punjab	23	23	26	26	25	26
Sindh	26	27	25	26	25	26
KP	23	24	27	27	27	27
Balochistan	24	26	26	27	26	27
<b>Urban</b>						
<b>National</b>	<b>23</b>	<b>23</b>	<b>26</b>	<b>26</b>	<b>25</b>	<b>26</b>
Punjab	26	27	25	26	25	26
Sindh	23	24	27	27	27	27
KP	24	26	26	27	26	27
Balochistan	25	27	26	28	26	28

Source: Estimated HIES 2013-14

The majority of the labour force, both women and men, are crowded in a few industries and occupations. Hence their poverty and near poverty can reasonably be attributed to the abysmally low, below minimum wage levels that exist with impunity.

## Working Poor

The evidence presented in the previous section reveals that the poor are working, even receive social assistance to some extent, and yet are unable to move up and out of poverty. The nature of their employment, concentrated in vulnerable work low paid work, keeps them trapped in poverty.

The term “working poor” can be defined as those who are active labour force participants but are below the poverty line, unable to save and barely manage their basic needs of shelter, clothing and food. They are vulnerable to shocks and any incident such as illness or death in the family can push them deeper into poverty. The longer an individual is working poor the less likely they are to access opportunities that can lead them out of poverty.

Estimations of working poor vary by the method used e.g. working but earning below minimum wages; percent of population in vulnerable jobs; or living on or below the national poverty line despite having waged work. The working poor can also be defined as those whose incomes fall below the poverty level despite having spent 27 weeks or more in a year “in the labour force” either working or looking for work.

For this chapter, the “working poor” are defined somewhat differently. The limitations of the available national survey data in Pakistan, especially the labour force survey, restrict the measures that can be used to estimate working poor. Estimations are generated for working poor households and individuals. A household is defined as working poor if it has at least one member who is in the labour force and the household is in the bottom 25 percent 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.

**Table 7.13: Working Poor (%)**

Poverty	Total	Urban	Rural
Households	21	15	24
Individuals (ages 15-64)	23	18	26
Females	27	23	28
Males	22	17	25

Source: Estimated from HIES 2013-14

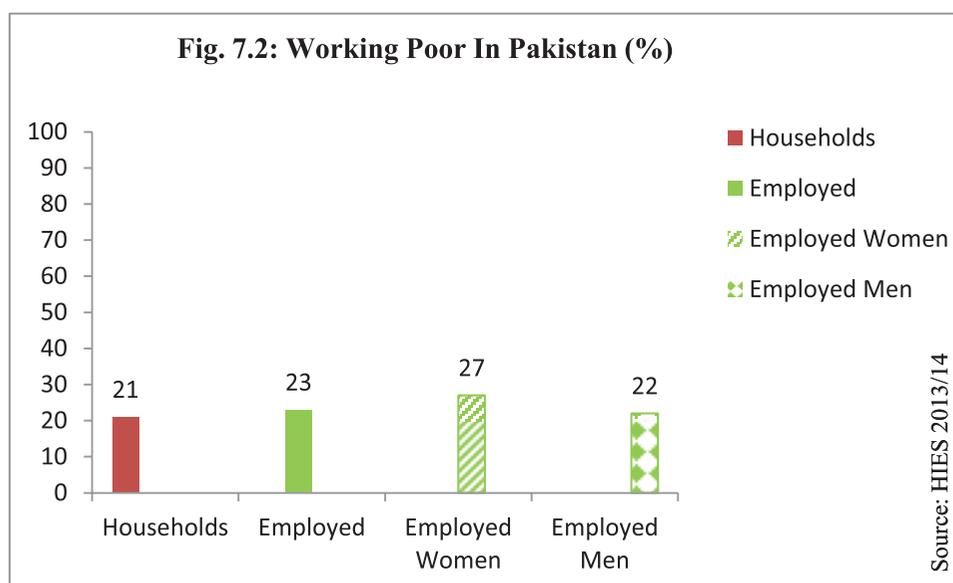


Table 7.13 and Fig. 7.2 reveal the percentage of working poor households and individuals.

21% households (approximately 4.4 million) are working poor in Pakistan (Table 7.13), higher in rural areas.

23% of the employed, approximately 11 million individuals are estimated to be working poor.

27% of employed women (3 million) and 22% of employed men (about 8 million) are working poor.

More women in urban areas are working poor than men 23% vs 17%.

A profile of the working poor by age, education and province reveals that a higher percentage of ages 15-49 years are likely to be working poor than ages 50-64 years. More of the working poor have primary or below education. A higher percentage of working poor reside in Punjab and Balochistan as compared to Sindh and Khyber Pakhtunkhwa.

**Table 7.14 Profile of Working Poor (%)**

	Total	Female	Male
<b>Age (years)</b>			
15-24	25	27	24
25-49	24	27	22
50-64	19	25	17
<b>Education</b>			
Upto Grade 5	26	23	26
Grades 6-8	18	22	18
Grades 9-10	13	14	13
Grades 11-12	8	7	8
Grades 14 and above	5	2	5
<b>Province</b>			
Punjab	24	30	22
Sindh	22	26	21
KP	17	9	19
Balochistan	28	23	28

Source: Estimated from HIES 2013-14

The employment status, occupational and industry profile of the working poor is similar to that of the poor (Tables 7.9-7.11) as both fall in the bottom quartile based on per capita monthly consumption expenditures.

Table 7.15 shows that labour force participation is higher among the households who receive some form of social assistance. The percentage of participation is much higher among females and in both the rural and urban areas for households receiving social assistance. It underscores the empirical evidence that labour force participation including child labour is higher poor households.

**Table 7.15: Labour Force Participation by Status of Social Assistance ages 15-64**

	Receiving Social Assistance			Not Receiving Social Assistance		
	Female	Male	Total	Female	Male	Total
<b>National</b>	<b>35</b>	<b>85</b>	<b>59</b>	<b>23</b>	<b>82</b>	<b>51</b>
Rural	37	85	59	29	82	54
Urban	27	83	55	14	81	47

Note: Social Assistance includes *Zakat*, *Ushr* and BISP

Source: Estimated from PSLM 2013/14

## Poverty and the Social Safety Net

Pakistan lacks a comprehensive social protection program, though a number of safety nets exist that together serve as a social protection response by the government. The oldest programs are the social security schemes for government and formal sector employees. These are the Employees Old Age Benefits Institution (EOBI), Public Sector Benevolent Funds and Group Insurance, Employees Social Security Institution (ESSI), Provincial Employees Social Security Scheme, Workers Welfare Funds (WWF), Worker's Children Education Ordinance, Food Support Program and Educational Stipends. These schemes do not provide relief to the majority of the labour force that is in the informal sector. The poor and the vulnerable that are excluded by these interventions can receive social assistance from the *Zakat* and Pakistan *Bait-ul-Mal* (PBM) funds, which provide unconditional cash transfers and in-kind assistance, as well as training and rehabilitation for the destitute. The Benazir Income Support Program is a recent addition that uses means tested measures to assess poverty and disburse unconditional and conditional cash transfers to supplement the income and education expenses of poor households.

Additionally the government has a public works program such as *Khushal Pakistan* and *Tameer-e-Watan* programs that generates work for the poor in construction and infrastructure development projects. Microfinance and microcredit initiatives such as the Pakistan Poverty Alleviation Fund (PPAF), the RSPs, Khushali Bank support microenterprise for the poor by providing relatively better access to finance.

### Benazir Income Support Program

As the largest social safety net intervention in Pakistan, one that specifically targets women, the Benazir Income Support Program (BISP) merits attention. Launched in 2008 as the flagship program of the government, BISP targeted poor households below a poverty score,<sup>6</sup> using objective criteria and identifying efficient disbursement mechanisms for cash transfers to reduce the chance of misuse. The BISP survey created a large and reliable national registry of the socio-economic status of 27 million households across Pakistan and identified 7.7 million eligible families for assistance. The target population of the BISP is the poorest 25% of the population. There can be multiple eligible families within the eligible household.

BISPs greatest success is that it targeted women within the identified household<sup>7</sup> to receive the funds, thereby ensuring that the money would be used within the household. Possession of a computerized national identity card is a prerequisite and BISP has thus facilitated millions of poor and marginalized women to obtain this basic marker of citizenship, otherwise denied them on basis of social gender norms or their economic status. Since 2008 the cash transfer has been increased from the initial PKR 1000 to PKR 1500 per month.

Drawing on the global experience of combining cash transfers with complementary interventions to increase uptake of education and health services, improve nutrition outcomes, and improving livelihoods to enhance the prospects of moving out of poverty, BISP has over the years introduced four components: *Waseela-e-Rozgar* (Technical & Vocational Training), *Waseela-e-Haq* (Micro-finance), *Waseela-e-Sehat* (Life & Health Insurance) and *Waseela-e-Taleem* (Primary Education). Details of each program are provided on the BISP website.

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<sup>6</sup> The Nationwide Poverty Scorecard Survey, the first of its kind in South Asia, applied a Proxy Means Test (PMT) to determine the welfare status of the household on a scale between 0-100. A threshold score of 16.17 is used to identify household with a lower PMT score, which is then defined as an eligible household.

<sup>7</sup> Within each eligible family a Receiver Woman is identified, defined as every ever-married woman having a valid Computerized National Identity Card (CNIC) who is then eligible to receive the cash benefit.

BISP has also introduced technology in ensuring that women are able to access and receive the cash transfers. Initially women received the benefits through the post; however recognizing the mobility and literacy constraints of the women, BISP introduced Smart Card and mobile phone banking and Benazir Debit cards; currently 96% of beneficiaries receive payments through one of these means; the remaining continue to receive payments through the postal service as they live in remote areas without access to banks or point of sale machines.

Results from third party monitoring and evaluation of BISP are overall positive. Table 7.16 provides an overview of the BISP interventions so far.

**Table 7.16 :BISP At a Glance**

	2014/15
Beneficiaries : # of women	5.5 m ( 1.7m in 2008)
Cash transfer: Annual Disbursement	PKR 92 billion (Rs. 16 billion in 2008)
Account holders	89% (1% at time of entering BISP in 2008)
CNIC	5.5m (3 m in 2008)
BISP Debit Cards	96%
<i>Waseela-e- Haq</i> : Microcredit	PKR 2205 m disbursed to 16446 trainees
<i>Waseela-e-Rozgar</i> : # Trained	58528 (56% F, 44% M); stipends Rs 1044.6 m; training expenditure Rs. 804.9 m
BISP Beneficiary Committees (BBC)	48553 BBCs in 32 districts; 1319 Women cluster leaders
ATM and Financial literacy training <i>Waseela-e-Taleem</i>	1652 BBC members + 100 leaders in 5 districts 948327 primary school enrollments
Female headed households	22% of BISP beneficiary households
Literacy/ Numeracy	4% literate; 16% numerate; 76% females (ages 15-49) in beneficiary households have no education

Source: Information provided by BISP at the request of NCSW especially for this report

A recent Beneficiary Feedback Report (2015) based on Household Survey conducted by a third party in 2014/15 provides data for assessing outcomes and impact of BISP so far. A few key indicators are summarized in Table 7.17.

**Table 7.17: Outcomes/ Impact**

Consumption	PKR 318 increase per month per adult
Malnutrition Girl –child <5 years	Reduced
Health spending/ adult	PKR 50 per month
Poverty	22% reduction in the Regression Discontinuity (RD) treatment group
Control of cash transfer funds (Women)	64%
Decision making increased (Women)	62%
Training Enterprise development	
Businesses started	11577 ( under Waseela e Haq)
	Dairy Farming 49%
Miscellaneous(Cloth Shop, Tailoring Shop, Welding etc.)	26%
	General Store 23%
	Rickshaw 2%
Employment found	20% F; 35% M
Net Income	PKR 3000-8000 per month

Source: Information provided by BISP at the request of NCSW especially for this report

8 This intervention has been discontinued and merged with Waseela-e Rozgar to provide a comprehensive package

The BISP data is valuable given its nationwide coverage which provides a comprehensive picture of households in poverty in Pakistan.

BISP beneficiary households are characterized by a high rate of dependence on casual labour as the main source of household income, which is not very different from households in extreme poverty (PMT score 11.7 and below). Casual labour is often vulnerable work, characterized by poor job quality, low wages, subject to cyclical and seasonal shifts. It does not provide income security over the long term since the work is mostly in the informal sector that is not regulated and casual labour has no access to legal justice and protection. Casual labour may well be a consequence of the low educational attainments of adults in beneficiary households. 76% of women and 48% of men (ages 15- 49) have no education in the poorest households.

**Table 7.18: Profile of BISP Beneficiary Households: Work, Education and Assets**

	All beneficiaries (n=2884)		Poverty score 11.17 (n=1310)	
	Baseline 2011	Follow-up 2013	Baseline 2011	Follow-up 2013
<b>Proportion of household by main source of income</b>				
Casual labour	52	47***	49	47
Salary	16	15	17	17
Cash crop production	10	8	12	10
Small business	7	11**	5	8**
Food crop production	5	5	7	5
Remittances	4	7***	3	5**
Pretty/skilled trading	3	3	2	1
Assistance	0	0	0	0
<b>Proportion of population ( ages 15-49) with no education</b>				
Male	48	44** (n=4066)	53	48** (n=2240)
Female	76	73** (n=4396)	80	76** (n=2625)
<b>Asset Ownership</b>				
% households owning agricultural land	11	13	11	15**
Mean size of agricultural land owned (acres)	0.23	0.27	0.28	0.36
% households owning livestock	55	48***	59	54**

Note: Asterisks denote significance: \*\*\* at 1%, \*\* at 5%, \* at 10%

Source: Impact evaluation survey (Follow up 2013)

The results of the follow up survey as shown in Table 7.18 do not differ very much from the baseline survey carried out for each category of beneficiaries in 2011, nor are there major differences between the average BISP beneficiary household and BISP beneficiary households with a poverty score less than 11.17. A significant shift was found from casual labour to small business and remittances for all the beneficiaries, however the impact for below 11.17 score is only significant on small business and remittances. There is a decrease in households owning livestock that is significant over the time period 2011 to 2013, again could be due to natural disasters; in any case the low value cash transfer of BISP is unlikely to affect asset growth. There is a 0-5 percentage point difference in most though some of the results are significant. The change of a few percentage points could either be due to a large number of beneficiaries having been with the program prior to 2011 as well, in the initial phase of the intervention. Overall BISP has a more appreciable impacts on households on or close to the poverty line than to those that are very poor.

However for poor households even these small differences can be important in improving the quality of life, especially for women and children. Indeed as noted in a recent groundbreaking study, such direct transfers are essential for poverty reduction.<sup>9</sup> There is overwhelming evidence that the money is used well and not wasted, with half or more spent on food improving nutritional outcomes—important in early childhood development, preventing stunting and facilitating mental growth. In the BISP beneficiary household, infants and children have high malnutrition, as a result of a national nutrition crisis that the transfer may not be able to entirely eliminate. Transfers are spent on children's education as well. A direct transfer to the poor provides the much needed respite to cash strapped households for whom even the most basic of needs remain out of reach. In countries like Pakistan where infrastructure, services and the civil bureaucracy are problematic to say the least, direct cash transfers are possibly the most appropriate means of breaking the cycle of poverty and thereby the intergenerational transmission of poverty and chronic poverty.

Yet this result can only be achieved if the transfers are fair, assured, practical and large enough to make a difference.<sup>10</sup> At the same time availability of services and infrastructure like schools, healthcare, roads etc. allow beneficiaries increased access by virtue of having the extra bit of money. BISP beneficiary households have low enrollment rates, reflective of the poor state of education infrastructure and systems in the public sector and the low value of the transfer. Without meaningful investments in human capital and substantial injections of financial capital, the struggle of the poor to break out of poverty will continue.

### *Cash Transfers Work- The Southern Alternative*

The South has been rethinking the problem from the bottom up. Poor people, who have struggled to survive on tiny amounts of cash, are good economists who use additional money wisely. Giving money directly to poor people solves three problems at once. First, it **alleviates immediate poverty**; much of the money is spent on more and better food. Second, it **enables poor people to invest small amounts** in their farms and in small businesses, and all the evidence suggests that ordinary people already know how to make profitable investments. Furthermore, money is spent locally, which stimulates the economy by increasing local demand and creating an upward economic spiral. Third, poor families can **send their children to school**, creating a healthier and better educated next generation who will play an active role in development.

*Just Give Money to the Poor: The Development Revolution from the Global South (pp. 175).*

<sup>9</sup> Joseph Hanlon, Armando Barrientos and David Hulme, 2010, *Just Give Money to the Poor: The Development Revolution from the Global South*, Sterling, VA, USA: Kumarian Press.

<sup>10</sup> *ibid*

## Chapter 8

### *Women Economic Empowerment Index*



#### *Key Findings*

WEE Index at national and provincial levels is under 0.5, far from the desired value closer to one.

There are wide variations within provinces that can be traced to a mix of geographic and terrain factors as well as inequitable resource allocations

Gender differentials in employment—wages, skilled jobs and labour force participation—coupled with low decision-making power stymie women's economic empowerment

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. While indicators for each are available separately, this chapter brings together all these dimensions into one index to compare districts across the four provinces. Selection of indicators is constrained by available data, especially at district level. Nevertheless the Women's Economic Empowerment Index (WEE Index) is a beginning that can be modified later to include other indicators as data becomes available.

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The unit of analysis for the WEE Index as constructed here is the district with the estimations carried out for 114 districts of Pakistan for which data was available.

The WEE Index was developed after a review of indicators used globally to assess women's empowerment, opportunities, social status and economic participation.<sup>1</sup> Five domains were selected and indicators identified that would best capture the two dimensions of women's economic empowerment—participation and agency. The five domains are:

1. Labour Force Participation
2. Education
3. Decision Making
4. Health
5. Political Participation

The detailed definition of these indicators is reported in Table 8.1 overleaf. Safe delivery has been used as proxy for health of women, as no other health indicator e.g. nutrition, body mass index was available that could be used either as a comparison with men or even just to ascertain women's health status, irrespective of their marital or reproductive status.

Violence against women (VAW) is not included in the district level WEE Index as only provincial level data is available (from PDHS 2012/13). Applying provincial prevalence rates of VAW to districts flattened the variation between districts in a province.

Two types of variables are used in the WEE Index: the variables related to employment and education are taken as a comparison of females with males by taking the ratio of these variables. A ratio that equals to one reflects equal distribution in a particular indicator, while less than one reveals lower women empowerment and more than one reflect lower men's empowerment. The second set of variables is not a ratio; it is expressed as a percentage of all women in a particular category e.g. percent of women 18 years and above who are registered as voters.

Due to non-availability of data, the analysis does not include Pakistan Administered Kashmir (PAK)\*, Gilgit-Baltistan (GB) and FATA. The study has used multiple data sources including PSLM 2012/13, PSLM 2013/14, PDHS 2012/13 and Election Commission of Pakistan 2013/14. The provincial Multiple Indicator Cluster Survey (MICS) is another rich source of information, however survey data is not available for all provinces for the same year, and using data from different years can bias the results.

The data on education, safe delivery and employment is taken from PSLM 2012/13 as it has district level information. Similarly the share of voters is also available at district level from the ECP dataset. The data on decision making indicators (involvement of women in education decision making or employment decision making) was estimated at division level to restore sufficient observations and the division level information were assigned to districts by assuming that all the districts in a division hold the same value.

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<sup>1</sup> These included the Gender Inequality Index (GII), Gender Equality Index (GEI), Social Institutions and Gender Index (SIGI), Global Gender Gap Index (GGGI) and Women's Economic Opportunities Index (WEOI). For more on this see Irene van Staveren (2012): *To Measure is to Know? A Comparative Analysis of Gender Indices*, Review of Social Economy, Routledge. Downloadable at <http://dx.doi.org/10.1080/00346764.2012.707398>

\*Pakistan Administered Kashmir is the UN preferred nomenclature for Azad Jammu Kashmir (AJK)

**Table 8.1a: WEE Index - Domains and Indicators**

Indicator	Definition
<b>Employment</b>	
Ratio of female to male labor force (%)	Ratio of women (ages 15-60) to men in labor participation (in percentage)
Ratio of females to male wages (%)	Ratio of women (ages 15-60) to men wages across all available labor categories (in percentage)
Ratio of females to males among high skilled jobs (%)	Ratio of women (ages 15-60) to men in share of managerial and Professional jobs (in percentage)
<b>Education</b>	
Ratio of female in adult literacy rate	Ratio of women (age 15-60) to men in literacy rate (in percentage)
Ratio of females in secondary and above education	Ratio of women (age 15-60) to men in share of 10 years and above education (in percentage)
<b>Decision Making</b>	
Women education/ paid employment decision	% of women (15-49) who are involved (singly or jointly) in the decisions related to their education or paid employment
<b>Political Voice</b>	
Registered voters	% Share of women voters in total voters ( ECP 2013)
<b>Health</b>	
Safe delivery	% of women (ever married ages 15-49) attended by a skill birth attendant (Doctor, nurse, trained birth attendant (LHW/LHV/ Midwife) at childbirth

The results of the analysis, after weighting each of the indicators (Annex 8.1, Table 8.1a), are noted below. The difference in the WEE Index per province is negligible irrespective of weighting method used. Values closer to one indicate a high level of women's economic empowerment while lower figures denote low levels. The WEE Index is highest for Punjab at 0.52 and lowest for Balochistan at 0.39 (Table 8.2).

**Table 8.2: Average Value of WEE Index by Province**

Province	Subjective Weights	Factor Analysis weights
Punjab	0.52	0.52
Sindh	0.38	0.37
KP	0.35	0.34
Balochistan	0.26	0.25
<b>National</b>	<b>0.39</b>	<b>0.38</b>

Note: WEE Index values range from 0 to 1.

These values are not surprising as they measure outcomes that are a result of policies and distribution of resources. Punjab has more resources at its disposal and hence education and health may be the two indicators that boost up its Index value.

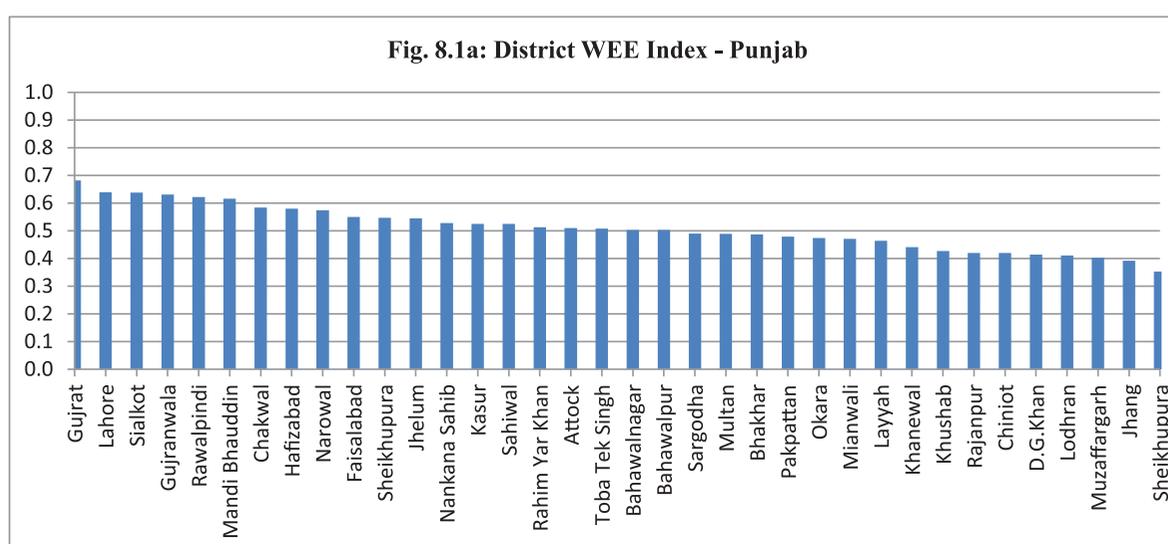
For example the values of each indicator reveal inter-provincial differences (Table 8.3). The ratio of women to men in the labour force is highest for Punjab and Sindh, and low for Balochistan. The gender earnings ratio is higher in Khyber Pakhtunkhwa with women earning 68.5% of what men earn. Punjab has lower earnings ratio than both Sindh and Khyber Pakhtunkhwa. The latter also leads with a higher percentage of women in skilled employment (26.7%) i.e. women as a percentage of men in managerial and professional jobs in Khyber Pakhtunkhwa are almost double than that of other provinces. There could be several reasons for this, such as a higher concentration of women with higher education in fewer jobs in the province; the numbers of government and non-government humanitarian programs that encourage women's employment; data anomalies in the survey data.

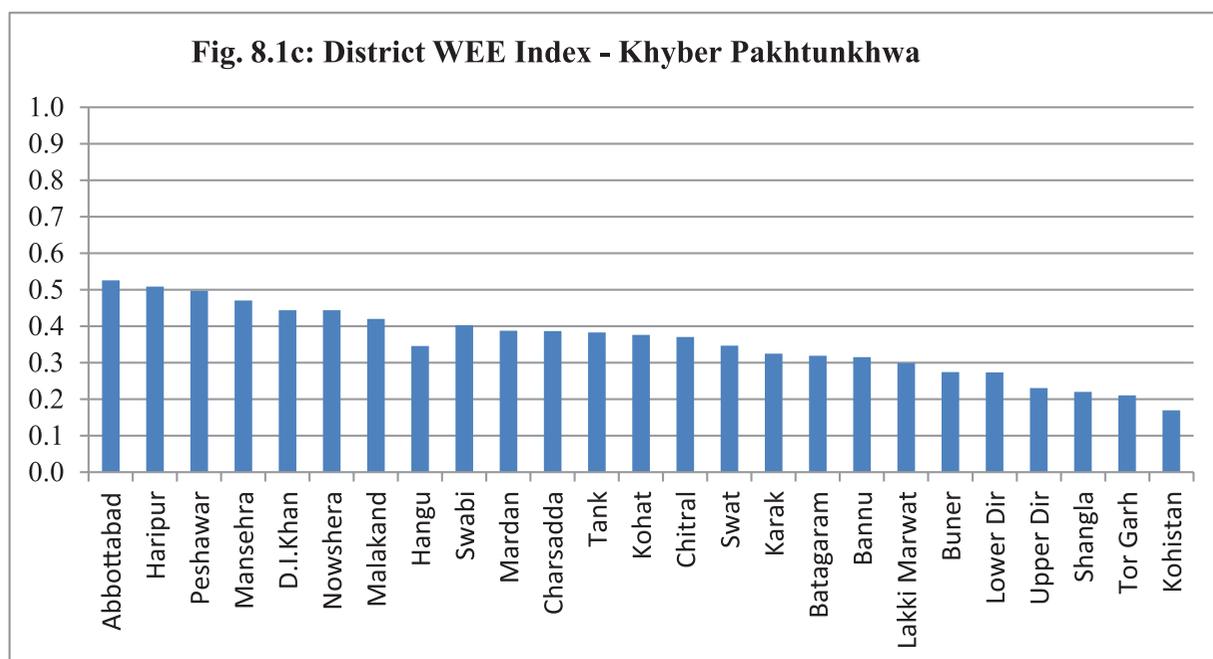
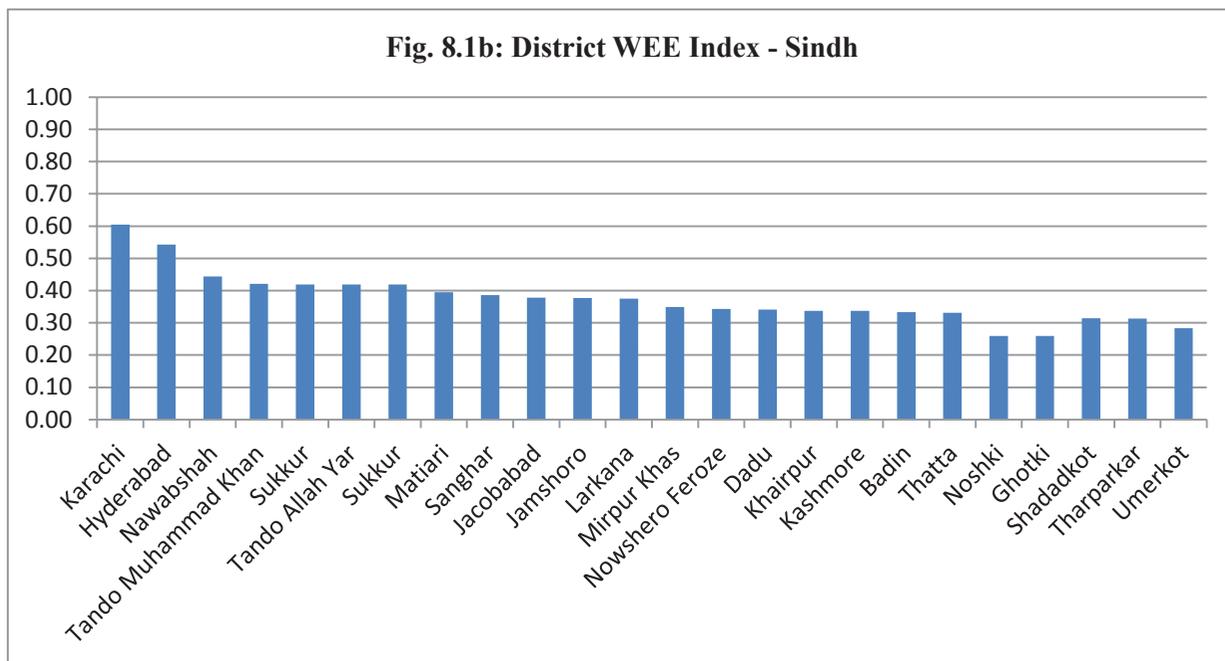
**Table 8.3: Average Value of WEE Index by Indicators and Province**

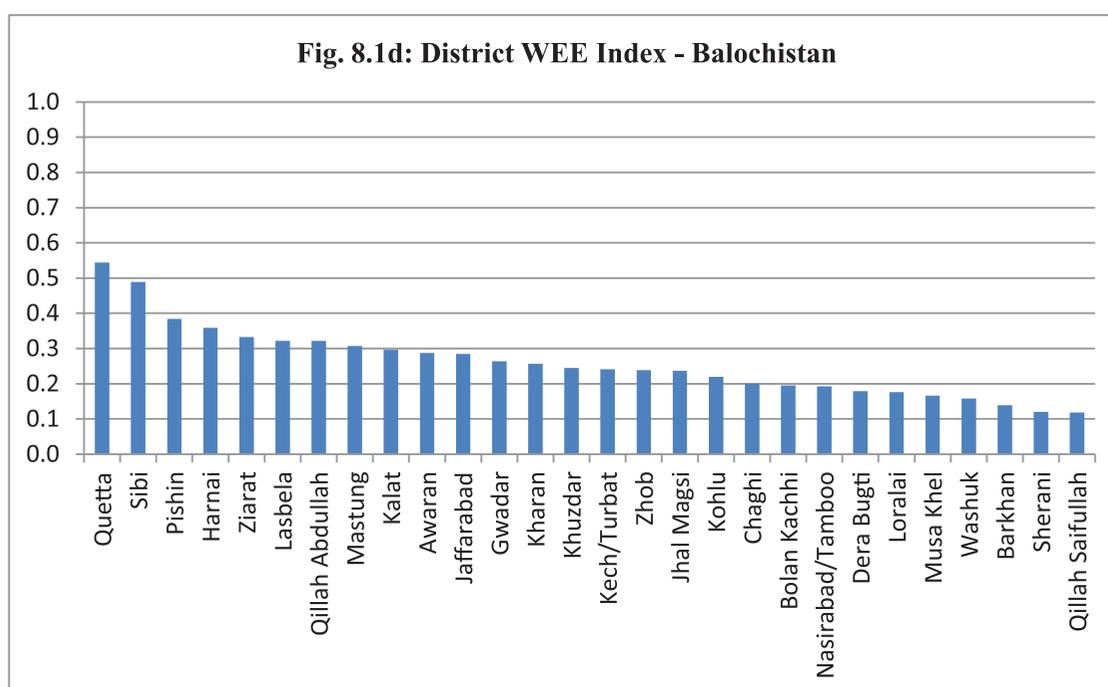
	Province	Punjab	Sindh	KP	Balochistan	Over all
1	Ratio of female to male labor force (%)	26.5	24.1	17.2	11.8	20.2
2	Ratio of females to male wages (%)	50.3	55.4	68.5	48.7	54.7
3	Ratio of females to males in high skilled jobs (%)	18.8	11.8	26.7	11.7	17.3
4	Ratio of female in adult literacy rate	64.4	42.7	34.4	20.9	42.4
5	Ratio of females in secondary and above education	65.0	35.2	30.3	17.6	39.5
6	Women education/ paid employment decision	35.5	16.6	15.8	18.5	23.2
7	Registered voters	43.8	44.9	42.2	42.3	43.3
8	Safe delivery	78.7	60.8	52.5	41.7	60.0

Punjab scores high in literacy and education ratio's compared to other provinces. Women's ability to make critical decisions about education and paid employment reflects agency; it is low in all provinces except Punjab where it is slightly higher.

The WEE Index per district (Annex Table 8.4) reveals interesting variations within provinces (Figures 8.1 a- 8.1d)







Intra-provincial and inter-provincial differences are compared across the districts with a high WEE Index value and those with a low WEE Index value in each province (Table 8.5). Inequalities between low and high districts are greatest in Balochistan with an overall WEE Index of 0.108 for Sherani district compared to 0.511 for Quetta. This reflects urban/ rural divide, the geographic location and terrain of the districts. Remoteness from provincial center appears to be a factor in the low index for these districts.

**Table 8.5: % Contribution of Indicators in WEE Index For Lowest and Highest District Across the Provinces**

Province	Punjab		Sindh		KP		Balochistan	
	DG Khan	Gujrat	Ghotki	Karachi	Kohistan	Haripur	Sherani	Quetta
Ratio of female to male labor force (%)	7.5	4.0	13.5	2.4	40.9	10.5	1.5	1.5
Ratio of females to male wages (%)	14.9	6.6	8.2	8.1	10.9	6.7	8.4	12.8
Ratio of females to males among high skilled jobs (%)	2.9	11.2	1.2	8.8	0.4	4.0	26.8	9.2
Ratio of female in adult literacy rate	21.7	22.0	16.6	25.1	3.7	23.0	4.7	18.0
Ratio of females in secondary and above education	13.5	16.6	11.0	18.4	0.8	14.8	1.7	13.3
Women education/ paid employment decision	7.9	10.2	9.3	5.1	16.0	5.5	16.0	9.4
Registered voter	5.4	3.4	8.2	3.6	12.2	4.3	20.7	4.0
Safe delivery	26.1	26.1	32.0	28.3	15.2	31.3	20.2	31.7
Total	100	100	100	100	100	100	100	100
<b>WEE Index</b>	<b>0.398</b>	<b>0.673</b>	<b>0.261</b>	<b>0.594</b>	<b>0.177</b>	<b>0.517</b>	<b>0.108</b>	<b>0.511</b>
Ratio Of Highest to Lowest	1.7		2.8		2.9		4.7	
Provincial Coefficient of Variation	0.15		0.22		0.26		0.39	

A second index was calculated for provinces in which violence against women was also included (Annex 8.3, Table 8.6). The WEE Index for provinces calculated without the flattening influence of the indicators at district level reduces the WEE Index value further (Table 8.7).

**Table 8.7: Average Value of WEE Index – Provinces and Islamabad**

	Value by Subjective weights
Punjab	0.36
Sindh	0.32
KP	0.27
Balochistan	0.28
Islamabad	0.40
<b>National</b>	<b>0.34</b>

The WEE Index at national and provincial level remains less than 0.5, indicating the long road ahead to achieving women’s economic empowerment. The government needs to chalk out a comprehensive strategy for addressing some of the gaps noted in the earlier chapters that lead to this low ranking.

The WEE Index is an initial step in constructing a Pakistan specific WEE index that draws on global best practices, but at the same time reflects what would be most useful to a woman in Pakistan. It can be used as a tool by the provincial government and the Planning Commission to measure women’s progress against national and international commitments to improve the position of women in the economic, social and political arena.

Development of the WEE Index also draws attention to the lack of robust data at district level for a number of indicators that are important to assess women’s economic empowerment. Data on labour force participation especially in the Labour Force Survey should be representative at district level to allow provinces to make plans for growth and employment generation as well as human capital investments.

Violence against women is a key impediment to women’s advancement in the economic as well as socio-political spheres. The absence of district or at least division level data on this key variable leaves the district level WEE Index incomplete.

## Annex

### Annex 8.1

#### Technical Note:

For employment and education dimension where ratio (comparison between women and men) has been used, an initial metric was developed which reflects the position of women and men one for each indicator, computing the ratio of the value for women to the average value, subtracting 1 and taking the absolute value. This produces a score bound between 0 and 1 which stands for the distance between women, or equivalently men, to the equality point, regardless of their representation in the population. This means that a gender gap where women are at a disadvantage compared to men (for example regarding wages) is treated in the same way as a gap where men are at a disadvantage (for example professional jobs). This metric is expressed in the following way:

$$Y_{(Xi)} = |(X^i_w / X^i_a) - 1| \tag{1}$$

Where the calculation is carried out for the indicator  $X$  for district  $i$ . This is a relative indicator with values that fall in the interval  $[0, 1]$ . The metric  $Y_{(Xi)}$  identifies the gender equality point at 0. For reasons of interpretability, this indicator is reversed by taking:

$$1 - Y_{(Xi)} \tag{2}$$

This yields values where 1 stands for complete gender equality, with any value below that indicating a proportional lack of gender equality in a given indicator, with full gender inequality at 0. Correcting  $\alpha_{(xi)}$  coefficients are calculated according to the following formula:

$$\alpha_{(xi)} = X^N_i / \max X^N_i \tag{3}$$

Where  $\max X^N_i$  represents the maximum value of the total of each indicator, expressed in relative terms and reversed if necessary, observed across all the districts. The final metric is obtained by multiplying the initial gap (equation 2) by levels of achievement (equation 3). For mathematical reasons (avoiding the presence of zeros which would impede possibilities to aggregate indicators, sub-domains and/or domains), the final metric is rescaled so that it is bound between 1 and 100. This final metric  $\Gamma_{(Xi)}$  used in the calculation of the WEE Index, can be expressed as:

$$\Gamma_{(Xi)} = 1 + [\alpha_{(xi)} \cdot (1 - Y_{(Xi)})]^{99} \tag{4}$$

For the other indicators i.e. safe delivery, decision making and non-violence, the percentage at district level have been calculated (potential range from 0 to 100) Two approaches have been used for setting weights: the subjective approach which is intuitive, based on available research; in the second, the weights are calculated using the Factor Analysis method (they are also normalized to restore the sum equal to one). The weights against each indicator are reported in Table 8.1b.

**Table 8.1b: Indicator, Weights and Definition of Women Empowerment Index at District Level**

	Indicator	Subjective Weights	Factor Analysis Weights	Definition	Data
<b>Employment</b>	Ratio of female to male labor force (%)	0.16	0.15	Ratio of women (ages 15-60) to men in labor participation (in percentage)	PSLM 2012-13 <sup>ii</sup>
	Ratio of females to male wages (%)	0.11	0.07	Ratio of women (ages 15-60) to men wages across all available labor categories (in percentage)	PSLM 2012-13
	Ratio of females to males among high skilled jobs (%)	0.11	0.09	Ratio of women (ages 15-60) to men in share of managerial and Professional jobs (in percentage)	PSLM 2012-13
<b>Education</b>	Ratio of female in adult literacy rate	0.15	0.17	Ratio of women (age 15-60) to men in literacy rate (in percentage)	PSLM 2012-13
	Ratio of females in secondary and above education	0.12	0.13	Ratio of women (age 15-60) to men in share of 10 years and above education (in percentage)	PSLM 2012-13
<b>Decision Making</b>	Women education/ paid employment decision	0.15	0.14	% of women (15-49) who are involved (singly or jointly) in the decisions related to their education or paid employment	PSLM 2013-14 <sup>iii</sup>
<b>Political Voice</b>	Registered voters	0.05	0.05	% Share of women voters in total voters	ECP 2013
<b>Health</b>	Safe delivery	0.15	0.20	% of women (ever married ages 15-49) attended by a skill birth attendant (Doctor, nurse, trained birth attendant (LHW/LHV/ Midwife) at childbirth)	PSLM 2012-13

Note:

- i. Weights are obtained from Factor Analysis Method and Subjective approach
- ii. PSLM 2012-13 has District level data
- iii. PSLM 2013-14 contains questions on decision making asked of women ages 15-49; however it is not representative at district level and hence divisions have been used in the calculations where districts in a particular division are considered the same
- iv. PDHS has Provincial level information so provincial information are applied on districts

## Annex 8.2

Table 8.4: WEE Index by Districts

#	District	Value of Index	Category	#	District	Value of Index	Category
1	Islamabad	0.689	Very High	31	Multan	0.489	High
2	Gujrat	0.682	Very High	32	Bhakhar	0.487	High
3	Lahore	0.639	Very High	33	Pakpattan	0.479	High
4	Sialkot	0.638	Very High	34	Okara	0.474	High
5	Gujranwala	0.631	Very High	35	Mansehra	0.471	High
6	Rawalpindi	0.622	Very High	36	Mianwali	0.471	High
7	Mandi Bhauddin	0.616	Very High	37	Layyah	0.464	High
8	Karachi	0.605	Very High	38	Nawabshah	0.444	High
9	Chakwal	0.584	Very High	39	D.I.Khan	0.444	High
10	Hafizabad	0.58	Very High	40	Nowshera	0.444	High
11	Narowal	0.574	Very High	41	Khanewal	0.441	High
12	Faisalabad	0.55	Very High	42	Khushab	0.427	High
13	Sheikhupura	0.547	Very High	43	Tando Muhammad Khan	0.421	High
14	Jhelum	0.545	Very High	44	Malakand	0.42	High
15	Quetta	0.544	Very High	45	Rajanpur	0.42	High
16	Hyderabad	0.543	Very High	46	Chiniot	0.42	Medium
17	Nankana Sahib	0.528	Very High	47	Tando Allah Yar	0.419	Medium
18	Abbottabad	0.526	Very High	48	Sukkur	0.419	Medium
19	Kasur	0.525	Very High	49	D.G.Khan	0.414	Medium
20	Sahiwal	0.525	Very High	50	Lodhran	0.411	Medium
21	Rahim Yar Khan	0.513	Very High	51	Muzaffargarh	0.403	Medium
22	Attock	0.51	Very High	52	Swabi	0.403	Medium
23	Haripur	0.509	High	53	Matiari	0.395	Medium
24	T.T Singh	0.508	High	54	Jhang	0.392	Medium
25	Bahawalnagar	0.503	High	55	Mardan	0.388	Medium
26	Bahawalpur	0.503	High	56	Charsadda	0.387	Medium
27	Vehari	0.5	High	57	Sanghar	0.386	Medium
28	Peshawar	0.497	High	58	Pishin	0.384	Medium
29	Sargodha	0.49	High	59	Tank	0.383	Medium
30	Sibi	0.489	High	60	Jacobabad	0.378	Medium

#	District	Value of Index	Category	#	District	Value of Index	Category
61	Jamshoro	0.377	Medium	91	Lower Dir	0.273	Low
62	Kohat	0.376	Medium	92	Gwadar	0.264	Very Low
63	Larkana	0.375	Medium	93	Noshki	0.259	Very Low
64	Chitral	0.371	Medium	94	Ghotki	0.259	Very Low
65	Harnai	0.359	Medium	95	Kharan	0.257	Very Low
66	Sheikhupura	0.353	Medium	96	Khuzdar	0.245	Very Low
67	Mirpur Khas	0.349	Medium	97	Kech/Turbat	0.241	Very Low
68	Swat	0.347	Medium	98	Zhob	0.239	Very Low
69	Hangu	0.346	Low	99	Jhal Magsi	0.237	Very Low
70	Nowshero Feroze	0.343	Low	100	Upper Dir	0.231	Very Low
71	Dadu	0.341	Low	101	Kohlu	0.22	Very Low
72	Khairpur	0.337	Low	102	Shangla	0.22	Very Low
73	Kashmore	0.337	Low	103	Tor Garh	0.211	Very Low
74	Ziarat	0.333	Low	104	Chaghi	0.201	Very Low
75	Badin	0.333	Low	105	Bolan Kachhi	0.195	Very Low
76	Thatta	0.331	Low	106	Nasirabad/Tambo	0.192	Very Low
77	Karak	0.325	Low	107	Dera Bugti	0.179	Very Low
78	Lasbela	0.322	Low	108	Loralai	0.176	Very Low
79	Qillah Abdullah	0.322	Low	109	Kohistan	0.17	Very Low
80	Batagram	0.319	Low	110	Musa Khel	0.166	Very Low
81	Bannu	0.315	Low	111	Washuk	0.158	Very Low
82	Shadadkot	0.314	Low	112	Barkhan	0.139	Very Low
83	Tharparkar	0.313	Low	113	Sherani	0.12	Very Low
84	Mastung	0.307	Low	114	Qillah Saifullah	0.118	Very Low
85	Lakki Marwat	0.299	Low				
86	Kalat	0.296	Low				
87	Awaran	0.287	Low				
88	Jaffarabad	0.285	Low				
89	Umerkot	0.283	Low				
90	Buner	0.274	Low				

Note: Weighted Index (Subjective)

## Annex 8.3

**Table 8.6: Indicator, Weight and Definition of Women Empowerment Index at Provincial Level**

Dimension	Indicator	Subjective Weights	Definition	Data
Employment	Ratio of female to male labor force (%)	0.1	Ratio of women (ages 15-64) to men in labor participation (in percentage)	LFS 2013-14
	Ratio of females to male wages (%)	0.09	Ratio of women (ages 15-64) to men wages across all available labor categories of full time workers (in percentage)	LFS 2013-14
	Ratio of females to males among high skilled jobs (%)	0.08	Ratio of women (ages 15-64) to men in share of managerial and Professional jobs (in percentage)	LFS 2013-14
Education	Ratio of female in adult literacy rate	0.1	Ratio of women (age 15-64) to men in literacy rate (in percentage)	PSLM 2013-14
	Ratio of females in secondary and above education	0.08	Ratio of women (age 15-64) to men in share of 10 year and above education (in percentage)	PSLM 2013-14
Decision Making	Women education/ paid employment decision	0.12	% of women (15-49) who were be involved (singly or jointly) in the education or paid employment decision making	PSLM 2013-14
Political Voice	Registered voter	0.05	% Share of women voters in total voters	ECP 2013
Health	Safe delivery	0.09	% of women (ever married ages 15-49) whose baby were delivered by skill birth attendant (Doctor, nurse, trained birth attendant)	PSLM 2013-14
	Malnutrition of Women	0.09	% of women (age 15-49) whose Body Mass Index is not below 18.5	PDHS 2012-13
Domestic violence	Attitude toward violence – does not support spousal violence	0.1	% of women (ever married 1-49) who did not agree with at least one specified reason justifying spousal violence <sup>2</sup>	PDHS 2012-13
	Did not experience physical spousal violence	0.1	% of women (ever married 1-49) who have not experienced physical violence (often or sometimes) in the past 12 months	PDHS 2012-13

Note: All the variables are at provincial level.

<sup>2</sup> Response options: if she burns the food, if she argues with him, if she goes out without telling him, if she neglects the children, if she refuses to have sexual intercourse with him, and if she neglects her in-laws

## Chapter 9

### WEE in Humanitarian Context



*Home based women workers making Sindhi caps, Dadu District, Sindh*

#### Key Findings

Women and children are disproportionately affected by crises as their prescribed social roles limit them from accessing support and services

Overlapping, continued and creeping crises sap the resources and energy of households and communities and erodes their capacity for resilience.

Women pre-crisis activities include farming livestock management unskilled and skilled wage labour services (in public and private sector) fishing, poultry, sharecropping/tenancy, shop keeping, agriculture commodities trade, dairy products trade, and handicrafts etc.

Pakistan has suffered several major humanitarian crises one after another in the past 10 years since 2005, which adversely affected the overall development paradigm including women's economic opportunities and participation in earning and livelihood activities, because of the temporary as well as permanent damage to physical and natural livelihood sources. Crises are seen as leading to poverty; conversely poverty is perceived as one of the underlying reasons of conflict, especially by women.<sup>1</sup>

The crises range from natural calamities, e.g., earthquake, floods and drought to human-made disasters and protracted or complex emergencies destruction e.g. resistance and security operations. As a result over the past decade approximately 38 million women, men, girls and boys were temporarily displaced and resided in camps and host communities in the neighboring districts and outskirts of towns and cities (Table 9.1).

<sup>1</sup> Brohi Nazish and Saba K. 2013 Exploring Women's Voices Women in Conflict Zones: The Pakistan Study Community Conversations in Balochistan and Swat Women's Regional Network

**Table 9.1: Type of crises and affected population**

	Type of crises	Population affected (millions)	Homeless TDPs (millions)
1	Earthquake 2005	3.5	0.3
2	Militancy 2009- Malakand Division KP and FATA	3.3	3.3
3	Flood 2010	18.0	12.6
4	Flood 2011	9.2	4.8
5	FATA Security Operation 2014-15	1.8	0.7
6	Sindh-Tharparkar Drought 2014	2.0	
7	Balochistan Earthquake 2013	0.15	
	<b>Total</b>	<b>37.95</b>	<b>21.7</b>

Source: Multiple sources (see footnotes); data verified by UN OCHA

Continuity of crises is an aspect often ignored in the focus on relief and rehabilitation. It refers to the phenomenon that occurs when individuals and families remain in the crisis induced situation, and are unable to come out of it as the conditions that gave rise to the crisis and the subsequent conditions that arose in its aftermath are not addressed; or another crisis strikes before the earlier one has been dealt with. Swat is an example of such a situation, where the military operation of 2009 against militancy that displaced 2.8 million people overlapped with the flood in 2010 displacing 20 million across Pakistan.

Crisis situations are not necessarily time bound- one crisis spills over into a new one and several overlap—as in the earthquake, floods and complex emergencies. Creeping crises, like the drought in Tharparkar or the gradual radicalization of a community, continue for long periods before reaching the boiling point when the crisis catches the attention of policy makers.

#### **A chronology of the humanitarian crises:**

A total of 143 districts have been affected by humanitarian crises in Pakistan over the last decade.

- i. On October 8, 2005, a massive earthquake measuring 7.6 on Richter Scale struck Northern Pakistan and affected district Muzaffarabad, Neelum, Bagh and Poonch in Pakistan Administered Kashmir (PAK)\* and Abbottabad, Mansehra, Batagram, Shangla and Kohistan in Khyber Pakhtunkhwa. 73,338 people lost their lives, 69,412 were seriously injured and 3.5 became homeless.<sup>2</sup>
- ii. In 2009, a security operation took place in a large part of Malakand division in KP including Swat, Buner and lower Dir causing 2.8 million people to become internally displaced and the destruction of 220 schools mostly of girls.<sup>3</sup> The most targeted were primary schools with 145 schools completely damaged and another 90 suffered moderate damage. In general the militants appeared to target girl's schools more.<sup>4</sup>
- iii. The unprecedented floods of 2010<sup>5</sup> and 2011<sup>6</sup>, affected 25 million people in 82 districts across the country. 40% of households lost all food stocks, higher in GB (80%) and Sindh (74%).<sup>7</sup>
- iv. Balochistan was hit by two powerful earthquakes in September 2013 that damaged and destroyed nearly 20,000 houses. Two districts (Awaran and Kech) were severely affected. More injuries were reported among women and girls.

2 ERRA: Newsletter Special Edition Oct 2011

3 HIU: Pakistan Humanitarian Crises Persist (as of June 2009)

4 SDPI: Militancy Report 2009

5 ADB-World Bank: Pakistan Flood 2010, Preliminary Damage and Needs Assessment

6 UN: Pakistan Floods Response Plan 2011

7 McRAM: <http://www.acaps.org/img/documents/mcram-report-121010-mcram-assessment-report.pdf>

\* Pakistan Administered Kashmir is the UN preferred nomenclature for Azad Jammu Kashmir (AJK)

- v. In 2014, in response to a breakdown in security and growing challenges posed by non-state armed militants, the Government launched security operations Zarb-e-Azb in Khyber Agency and Kurram Agency and approximately 1.6 million people were displaced.<sup>8</sup>
- vi. In 2014, the years of drought created a crisis in Tharparkar in Sindh, causing famine in five districts (Mithi, Chachro, Dahli, Diplo and Islamkot) resulting in the deaths of 620 individuals 60% of whom were children and 22% were women.<sup>9</sup> Livestock and agriculture were severely affected. Deaths due to malnutrition are continuing to this date.
- vii. Balochistan has been affected by increasing militancy that has escalated in recent years, as has ethnic violence against the Hazara community.

## Economic opportunities: Pre and post-crisis

The evidence collected by surveys, rapid assessments, individual researchers and civil society organizations (CSOs) provide a picture of the means of livelihood for women and men before their communities were affected by the crisis and what happens in the aftermath of the crisis; in places where it continues, the results have been devastating for women and for families.

In the 2010 floods, 60% of households stated that they did not have a main source of livelihood compared to the 10% prior to the floods.<sup>10</sup>

Prior to the floods 50% of household were involved in farming. After the 2010 floods, only 10% of households reported that farming remained a main source of livelihood.

Agricultural cropland losses were estimated to be over 90% in Punjab, Sindh and Gilgit-Baltistan affected districts. Khyber Pakhtunkhwa reported 50% losses. Almost 40% households across the affected areas lost their rice crops. Over 50% of cotton growing households lost their entire crop, affecting women particularly hard as the cotton harvesting generates wages against which they take loans in advance.

Women in flood affected districts(2010 and 2011) were involved in farming, livestock, unskilled and skilled wage labour services (in public and private sector) fishing, poultry, sharecropping/tenancy, shop keeping, agriculture commodities trade, income support, dairy products trade, handicrafts, pension, children's work, remittances, tourism/hotel and others. Women contributed to share farming, family owned crops or caring for livestock. They were also heavily involved in livestock management and have an important role of secondary earners and backup labour. Their non-farm income generating activities included some sewing and crafts.

For sheep farmers the 2014 sheep pox epidemic wiped out entire flocks of small animals, severely threatening the economic well-being of the community, especially in the drought struck Tharparkar district.<sup>11</sup> In Tharparkar on average, around 48% of the population is reliant on livestock and agriculture as primary means of income.<sup>12</sup>

Non-farm livelihoods were also affected, with 55% households reporting total losses. However, often such data does not reflect losses to women, partly because the data collectors may not be female, and due to the invisibility of women's work.

8 OCHA: Humanitarian Bulletin Pakistan: Issue 32 | December 2014 – January 2015

9 WFP: Food Security Newsletter, January 2012

10 McRAM:<http://www.acaps.org/img/documents/mcram-report-121010-mcram-assessment-report.pdf>

The MCRAM assessment covered 370 villages in 27 districts of all four provinces, GB and PAK. Sites for each finding (e.g. for cotton and rice crop losses) are not specified in the available reference.

11 WFP: Food Security Newsletter Feb-March 2014

12 OCHA: Humanitarian Bulletin Pakistan Issue 35 | July – September 2015

The floods also impaired access to functioning markets as women in less than 25% of communities surveyed could access one; in 50% of the communities men had access to markets. The loss to infrastructure and public facilities compounds the difficulties of households, especially female headed households.

Losses due to complex emergencies are not as clearly available, but the impact on loss of livelihoods, on agriculture (as communities move to safer zones leaving farms unattended) and on withdrawal from the workforce due to security reasons are appreciable. For example, women returning to their homes in FATA cannot work on farms due to security reasons.<sup>13</sup> Those who generated incomes through stitch-craft lost their tools, raw materials, work-spaces and clients due to the floods. 38% of families from FATA reported that their pre-crisis livelihood opportunities were agriculture including farming, livestock and poultry.<sup>14</sup>

Small scale studies done by feminist researchers in particular and by CSOs highlight the extent to which women bear the disproportionate burden of disasters<sup>15</sup> as a result of the disadvantaged position of women in a changing socio-economic environment (urbanization, outmigration, mechanization of farming, mono cropping, etc.). The impact is correlated to the socio-economic status of households on the margins that suffer greater deprivation, with women in such households being much worse off. With the destruction of crops, livestock and homes no source of income remains particularly for women, and the health of pregnant women and children is particularly affected. These studies show the limited options and coping mechanisms available and point to the specific needs and concerns of women and girls in crises. These are discussed in the next section. Women with disabilities and those belonging to ethnic and religious minorities are likely to suffer much more during these crisis as the anecdotal evidence suggests, but no reliable data exists on these disadvantaged groups.

## Emerging issues

New issues emerged from the humanitarian crises for those who were already marginalized for example women, children and minorities. The loss of assets and income gave rise to child labour and human trafficking.<sup>16</sup> The floods resulted in a loss of livelihood pushing the vulnerable into chronic poverty.<sup>17</sup>

### 1. Identification and Registration

75% of the displaced FATA populations (2014-15) were women and children<sup>18</sup> as a result of the security operations.

Added to the host of social constraints, women faced immense difficulty getting registered as a displaced person since they did not possess a Computerized National Identify Card (CNIC) or it was lost during the displacement. Female headed families were more than two times as likely to not have a CNIC.<sup>19</sup> Militants and other conservative religious groups opposed the registration of female TDPs from FATA, as the National Database and Registration Authority (NADRA) required fingerprinting or photographs of women, and resisted listing them as heads of household.<sup>20</sup> Registration of women, and men, was problematic also as many FATA TDPs chose to live in rented properties in host communities instead of in camps, citing cultural reasons including the privacy of females.<sup>21</sup>

13 WFP: Food Security Newsletter Feb-March 2014

14 McRAM:<http://www.acaps.org/img/documents/mcram-report-121010-mcram-assessment-report.pdf>

15 For example SPDC, Gender and Social Vulnerability to Climate Change – A study of Disaster prone Areas in Sindhh. 2015. Shirkat Gah, Climate Change and Women: A Study in Selected Sites in Rural Sindhh, Pakistan – 2011.

16 International Crises Group: Pakistan No End To Humanitarian Crises: Asia Report N°237 – 9 October 2012: p3

17 RSPN: Report on SRSO's Flood Relief Efforts - August 2010 to July 2011

18 OCHA: Humanitarian Bulletin Pakistan: Issue 35

19 IVAP Analysis Report April 2015: P 24

20 [http://reliefweb.int/sites/reliefweb.int/files/resources/D4ECCE9FC16D27FBC12575CA004CEDBB-Full\\_Report.pdf](http://reliefweb.int/sites/reliefweb.int/files/resources/D4ECCE9FC16D27FBC12575CA004CEDBB-Full_Report.pdf)

21 The IVAP Analysis Report, April 2015

## 2. Women's access to relief and rehabilitation assistance

Non-registration and not having a CNIC posed problems for accessing relief since formal arrangements to receive shelter, food supplies, relief packages etc. required a CNIC for identification. Women tend to face particular challenges and discrimination due to their prescribed gender roles before, during and after displacement.<sup>22</sup> In humanitarian crises women and vulnerable populations often face discrimination in assistance,<sup>23</sup> partly because relief agencies assume an economic model which takes the household as the unit of analysis and distribution, rendering women's share and contributions invisible.<sup>24</sup>

In the Balochistan earthquake in 2013 *Watan* cards were given to the head of the family, who is usually a male and there is no disaggregated data available. After the 2010 floods, cash was distributed through *Watan* cards, which included 123,311 female headed households, less than 10% of the beneficiaries in Sindh.<sup>25</sup> Women's access to cash transfers through cellular SIM cards is also not very effective as women may not be familiar with mobile technology; their dependence on others leads to their being exploited.<sup>26</sup>

Disaggregated data available from the FATA Disaster Management Authority (FDMA) on transportation and return cash grants to the returnees of five agencies (Table 9.2) illustrates the recipient's data disaggregated by sex.

**Table 9.2: % of transport and return package to FATA TDPs- Oct 2015**

Agency	Gender	% Receiving Transport Package through SIM @ PKR. 10,000	% Receiving Return Package through ATM @ PKR 25,000
<b>South</b>	Female	20.4	21.1
<b>Waziristan</b>	Male	79.6	78.9
<b>Khyber</b>	Female	21.6	21.6
	Male	78.4	78.4
<b>Kurram</b>	Female	21.5	21.4
	Male	78.5	78.6
<b>Orakzai</b>	Female	20.4	20.7
	Male	79.6	79.3
<b>North</b>	Female	5.9	5.8
<b>Waziristan</b>	Male	94.1	94.2

Source: FDMA- Updated - Disarmament, Demobilization and. Reconstruction (DDR) Report Oct 2015

22 iDMC: Briefing paper on flood-displaced women in Sindh Province, Pakistan: Presented at the Nansen Conference on Climate Change and Displacement in the 21st Century; 5-7 June, 2011, Oslo, Norway)

23 International Crises Group: Pakistan No End To Humanitarian Crises: Asia Report N°237 – 9 October 2012:p ii

24 UNIFEM: Rapid Gender Need Assessment – Pakistan Flood 2010 , p12-13

25 NCSW: Assessment of Disaster Management Institutions-An Investigative Study-NCSW and Aurat Foundation

26 Conversation with Zubaida Khaton, Board Member Khwendo Kor November 2015 : Temporary Displaced Persons (TDPs) of North Waziristan

### 3. Female Headed Households

Female headed households, including those that are comprised only of a single woman are the most vulnerable in situations of crises. Amongst the TDPs from North Waziristan 76% of women were in female headed households and 5% were single woman households.<sup>27</sup>

1.49% affected families were female headed in the 2013 earthquake of Balochistan.<sup>28</sup>

92% of displaced women during the floods in Sindh were registered under the name of the family patriarch or any available male relative, irrespective of whether the relative was a close family member or not.<sup>29</sup> Displaced women, especially widows and female heads of household were particularly constrained to claim inheritances, property land and possessions left behind since they often lacked the legal documents in support of their claims.<sup>30</sup>

Different types of assistance were provided to female headed households ranging from direct cash assistance to support in kind and skills training. Table 9.3 lists the assistances provided to female headed households.

**Table 9.3 Assistance Provided to Female Headed Households**

Assistance provided	Nature of crises	Female Headed Households (#)	Male Headed Households (#)
1 Cash assistance	KP FATA 2015	46354	15451
2 Livestock management training	KP FATA 2015	50	1300
3 Cash for training	Sindh Drought 2014	2,840	1,120
4 Food baskets	Sindh Drought 2014	688	1070
5 Livelihood support	Sindh Drought 2014	3600	7730
6 Conditional cash	Sindh Drought 2014	30	0
7 Livestock support	Sindh Drought 2014	180	720
8 Poultry Package	Kurram Agency 2015	700	0
9 Assistance (ACTED)	KP/FATA	7,830	8,841
10 Cash for work (ACTED)	KP/FATA	5,912	6,913
11 Transport and return package (through SIM and ATM)	FATA 2015	55,655	220060

Source: <sup>(1-7)</sup> Dashboard-Pakistan Food Security Cluster July - August 2015 <sup>(8)</sup> Newsletter FAO Pakistan Jan-March 2015, <sup>(9-10)</sup> Food Security Newsletter July 2015, <sup>(11)</sup> FDMA -DDR, October 2015

More than 60,000 returning families have received cash grants through SIM and ATM cards until September 2015. According to FDMA, around 21% of these returning households were female headed.<sup>31</sup>

27 WFP –UNHCR: Assessment of unregistered vulnerable families displaced from NWA. WFP, March 2015

28 UN OCHA: Balochistan Earthquake 2013: Assessment Findings & Humanitarian Strategies

29 iDMC: Briefing paper on flood-displaced women in Sindh Province, Pakistan: Presented at the Nansen Conference on Climate Change and Displacement in the 21st Century; 5-7 June, 2011, Oslo, Norway.

30 ibid

31 OCHA: Humanitarian Bulletin, Pakistan: Issue 35, July-September 2015

#### 4. Increase in Reproductive Work

In situations of crises gender norms shift and are reinforced often simultaneously as women are left to fend and care for families. They are expected to bear disproportionately acute familial and communal care responsibilities even as they take on productive roles.

Male family members may have lost their lives, gone “missing”, moved to safer sites to avoid feuds/ conflict, or migrated in search of livelihoods. Women emerge as heads of households and decision makers and assume the additional burdens of caring for orphaned children, the elderly and persons with disabilities.<sup>32</sup> The loss of income, crops, and household stocks requires them to work harder during emergencies.<sup>33</sup> Collecting fuel and water, as well as disposing off garbage becomes the responsibility of women and children.<sup>34</sup>

#### 5. Challenges for informal female workers during crises

Rebuilding livelihood has been a challenge for female headed households and women workers in informal sector, for agricultural workers and home based piece workers employed in cottage industry or those running small shops. After the floods of 2010, women piece workers and home based workers lost their tools, working spaces, markets and clients.

Extensive damage to the agricultural sector has a major impact on women’s employment. Approximately 75% to 100% loss of cotton crops left women cotton pickers in the Punjab and Sindh flood affected districts without work. In addition to losing their incomes, women were unable to pay back the debts incurred in anticipation of wages during harvest season.<sup>35</sup> Women did not have access to functional markets and had less information than men about the extent of damage to their crops, and more women than men said they had limited access to information.<sup>36</sup>

#### 6. Violence against Women

In situations of distress, violence against women (and against girls) maybe exacerbated. Women are more vulnerable to violence from within families and communities (such as forced marriages, barter, deprivation and domestic violence) than from strangers or combatants in cases of conflict (such as sexual harassment, discrimination, abduction).<sup>37</sup> Fearful for their safety, parents of young girls prefer marrying them off to protect them and to avoid the stigma attached to rape and harassment. During the 2010 floods, an increase in early marriage was reported.<sup>38</sup> Violence against women, including rape and sexual harassment went unreported due to the stigma and threats from perpetrators.

Violence against ethnic groups, as in the case of the Hazara community in Balochistan, has particularly targeted women and girls as well.

Caught in the conflict, women are targeted not just on the basis of their sex but also because of their ethnicity (ibid).

*“No one throws acid on us; they just shoot us dead,”*

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32 ERRA: Making A difference 2009.

33 ILO: InFocus Programme on Crisis Response and Reconstruction

34 UNIFEM: Rapid Gender Need Assessment – Pakistan Flood 2010

35 McRAM: Multi-cluster Rapid Assessment Mechanism: <http://www.acaps.org/img/documents/mcram-report-121010-mcram-assessment-report.pdf>

36 UNIFEM 2010

37 ibid

38 Plan (2013) Because I am a Girl. The State of the World’s Girls 2013: In Double Jeopardy: Adolescent Girls and Disasters.

The ethnic violence results in loss of opportunities, to study, to work. As one young Hazara woman said,<sup>39</sup>

*“I wear a burqa covering every centimeter of my skin except my eyes so no one can see my skin and recognize my ethnicity. On my eyes I wear dark glasses. I wear gloves and socks even in the unbearable Quetta heat; otherwise I am a walking target. My brother takes me to work. He wears a helmet on his head so his face can't be seen. I cannot breathe in that get-up. But it's a choice between that and not working, so I take it.”*

### A Closer Look at the Crisis Affected Districts

Of the total 143 districts affected by humanitarian crises some have been affected severely and/or multiple times from both natural (flood, earthquake) and human made disasters (militancy, security operations and radicalization). Among these, twelve districts that were either severely affected by one crisis or affected multiple times by a series of crises have been selected for a pre- and a post-crisis analysis of the data.

The selected districts are:

Balochistan	Khyber Pakhtunkhwa
Jaffarabad	D. I. Khan
Nasirabad	Kohistan
Qilla Saifullah	Swat
Punjab	Sindh
Layyah	Dadu
Mianwali	Hyderabad
Rahim Yar Khan	Shikarpur

Survey data for the years 2006-07 highlights the findings in the pre-crisis or in-crisis context and the post crisis situation is examined for the years 2012-13<sup>40</sup> (Annex 9.1, Table 9.6). No clear picture on the situation of women emerges from the national survey data of the post crisis context along the five indicators of literacy, primary net enrollments, labour force participation and prenatal care. These indicators were selected on the basis of availability of district level data. An initial attempt to apply the Vulnerability and Capacities Index (VCI)<sup>41</sup> was not successful as district level data was not available on the indicators it encapsulates. However qualitative data along the indicators of the VCI are reflected in the different sections of this chapter.

In general it appears that the attention by humanitarian relief agencies and by the government may actually have improved women's access and participation in education and economic activities.

39 Brohi Nazish and Saba K. 2013 Exploring Women's Voices Women in Conflict Zones: The Pakistan Study Community Conversations in Balochistan and Swat Women's Regional Network

40 The limitation in selection of years is that District level survey data is only available for these years being the closet to the pre-and post-crisis context.

41 The VCI identifies twelve drivers of vulnerability, which are divided into three categories: 1. Material (individual assets, livelihoods, education, and exposure to hazard); 2. Institutional (e.g. social networks, extra-local kinship ties, infrastructure, warning systems, employment and minority status);

3. Attitudinal vulnerability (knowledge and empowerment). Source: SPDC 2015 Gender and Social Vulnerability to Climate Change: A Study of Disaster Prone Areas in Sindh.

## **Female Literacy:**

The Balochistan districts show low literacy rates for women in general and Jaffarabad district actually records a decline. Kohistan district in Khyber Pakhtunkhwa has only 3% female literacy with no change over the decade recorded. Swat records a modest increase from 22% to 30%, despite having suffered immensely under the Taliban presence.

All the other districts show slight increases over the period except for Mianwali, Rahim Yar Khan, Dadu and Hyderabad which register an increase of ten percentage points and more. In Dadu the literacy has gone from 33% to 58%.

## **Net enrollments – Primary School**

Primary school enrollments have shown a steady increase across all districts. In Nasirabad District primary net enrollment rates have almost doubled while Qilla Saifullah recorded a jump from 27% girl's enrollment to 64% in 2012-13. Two districts in Sindh also recorded large increases from 55% to 70% in Hyderabad and 28% to 49% in Shikarpur. In Punjab the net enrollment rate for girls seems to lag behind with marginal increases only.

## **Labour Force Participation**

It is not possible to get a clear picture of the change in women's labour force participation in the years before and after the crisis, primarily because district level data on employment is rather sketchy. The Labour Force Survey does not collect district level data. The PSLM does collect district data every two years, yet the data collected does not lend itself to rigorous analysis as data collection was marred by security issues for some districts. The figures for Balochistan fluctuate widely, partly due to the small population size and because collection of data in the current situation of insecurity and insurgency is compromised.

## **Maternal Health**

Maternal health is an indicator of women's wellbeing, especially when a majority of women in Pakistan are married in their twenties and begin childbearing soon after. During the earthquake and the floods, the plight of pregnant women was highlighted. Displaced and without access to the traditional birth attendant available in almost all neighborhoods and villages, bereft of medical care, women were at risk due to obstetric complications and premature deliveries. Utilization of pre-natal care is seen as an indicator for whether the severely affected districts were able to recover from the loss to infrastructure wrought by the disaster/ crisis.

Overwhelmingly all districts have recorded a substantial increase in the number of women accessing pre-natal care during pregnancy from a trained provider. This can be as a result of the increased attention paid to maternal and child health care by the provincial governments and vertical programs and the outreach of the Lady Health Workers in the aftermath of a crisis. Only two districts, Mianwali (Punjab) and Shikarpur (Sindh), show a ten percentage point decline over the decade in women reporting pre-natal consultation with a skilled provider.

### Best Practices/lessons learned

A review of the literature on the relief and rehabilitation in Pakistan shows a progression towards more efficient and effective responses, though gender mainstreaming remained a challenge.

A gender scan of humanitarian projects was undertaken by the Gender Task Force set up by different UN and donor agencies in the aftermath of the complex emergency of 2008-09. A review carried out 2010, revealed that the humanitarian projects had varying levels of gender integration as noted in Table 9.4 below.

**Table 9.4: Gender Scan of Humanitarian Projects**

	Projects (#)	Projects (%)
Principle purpose of project is to advance gender equality (code 2b)	96	20
Project is designed to contribute significantly to gender equality (code 2a)	99	21
Project will likely make insignificant contributions to gender equality (code 1)	219	46
Project does not address or contribute to gender equality (0)	65	14
<b>Total Projects</b>	<b>479</b>	

Source: Creating Responsive Projects - Gender Review of Cluster Projects: Gender Task Force (GTF Pakistan, September 2010)

The best practices identified in the review of the literature have been categorized into four salient themes i.e. institutionalization/ gender mainstreaming, building capacity for gender integration, gender sensitive interventions, and women focused interventions.

**Table 9.5: Effective Gender Sensitive Practices in Humanitarian Context in Pakistan**

<b>Best Practices</b>	<b>Actions/input/organizations</b>
<b><i>Institutionalization/gender mainstreaming of Humanitarian work</i></b>	
Gender Policy formulation	Gender equality and child protection policy initiated (Federal and Provincial governments)
Integrating gender in Disaster Risk Reduction (DRR) Policy	Incorporated women, widows, elderly persons, persons with special abilities and other social demographics into DRR policy (NDMA)
Establishing Gender and Child Cell	Khyber Pakhtunkhwa and Punjab PDMA notified Gender and Child Cells. (NDMA/ PDMA)
Gender Marker Assessment of Projects	Gender marker applied to 479 humanitarian projects in all humanitarian clusters (UN Pakistan). 87% of the projects found to be gender sensitive to some degree. (OCHA)
Rapid Gender Need Assessment	Rapid Gender Needs Assessment used to pinpoint immediate and short term needs of the affected population with a specific focus on gender differences in access to humanitarian assistance and livelihood opportunities. The assessment covers all the sectors (UN Women, formerly UNIFEM)
Gender Sensitive Monitoring and Reporting	The different humanitarian clusters, facilitated by UN Women and OCHA included disaggregated data and gender sensitive monitoring and reporting of all data. <sup>1</sup>
Gender Based Violence Guidelines	"Guidelines for Gender-based violence interventions in Humanitarian settings" developed by Inter Agency Standing Committee (IASC), for use by all sectors/humanitarian clusters in their relief and rehabilitation work.
<b><i>Building Capacity</i></b>	
Gender sensitive PC-1 Sex disaggregated data	Revised PC-1s to incorporate a gender perspective (ERRA) Relief and rehabilitation data disaggregated by sex (OCHA, NDMA, PDMA, FDMA, ERRA, Clusters)
Gender Training	Gender awareness and sensitization training for all organizations and key personnel involved in relief and rehabilitation work (ERRA and OCHA)
<b><i>Gender Mainstreamed/ Women Focused Interventions</i></b>	
Facilitating women access to micro-credit	-Earthquake Livelihood Rehabilitation Fund Committee efficiently managed US\$ 38 million and reached over 70,000 households for restoring their livelihoods; 30% of the micro-credit borrowers were women. (Khushali bank) -A special branch of the bank was set up in UC Chinari, Bagh AJK after the earthquake (2005) and as per bank policy 40% women borrowers received micro-credit. (First Micro-Finance Bank)
Restoring livelihoods	Providing training, assets and cash to women to for income generation 14 % of the Community Livelihood Rehabilitation Plans in AJK and 20% in Khyber Pakhtunkhwa and FATA (formerly NWFP) under implementation were women specific interventions (ERRA).
Support for income earning activities of women	Women Community Centers (WCC) provided training and showcased the art and handicrafts of 175 displaced women enrolled in the centers, making them financially stable. (CERD)
Interventions on gender, age and vulnerability	5000 women benefited from training in poultry rearing, running small shops and linkage development with social safety institutions in a project especially for women and men above 50 years of age. (SRSO)
Focusing on female headed households	-Women headed households and those with a high number of women and children were identified as being among the extremely vulnerable households and provided full subsidies for construction of one room shelters. These households were unable to contribute labor or materials. (NDMA) -Focus on female headed households in programs/projects and assessment reports (ERRA, NDMA, FDMA, UN Women, OCHA, RSPs, CSOs, ADB, World Bank) - Facilitation of women for issuance of CNICs ( UN Women through its implementing partners CERD)
Cash assistance to women through public and private donors	-55655 women received cash assistance through ATM cards and SIM on returning home after the 2014 security operation in FATA. (FDMA). -Direct cash payments to women for building their homes (By Yusra Foundation)
Addressing women's land rights	The Sindh government allotted 24000 acres of state land to 5000 landless women tenants; approximately 41% of the land was allotted to women in severely flood affected districts, and 47% in moderately flood affected districts.

48 First Microfinance Bank Report: Loan Disbursement Listing Date Range: From 01-Jan-2006 to 31-Dec-2008

49 AKDN-MERP: An assessment of the potential social and economic benefits of AKDN-MERP's Rehabilitation of Infrastructure Projects (IPs) in and Livelihood Support to the people of Chakhama Valley, Muzaffarabad District, PAK-March 2008

50 ERRA: Making A Difference 2009.

51 CERD: Hunner Mande Guttay 12, March 10, 2015: <http://cerdpakistan.org/wp-content/uploads/2014/01/Exhibition-Report-2015-mh.pdf>

52 SRSO: Age Friendly Project Completion Report-Funded by Complex Political Emergency -CPE

53 NDMA Annual Report 2011

54 OCHA: Humanitarian Bulletin, Pakistan: Issue 35, July-September 2015

55 FDMA: Return Cash Grant and Transport Assistance to Returnees of Khyber Agency, South Waziristan Agency, North Waziristan, Kurram & Orakzai Agencies as of 20th Oct, 2015

56 RSPN: Report on SRSO's Flood Relief Efforts - August 2010 to July 2011

57 Collective for Social Science Research "Land Rights and the Indus Flood, 2010-2011: Rapid Assessment and Policy Review":

The best relief and rehabilitation practices show that while a number of strategies were adopted to reach women, attention to livelihoods needs to go beyond the stitching skills and related crafts, and handicrafts.

#### Restoring livelihoods

Self-employed Shahida lost her daughter and livelihood sources in the 2005 earthquake. She lost the sewing machines that allowed her to use her stitching skills for tailoring. Through a livelihood project she received advanced tailoring training and cash support to purchase machines. She restarted her tailoring business stitching school uniforms. (Aga Khan Development Network, PAK)

#### Cash Assistance

Cash transfer mechanism for livelihood and housing grants, will come as a relief to returnees like Jan Bibi, who recently returned with her family to Bara, Khyber Agency, and she used most of the money to reconstruct their home and purchase basic furnishings. She is still responsible for her two daughters, both of whom are unmarried. "I used to work in the fields, but I cannot do that anymore because of the security situation and the curfew," she says. "This money has been a support for us. It allowed us to rebuild our home, but now it has run out. I am worried. I have daughters that still depend on me until they get married."<sup>58</sup>

### New Opportunities for WEE

When a crisis occurs it attracts the attention of the government, civil society and the media. National and international donors etc. bring in financial and technical resources. The presence of CSOs, especially those that focus on women and human rights creates awareness and improves access for women and vulnerable groups.<sup>59</sup>

The women's pre-crisis economic activity covered farming, livestock management, sewing etc. The adversity wrought by the crisis may also present an opportunity to enhance women's skills, in their existing area of work, but also introduce them to new opportunities.

#### Change in gender roles

The 2005 earthquake created a change in gender roles. Many livelihood programs implemented by organizations in the earthquake affected areas targeted women despite a conservative socio-cultural environment in which women are not traditionally encouraged to pursue alternative means of livelihoods. Young displaced women exposed to new perspectives through contact with new communities and individuals.<sup>60</sup> Adolescent girls traditionally help their mothers with cooking and housework; however as a result of the floods and they, along with their families were living in camps where they could intermingle with other girls, become involved in camp sponsored activities and attend informal schools that were set up in the camps.

58 OCHA: Humanitarian Bulletin, Pakistan: Issue 35, July-September 2015

59 Brohi Nazish and Saba K. 2013 Exploring Women's Voices Women in Conflict Zones: The Pakistan Study Community Conversations in Balochistan and Swat Women's Regional Network

60 iDMC: Briefing paper on flood-displaced women in Sindh Province, Pakistan, 2011

## Extra earning opportunities

The crises also provided extra earning opportunities for those belonging to marginalized groups at their place of origin. Women and men bonded labourers in Sindh refused to go back to their villages after 2010 floods, because they found alternative livelihood opportunities in the proximity of their new places of abode and also women and men working in the agriculture sector moved to cities after flood 2010 -11 and found better earning opportunities especially as wage labour. After the floods of 2010, the National Commission on the Status of Women suggested that women be handed livestock ownership papers for their symbolic value as one of the steps towards asset creation for women.<sup>61</sup>

## Recognition of vulnerable groups and women's needs

The experience of decade long series of natural calamities and human-made disasters in the country has also developed skills and expertise of government agencies, UN organizations, CSOs and RSPs to handle relief and rehabilitation issues with a specific focus on vulnerable segments including women, female headed households and children. However, during disaster assessment intra household disparities need to be assessed and documented and women should not be treated as homogeneous group when providing relief and rehabilitation assistance. Women and girls are difficult to access in rural Balochistan, therefore all efforts should be made –including by the authorities – to ensure the presence of female staff among relief teams, including through supporting local NGOs that have a presence and capacity to respond in the affected areas.

## Registration of women as temporarily displaced persons

CNICs are important for accessing relief assistance and for accessing rehabilitation opportunities, including claiming and assets when the displaced return home. NDMA, PDMA and FDMA must work with NADRA to ensure that all women receive their CNICs, especially the vulnerable and those in districts prone to disasters and crisis. Mobile NADRA camps with female staff can address this need, as will making the procedures simpler. Identifying and assisting women disabilities and minority women is very much needed.

## Recognizing Women's Economic Potential

- o Women economic participation in humanitarian context is recognized as separate from the development context. The specific issues, challenges and lessons learned from around the globe related to women's participation in livelihood and economic opportunities are well documented and can be used to address women's economic issues in Pakistan or province specific DRR.

- o Employable Skills to women in Camps changes in gender roles and dynamics are often temporary, with a return to traditional roles once the emergency is over. Women often find themselves assuming independent roles and even decision-making that indicates their potential for involvement in non-traditional activities including employment as well as reconstruction activities. Their wider exposure beyond their own community during crises makes them aware of different earning opportunities for women. Women can be provided diversified income earning and employable skills along with cash assistance to start up their own enterprises, as they can access the technical support from CSOs while they are temporarily residing in camps.

- o Improving access to financial capital through micro-credit, loans and cash assistance, especially for women headed households and those with a high number of dependents (children and elderly)

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61 UNIFEM: Rapid Gender Needs Assessment of flood affected communities

- o Enhancing asset ownership through transfer of land, housing or livestock to women living in communities affected by the crisis. The Sindh Government Land Distribution program that focused women in flood affected districts which is a practice that other provinces can also follow.

### **Violence against Women and Girls**

There is scant documentation to assess the actual incidence of violence against women and girls during crisis situation. Empirical evidence suggests that violence against women in crises and conflict situations “stands in a continuum alongside the violence experienced by women in ‘normal’ conditions”<sup>62</sup> It is also known that when domestic violence increases, children, particular girls are rendered more vulnerable to violence. These issues tend to get overshadowed and marginalized by relief interventions. However attention to the issues is possible, by setting up committees to collect information, provide medical, legal, and psycho-social services and report violence. It needs to be recognised that violence and fear of violence is a strong barrier to women’s work/employment.

- o *Women friendly spaces* created by CSOs in camps after the earthquake of 2005 have been recognized as an essential component of relief services. Women and girls can meet here for awareness raising, literacy, skills training, access services etc.

- o *Provision of material assistance*, including cash transfers to households with young girls vulnerable to early marriage or trafficking is one preventive measure. Similarly incentives to enrol girls in schools can be provided to households, which can also be safe spaces with access to counselling and services.

- o *Data gathering* on violence against women and girls should be made part of the relief protocol in order to prevent the incidence of violence. Similarly, survey of VAW in the displaced person camps could provide guidelines for future planning.

### **Inclusion of Women in Disaster Relief, Rehabilitation and Reduction**

Participation of women in DRR interventions often runs into resistance from men and entrenched gender norms. Mandatory inclusion of women through organizing separate meetings, focus group discussions, and all female assessment teams can ensure that women’s needs, experiences and aspirations are taken into account in identifying strategies for DRR.

### **Gender disaggregated data**

Small scale studies, particularly qualitative ones reflect women’s work; the “larger surveys and studies on livelihoods, livestock and market access do not reflect losses to women engaged in agricultural labour, livestock and poultry rearing or any other home-based work for supplemental or primary income, whether it is in flood or earth quake affected areas.”<sup>63</sup>

Data collection efforts must be designed with a view to capture information from women, using gender sensitive methods and female enumerators. All data should be sex and age disaggregated so that the needs and concerns of women can be addressed.

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62 Rita Manchanda, Women’s Agency in Peace Building: Gender Relations in Post-Conflict Reconstruction.  
63 UN OCHA: Balochistan Earthquake 2013: Assessment Findings & Humanitarian Strategies

## Annex

### Annex 9.1

**Table 9.6: Disaster affected districts: Literacy, Primary schooling, Employment and Maternal Health**

Province/ Districts	Female Literacy (ages 15 & above) %		Primary NER (females ages 6-10) %		Female LFP (ages 15-64) <sup>i</sup> %		Pre-Natal Care (ages 15-49) <sup>ii</sup> %	
	2006-7	2012-13	2006-7	2012-13	2006-7	2012-13	2006-7	2012-13
<b>Balochistan<sup>iii</sup></b>	<b>18</b>	<b>18</b>	<b>38</b>	<b>42</b>	<b>13</b>	<b>12<sup>iv</sup></b>	<b>31</b>	<b>50</b>
Jaffarabad	8	3	29	34	12	12	19	71
Nasirabad	4	5	14	25	12	12	29	64
Qilla Saifullah	7	7	27	64	12	12	20	59
<b>Khyber Pakhtunkhwa</b>	<b>26</b>	<b>32</b>	<b>51</b>	<b>60</b>	<b>9</b>	<b>12</b>	<b>46</b>	<b>59</b>
D. I. Khan	26	26	40	41	3	4	32	48
Kohistan	3	3	18	21	1	37	14	19
Swat	22	30	55	58	3	4	40	57
<b>Punjab</b>	<b>46</b>	<b>52</b>	<b>67</b>	<b>70</b>	<b>18</b>	<b>22</b>	<b>56</b>	<b>73</b>
Layyah	37	45	76	78	13	37	51	61
Mianwali	34	44	60	65	6	22	68	58
Rahim Yar Khan	23	33	47	47	22	34	57	68
<b>Sindh</b>	<b>38</b>	<b>45</b>	<b>50</b>	<b>56</b>	<b>14</b>	<b>17</b>	<b>56</b>	<b>68</b>
Dadu	22	36	45	57	7	13	39	63
Hyderabad	33	58	55	70	11	18	72	88
Shikarpur	22	27	28	49	8	28	80	67

Notes:

- i. The definition of labour force participation in the PSLM is different for that of the LFS which does not collect district level data. PSLM asks two questions related to this: whether respondent worked for pay/ profit/ family gain during last month for at least one hour on any day; and if not worked then did respondent have a job or enterprise such as shop/business/ farm/ service establishment during the last month. Unlike the LFS it does not include those "looking for work".
- ii. Ever married women ages 15-49 who were pregnant during last 3 years and had at least one prenatal consultation.
- iii. Data for Balochistan and parts of Khyber Pakhtunkhwa are not reliable as PSLM was not able to cover many districts in these provinces due to security conditions and/or natural disasters.
- iv. For this reason noted in iii) above, there are notable data anomalies. Female LFP for districts in Balochistan are assumed to be 12% as calculated for the province.

## Chapter 10

### Recommendations



The chapters in this report have highlighted specific aspects of women's economic participation and empowerment, identifying key findings in each. These aspects, employment, type of employment and wages, vulnerable work and the working poor, point to the need for a concerted effort to go beyond the rhetoric 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. Discrimination against women is economically inefficient. National economies suffer when a substantial part of the population cannot compete equitably or realize its full potential.

In order for this to happen the three components of women's economic empowerment—participation, resources and agency—need to be addressed by facilitating an institutional and legal framework that enables and strengthens women's participation and agency and provides economic opportunities. The recommendations in each of these areas 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.

**I. An institutional and legal framework** is needed that builds 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. Through this framework the government could provide incentives to businesses and large corporations to invest in women led small businesses, or set aside quotas in all government contracts for women-owned businesses. The recognition of informal work, home-based workers and contributing family workers with the requisite legal protections is needed.

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, books) is available and holding local governments and district education duty bearers responsible for non-compliance in the first place and parents in the second. Incentives and penalties for both duty bearers and parents are required if Pakistan is to avoid another missed generation. Inclusive education for all that integrates children with disabilities (as noted in the education Policy 2009), especially of girls should be promoted. Such education 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. This should extend to increasing the number of women in the police force and in allied law enforcement and increasing the number of female judges at all levels. The slow progress on meeting the quota appears to be more of a demand side issue than a supply side one. 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. Need of higher level of technical training institutions that can equip individuals with skills aligned with market demands and the rapidly changing technology. 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. These institutions also need to expand the courses being offered to women beyond traditional sewing and related skills; training in non-traditional fields such as micro-electronics, carpentry, plumbing, repair of electrical appliances, and other information and communication technology relevant skills.

- ix. Gender responsive provincial budgets so that public expenditures can be tracked for equitable gender outcomes.
- ix. Supporting the First Women's Bank, a public sector institution created for helping women's economic activities, to fulfill its mandate.

### *Non-traditional Work*

The women of Hunza have not only proven their worth in mainstream careers like medical, law, politics and forces but also in careers that are usually associated only with men — plumbing, carpentry, masonry and iron works. A fort in Hunza Fort was restored.....with sixty percent of skilled workers are females contributing services in woodwork, masonry, electrification and plumbing.

Source: Sanaullah, July 27, 2011

<http://tribune.com.pk/story/217908/safar-hai-shart-lessons-from-hunza-for-pakistan/>

Bibi Amina the first female carpenter from Hunza. Amina was unable to continue her education after she lost her father in 2008. That is when she decided to become a carpenter. "There was no social acceptance [of a woman working outside her home]," Amina said. Her need to earn a living soon became her passion. Over the years, Amina's will to learn took her to Norway for training and her story encouraged other girls to enter carpentry.

Source: Maha Mussadaq March 5, 2015

<http://tribune.com.pk/story/847978/hunzas-first-woman-carpenter-changing-minds/>

**II. For enhanced economic opportunities**, several areas of focus are needed. Working with women makes good business sense. When women have the right skills and opportunities, they can help businesses and markets grow. A focus on support to women's business development—microenterprises and SMEs; focus on education and training providing women with market demand-driven skills and knowledge so they can take advantage of economic opportunities. This is even truer of women with disabilities who suffer from discrimination and restricted access to information and services. In fact excluding PWDs incurs an economic loss of approximately USD \$ 12 to 15 billion per annum for Pakistan, equivalent to approximately 5% of GDP. These losses are expected to increase over the next several years.<sup>1</sup>

Linking women businesses to markets helps them to grow. 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. Since women are employed mostly in the informal sector, supporting mechanisms that eliminate or reduce the vulnerability of such employment is one. Women who take up non-traditional work e.g. carpentry, electronics etc. should be encouraged in the form of access to credit for tools, linkages with established private sector organizations and support from local vocational training institutes.

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<sup>1</sup> British Council. 2014. Moving from the Margins: Mainstreaming Persons with Disabilities in Pakistan. Economist Intelligence Unit. London

Specific recommendations include:

- i. Improve microfinance available to women: Access to finance still poses hurdles for women, especially entrepreneurs who need financial capital beyond what is currently available to women. Bank loans that require collateral or have unaffordable interest rates and conditions attached to them exclude most aspiring women entrepreneurs. 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, women owned or women run, and for small and medium enterprises. This will facilitate the inclusion of small women owned/ led businesses who can otherwise not compete with the experienced or large bidders. The government can also encourage the private sector to do the same, offering some form of incentives if required. 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>2</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>3</sup>

Government of Kenya amended its public procurement regulations on June 18, 2013, allocating 30% of its procurement spend for purposes of 'procuring goods, works and services from micro and small enterprises owned by youth, women and persons with disability'.

Source: International Trade Centre (ITC).2014. Empowering Women through Public Procurement. ITC. Geneva, Switzerland (pg. 41).

- 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. Examples in Pakistan include the Buksh Foundation that has introduced solar lamps in underprivileged and marginalized communities, creating female entrepreneurs in the process.<sup>4</sup>
- vi. Discrimination accounts for the large gender wage gaps. However this discrimination is not restricted to remuneration. Minority women in particular face overt and subtle forms of discrimination at the workplace<sup>5</sup> ranging from hate speech to refusing to lunch together. 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.

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2 Kirton, Raymond M. 2013. Gender, Trade and Public Procurement Policy. Editor Barbara Zatlökal.

3 International Trade Centre (ITC).2014. Empowering Women through Public Procurement. ITC. Geneva, Switzerland.

4 <https://www.changemakers.com/sustliving2014/entries/buksh-foundation>

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

- 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>6</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 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>7</sup> These blocks tie in with the third component of WEE, women's agency.

**III. To *strengthen women's agency***, 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 and should be 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.

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.

<sup>6</sup> For more information visit <http://www.docthers.com/>

<sup>7</sup> ICRW. 2016. Building Effective Women's Economic Empowerment Strategies

This would benefit the women from minorities, and those living with disabilities. 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. Minority women and women with disabilities are more vulnerable to violence and harassment in general and at the workplace and commuting to work.
- iii. Promote equitable and accessible social health insurance initiatives irrespective of employment in the formal or informal economy, or place of work.<sup>8</sup>
- 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.

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 and the provincial Bureau of Statistics, are the main data collection organizations in the public sector. The data is publicly available and most of it is disaggregated by sex. The Labour Force Survey, PSLM, HIES, the Agricultural Census, the Business Register, the Census of Manufacturing Industries all provide important information. Only the LFS, PSLM and HIES contain gender disaggregated data. However the LFS 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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<sup>8</sup> Institute for Social Justice (ISJ). Situation of persons with disability in Pakistan: with focus on women, children and minorities. <http://www.isj.org.pk/situation-of-women-children-and-minorities-with-disability-in-pakistan/>

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