## YOUNG WOMEN IN PAKISTAN Status Report 2020

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Norwegian Embassy Islamabad



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Young Women in Pakistan - Status Report 2020 UN Women Pakistan

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Prepared by: Center of Gender and Policy Studies Office 207, Executive Block, Headstart Education Complex, Street 1-A, Kuri Road,, Islamabad, Pakistan website: www.cgaps.org.pk , Email contact: program.cgaps@gmail.com Please cite as: Zaidi Y., Khawar Mumtaz, Farooq S. et al. 2020. Young Women in Pakistan - Status Report 2020 UN Women Pakistan.

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## Foreword

With the largest percentage of young people ever recorded in its history, Pakistan currently has a unique opportunity to harness this demographic asset by providing them with quality education, employment and meaningful engagement opportunities. Young people are viewed as the nation builders of tomorrow, and in order to fully capitalize on Pakistan's youth bulge, there needs to be targeted investment in youth, particularly young women, who form half of the 29 percent of the young population between 15-29 years. The empowerment of young women is essential for achieving Pakistan's gender equality targets in line with Beijing Declaration and Platform for Action, CEDAW, and the Sustainable Development Goals (SDGs).

As part of UN Women's collaboration with the National Commission on the Status of Women, we are focusing on generating evidence for gender-responsive planning and policymaking. Building on Women Economic Empowerment Status Report 2016 and Rural Women Status Report 2018, this report aims to address knowledge gaps by identifying needs, priorities and action for empowerment of young women; and support advocacy for increased investment in young women, especially in the context of COVID-19 pandemic. It looks at the status of young women in Pakistan today and shows how strategic investment will accelerate progress and action to empower them. Now more than ever, it is imperative that due attention be given to bringing young women into the mainstream of economic and political life, with special focus on disadvantaged groups such as young women with disabilities who have limited opportunities and additional vulnerabilities. We hope that this report will contribute towards shaping a brighter future for young women in Pakistan.

#### Aisha Mukhtar

Country Representative a.i.

UN Women Pakistan

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# Message from National Commission on the Status of Women

Greetings from the National Commission on the Status of Women

I am very pleased to co-launch Young Women Status Report 2020 with our valued partner UNWomen. It is indeed a quintessential research report- relevant to present day context, analytical in profile and insightful in its recommendations. National Commission on the Status of Women (NCSW), in line with its thematic priority areas, has been engaged in multiple activities, initiatives and advocacy for young women and girls. Economic empowerment and gender equality has been the cornerstone of NCSW's endeavors over the years. This Report is yet another step in this direction with a study that focuses specifically on different aspects of young women and girls' lives, watershed moments in terms of work and family, challenges of socio-economic nature and future direction based on the findings.

The relevancy of this Report is embedded in the demographic profile of Pakistan today. As the mobility of youth and availability of opportunities is being emphasized and planned through various policies and programs of the Government of Pakistan, it is absolutely imperative for any policy maker to take into consideration the significant role of young women and their development through focused policy interventions. The Report explores this aspect with statistics while highlighting the existing disparities and gaps. The context of the Report is also aligned with Pakistan's own Constitution, International Commitments and Sustainable Development Goals.

The analytical profile highlights foundation for economic empowerment of young women with pivotal imperatives such as Enabling environment, Enhanced economic opportunities and Strengthening women's agency. The intricacies of our social fabric with its challenges and discriminations are encapsulated within these broad components for the reader.

Lastly, this short but very comprehensive Report seeks to crystalize certain conclusions and recommendations through available statistic for a policy direction.

I would like to express NCSW's sincere appreciation for UN Women in always supporting this Commission in developing various status reports. For the present Report, UN Women has played a significant role in generating evidence on women's empowerment and gender equality. We are confident that this work of exceptional quality will go a long way in achieving its goal of evidence based policy direction. As our partners, they have contributed towards so many activities which have facilitated the Commission in accomplishing some of its most critical work as per its mandate. I would like to put on record the commendable support extended by Ms. Aisha Mukhtar and her team in this regard and acknowledge their work in the shape on this Report.

Today as we recognizes that young women and girls in Pakistan are talented, hardworking and more driven with greater potential to be productive members of the society, we have to have a very practical and realistic look at the negative gender norms and factors behind economic exclusion in order to ameliorate the situation through result-oriented policies and resource allocation. This Report succeeds in doing that.

#### Humera Azam Khan

Secretary NCSW

## Acronyms

ALFPR	Augmented Labour Force Participation Rate
ADB	Asian Development Bank
CNIC	Computerized National Identity Cards
ECP	Election Commission of Pakistan
FAFEN	Free and Fair Election Network
FATA	Federally Administered Tribal Areas
GBV	Gender-based violence
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
IDPs	Internally Displaced Persons
ILO	International Labour Organization
IMR	Infant Mortality Rate
KP	Khyber Pakhtunkhwa
LFPR	Labour Force Participation Rate
LFS	Labour Force Survey
МСН	Mother and Child Health
MICS	Multiple Indicator Cluster Survey
NAVTTC	National Vocational and Technical Training Commission
NCSW	National Commission on the Status of Women
NEET	Not in Education, Employment or Training
NER	Net Enrolment Rate
NGO	Non-Governmental Organization
NIC	National Identify Card
NIPS	National Institute of Population Studies
PBS	Pakistan Bureau of Statistics
PCSW	Provincial Commission on the Status of Women
PDHS	Pakistan Demographic and Health Survey
PSLM	Pakistan Social and Living Standards Measurement Survey
RLFPR	Refined Labour Force Participation Rate
SME	Small and Medium Enterprises
SMEDA	Small and Medium Enterprises Development Authority
TBA	Traditional Birth Assistant
TEVTA	Technical Education and Vocational Training Authority
UNFPA	UN Fund for Population Activities
UNICEF	UN Children's Fund
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** (GPI) Ratio of women to men; for example GPI in education is the ratio of female to male enrollment at any level of education.

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

**Head of the household** If a person lives alone, that person is considered as the head of the household. If a group of persons live and eat together as defined above, the head of the household is that person who is considered as the head by the household members. In practice, when husband, wife, married and unmarried children form a single household, the husband is generally reported as the "head". When parents, brothers and sisters comprise a household, either a parent or the eldest brother or sister is generally reported as the head by the household 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 by 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). Enterprises with less than ten employees that may or may not be registered are considered to be informal; so is all agriculture work.

**Microenterprises** are very small businesses, many of which are sole traders or usually with fewer than 5 employees. In Pakistan 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 the 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** Calculated by dividing the total consumption of the household 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. The LFS typically measures this.

**Extended SNA:** includes household maintenance, care for children, the sick and the elderly and community services. The LFS measures this only if it is paid employment; for this work done for the household without wages, it is included as augmented labour and asked mainly of those who do not report any other paid work.

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

## Executive Summary

In the backdrop of a global decline in population growth rates, Pakistan stands out as a country with a youthful demographic profile. The total population of Pakistan is 208 million of which 49% are women (Census 2017); an estimated 29% of total population in the age group 15-29 years, half of which are women portending a demographic shift from a negative sex ratio towards equal numbers. Currently with 63% of Pakistan's population in rural areas the majority of female youth is also rural. While all youth needs to be mobilized and provided opportunities for a robust, dynamic and progressive Pakistan there is an urgency to focus on young women because of the prevailing gender inequality especially as its gender inequality index stands at 151 out of 153 countries in World Economic Forum's Gender Gap Index 2020.

Pakistan's Constitution in recognition of the status of women provides for affirmative action and special measures. In addition the country has committed itself to CEDAW, Beijing Platform for Action (PfA), ILO Conventions, Child Rights Convention and to Sustainable Development Goals (SDGs) to increase participation of women/girls in economic, social and political spheres, protection of human, sexual and reproductive rights of women/girls, and eradicating all forms of violence, towards ensuring women's rightful place in society.<sup>1</sup>

For that to be realized, on the one hand the needs of girls and young women and on the other hand the barriers/obstacles in the way of fulfilling those needs have to be identified, acknowledged and addressed.

The Young Women in Pakistan: Status Report 2020 seeks to address gaps in the information available and current situation of young women in Pakistan with a focus on Women's Economic Empowerment. The Report draws on the framework of economic empowerment that is a consequence of the enabling environment and young women's individual agency i.e. the ability to make choices and decisions for one-self.<sup>2</sup> The analysis of young women's economic participation and empowerment is done along three components:<sup>3</sup> Enabling environment that supports young women's economic empowerment, security, and rights through laws and policies and their reinforcement through institutions ; Enhanced economic opportunities that support

<sup>1</sup> Sustainable Development Goals (SDGs), In particular Goal 5 pertains to women and girls: "Achieve gender equality and empower all women and girls"

<sup>2</sup> The framework draws on "Understanding and Measuring Women's Economic Empowerment (ICRW 201)

<sup>3</sup> This framework was developed for the Women's Economic Participation and Empowerment in Pakistan-Status Report 2016 (UN Women Pakistan)

young women's access to decent work, increased incomes, financial inclusion and entrepreneurship; Strengthening women's agency by supporting their access to decision making and their ability to address discriminatory social and cultural norms. The key findings presented here are drawn from an extensive review of available literature, the key individual interviews (KIIs) with decision makers, and in-depth interviews (IDIs) with young women from across Pakistan. Estimations from the Pakistan Social and Living Standards Measurement Survey (PSLM), Labour Force Survey (LFS), Pakistan Demographic Health Survey (PDHS) provide the statistical profile of young women at provincial and national level.

### Key Findings

- 1. Enabling Environment The enabling environment for young women, as manifest in the laws, policies and institutional practices on the one hand and social norms and informal institutions on the other, does not fully support girls and young women. Constitutional provisions and some path breaking legislation has been enacted e.g. anti-women practices, "honour" killing, rape, domestic violence, sexual harassment at work and public places, age of marriage, to name a few. Landmark legislation includes *Sindh Homebased Workers Act 2018; Sindh Women Agricultural Workers Rights Act 2019 and the Electoral Act 2017.* 
  - a. Yet Barriers persist due to
    - Weakness in the legislation that obstructs implementation.
    - Inadequate or missing mechanisms and support systems required for the implementation of the law.
    - Coordination between different implementation machineries is poor with the presence of strong gender biases among those responsible for providing relief and protection.
    - Weak data and monitoring systems.
    - Lack of accountability of implementers.
  - b. Young women lack exposure, confidence, knowledge, skills, information about opportunities, and limited role in politics, and in policies and programs regarding their aspirations and lives.
  - *c Formal institutions* fall short of facilitating young women's access to human, financial and physical capitals i.e. education, skills, health facilities, loans and physical assets.

- d. Informal institutions (family, community, religion, segregation, marriage) define and affirm norms that give precedence to marriage /child marriage over education and employment, prescribe gendered roles, and condone domestic violence/gender based violence. Laws have therefore not had the expected impact
- e. Policies for youth and other sectoral policies like women development, population welfare or economic policy framework have also included strategies for female youth; however these are in the purview of the concerned Division/ Department. Since Youth policies are the responsibility of Youth Affairs Departments and various components are located in the domains of sectoral Divisions/Departments (education, labour, social welfare, etc.) as a result desired outcomes and gaps cannot be unified for analysis or assessment.

## 2. Social and Political Inclusion

- a. Young women's participation in social processes remains constrained due to the norms that persist though there are variations in their application determined by rural-urban and geographical location and class. Their engagement in formal political processes has steadily improved though still not commensurate with their share of the population. Almost 12 million women are not registered voters; only 85 % women 18 years of age and above have CNICs. While affirmative action of reserved seats in legislatures ensured the presence of 62 women in the National Assembly and 17 % in provinces and the Senate, and some women also return on general seats 7 in NA and 8 in provinces in the 2018 elections, there is not a single woman in the assemblies from the youth cohort.
- b. Gender disaggregated data by age of registered voters and their turnout is not collected by the ECP.
- c. Uncertainty regarding local bodies and women's representation has limited the entry of young leadership from the grass roots.
- d. Social protection policies recognize young women as beneficiaries of scholarships, dowry support, maternal care, and limited skills training and loans.
- e. Most cash transfers program are based on family support and do not consider unmarried young women (e.g. BISP)

## 3. Decision making and Empowerment

The vast majority of young women depend on their male family members for any decision related to their lives, i.e. education, economic opportunities, marriage, healthcare, household purchases etc. The degree of dependency varies across regions and rural/urban locations and rigidity of social/cultural norms e.g. ex-FATA, or areas of Balochistan where going out of the house for any reason is culturally unacceptable. Young women are therefore unable to pursue their aspirations or attain social and economic wellbeing. Greater value is given to their primary roles as home-makers and their reproductive labour.

- One percent of girls are married before age 15. More than one-fourth of the young women were married before age 18, the majority at age 16 or 17.
- Making decisions alone or being involved in decision-making by the family is limited for young women:
  - o Education 24%
  - o Employment 24%
  - o Marriage 1% (alone) 16% (consulted by family)
- 49% of ever married employed women reported control over their cash earning,
- 34% became mothers before age 20, and 16% before 18 years of age. The percentage of adolescent births is high in Balochistan at 30%
- Modern contraception use among young women is just 16%, 19% in urban areas

#### 4. Violence against Women

The prevalence of physical violence is much higher than sexual violence; it is higher in rural areas as compared to the urban areas, and in KP, Balochistan and ex-FATA. There is an absence of consolidated data on violence against women by age and type of violence. Punjab's WESW Survey 2018 is the only one in the country that provides a baseline for the province. The other official source is the PDHS which covers ever married women, and reveals that:

 44% of young married women and a similar percentage of young men think a husband is justified in beating his wife.

- 14% of currently married young women have faced spousal physical violence and 4% have faced spousal sexual violence during the last 12 months.
- Most survivors do not disclose their experience to anyone and do not seek help -- medical and psychological.
- Education, paid employment and household wellbeing (as measured through consumption quintiles) have a positive association with women's decision-making for purchasing household.
- Support services (shelters, helplines, and legal aid) for women survivors of violence, especially young women, are not easily accessible to them.

#### 5. Literacy, Education and Skills

There has been progress in literacy rates and school enrollment of young women, and data indicates that the next generation of young women may have some advantage over the current 15-29 year old.

- a. Literacy rates for girls (10-14 years) are higher at 72% than for female youth (15-29 years) at 63% or older adult women (30- 40 years) at 45%.
- b. 48% of female youth (ages 15-24) is not in employment, education or training (the "NEET rate") which is alarming
- c. GPI in rural areas falls from 85 in primary schools to 70 in middle and Matric for girls
- d. Only 14% of the young women have completed middle level education and 17% have completed Matric
- e. Most youth "schemes" introduced focus on male youth; female youth are not provided with employable skills training; most enroll in training that has a traditional focus (embroidery, cooking, and beautician) with low to modest returns.

#### 6. Economic Participation of Young Women

Women's complex and multi-dimensional work is not fully captured nor valued especially women's reproductive and care activities.

a. Out of all young women (ages 15-29), only 21 percent are part of the Labour Force (LF) compared to 72 percent of young men. The female LF participation rate increases from 21% to 34% when augmented work is included.

- b. 32 percent of employed young women are in paid work, 52 percent are unpaid family workers. Only 39 percent are in non-agriculture sector mostly in the informal sector.
- c. 61 percent of employed young women are concentrated in the agriculture sector; 21 percent in manufacturing and 16 percent in community, social and personal services.
- d. Employed young female earn median wage of PKR 7000 per month compared to male counterparts who earn median wage of PKR 14000 per month, which shows a gender wage gap of 50 percent. The wage gap is higher for women with no schooling and shrinks to 17 percent. among workers with B.A and above level of education.
- e. 11 % are professionals, mostly primary school teachers.

#### 7. ICT and Financial Inclusion

Not all young women in Pakistan have digital access.

- Only 9% of young women and 17% of the young men reported using a computer/laptop in the last 3 months.
- Access to a mobile phone or the internet is subject to permissions. 1 in 3 are not allowed to use a mobile. Over three-fourths of women in each province do not own a mobile phone, but as many are able to access and use the phone.
- Only 3% have a bank account. Education, owning a mobile phone, internet use and computer literacy are factors that influence young women's financial inclusion.

#### 8. Covid 19

Women in Pakistan are at a more vulnerable position after Covid 19 due to:

- Increased Work Burden With the closure of schools and offices in Pakistan due to lockdown, the household responsibilities of women have increased and domestic burden becomes exacerbated as well
- Economic Distress-Thecrisis has affected sectors where women's employment is concentrated, like restaurants, retail, manufacturing and teaching, homebased workers and domestic workers.

- Health Issues as women are less likely to have access to quality health services, essential medicines and vaccines, maternal and reproductive health care, or insurance coverage for routine and catastrophic health costs, especially in rural and marginalized communities.
- Growing incidence of GBV- women and girls are at higher risk of intimate partner violence and other forms of domestic violence due to increased tensions in the household, and unavailability of support and redressal facilities.

#### Key Recommendations

Recommendations put forward supports young women's rights, economic empowerment, decision making and voice.

#### Institutional mechanisms

In order to address barriers/obstacles that stand in the way of young women's actualization of their potential and aspirations strong institutions that can promote as well as regularly monitor outcomes and impact of policies and measures are key.

- 1. Put in place mechanisms to include young women's voices in policy and program planning to enhance the capacity of formal institutions and facilitate young women's access to human, financial and physical capital.
- 2. All federal and provincial policies to integrate young women's concerns in sectoral policies and programs to be coordinated by one focal institution. Monitoring and tracking of implementation could be assigned to the Provincial Commissions on the Status of Women in close coordination with the focal Division/Ministry (Planning Division). Provincial data to be collated by NCSW for documenting national progress. Strengthening of women's commissions by ensuring continuity, facilitation of rules to guarantee financial and administrative autonomy as mandated under the law to fulfill their functions of monitoring, advocacy, and review of policies and laws. In Balochistan the provincial Commission on the Status of Women is yet to be established.
- 3. Establish age disaggregated baseline for GBV and women's economic and social well-being to determine location wise barriers to young women's economic empowerment and agency in order to address and remove them to create an enabling environment

4. Regular capacity building, performance based monitoring and accountability of implementers and protocols for effective coordination between different support services for GBV

#### **Education, skills and employment**

- 5. All provinces to take steps to ensure that girls enrolled in primary school complete secondary education, (accessible, working, safe and secure for teachers and students).
- 6. Prepare young women to move away from conventional areas towards skills of the future based on science and technology, communication, artificial intelligence, digital coding, electronic record keeping by offering scholarships and transport facilities.
- 7. Special measures must be undertaken on a priority basis to ensure the registration of young female agricultural workers, daily wagers and domestic workers, home based workers and self-employed females, fair pays, job security and especially for social protection and relief purposes. Such information gaps were acutely felt in the face of Covid 19 pandemic.
- 8. Given that 60 percent of young women workers are associated with agriculture sector. Promote policies that equip young workers across the value chain through value added production, skills and enterprise. Ensure access to advice and soft loans for women engaged in agriculture.
- 9. Motivate young women with equity in remuneration packages especially benefits related to medical and maternity situations, transport, child care, accommodation as well as policies related to harassment and ensuring strict enforcement of the same. For those who work, we need to provide women's toilets, lunches, transport, child care, elderly care. Offer tax incentives for hiring more skilled young women especially to the private sector. Develop career development plans for re-training and upskilling of workforce.
- 10. Provide information about jobs, facilitate and prepare young women as they graduate or complete higher secondary education in job applications, linkages with potential employers, matching skills to market demand through one window operations or outreach programs in each district e.g. Job Asaan program initiated and piloted by PCSW Punjab has enrolled 3000 women over a six month period looking for opportunities.

#### Women's representation and decision making

- 11. ECP and NADRA to take steps to fill the 12 million strong gender gap in registered voters ECP to maintain gender disaggregated data by age of registered voters and their turnout by district and constituency. Mandate NADRA to work with colleges and training centers in all districts so that young women ages 18 and above are facilitated in applying for and receiving CNIC and being registered as voters.
- 12. Early restoration of local bodies with 33% reservation of women's seats to create space for the entry of young leadership from the grass roots.
- 13. Introduce policy in all provinces for 33% women's representation on all public and private sector Boards and women's quotas to break the glass ceiling.
- 14. The inclusion of youth, especially young women in the legislative assemblies to ensure youth representation and mainstreaming of youth and gender perspectives in legislation.

#### Covid 19

- 15. Ensure the response to Covid 19 does not reproduce or perpetuate harmful gender norms, discriminatory practices.
- 16. Prioritize the collection of accurate and complete age and sex-disaggregated data to understand how Covid 19 impacts individuals differently
- 17. Child protection and gender-based violence risks must be assessed, monitored, and addressed during the planning and implementation of Covid 19 responses.
- 18. Bridge the digital, rural –urban divide post haste and build capacity of young women for on line delivery of work and time management, as well as to access online education and training.
- 19. Shelters to take in women (young and old) during the pandemic and institute Covid 19 testing and quarantine facilities for new entrants.

## Introduction

In the backdrop of a global decline in population growth rates, Pakistan stands out as a country with a youthful demographic profile. The total population of Pakistan is 208 million of which 49% are women (Census 2017); an estimated 29% of total population in the age group 15-29 years, half of which are women portending a demographic shift from a negative sex ratio towards equal numbers. Currently with 63% of Pakistan's population in rural areas the majority of female youth is also rural. While all youth needs to be mobilized and provided opportunities for a robust, dynamic and progressive Pakistan there is an urgency to focus on young women because of the prevailing gender inequality (second from bottom in global ranking, World Economic Forum).

Government of Pakistan, as well as international organizations recognize the importance of addressing the needs of youth, and to reducing social and gender disparities. A nation cannot hope to fully achieve its objectives by leaving large swathes of its population behind. Pakistan's Constitution in recognition of the status of women provides for affirmative action and special measures. In addition the country has committed itself to CEDAW, Beijing Platform for Action (PfA), ILO conventions, Child Rights Convention and to Sustainable Development Goals (SDGs) - in particular Goal 5 -- to increase participation of women/girls in economic, social and political spheres, protection of human, sexual and reproductive rights of women/girls, and eradicating all forms of violence, towards ensuring women's rightful place in society.<sup>1</sup> For that to be realized, on the one hand the needs of girls and young women and on the other hand the barriers/obstacles in the way to fulfilling those needs have to be identified, acknowledged and addressed.

Concern for the youth in Pakistan has led to surveys, reports and policies with recommendations especially with the view of capitalizing on the youth bulge and reaping a demographic dividend. Vision 2025, the document that defines Pakistan's pathway for the future recognizes this and aims to cash in on this dividend by educating and building the skills of its population and to the use of information and communication technology. Youth policies have been devised and adopted at the provincial and national levels. The last national policy for youth (15–29 years) was formulated in 2008. Policies for Punjab, Khyber Pakhtunkhwa and Sindh were approved in 2012, 2016 and 2018, respectively. Draft policy developed in Balochistan (2015) is yet to be finalised. However a review of these policies found them to be "blind"

<sup>1</sup> Sustainable Development Goals (SDGs), In particular Goal 5 pertains to women and girls: "Achieve gender equality and empower all women and girls"

to differences of gender, age, wealth, urban/rural residence, special needs, life skills, health and reproductive health, marriage and age of marriage, and civic and political participation among youth.<sup>2</sup> The reviewed policies indicate a very broad approach without a clear strategy of how to mainstream youth in the job market. Niether do these policies pay attention to an enabling environment that provides opportunities of exposure and vision, having a voice or enabling them to discover their potential/ aptitude. There is also inadequate attention to job creation for rural and female youth. However some aspects of youth are touched upon in other policies e.g. "Punjab Growth Strategy (2018)"; KP's "Integrated Development Policy (2014-18)"; "Sindh Strategy for Sustainable Development (2007-2017)," or banning of employment of children (15-18 years) in hazardous occupations and against any form of slavery, trafficking, prostitution, etc. (Punjab 2016). Some of these policies in fact have elements that are uncommon like the KP Women Empowerment policy focus on continuous education includes not only technical and vocational training but also participation in sports and physical education. It also makes adolescent sexual and reproductive health services one of the policy objectives.

The most recent in-depth and nuanced report is UNDP led National Human Development Report, (2017), *Unleashing the Potential of a Young Pakistan* that provides a comprehensive review of the state of the youth in Pakistan. Based on the findings of a specially conducted National Youth Perception Survey (NYPS) and insights from the broad based National Youth Consultation it determines the situation of male and female youth in Pakistan from the perspective of three key drivers that it identified for youth empowerment: quality education, gainful employment, and meaningful engagement.

NHDR 2017 looks at the gender dimension as well as rural - urban and regional variations and makes recommendations. Significantly it highlights that policies being framed are all too often irrelevant for most youth e.g. those who never make it to school are ignored; or those working in the informal sector. This point is reinforced particularly for female youth by the latest LFS which shows that of the 21 percent of young female in labour force almost half (48%) have no schooling – whereas young male workers with no schooling are only about a quarter (27%). Among NHDR's other important observations are: a dearth of extracurricular activities for youth (both male and female); the need to aim at achieving human development<sup>3</sup> and putting youth

<sup>2</sup> Zeba Sathar et al, (2016), Youth in Pakistan: Priorities, Realities and Policy Responses, Population Council/ David& Lucille Packard Foundation. Islamabad. Pp 24-25

at the center of Government efforts rather than instrumentalising them as human capital; and it spells out the barriers in particular social norms that constrict women's freedoms and agency and result in stress ('almost half of all females aged 25 to 29 years experienced anxiety'. P 124). An important conclusion of NHDR is that "Pakistan's youth are eager to be engaged and make a difference."

A whole range of limitations that young women face are now widely acknowledged from restricted mobility, to family disapproval, lack of education, shortages of schools, outdated curriculum, absence of critical thinking, lack of respect and security at workplace, informal employment, early marriage, household responsibilities, unawareness of rights, repositories of honour, no voice or say in political or personal decision making, violence and fear of violence – the list is long. It is not surprising that out of all women with B.A or above level of education, 47 percent are part of labour force while in case of young men with B.A or above level of education, 80 percent are in the labour force. As Dr. Shaheen Sardar Ali remarked *"These are deeper, detailed, structural issues. Even if women are educated, even if they have jobs and their husbands support them, if the responsibilities of housework and child rearing are not shared by their husbands, the emotional and physical investment becomes too much for women to continue to work or work in the first place."<sup>4</sup> However there has not been a comprehensive and unified tangible youth policy to date that brings all aspects of youth needs and compulsions in one place.* 

Given the low levels of women involved in paid non-farm work, and unpaid agriculture work, or low paid seasonal or insecure employment, their lack of access and control over productive resources, and vulnerability to violence; limited access to economic

opportunities, skills, technologies, social security and public services (health, education,training and transport),political and decision-making influence, the challenges to young women enhancing their social, economic or political position are many.

"Public transport is a big issue here, it's either far or unsafe. That's one inhibiting factor for women from relatively poorer households who cannot afford a personal vehicle."

> Dr. Shaheen Sardar Ali KII May 2020

#### Many of the vulnerabilities that girls

and women face are embedded in social and cultural norms and are inadequately addressed in legal and policy frameworks. Data on several of these dimensions is missing; policies are silent and laws often reinforce them. Unless looked at holistically

<sup>4</sup> KII with Dr. Shaheen Sardar Ali (HEC) for this Report, May 2020

transformation in young women's lives and status will remain elusive or at best so low that the opportunity of the demographic dividend will be lost.

The present Young Women in Pakistan: Status Report 2020 agrees with the assessment of NHDR 2017 that youth in Pakistan neither gets the knowledge and skills nor the opportunities and choices and remains unheard. This report presents a further indepth analysis of the status of female youth to identify areas that need immediate attention to ensure young women's empowerment in Pakistan's social, political and legal contexts. For greater understanding to enable policies and design appropriate interventions and initiatives it is felt that enabling environment while acknowledged as a critical dimension does not get adequate attention in policies and requires to be included more actively in policy making and programmatic initiatives.

The Report draws on the framework of economic empowerment that is a consequence of the enabling environment and young women's individual agency i.e. the ability to make choices and decisions for one-self.<sup>5</sup> Within the framework are included individual and community resources, and norms and institutions, to create what feminist writer Batliwala calls "alternate models of power within own structures." (Batliwala 2011: 33). The framework will support the analysis of young women's economic participation and empowerment along three components:<sup>6</sup>

**Enabling environment** that supports young women's economic empowerment, security, and rights through laws and policies and their reinforcement through institutions

**Enhanced economic opportunities** that support young women's access to decent work, increased incomes, financial inclusion and entrepreneurship

**Strengthening women's agency** by supporting their access to decision making and their ability to address discriminatory social and cultural norms that impede their full economic, social and political participation.

#### Background to the study: About the Indicators and Data

In the backdrop of a global decline in population growth rates, Pakistan stands out as a country with a youthful demographic profile. The total population of Pakistan is 208 million of which 49% are women (Census 2017); an estimated 29% of total population in the age group 15-29 years, half of which are women. This implies that a large

<sup>5</sup> The framework draws on "Understanding and Measuring Women's Economic Empowerment (ICRW 201)

<sup>6</sup> This framework was developed for the Women's Economic Participation and Empowerment in Pakistan-Status Report 2016 (UN Women Pakistan)

percentage of youth live in rural Pakistan, going by the estimated rural population of sixty-three percent.

The Government of Pakistan, as well as international organizations recognize the importance of addressing the needs of youth, and to reducing social and gender disparities. This commitment is enshrined in many international commitments-CEDAW, Beijing Platform for Action (PfA), the ILO conventions, and the Sustainable Development Goals (SDGs).

The United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) has supported Pakistan in its commitment to gender equality by strengthening the capacity of government, non-governmental organizations to

promote women's empowerment. Economic empowerment of women is prioritized by UN Women Pakistan, through its Women's Economic Empowerment (WEE) Programme, given the low levels of women involved in paid non-farm work, their lack of access and control over productive resources, and vulnerability to violence. In general women in Pakistan are involved in unpaid agriculture work, or low paid seasonal or insecure employment. With limited access to economic opportunities, skills, technologies, social security and public services (health, education, training and transport), political and decision-making influence, the

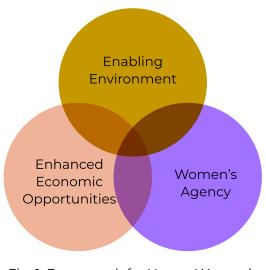


Fig. 1. Framework for Young Women's Economic Empowerment

challenges to young women enhancing their social, economic or political position are many. Some of the challenges faced by youth, both male and female, in Pakistan, have been reported in the National Human Development Report 2017.<sup>7</sup>

Over the past several years, begining in 2012, UN Women has commissioned several Status of Women Reports. Each report covers a range of thematic areas or has a specific focus, as the WEE Report 2016 did. The Young Women in Pakistan: Status Report 2020 seeks to address gaps in the information available and current situation of young women in Pakistan with a focus on WEE.

The purpose of this report is to provide a context sensitive analytical and statistical

<sup>7</sup> United Nation Development Program, 2017. Pakistan National Human Development Report Unleashing the Potential of a Young Pakistan

profile of young women's lives, work and political participation in Pakistan with the following objectives:

i. Provide a comprehensive profile of young women aged 15-29 years in Pakistan with a focus on their economic status and participation, aligned with key SDG indicators highlighting the opportunities and obstacles faced by them in the social, economic and political spheres.

ii. Provide recommendations for action and advocacy by relevant stakeholders to enhance the economic, political and social wellbeing of young women.

Youth feature in a number of Sustainable Development Goals and targets (Annex SDGs and Youth), either directly or indirectly where data disaggregated by age and sex is recommended for an indicator.

Young women and girls are included in SDG 5 "Achieve gender equality and empower all women and girls" especially in the indicators related to violence, early marriage, care work, political participation, access to productive resources and assets etc. SDG 8 has specific indictors for measuring decent work, child labour, hourly earnings, informal non-agriculture work, youth not in education, employment or training (NEET) and financial inclusion.

### Data

This report reviews the national survey data to shed light on these and other indicators that are relevant for young women (Annex List of Indicators).

The Report has relied extensively on national and provincial survey data for the quantitative analysis, and on qualitative research papers, program/ project reports, government department's data and reports. The Labour Force Survey 2017, PSLM/HIES 2018 and 2015, the Women's Economic and Social Wellbeing Survey, Punjab 2018, and the Pakistan DHS 2017. There are still some gaps in availability of data, particularly with reference to violence against women, as the DHS only captures VAW for ever married women ages 15-49, and omits women who are not married. Similarly the LFS does not provide all the indicators for decent work, and augmented work, and earnings.

Primary data was gathered through 35 in-depth interviews on telephone with young women (18-29 years) across the four provinces and Gilgit Baltistan in 7 locations. All except 2 women were currently employed and included professionals, self-employed, teachers, government employee, entrepreneur etc. 27 were unmarried, 7 were married and one was a divorced. Their education ranged from Matric to Masters and above.

The women belonged to different ethnic and socio-economic backgrounds (Annex Profile of IDIs and Annex IDI Guide).

Five interviews with key individuals and policy makers were also conducted; consisting of a mix of telephonic interviews and written responses to the KII guide (Annex List of KIIs and Annex KII Guide)

## **Report Sections**

The Report is divided into three sections. Section I Enabling Environment provides the institutional and social context of young women in Pakistan. It includes political participation, decision making on important life choices, violence against women, health and social protection.

Section II Economic Participation and Empowerment provides an analysis of young women's education and skills, access to information and communication technologies and financial inclusion and assets. The bulk of this section is taken up by labour force participation and employment and vulnerable employment of young women.

Section III Conclusions and Recommendations has a brief section on gender and Covid 19, drawing on insights from the primary data, and Recommendations.

The Report is not an exhaustive one, though it spans all those aspects of young women's lives that include milestones such as marriage, work, and family.

# Section 1 Enabling Environment

# Enabling Environment – the Context

Citizens require regulations as well as space and direction to fulfill their needs and aspirations. Women's economic empowerment can be one of the powerful vehicles for achieving rights; and a measure towards poverty reduction as women contribute more to their families, societies and national economies, even though their contributions are not always full recognized and/or acknowledged. It is therefore imperative that we give attention to young women and to the enabling factors -- economic social and political -- that can facilitate them in their economic advancement, and in making choices and decisions for themselves. In other words, recognize that young women need the skills and resources to compete in markets and access institutions, and require laws, policies and programs that ensure the space and ability for them to exercise agency to attain economic and social benefits. This is the conceptual framework that NCSW applied in the WEE Status Report (2016);<sup>1</sup> it combines the two inter-related and mutually reinforcing aspects of "economic advancement" and "agency." (See Box – summary of framework used in WEE).

While institutions, both formal and informal, can and do play a role in creating or inhibiting an enabling environment for young women, it is resources, or the lack thereof that inhibit women's progress. Resources may be grouped into:

- 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)

Access and utilization of the above resources is mediated and governed by Norms and Institutions -- both formal and informal – that encompass relations between individuals and their social and economic environment, and the distribution of resources.

#### Women's Economic Empowerment Framework

- Norms: 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: legal and policy structures, economic systems, market structures, family, marriage, inheritance and education systems.

<sup>1</sup> Women's Economic Participation and Empowerment in Pakistan- Status Report 2016

In order to understand the context of enabling environment the appropriate starting point would be the identification of barriers that that young women need to overcome to access resources, and be economically and socially empowered and have the confidence and space to voice and avail their rights. Equally important are the existing laws and policies that need to be reviewed and assessed for their efficacy in "unleashing the potential" of young women.

# Barriers to Change

Barriers and constraints fall in two broad categories:

- Those mediated by formal institutions which facilitate, or fall short in, accessing human, financial and physical capitals i.e. education, skills, health facilities, loans and physical assets. The availability of these resources are determined by their quantity/volume and quality (number of schools, transport, credit institutions, distance, toilets, boundary walls, staff, skills taught, text books, curriculum, etc.), and
- Those that are governed by norms which prescribe gendered roles (child bearing and rearing, and housework, care work) and devalue women's work and decision making. These norms also see women as repositories of family and male honour, their bodies and beings becoming sites of revenge and violence; anti - women customary practices are justified, and mobility is controlled. Informal institutions such as segregation, marriage, family, clan/tribe/kinship regulations define the intensity of these norms.

When the two types of barriers combine and coalesce the result is evident in the form of poor social and economic indicators. For example, over 48% of young women are 'not in employment, education or training (NEET)' that rises to 61% and 72% in Sindh and Balochistan respectively;<sup>2</sup> the high dropout rate of girls from primary level enrolment (60%) to 28% at secondary and 12% at tertiary levels and almost 12.5 million girls out of school altogether. Similarly, the low level of female labour force participation (22%) with the majority of women engaged in non-formal work in agriculture and fisheries is a result of absent opportunities, devaluation of their work, controlled mobility and missing technical education facilities for young women in rural areas. For urban domestic workers, home based workers and daily wagers too, the inadequacies at the supply side and entrenched social norms and practices lead to exploitation of women and keep the gender inequality index one of the lowest in the world (151 out of

<sup>2</sup> See Education section in this report

153 countries in World Economic Forum's Gender Gap Index 2020). Women's double burden is taken for granted and their contributions as unpaid family workers is not acknowledged nor adequately compensated. It is also seen that women's participation in electoral politics is limited with an almost 12 million strong gender gap in voter registration. However mandating reserved seats in Parliament has shown that once in parliament women participate fully and take on their role with seriousness and responsibility. The country had also witnessed women in active leadership roles when Local Governments were in place and there were 33% seats reserved for women.

All the barriers and constraints are widely known, identified and documented in fair detail in reports, surveys and planning documents, most recently in the NHDR, (2017), <sup>3</sup> WEE Status Report (2016), Rural Women Status Report (2018) and in Punjab's Women's Social and Economic Well-being Survey (2018-2019), PDHS 2017-18. The barriers are summarized in **Table 1.a,** Enabling Environment Informal Institutions, and **Table 1.b,** Enabling Environment Formal Institutions.

	Table 1.a				
Informal Institutions, Facilitating /Constraining Factors and Impact on Women					
	Enabling environment				
Informal institutions	a. Family				
	b. Religion				
	c. Segregation/honour/safety				
	d. Marriage				
	e. Community (friends/ peers/ extended family, neighbors etc.)				
Facilitating Factors	<ul> <li>Can be source of power and agency (by recognizing ownership and control of assets; decision making, mobility)</li> </ul>				
	<ul> <li>Social capital (family, networks, mentors)</li> </ul>				
	◆ Safety/security				
Constraining Factors	<ul> <li>Gendered normative expectations (roles and responsibilities of child bearing, rearing, housework)</li> </ul>				
	<ul> <li>Marriage given precedence over education</li> </ul>				
	<ul> <li>Child marriages</li> </ul>				
Pardah and honor, insecurity					

Pakistan National Human Development Report 2017 Unleashing the Potential

	<ul> <li>Domestic violence (physical, sexual, emotional, psychological)</li> </ul>					
	<ul> <li>Gender-based violence ( acid attacks, revenge, rape, honor killings)</li> </ul>					
Impact	Devalued unpaid care and domestic work					
	Unequal relationships in marriages					
	Lack of agency					
	<ul> <li>Not 'allowed' to work at all, or in select jobs (feminine</li> <li>Double burden for working women</li> <li>Dropout from school</li> <li>Limited or no options for joining labor force/paid work</li> </ul>					
	<ul> <li>No say in choice of life partner, family planning, number of children</li> </ul>					
	<ul> <li>Restricted mobility, access to public spaces, jobs, schools at distance and in other cities</li> </ul>					
	<ul> <li>Reduced women's agency and power</li> </ul>					
	<ul> <li>Impact on well-being and health, social and economic engagement.</li> </ul>					
	<ul> <li>Greater stress and anxiety</li> </ul>					

Young working women interviewed in 5 cities for this present report (Karachi, Lahore, Hyderabad, Peshawar and Quetta) mention similar inhibitors and challenges. Whereas some entered employment for financial reasons, majority was keen on having a career and identified the underlying reasons coming in the way of pursuit of careers, financial issues, and lack of family support/permission, social restrictions, job timings and also failure in exams (implying poor quality of education). One of the respondents from Quetta said *"it was my dream to become a doctor. But due to family issues I quit education and started my job as a teacher."* Young women pointed to the need for *"self-confidence, leadership skills, teaching skills, communication skills, and time management skills*" as important facilitators for the job market.

### Table 1.b

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Formal Institutions,	Formal Institutions, Facilitating /Constraining Factors and Impact on Women					
Enabling environment						
Formal Institutions	a. Educational, vocational, professional					
	b. Government institutions					
	c. NGOs, Banks, Corporations etc.					
	d. Civil society					
	e. Parliament, political parties, local govt.					
	f. Health and Protective services (shelters, helplines, police, judiciary)					
Facilitating Factors	Economic advancement					
	<ul> <li>Development of human capital (education, skills, training, marketable skills)</li> </ul>					
	Protection					
	Political participation					
Constraining Factors	<ul> <li>♦ Poverty.</li> </ul>					
	<ul> <li>Lack of girls' schools, female teachers, sanitation facilities, boundary walls, safe public transport, distance to schools</li> </ul>					
	<ul> <li>Low quality education</li> </ul>					
	<ul> <li>Non availability of TVET facilities, outdated curricula, irrelevant unemployable skills</li> </ul>					
	<ul> <li>Poor work places (no separate clean toilets, changing rooms, day care)</li> </ul>					
	<ul> <li>Paucity of formal jobs,</li> </ul>					
	<ul> <li>Long working hours, unfavorable maternity leave,</li> </ul>					
	<ul> <li>Long distances from home, unsafe transport,</li> </ul>					
	<ul> <li>Lack of social security benefits</li> </ul>					
	<ul> <li>Sexual harassment</li> </ul>					
	<ul> <li>No programs for women's leadership/mentorship; political literacy/apprenticeship</li> </ul>					
	<ul> <li>Lack of extracurricular activities/playgrounds/libraries, community centers /parks/sidewalks/etc.</li> </ul>					
	<ul> <li>No schooling</li> </ul>					
	◆ Dropout					

Impact	•	<ul> <li>Informal employment</li> </ul>				
	•	<ul> <li>Women's decision not to work</li> </ul>				
	•	Uninformed about opportunities, options, facilities, procedures				
	•	Lack of confidence				
	•	No agency/voice				

Similar views were voiced by policy makers and key individuals interviewed for the Report. Ms. Tahira Raza former President of the First women Bank and a highly acclaimed banker stated that, "Lack of exposure, free will, freedom to choose, take a decision makes them under confident" and is of the view that this "mainly emanates from the defective prevalent social and cultural norms and practices." In her view the "working environment is also not conducive, it is neither encouraging for women nor suits their needs." Jawad Khan CEO of Punjab Skills Development Fund emphasizes limited mobility and lack of transport as a major impeding factor for young women.

While there is the expressed desire by policy makers for a "change in mindset" towards ending discrimination against women we need to examine the reasons why it is not happening despite legislation and policies. Such an analysis will identify approaches and practices that can guide the development of fresh policies and interventions. To be kept in mind is that the change being sought is in social relationships that underpin production and reproduction processes and are driven by patriarchal norms sustained by embedded structures.

#### Laws

Three important components of a framework that could address the context within which resources, norms and institutions operate, are considered to be: a) *an enabling framework* that supports WEE, economic security, and rights through laws and policies and their implementation through institutions; b). *enhanced economic opportunities* that support women's access to decent work, increase agricultural productivity and incomes, and become successful entrepreneurs; and c). *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.

Pakistan's Constitution establishes the principles of equality of citizens as well as protection and affirmative action for women and children (See Box 1: Constitution of

Pakistan and Women's Rights) and laws have been enacted to operationalize them at the federal level and since the adoption of the 18<sup>th</sup> Constitutional Amendment in the provinces.

Legislation is fairly wide ranging and is guided by the Constitution as well as Pakistan's international commitments (CEDAW, SDGs, Beijing Platform for Action, Child Rights Convention and other human rights treaties that the country has signed and ratified.

Box 1: Articles of the Constitution of Islamic Republic of Pakistan that Address Women's Rights

- Article 3 calls upon the State to eliminate all forms of exploitation.
- Article 4 provides for the right of individual to enjoy the protection of law and to be treated in accordance with the law. This applies to the citizens as well as "to every other person for the time being within Pakistan" without distinction. This article also clearly states that certain rights cannot be suspended.
- Article 25 ensures equality before the law and equal protection of the law and states that there shall be no discrimination on the basis of sex alone.
- Articles 25(3) and 26(2) allow the state to make special provisions for the protection of women and children.
- Article 26 & 27 provide for equal access to public places and equality of employment in the public and private sector.
- Articles 11 & 37 (g) prohibit trafficking in human beings as well as prostitution.
- Article 32 makes special provisions for the representation of women in local Government.
- Article 34 directs the state to take appropriate measures to enable women to participate in all spheres of life and social activities.
- Article 35 asks the state to protect the marriage, the family, the mother and the child.
- Article 37 (e) directs the state to make provisions for securing just and humane conditions of work ensuring that children and women are not employed in vocations unsuited to their age or sex, and for ensuring maternity benefits for women in employment
- Articles 51 & 106 provide for the reservation of seats for women in the legislatures.

Core human rights conventions Pakistan has ratified plus some ILO Conventions are:

- UN Human Rights Declaration 1948
- The International Convention on the Elimination of All Forms of Racial Discrimination (ICERD) in 1966,
- The Convention on the Rights of the Child (CRC) -- 1990
- The Convention on the Elimination of All Forms of Discrimination Against Women

(CEDAW) - 1996

- International Covenant on Economic Social and Cultural Rights (ICESCR) -- 2008,
- International Covenant on Civil and Political Rights (ICCPR) -- 2010,
- The Convention against Torture and other Cruel, Inhuman or Degrading Treatment or Punishment (CAT) – 2010
- The Convention on the Rights of Persons with Disabilities -- 2011
- ILO Conventions: including C100 (Equal Remuneration Convention) and C111 (Discrimination (Employment and Occupation) Convention)

The laws seek to provide security and safety to women (young and old), primarily from violence, to ensure representation through affirmative actions, and end discrimination and outdated customary practices. Institutional mechanisms for implementation and support are often built into the legislation. Policies usually follow to facilitate implementation of the law, set priorities and identify actions to help overcome the social, economic and physical/material constraints that young women face.

An examination of legislation in Pakistan reveals that all three components – *enabling legal framework, enhanced economic opportunities, strengthening women's agency* – have actually been legislated upon in varying degrees. (See Box 2 for list of significant laws). All legislation prior to the 18<sup>th</sup> Constitutional Amendment was passed by the Federal Parliament and before 2010 applicable to the whole of Pakistan. Similarly laws in the federal legislative list; and those amending the Pakistan Penal Code 1860, Code of Criminal Procedure 1898 and *Qanun-e-Shahadat* Order of 1984 are applicable all over Pakistan. Other laws enacted by the Parliament since 2011 are applicable only in Islamabad Capital Territory unless formally endorsed by at least two provincial assemblies.

Provinces have legislated fairly extensively on women's issues in the context of their situations and societal demands. In some instances Federal Legislation has led the way for provincial laws on the subject e.g. *The Protection against Harassment of Women at the Workplace Act, 2010.* Provinces used it as a model and passed laws with some adjustments. There are instances where one province takes lead on a subject and triggers discussion and debate in others. Provincial law has drawn attention of other provincial legislatures to follow suit e.g. Sindh was the first to adopt the *Domestic Violence Prevention and Protection Act, 2013,* followed by DV law in Baluchistan (2014) and in Punjab (2018). Khyber Pakhtunkhwa and the Federal government have not

been able to move forward on DV law due to disagreement among members on the content of the draft law. There is an unevenness across the country regarding laws for protecting and promoting women, legislation related to age of marriage for example (Sindh is the only province that has raised the age of marriage for young women to 18 years) or regarding local government (reservation of women's seats varies in provinces as well as the mode of election).

The list of laws (Box 2) is not comprehensive and has not included laws like the Muslim Family Law Ordinance 1961 that defines rights under personal laws (marriage, divorce, inheritance, custody and maintenance of children). The list however is indicative of the range of laws that if fully applied could impact on the entrenched gender biases and perceptions, especially laws related to anti-women practices, "honour" killing, rape, domestic violence, sexual harassment at work and public places, age of marriage to name a few. Landmark legislation in Sindh (*Sindh Homebased Workers Act 2018; Sindh Women Agricultural Workers Rights Act 2019)* can go a long way to ameliorate women's economic empowerment if fully implemented in letter and spirit and can be the model for other provinces to adopt. *The Electoral Act 2017* has been fairly effective in deterring disenfranchisement of women.

#### Box 2: List of Key Laws for Protection and Promotion of Women's Rights

#### **Protection/security**

- Women Protection Act 2006 separates the offences of zina (extra-marital consensual sex,/ adultery) and rape which through amendment in the Hudood Ordinances was brought under the Penal Code.
- The Criminal Law (Amendment) Act 2010: amended Section 509 of P.P.C for harassment in public places.
- The Criminal Law (Amendment) Act 2011 (Prevention of Acid crimes incidents). Amends Sections 332 & 336 of P.P.C. and makes acid throwing an offence punishable with life imprisonment and fine of one million rupees.
- Criminal Law (Amendment) (Offences Relating to Rape) Act 2016, allows for DNA as evidence of rape and other provisions for protection of the victim/survivor.
- Criminal Law (Amendment) (Offences in the Name or Pretext of Honour) Act, 2016 provides for punishment at the discretion of the court even if culprit is pardoned.
- Prevention of Electronic Crimes Act, 2016.
- Prevention of Trafficking in Persons Act, 2018.
- Hindu Marriage Act, 2017.
- Zainab Alert Act 2020 provides for prompt response to complaints of child rape/abuse.

- Right to Ownership (Women), Act 2011 (Khyber Pakhtunkhwa).
- Domestic Violence Prevention and Protection Act, Sindh (2013), Baluchistan (2014), Punjab (2016)
- Khyber Pakhtunkhwa Deserving Widows and Special Persons Act, 2014.
- The Women in Distress and Detention Fund (Amendment) Act, 2011.
- Punjab Restriction on Employment of Children Ordinance 2016 bans the employment of children (15-18 years) in hazardous occupations, protects children from slavery, sale and human or drug trafficking, debt bondage and serfdom, prostitution

#### Strengthening women's agency

- Child Marriages Restraints (Amendment) Act 2014 (Sindh) raising minimum age for females at 18 years; Punjab (2015)- it keeps the age of marriage at 16, with stricter penalties for underage marriage
- *Elimination of Custom of Ghag Act, 2013* (Khyber Pakhtunkhwa): Ghag is the custom where a man demands a woman for marriage with or without her consent by making a public declaration, often firing gunshots outside her house,
- Prevention of Anti-Women Practices (Criminal Law Amendment) Act, 2011 deals forced marriages, denial of inheritance, offering women to settle disputes in the name of custom, marriage to the Quran.
- *Election Act 2017* ensures women's participation of women in elections by setting a 5% quota of women as candidates for every political party and declaring void elections where female voter turnout is less than 10% of registered voters.
- National Commission on the Status of Women (NCSW) Act, 2012: provides for an independent and autonomous commission to promote and protect women's rights and ensure women's empowerment. (Provincial CSW Acts, KP 2009, Punjab 2014; Sindh 2016, Balochistan 2018).

#### **Economic opportunity**

- The Protection Against Harassment of Women at the Workplace Act, 2010 (Punjab 2012; Gilgit Baltistan 2013, Sindh 2014, KP 201; Balochistan 2016)
- The Punjab Fair Representation of Women Act 2014 (Punjab) provides for 33% women in decision making/governing bodies of all Govt/semi-Govt/autonomous bodies.
- The Punjab Domestic Workers Act 2019 provides legal cover to domestic workers with registration, minimum wage, working hours and medical coverage.
- The Sindh Home-based Workers Act, 2018 provides social protection of home-based workers, their rights, and registration and other worker benefits
- Sindh Women Agricultural Workers Rights Act 2019 gives women agriculture recognition as workers and entitled to all those social, medical and maternity benefits, available to workers

Possible reasons for the limited impact of the laws are:

- i. Weaknesses in laws that obstructs implementation, for example the *Anti-Women Practices (Criminal Law Amendment) Act 2011* has been faulted for its inadequate definitions<sup>1</sup> and for being non-cognizable, i.e. requires court approval to invoke its application. As a result no case has been registered under this law.<sup>2</sup>
- ii. Mechanisms and support systems required for the implementation of law is either not provided for or not in place. The *Criminal Law (Amendment) (Offences Relating to Rape) Act 2016*, for instance, mandates DNA reports as evidence to prove rape but laboratories for DNA testing are in short supply – barely one per province. Test expenses are not budgeted for and victim/survivor is often expected to pay for them. The queue in the labs is long and results can take weeks in coming. Similarly medical legal examination, also mandatory for sexual abuse or rape cases, suffers due to non- availability of Medico Legal Officers in hospitals.<sup>3</sup> Balochistan has only one medico legal female surgeon for the whole province.
- iii. Coordination between different implementation machineries is poor and gender biases are strong among those responsible for providing relief and protection. Police and prosecution's respective abilities and lack of coordination is well established; the judicial process is long drawn out and tedious with judges in lower judiciary not always aware of new laws or amendments and are deterrents for those seeking justice. A case in point is the Cyber Crime Act 2016. NCSW was following an online case of sexual abuse and was shocked at the attitude of FIA inspectors as well as judges. In 4 years the case file had not been submitted in court. While the superior judiciary has been supportive and has given some landmark judgments like the Supreme Court judgment on NCSW's petition to ban *jirgas* operating outside the framework of laws (Feb 2019). Follow up on such judgments is unusually delayed; in tribal settings these judgments are not implemented and the decisions of the *Jirga* takes precedence over the formal court rulings. The SOPs to be developed by

Sarah Zaman, Forced Marriages and Inheritance Deprivation; Research Study Exploring Substantive Structural Gaps in the Implementation of Anti Women Practices (Criminal Law Amendment) Act, 2011. Aurat foundation, Troicare. Islamabad. 2014

<sup>2</sup> A number of studies are available that pinpoint these e.g. Sohail Akbar Waraich, *Access to Justice and Survivors of Sexual Assault.* 2017 for NCSW. Adnan Sattar, *The Laws of Honour killing and Rape in Pakistan: Current Status and Future Prospects.* Aawaz Programme. 2015.

UN Women's forthcoming publication, Draft Gap Analysis of federal laws and others.

<sup>3</sup> Research and Development Solutions (RADS), Assessment of Medico Legal Systems from Gender Perspective: A National Study. Unpublished. 2016

the police departments in provinces in 3 months had not been submitted to the Court as per the Order till Oct 2019.

iv. Weak data and monitoring systems. With varying levels of data managed and maintained in different institutions and provinces it is very difficult to track or monitor gender discrimination or violations especially if it is not age and sex disaggregated. For instance there is no way to find out the number of young women who have been to the shelters across Pakistan. No composite data of informal workers by age is available – a need that was acutely felt with the advent of the Covid 19 pandemic when relief was being designed for the needy. The Gender Crime Cell established to document reported cases of VAW from across Pakistan is poorly staffed and equipped to fulfill its mandate. With no system in place neither progress can be monitored nor accountability be instituted. NCSW and PCSWs mandated to monitor and track implementation of laws and initiatives to empower women are understaffed, without mandated autonomy and not facilitated to deliver their mandates.

# Policies

Policies for youth have been developed in all provinces catering to both male and female youth. In addition other sector policies like women development, population welfare or economic policy framework have also included strategies for female youth.

1. Punjab has a Youth Policy adopted in 2012.and a component for young women in its Women Development Policy, 2018.and the Punjab Growth Strategy, 2015 focuses on women's skill development to enable entry into the job market. The Youth Policy aims to create an enabling environment for youth development with a focus on leadership development and promotion of entrepreneurship through training, access to credit and financial services, mentoring, and information on market opportunities. Among its strategies is ending gender discriminatory youth behavior, safe and violence free campuses, reservation of 15 % quota for girls in all public-sector employment, awareness of reproduction rights at the school level and portrayal of equality of boys and girls in curricula and public messages.

Punjab's Women Development Policy 2018, in the broader framework of ending discrimination against women focuses on young women's access to quality education, training and skills development and incentives for choosing science and non-traditional subjects, computer literacy and mechanical industry. It proposes special engagement with skill development for girls from vulnerable districts of

South Punjab. Punjab's earlier Women Empowerment Packages (2012, 2014, and 2016) created space for young employed women through budget allocations and loans for setting up day care centers; age relaxation for women entering public employment; and maternity and paternity leaves.

- 2. Sindh has a Youth Policy 2018 and its Population Policy, 2016 includes young women. The objective of the Sindh Youth Policy 2018 is to enable policy environment for social, economic and political empowerment of the youth and to lay down the rights, responsibilities and entitlements of the youth. It seeks to address diversity and exclusion of vulnerable youth, accessibility of resources for their development and gender equality. Its short-term, medium-term and long-term plan of action includes affirmative actions for creating equal opportunities for vulnerable communities and girls, promotion of values of gender equality, young women's participation in cross-sectoral plans and policies, and creation of opportunities for youth leadership. Sindh Population Policy 2016, focus is on reproductive health and young married women's (15-24 years) access to family planning services.
- **3. Khyber Pukhtunkhwa** also has a Youth Policy 2016 which is for all youth, as well as a Population Policy, 2015 and a Women Empowerment Policy 2017. The aim of the KP Youth Policy 2016 is to integrate the three pillars of youth development: social, economic, political empowerment and to provide an enabling and secure environment for youth to reach their full potential. Access to resources and services crucial to youth's integrated development, education, making technical and professional education generally available, ensuring the right of decent work, and provision of service against health and drug risks are central to the Policy.

Population Policy of KP 2015, aims to invest in the acceleration of female education and empowerment to facilitate attainment of population sector related objectives. The goal of Women Empowerment Policy KP, 2017, is to empower women in all spheres of life such as social, cultural, political, economic, legal and personal life, so that they can realize their full potential and participate fully in the development process of the province.<sup>4</sup> A comprehensive policy addressing different aspects of women's lives it includes female youth in its strategies.

**4. Balochistan** formulated the Balochistan Youth Policy (BYP) 2015, as required under the 18th Constitutional Amendment, but it remained a draft. To date there is no formal policy document for youth, the gaps in the draft policy have not been addressed and no plans formulated for youth development. The department does

<sup>4</sup> Muhammad and Qazi, 2017

not have enough resources, and only provides for exposure visits of youth.

It is not clear the extent to which youth policies actually inform or drive programs and initiatives. The focus of policies is on skills, education, entrepreneurship development, whereas programs in these sectors are implemented by the Division/Department concerned. Unless there are mechanisms of coordination between other social sectors and Youth departments it is unlikely that a Youth policy and strategy can be fully implemented. According to NHDR, on the basis of the National Youth Consultations, these policies are irrelevant to youth needs or aspirations.

Youth focused programs like the Prime Minister's youth loan scheme of the previous government with 50% of the loan for young women; or Punjab Skills Development Fund which is obligated to a 40% quota for women for its skill training programs; its rural area program was only for women, serve a need but do not necessarily align with a well thought out strategy of empowering young women and enhancing their economic, political or social contributions for the nation.

The inclusion of female youth in the economic policies is cursory; instead they are addressed through silo programs and schemes initiated by the federal or provincial governments, and in current times are usually related to microcredit or training.

# Provincial Youth Policies/Policies with Provisions for Young Women (15-29 years)

#### Punjab

- 1. Punjab Youth Policy 2012
- 2. Punjab Women Development Policy 2018
- 3. Punjab Growth Strategy 2018

#### Sindh

- 1. Sindh Population Policy 2016
- 2. Sindh Youth Policy 2018

#### Khyber Pakhtunkhwa (KP)

- 1. Population Policy Khyber Pakhtunkhwa 2015
- 2. Khyber Pakhtunkhwa Youth Policy 2016
- 3. Women Empowerment Policy Khyber Pakhtunkhwa 2017

#### Balochistan

Draft Youth Policy Balochistan (2015).

To sum up, on a positive note there is recognition of issues and barriers in the way of ending gender based discrimination and some of the ground breaking legislation and landmark judgments are evidence of that acknowledgement and recognition. Strict application of the laws and coordination between sectors that are responsible for different dimensions of young women's lives (education, rights, development, health, employment, labour, etc.) is needed. Weak infrastructure and lack of training and information, especially of law enforcement agencies hampers implementation. The role of Youth Affairs Divisions will require a re-visit to either do away with them or redefine their role as a coordination hub to tie together different strands of policies and initiatives in order to ensure consolidated outcomes within a comprehensive policy framework. Similarly issues of procedures and governance that are the responsibility of the Government will require a major shift with monitoring and accountability mechanisms, timelines and documentation in place.

# Political Participation

#### **Key Findings**

- Only 1 percent MNAs are young (under 30), none is female.
- In national or provincial assemblies, the representation of youth is minimal.
- The lack of gender disaggregated data by age of registered voters and their turnout.
- Only Punjab has a survey that documented the political participation and voter registration of women.
- The uncertainty regarding the choice of system for local bodies serve as serious problem in effective service delivery and ground for new young leadership from grass root level.

The struggle to enhance participation and engagement of women in political processes and decision-making fora's is an ongoing process that gained momentum after women's organizations and other NGOs launched campaigns to increase representation at all tiers of government and in the national and provincial assemblies.

With this backdrop, Pakistan began a process whereby the National Assembly now has 60 seats (18 percent) reserved for women out of 342 total seats. While in the provincial assemblies, the quota for women members varies from 17 percent to 18 percent. Reserved women seats in local government, initially set at 33 percent quota has been reduced in later amendments to the Local Government Act of 2002, and by the Provincial Local Government Acts. The Election Act 2017 ensured the provision of 5 percent party tickets to female candidates by each political party and minimum 10 percent female votes polled for declaring election results valid. Simultaneously in the run up to General Election (GE) 2018, a nationwide campaign was launched by ECP and NADRA with CSOs to provide CNICs to women, increasing their registration as voters and closing the gender gap.

These policies made a difference and a growth of 28 percent in number of female candidates recorded as compared to General Election 2013. The increase in female candidates contesting from the platform of political parties was the main reason for this high growth, which recorded a growth of 69 percent in party tickets to female candidates compared with GE 2013.<sup>1</sup> In GE 2018, only 15 women won elections on general seat; of these, 8 women succeeded as member of National Assembly and 7 secured seats in Provincial Assemblies.<sup>2</sup>

<sup>1</sup> Aurat Foundation, (2018).

<sup>2</sup> Source: Election Commission of Pakistan (ECP), (2018).

As evident from the composition of current parliament, women comprising 49 percent of total population in Pakistan are under-represented and young women also missing from the political sphere.

Though 64 percent of population in Pakistan is below 30 years old, and 29 percent of the total population is youth (ages 15-29),<sup>3</sup> their representation in legislature is low. Age wise data is not available for the parliamentarians, but a study by *Jang* Group purports that only 1 percent (4 out of 342)<sup>4</sup> of the National Assembly members are youth, all men and the majority of the MNAs are above 40 years of age. This despite the fact that the minimum age for candidacy is 25 years. This is partly because the political landscape is highly tilted toward the politics of "the electables" and if a younger candidate does secure a party ticket, it is because of their connection with a strong political or influential family.

# Young Women as Voters

A significant progress was made during the last elections in 2018 to ensure women cast their votes, by facilitating access to CNIC and including automatic registration as voters on issuance of the CNIC.

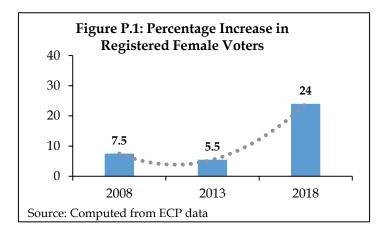
The total registered voters in 2018 were 105 million; of these, 46.3 million are women (44 percent) and 58.7 million are male voters (56 percent).<sup>5</sup> These female registered voters comprise 85 percent of total women ages 18 years and above. While the percentage of registered female voters has increased, and so has the votes polled by them, only 21.6 million (47%) voted for the National Assembly elections, comprising approximately 40% of the total (female and male) votes polled. Having a CNIC and vote registered, while essential and needed, is not the only factor that drives voting behavior.

The registration of women voters shows a steady increase over last three General Elections (Figure P.1). For instance, to the run up of GE 2018 female voter registration increased by twenty-four percent compare to GE 2013 (Annex Table P.2 for details).

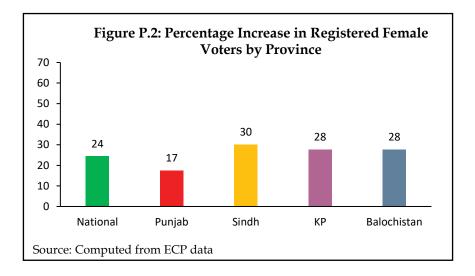
<sup>3</sup> Awaz-e-Niswan (AAN), 2018. Empowering Young Women, Policy Brief.

<sup>4 &</sup>lt;u>https://www.geo.tv/latest/0208467-pakistans-under-30-mnas</u> Aug 25 2018

<sup>5</sup> Source: Election Commission of Pakistan (ECP). <u>https://www.ecp.gov.pk/documents/genderaffairs/National%20</u> <u>Assembly.pdf</u>



The percentage increase in female voter registration to the run up of GE 2018 compared to GE 2013 shows that highest increase was recorded in Sindh (30 percent) followed by Balochistan (28 percent); Figure P.2.



Unfortunately, the data available from ECP does not further disaggregate by age, and statistics on registered young women voters and votes cast can only be assumed. There has been only one survey, the WESW Punjab 2018, which captured age wise data on political participation. This survey shows that of all young women (ages 18-29) in Punjab, 48 percent are registered voters. Of these registered voters, 78 percent voted in GE 2018, as compared to 47 percent in GE 2013 (WESW 2018). As a percentage of their age group, 69 percent of young women voted in GE 2018 as compared to just 32 percent in GE 2013.<sup>6</sup>

<sup>6</sup> Punjab Commission on Status of Women (PCSW), 2019. Empowerment of Young Women in Punjab, Policy Brief.

# Annex Political Participation

Table P.1: Registered Women Voters							
Region	GPI	1 Gender	2 Registered	3 Turnout %	4 Female		
		Gap -	Female Voter as	of registered	Voter (in		
		Registered	% of women age	women	million)		
		voters (%)	18 and above	voters			
National	0.79	21	85	47	47		
Punjab	0.80	20	88	53	27		
Sindh	0.80	20	81	43	10		
K P (including FATA)	0.75	25	86	35	7.6		
Balochistan	0.73	27	67	40	1.8		
Islamabad	0.88	12	63	54	0.4		
Source: ECP 2019 and Census 2017							

Table P.2: Registered Female Voters by General Elections (millions)						
Year	National	Punjab	Sindh	KP	Balochistan	
2002	33.16	19.6	7.4	4.4	1.8	
2008	35.64	20.3	8.6	4.8	2.0	
2013	37.60	21.8	8.5	5.9	1.4	
2018	46.73	27.4	10.0	7.6	1.8	
Percentage Increase/Decrease in Voter Registration						
2008	7.5	17	7.6	9.2	9.2	
2013	5.5	-1.7	23	-28	-28	
2018	24	17	30	28	28	
Source: ECP, 2019						

# Decision Making and Empowerment

#### **Key Findings**

- One percent of girls are married before age 15. More than one-fourth of the young women were married before age 18 years, the majority at age 16 or 17.
- Making decisions alone or being involved in decision-making by the family is limited for young women:
  - o Education 24%
  - o Employment 24%
  - o Marriage 1% (alone) 16% (consulted by family)
  - o One fourth of young women need permission to seek healthcare; another 71% do not want to visit a health facility alone. More than half cannot make decisions about healthcare purchases
  - o Household Expenditures: Less than one-third can decide about purchasing food and clothing
- 49% of ever married employed women reported control over their cash earning, while only 9% have a say in how earnings of spouse are used.

Women's empowerment is a process that affects women's potential (Kabeer, 1999), and culminates in desired outcomes for women (Alsop & Heinsohn 2005). Economic advancement and power & agency, are interrelated and critical components of women's power and agency. Women in paid, secure employment gain agency; at the same time, having control and share in resource use (power) and make choices (agency), enable women to advance economically. Sustainable Development Goal 5 aims to "achieve gender equality and empower all women and girls". Achieving women's empowerment has far-reaching paybacks across multiple spheres of society, i.e. investments on human development, poverty reduction and mitigating various forms of vulnerability (World Bank, 2013).

The vast majority of the women in Pakistan, especially young women, depend on their male family members for any decision related to their lives, i.e. education, economic opportunities, marriage, healthcare, household purchases etc. This of course has an impact on their ability to pursue their aspirations or attain social and economic wellbeing, as their value in society lies in being recognized for their primary roles as home-makers and their reproductive labour.

Women comprise half of the population of Pakistan, yet they experience gender disparities in all aspects of their lives, including access to education and livelihood, involvement in decision making, control over resources, etc. Young women's labour force participation remains low and is mostly confined to unpaid and/or in-kind home activities as social constraints restrict work outside the home. Most of them are engaged in informal activities limited to only a few sectors and occupations (Zaidi & Shujaat, 2017). Although young women are comparatively better off in terms of access to education than the previous generation, their employment prospects have not changed much. Cultural norms define the value of women's work, that is firmly entrenched in norms of the primary role within the home; married early women spend their prime years bearing and rearing children and in household chores, with limited or no involvement in decision making in the home. Young women are at risk when they take their own decisions on important life matters, experience spousal violence and have limited mobility.

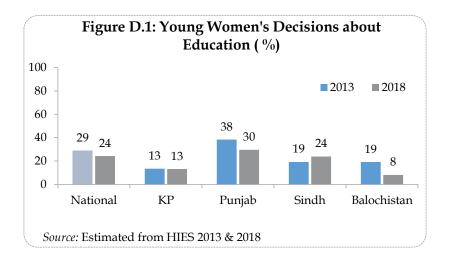
Economic policies along with socio-cultural barriers tend to marginalize women into stereotypical traditional work deemed appropriate for women. While recent legislations, both at the federal and provincial level have attempted to address these issues, however, implementation requires rigorous capacity development of public and private sector institutes along with flexibility in taboos, norms and culture. Pillar-I of Vision 2025 asserts the need to develop social and human capital by empowering women. The Vision envisages the equal access to opportunities, resources and benefits for both women and men by strengthening the legislative framework to protect women's rights. The Annual Plan 2019/20 has also highlighted various policy actions for promoting women empowerment.

The next sections look at young women's decision making in key areas of her life: education, employment, marriage, health and contraception and control over cash earnings. Women's involvement in household decisions about household purchases as well as mobility are also discussed.

# Education

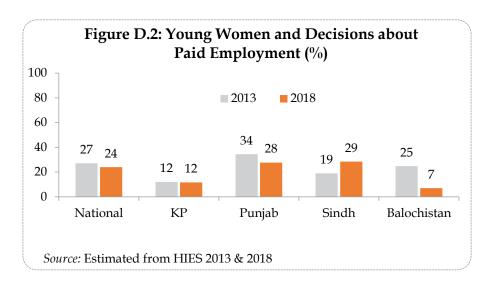
Young women are mostly dependent on their other family members, particularly the head of households for making decision about their education, and no significant change has occurred over time. 29% of the young women in 2013 reported that they can decide themselves or are involved by their families on deciding whether they should start/continue their education; the percentage declined to 24% in 2018. Only Sindh witnessed an improvement, whereas the percentage declined in Punjab and Balochistan. The household head or the other family members usually decide whether she should study or not (Annex Table D.1). Both the education of women and the household's wellbeing (as measured through per capita consumption quintile) has a

positive impact on her being involved in decisions about education (Annex Table D.2a & b).



# Employment

Young women are also dependent on the decisions of other family members to seek jobs or take up paid employment. The analysis in Figure D.2 shows that no improvement



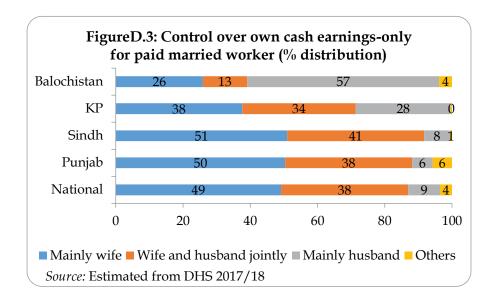
has occurred over time on involving women in decisions about paid employment. Only 27% of the young women in 2013 reported that they can decide themselves or are involved in deciding whether they should seek/continue in paid jobs or not; the percentage has declined to 24% in 2018. Only Sindh witnessed an improvement in terms of women's decision making, whereas the percentage declined in Punjab and Balochistan. Annex Table D.3a shows that it is the household head or the other family members that usually decide whether she should seek or continue paid employment. The education of women and household wellbeing (as measured through per capita consumption quintile) has a positive impact on her decision making. (Annex Table D.3b and c). The reasons for not taking up paid employment remain the same in 2013 and 2018; the main reasons for not seeking/doing the paid employment are: too busy with domestic work (34%), not allowed (33%), student (17%) and don't want to work outside home (8%).

I am the only female earner in my in-laws. My position is very strong there. I am building my house to my liking. I decided about the location, the design, everything. It was just because of my job that my in-laws didn't object to this.

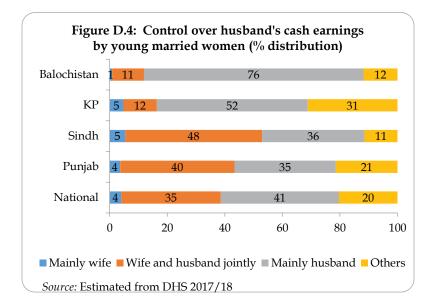
IDI Rawalpindi, 2020

## Control over Earnings

Only 12% of young women participate in any economic activity and only one-third are in paid work (most are unpaid family workers); of these approximately half have control over their own cash earnings; for the remainder, control is exercised jointly with husbands (38%), or solely by them (Figure D.3).



The findings are echoed in WESW 2018, for both married and unmarried young paid employed women, 37% of whom reported control over their cash earnings. In general urban women are more likely to make decisions about use of their earnings than rural women. Interestingly, 40% of women in ex-FATA also reported control over cash earnings, though this set of districts is otherwise known for gender discriminatory norms (Annex Table D.4).



Almost all respondents interviewed for this report claimed to exercise control over their income and were managing it themselves. A young teacher from Rawalpindi said "I belong to a middle class family. I didn't have much freedom while spending money. After this job, I gave money to family and spend a lot on myself also. I can spend whenever or on whatever I want. I am not dependent on anyone else." Respondents believed that income brings freedom, independence and confidence. One of the respondents from Peshawar said "I have purchased a car which is my personal asset and I conveniently go out as I need." Respondents were of the view that one's own earnings is important for moving ahead in life. It is very important for young women as it gives them financial freedom and a sense of achievement; irrespective of whether one uses the income or not, it gives them a sense of independence and has a positive impact on personality development.

Young women have also limited control over husband's earnings as 61% of them reported that it is the husbands who decide on how to spend his earnings. Only 9% of the adult women (age 30-49 years) reported they could make decisions about the use of the husband's cash earning and 46% also reported being involved in spending of cash earning. Regional and provincial variations also prevail with more control in urban areas than rural areas (Annex Table D.5).

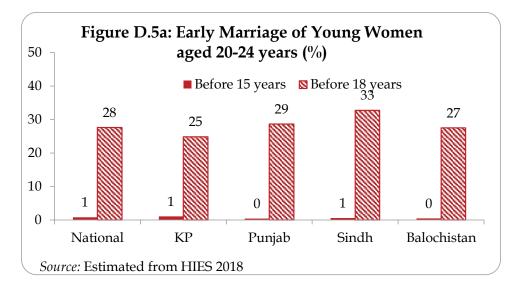
### Marriage

In our culture, women are not included in decision making related to marriage and investment. Even our mother has not been given the right.

Young Woman IDI, Peshawar May 2020

Early marriage of women in Pakistan is often cited as one of the reasons for low education, limited labor force participation and lack of involvement in decision making processes. As a result, of their reproductive responsibilities, the argument goes, they do not have time for other productive activities including education, employment, entrepreneurship, political participation, etc.

Sindh and Punjab have enacted legislation to set the minimum age of marriage (Child Marriage Restraint Act), but it is still pending in the other two provinces. Sindh has raised the minimum age to 18 years and the Punjab Act keeps it at 16 years with stricter compliance of the *nikahnama* including imprisonment and fines for the *nikah* registrar and the families. The median age of marriage is just 19 years among young women in Pakistan, with an average fertility rate of 3.6. Despite improvement in educational attainment, more than one-fourth of young women were married before the age 18 years (Figure D.5a and b). 10b). Province-wise details are placed in Annex



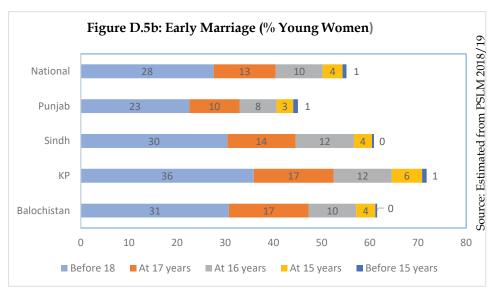
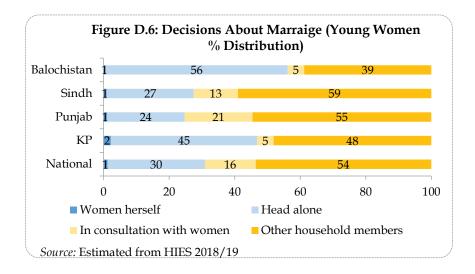


Table D.6. Education of young women is the key factor for delaying early marriages as only 4% of women with graduation and above education were married before age 18 years; however, 35% of the women who are illiterate or have less than primary education were married before age 18 years. The difference between 0.8% married before 15 years, and 4% married at 15, and 27.6% married before age 18 is explained by the spike in marriage at age 17 (12.9%) and at age 16 (9.8%). Education plays a role here as well since just 5% of girls with an intermediate degree are married at age 17 years (Table D.7).

Only 1% of the young women reported that they can decide themselves when they should be married and to whom, whereas only 16% expected their potential involvement in this decision. The majority reported that it is their family members who have already made this decision or will be making it for them (Figure D.6). No

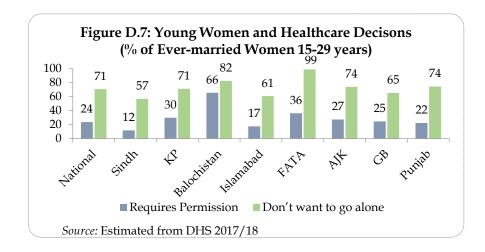


improvement is observed while comparing the findings from PSLM 2013 and 2018 as decision by self was 1%, joint decision with other female household members was 21%, decided by head of household (28%) and other household members (50%). As a young working woman remarked "women has a right to decide her marriage but we cannot exercise this right as men don't allow us" (CGaPS/ World Bank FGD Quetta).

Gender norms are hard to shift, and this is one indicator that has remained stubbornly persistent.

# Health

Women are dependent on their families for provision of both the money and permission to seek healthcare, especially young women. Almost one-fourth of young women reported that in case of ill-health, they cannot visit the health center without permission from the family. Across provinces, a high percentage of the young women are dependent on permission from family members to seek healthcare, particularly in ex-FATA, Balochistan and KP (Figure D.7). Young women also face more constraints

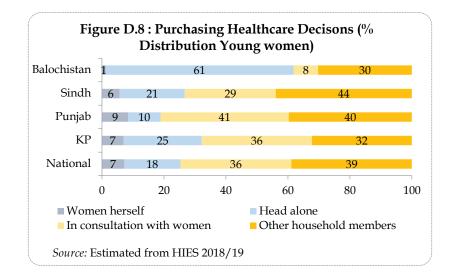


than their adult counterparts in acquiring permission as a slightly lower percentage of the adult women (aged 30-49 years) require permission (20%) as compared to the young women (24%). Education has some effect as 13% of women with higher education, 18% with secondary education, 25% with primary education and 29% of uneducated women reported that they needed permission.

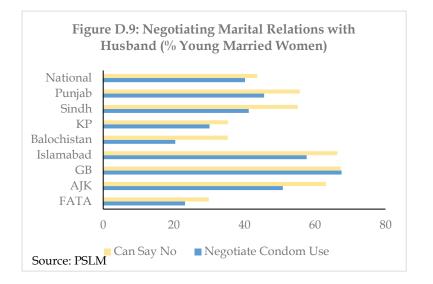
Another constraint is mobility, as 71% of the young women reported that they don't want to go alone for health treatment, compared to 50% of adult women (aged 30-49 years). One can see higher provincial variations with more issues in Balochistan and ex-FATA, where terrain and lack of public transport is a far greater issue, and least in Punjab and Sindh provinces (Figure D.7). The higher percentage in Balochistan and ex-FATA can also be linked with distance to health facility, as 93% of those reporting distance as an issue did not want to go alone. Even so, of those for whom distance to health facility was not a problem, 50% of them did not want to go alone. Rural-urban estimates are explained in Annex Table D.8.

Only 7% of young married women can make decision about paying for medical care, while 36% reported that they are involved by their husbands in the decision making process; 57% reported that it is the head of household or other family members who make the decision about their healthcare purchasing (Figure D.8).

Young women also have less say in their reproductive health decisions. Only 7% can decide about contraception, for 88% it is a decision made jointly with spouse and for 5% it is solely the husband's decision (Annex Table D.9). 50% of currently married



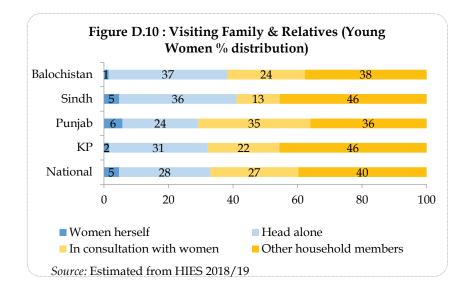
young women reported that they can negotiate marital relations with spouse, either by saying "no" or asking them to use a condom (40%). (Figure D.9). See rural-urban statistics in Annex Table D.10.



60% of young married women report that both the husband and wife jointly decide on use of contraceptives. Only 4% women reported that she can decide herself and 9% reported that husband alone makes the decision. 25% of the young married women reported that no one decides; the percentage is 15% in KP, 21% in Punjab, 36% in Sindh and 50% in Balochistan. On decisions about number of children to have, 12% young women also reported that nobody decides whether she should have more children, whereas another 18% of the young women reported that it is the Allah's will (PSLM 2018).

# Mobility

Young women are mostly dependent on permissions from male members of the family—be it fathers, husbands or brothers—to venture outside the house. The decision to visit relatives, family members, friends, or for recreation etc. are all dependent on the securing of such permissions, and even then it is only if accompanied by a male family member or an older female. Needless to say limited exposure is an impediment to information and access about opportunities for advancement as well as learning. Married women require permissions from husbands but also from in-laws, particularly if living in a joint family system. Only 5% of the young women reported that they can make decisions about visiting family or relatives themselves; 27% reported that they decisions are taken with other family members, while the majority reported that it is the husband or other household members who make such decisions (Figure D.10). No



significant change is observed over time while comparing the findings of 2018 with 2013. Education, paid employment and household wellbeing has a positive association with women's ability to decide herself or to be involved in the decision making. Most of the employed women interviewed for this report stated that they experienced few restriction and go out with friends.

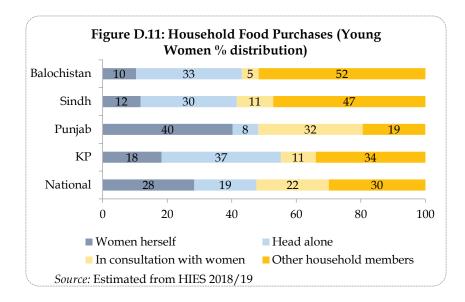
I enjoy all kinds of freedom; there is no restrictions on my mobility while many unemployed young women of my family are not allowed to go out. I can stay late for office meetings, my family has given me this freedom just because I am a working woman.

Young Employed Woman IDI, Quetta, 2020

Decision making by women related to education, health, etc. is highly dependent on a number of factors, especially the gender norms and practices that prevail in households and communities. All such rigidities are highly correlated with women's access to education and employment. In many areas of Balochistan, and also the newly merged districts (ex-FATA), where women cannot access education or work as it is culturally unacceptable for women to go out of the home for any reason.

### Household purchases

Considering that women manage most household chores, her inclusion in making decisions about household purchases is expected; but this is not the case. It is the mostly the head of household or other family members who decide about household purchases. Only 28% of the young women can make the decision to purchase food items, while another 22% are involved in purchasing process; decision is made in consultation with other family members (30%) or by the head of household alone (19%) (Figure D.11). Young women in the better-off households (5<sup>th</sup> quintile) have more

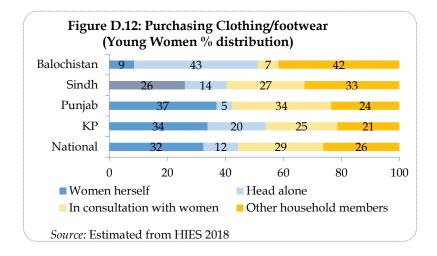


decision-making power as 32% can make food purchasing decisions themselves compared to 24% in the poor households (1<sup>st</sup> quintile). Similarly, women in paid jobs have more decision power (33%) as compared to the other employed women (27%) and unemployed/inactive women (28%). Similarly a positive trend is observed with the education of women. Interestingly more married women (30%) can make food purchase decisions themselves as compared to the unmarried women (27%).

Yes, a female feels respected when her family considers her opinion in family matters and issues, though my family is very nice, but compared to my other sisters I was very much involved in every kind of discussion and it was due to my economic independence.

IDI Peshawar, 2020.

One-third of the young women reported that they decide themselves on purchasing clothing and footwear related items; again the percentage is highest in Punjab and the lowest in Balochistan province. Another 29% of the young women reported that they were involved in purchasing process of clothing and footwear; however, the rest reported that it is mainly the head of household (12%) or other family members except women (26%) who usually decide on the purchase of these items (Figure D.12).



Two points are worth noting. First, education, paid employment and household wellbeing (as measured through consumption quintiles) have a positive association with women's decision-making for purchasing food and clothing (not listed in Table), either by herself or jointly with others. Second, a minor improvement is witnessed over time while comparing the 2018 findings with 2013 (Annex Table D. 11).

Most of the women who don't work their husband don't listen to them. But when you are a working woman your husband listens to you and supports you. Married Young Woman, IDI Quetta,2020

# The Determinants of Young Women's Decision Making

The determinants of young women's decision making has been estimated in four dimensions i.e. education, paid employment, marriage and use of contraception. The analysis for the last two is conducted only for married women. The unit of analysis in all the four models is young women aged 18-29 years. The dependent variable in all the four models is binary in nature with a value 1 if women decides herself and 0 if she was either involved in consultation or not involved and other family member made the decisions for her.

The effect of different factors i.e. age, education, computer use, education of head of household, wealth quintile, rural based or province is noted on decision making (Annex Table D. 12) and explained below.

- **Age** has a positive impact on deciding whether young women should seek/continue education or not. One year of age raises the probability of a woman making her own decision:
  - o On education by 5%
  - o About employment by 4%
  - o No significant impact on marriage
  - o Negative effect on family planning, probably because younger women feel the pressure to complete their family
- **Education** improves the probability that a woman can make her own decisions. As compared to the women having middle level education:
  - o women with less than primary school education are 28% less likely to make <u>decisions about education</u>, while a woman with intermediate and above education is 68% more likely to decide by herself
  - Women with less than primary education are 32% less likely to make decisions about <u>paid employment</u> herself, and women with intermediate and above education are 166% more likely to do so
  - o No significant impact on decisions about marriage or family planning
- Computer Use In comparison to young women who do not use a computer, those who use a computer are:
  - o 2 times more likely to make decisions about their educations
  - o 2.1 times more likely to decide themselves about paid employment themselves
  - o No effect on decisions about marriage or family planning
- Female headed households are more likely to allow the young women to decide themselves about:
  - o Their education
  - o Paid employment by 2.4 times

- o Marriage
- o Contraception
- Wealth Women in the bottom quintiles are more likely to make decisions themselves than women in better-off household related to:
  - o Education
  - o Paid Employment
  - o Marriage
  - o Contraception
- Education of the head of household does not have any effect on women's decision making related to education, employment, marriage or contraception
- **Rural young women** are 17% less likely to make their own decission about education as compared to urban women:
- Provinces As compared to the Punjab, young women in the other provinces have less probability of making their own decisions about education, paid employment or marriage and contraception

# Annex Tables Decision Making

Table D.1: Young Women's Education Decisions (% distribution)							
Province	Woman	Head of	In consultation	Other household			
	herself	HH alone	with HH women	members except women			
			2013-14				
National	14	48	15	23			
KP	2	68	11	19			
Punjab	21	37	17	25			
Sindh	7	58	13	22			
Balochistan	3	56	16	24			
			2018-19				
National	9	44	15	31			
KP	2	65	11	22			
Punjab	13	35	16	36			
Sindh	6	45	18	32			
Balochistan	2	76	6	16			
Source: Estin	nated from	HIES 2013/14	& 2018/19				

Table D.2a:								
Young Women's Education Decisions by Wealth Quintile (% distribution)								
Quintile	Woman	Head of	In consultation	Other household				
	herself	HH alone	with HH women	members except women				
			2013					
Quintile 1	6	58	10	25				
Quintile 2	9	57	11	23				
Quintile 3	13	47	15	24				
Quintile 4	16	43	19	21				
Quintile 5	24	34	20	22				
			2018					
Quintile 1	6	54	10	30				
Quintile 2	8	50	13	30				
Quintile 3	8	45	15	31				
Quintile 4	10	41	18	31				
Quintile 5	14	32	20	34				
Source: Estir	nated from	HIES 2013/14	& 2018/19					

Table D.2b: Young Women's Education and Decision-making (% distribution)								
Education	Woman	Head of	In consultation	Other household				
(categories)	herself	HH alone	with HH women	members except women				
			2013					
No education	5	64	7	24				
Below primary	10	51	14	25				
Primary	13	49	14	24				
Middle	18	40	19	23				
Matric	20	39	17	24				
Intermediate	24	27	28	21				
BA and above	30	20	28	22				
			2018					
No education	4	58	8	29				
Below primary	5	49	13	33				
Primary	7	49	13	31				
Middle	10	36	20	34				
Matric	11	39	16	34				
Intermediate	14	29	25	32				
BA and above	25	22	24	30				
Source: Estimat	ed from ⊢	IIES 2013/14	& 2018/19					

Table D.3a Young Women's Employment Decisions (% distribution)									
Province	Woman	Head of	In consultation	Other household					
	herself	HH alone	with HH women	members except women					
	2013-14								
National	11	47	16	26					
KP	1	67	11	21					
Punjab	15	39	19	27					
Sindh	6	53	13	28					
Balochistan	5	56	20	20					
			2018-19						
National	9	42	15	34					
KP	2	62	10	27					
Punjab	12	35	16	37					
Sindh	10	38	19	33					
Balochistan	2	76	5	17					
Source: Estin	nated from	HIES 2013/14	& 2018/19						

Table D.3b:									
Young Women's Employment Decisions by Wealth Quintile (% distribution)									
Quintile	Woman	Head of	In consultation	Other household					
	herself	HH alone	with HH women	members except women					
2013									
Quintile 1	7	53	13	28					
Quintile 2	8	52	14	25					
Quintile 3	11	46	16	27					
Quintile 4	11	46	20	24					
Quintile 5	16	38	20	26					
			2018						
Quintile 1	7	51	10	32					
Quintile 2	9	47	12	32					
Quintile 3	9	42	15	34					
Quintile 4	9	39	17	34					
Quintile 5	13	31	20	36					
Source: Estir	nated from	HIES 2013/14	& 2018/19						

Table D.3c:								
Young Women's Employment Decisions by Education (% distribution)								
Education	Woman	Head	In consultation	Other household				
(categories)	herself	alone	with women	members except women				
			2013					
No education	6	58	10	27				
Below primary	9	50	15	26				
Primary	9	48	15	27				
Middle	13	42	20	25				
Matric	15	42	18	25				
Intermediate	16	32	28	24				
BA and above	23	24	28	24				
			2018					
No education	6	53	9	32				
Below primary	6	48	12	34				
Primary	7	47	12	34				
Middle	9	36	18	37				
Matric	10	37	16	36				
Intermediate	14	29	25	33				
BA and above	22	22	24	32				
Source: Estimat	ed from H	IES 2013/14	& 2018/19					

Table D.4: Control over Own Cash Earnings (% distribution)									
Mainly wife Province			Jointly with Husband		Mainly Husband		Others		
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
National	46.3	58.4	39.0	34.2	10.7	5.5	4.1	1.9	
Punjab	48.3	57.7	39.0	33.5	6.0	6.3	6.7	2.4	
Sindh	47.2	62.8	43.1	33.5	9.5	2.4	0.3	1.3	
KP	32.0	57.5	33.0	36.3	35.0	4.5	0.0	1.7	
Balochistan	22.8	34.1	4.0	37.2	68.2	27.9	5.0	0.8	
Islamabad	76.9	40.2	23.1	52.7	0.0	4.8	0.0	2.2	
FATA	_	40.2	-	52.7	-	4.8	_	2.2	
AJK	52.6	76.2	42.1	14.3	0.0	9.5	5.3	0.0	
GB	45.0	54.6	45.0	45.5	10.0	0.0	0.0	0.0	

Note: Currently Married Employed Women who received cash earnings in last 12 months

Results of AJK and GB are unweighted

Table D.5: Decisions about Husband's Cash Earnings (% distribution of Women)										
Province	Mainly	Wife and Husband	Mainly husband/other	Others						
	wife	Jointly	family members							
Rural										
National	3.6	32.7	41.2	22.6						
Punjab	3.3	38.8	33.5	24.5						
Sindh	4.1	52.9	36.0	7.0						
KP	5.0	10.8	50.9	33.3						
Balochistan	0.2	7.7	80.7	11.5						
Islamabad	1.7	47.9	39.7	10.7						
FATA	2.4	3.9	63.0	30.7						
AJK	4.3	45.3	35.7	14.8						
GB	3.5	21.0	41.1	34.5						
		Urban								
National	5.1	38.3	40.8	15.9						
Punjab	4.4	41.5	38.9	15.2						
Sindh	6.9	41.7	35.3	16.1						
KP	3.6	15.9	59.9	20.7						
Balochistan	2.6	19.8	64.9	12.7						
Islamabad	1.7	43.0	44.4	11.0						
FATA	1.4	10.1	58.8	29.8						
AJK	6.6	46.1	34.4	12.9						
GB	3.4	31.4	50.9	14.4						
		Overall								
National	4.1	34.5	41.0	20.4						
Punjab	3.7	39.7	35.2	21.4						
Sindh	5.4	47.5	35.6	11.4						
KP	4.8	11.6	52.4	31.2						
Balochistan	0.8	11.1	76.2	11.8						
Islamabad	1.7	45.5	42.0	10.8						
FATA	2.4	4.2	62.8	30.7						
AJK	5.4	45.6	35.1	13.9						
GB	3.5	24.5	44.4	27.7						
Note: Current	tly Married	Employed Women								
Results of AJ	K and GB a	are unweighted								
			ic and Health Survey, 2017	7-18						

Table D.6: Early Marriage of Young Women (%)									
	В	efore 15 ye	ars	E	Before 18 years				
Province	Rural	Urban	Overall	Rural	Urban	Overall			
National	0.9	0.7	0.8	29.8	23.0	27.6			
КР	1.0	0.8	1.0	35.6	37.3	35.9			
Punjab	1.1	0.7	1.0	24.2	19.2	22.6			
Sindh	0.3	0.5	0.4	35.7	24.3	30.4			
Balochistan	0.3	0.6	0.4	33.3	23.4	30.8			
Source: Estima	Source: Estimated from HIES, 2018/19								

Table [	Table D.7: Early Marriage of Young Women by Education (%)									
Education	Before 15	At 15 years	At 16 years	At 17 years						
(categories)	years									
No education	0.9	5.6	12.9	15.6						
Below primary	2.2	6.1	10.8	15.9						
Primary	1.0	3.5	8.5	15.0						
Middle	1.0	3.4	7.5	11.2						
Matric	0.4	1.5	5.8	8.0						
Intermediate	0.0	1.4	3.2	5.4						
BA and above	0.1	0.2	1.9	2.2						
Overall	0.8	4.1	9.8	12.9						
Source: Estimated	d from PSLM, 20	18/19								

Table D.8: Healthcare - Ever-Married Young Women Reporting Permission and									
	Not wanting to go Alone (%)								
Province	Gettin	g permissi	on to go	Don'	t want to g	jo alone			
Province	Rural	Urban	Overall	Rural	Urban	Overall			
National	27.4	16.3	23.8	75.8	60.4	70.7			
Punjab	25.0	16.8	22.3	78.4	66.1	74.4			
Sindh	13.4	10.2	11.9	63.5	49.9	57.0			
KP	32.8	15.3	29.8	73.6	59.4	71.2			
Balochistan	69.4	56.0	65.6	86.4	72.4	82.4			
Islamabad	21.7	13.0	17.5	64.5	56.8	60.8			
FATA	36.3	37.3	36.3	99.2	93.8	98.8			
АЈК	35.3	18.0	27.4	79.1	68.0	74.1			
GB	26.8	20.2	24.5	74.4	47.3	65.3			
Note: Results of AJK and GB are unweighted									
Source: Estima	Source: Estimated from Pakistan Demographic and Health Survey, 2017-18								

Table D.9: % of Currently Married Young Women (15-29 years) and								
Contraceptive Use Decisions								
Province	M	lainly Wom	nen	Wife a	Wife and Husband Jointly			
Province	Rural	Urban	Overall	Rural	Urban	Overall		
National	7.4	5.9	6.8	86.5	88.9	87.6		
Punjab	7.7	4.9	6.6	88.5	92.4	90.1		
Sindh	9.3	5.5	6.8	85.0	86.9	86.2		
KP	4.8	9.1	5.9	81.4	82.1	81.6		
Balochistan	11.4	18.5	14.7	88.6	69.8	80.0		
Islamabad	3.3	3.0	3.2	96.7	94.1	95.3		
FATA	10.8	0.0	9.7	86.8	95.8	87.7		
АЈК	5.5	3.9	4.7	92.7	94.2	93.5		
GB	4.5	3.2	4.1	91.0	87.1	89.8		
Note: Results c	of AJK and (	GB are unw	eighted					

Table D.10:Neg	gotiating M	larital Rela	tions with H	lusband (%	6 Ever Marı	ried Women
			15-29 years)			
	Can s	ay no to hu	usband	Can as	sk husband	d to use a
Province		r			condom	1
	Rural	Urban	Overall	Rural	Urban	Overall
National	43.7	64.6	50.5	36.0	48.7	40.2
Punjab	50.4	66.7	55.7	43.4	50.2	45.6
Sindh	42.0	69.5	55.2	32.5	50.8	41.3
KP	32.6	48.9	35.4	27.3	43.9	30.1
Balochistan	35.7	34.3	35.3	19.3	23.3	20.4
Islamabad	64.6	68.3	66.4	60.0	55.2	57.7
FATA	28.2	57.3	29.9	21.1	55.9	23.2
АЈК	56.7	70.8	63.1	43.6	59.9	50.9
GB	66.8	68.3	67.3	67.2	68.3	67.6
Note: Results c	of AJK and (	GB are unw	eighted			
Source: Estima	ted from P	akistan Der	mographic a	nd Health	Survey, 201'	7-18

	Table D	nuoY :ll.	Table D.11: Young Women's Deci	sions about Ho	ousehold F	urchase	Decisions about Household Purchases (% distribution)	
		20	2013				2018	
Province	Woman herself	Head alone	In consultation with women	Other male household members	Woman herself	Head alone	In consultation with women	Other male household members
				Food items				
National	26	24	22	28	28	19	22	30
КР	5	49	ω	37	18	37	11	34
Punjab	39	12	31	18	40	8	32	6[
Sindh	12	37	10	41	12	30	LL	47
Balochistan	Ю	31	15	52	OL	33	S	52
			CIC	<b>Clothing and footwear</b>	twear			
National	30	18	26	27	32	12	29	26
КР	16	36	19	29	34	20	25	21
Punjab	38	8	32	22	37	5	34	24
Sindh	22	27	17	34	26	14	27	33
Balochistan	10	24	23	43	6	43	7	42
Note: Results	s of AJK an	nd GB are	Note: Results of AJK and GB are unweighted					
Source: Estimated from Pakistan Demogra	nated from	n Pakista	n Demographic a	phic and Health Survey, 2017-18	'ey, 2017-18			

Table	D.12: Detern	inants of <b>Y</b>	oung Wome	an's (18-29 )	/ears) Decisi	on Making	Table D.12: Determinants of Young Women's (18-29 years) Decision MakingLogit Model	
	Education decision	decision	Paid employment	loyment	Marriage decision	decision	Using contraception	traception
Covariates	making	ing	decision making	making	making	ing	(only married) check it	ed) check it
	Odds ratio	Std. Error	Odds ratio	Std. Error	Odds ratio	Std. Error	Odds ratio	Std. Error
Age (in years)	1.055***	0.010	1.044***	600.0	1.021	0.025	0.970*	0.016
			Education	Education (Middle as ref.)	ref.)			
Below primary	0.715**	0.098	0.778*	0.108	1.391	0.622	1.060	0.294
Primary	0.463***	0.059	0.708***	0.088	2.092*	0.846	1.272	0.316
Matric	1.088	0.142	1.158	0.156	1.422	0.666	0.474**	0.168
Intermediate and above	1.683***	661.0	1.662***	0.204	1.512	117.0	0.702	0.229
Marital status (married=1)	ı	ı	0.821	0.410	ı	ı	ı	ı
			Employment (inactive as ref.)	t (inactive ;	as ref.)			
Employed	1.628***	0.124	2.348***	0.159	1.078	0.231	1.054	0.154
Unemployed	4.369***	0.977	8.203***	1.667	2.228	1.635	0.507	0.515
Computer used (yes=1)	2.067***	0.194	2.122***	0.205	0.629	0.387	1.571	0.587
		~	Mobile phone used (no as ref.)	e used (no	as ref.)	·		
Simple mobile phone	I	ı	0.794*	0.096	2.154*	010.0	0.480***	0.076
Smart phone	I	I	0.960	0.132	2.357*	1.128	0.353***	0.089
Sex of head (female=1)	2.210***	0.204	2.400***	0.220	1.652**	0.418	1.963***	0.367

		Education	of head of h	ousehold (	of head of household (Middle as as ref.)	s ref.)		
Below primary	1.001	0.118	0.957	0.108	0.818	0.272	0.984	0.238
Primary	0.920	0.097	0.772***	0.079	1.059	0.293	1.002	0.210
Matric	1.043	0.123	0.951	OIIO	0.726	0.261	1.137	0.290
Intermediate and above	1.138	0.139	1.151	0.135	0.836	0.308	1.150	0.304
			Quintil	Quintile (1st as ref.)	:)			
2nd quintile	0.864	0.105	1.036	0.113	0.926	0.243	1.499**	0.247
3rd quintile	0.733***	0.088	1.036	LLL.O	1.512*	0.364	1.226	0.217
4th quintile	0.745**	060.0	0.788**	060.0	1.312	0.344	1.353*	0.252
5th quintile	0.648***	0.083	0.640***	0.080	0.686	0.239	1.228	0.281
Region (Rural=1)	0.828***	0.058	0.939	0.064	0.598***	0.103	1.098	0.146
			Province	Province (Punjab as ref.)	ref.)			
Sindh	0.348***	0.032	0.769***	0.056	0.764	0.172	0.760*	0.122
КР	0.193***	0.024	0.189***	0.024	1.507**	0.285	1.163	0.166
Balochistan	0.201***	0.038	0.217***	0.039	0.535*	0.189	1.461**	0.254
Constant	0.050***	0.013	0.062***	0.035	0.004***	0.003	0.094***	0.052
Pseudo R2	0.1469	69	0.1261	261	0.0336	36	0.0305	305
Z	16,465	-65	16,465	-65	9,699	99	9,660	60
*** shows significant at 1%, ** shows significant at 5% and * shows significant at 10%	nt at 1%, ** sh	ows signific	ant at 5% an	d * shows si	gnificant at 1	10%		
Source: Estimated from PSLM 2018/19	<sup>r</sup> rom PSLM 2	2018/19						

# Violence against Women

### **Key Findings**

- 29% of young women report controlling behaviors by husbands, 33% in rural areas and 20% in urban areas.
- 44% of young married women and a similar percentage of young men think a husband is justified in beating his wife
- 15% of young women have experienced physical violence and 4% have experienced sexual violence during last 12 months by anyone other than spouse.
- 14% of currently married young women have faced spousal physical violence and 4% have faced spousal sexual violence during last 12 months

Violence against women (VAW) is a global issue, with one in 3 women worldwide having experienced either physical and/or sexual violence in their lifetime.<sup>1</sup> The 1993 Declaration on the Elimination of Violence Against Women of the United Nations General Assembly defines violence against women as 'any act of gender-based violence that results in or is likely to result in physical, sexual, or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life. Such violence can affect women's mental as well as physical health. The Beijing Platform for Action (1995) emphasized that violence against women constitutes a violation of women's human rights. Women are vulnerable to violence from pre-birth (female feticide) through their life-cycle with the nature and severity of violence experienced differently by different women. The life cycle approach to violence against women documents the numerous stages and challenges women and girls encounter in their journey through life. Son preference, malnutrition, limited access to education and opportunities in early life; discrimination and early or forced marriage, gender disparities in work and wages, and the risk of sexual harassment and assault at work and in public spaces. While domestic violence is experienced to some degree by all women, working women may also face violence within their households because of control over cash earnings, perceived dishonor and a threat to masculinity when they work outside the home. The silence of women after exposure of violence due to various cultural and social norms makes it difficult to support and help women who are at risk. Young women may experience violence outside the home while seeking education and/or employment opportunities.

<sup>1</sup> World Health Organization (2017) Violence Against Women. Available at http://www.who.int/news-room/factsheets/detail/violence-against-women

Article 25(1) of the Pakistan's Constitution states that "all citizens are equal before law and entitled to equal protection of law". The persistent efforts by the civil society has resulted in progressive legislations, amendments to the infamous *Hudood Ordinance*, enhancement of penalties under existing laws as well as formulation of various institutes both at the federal and provincial levels.

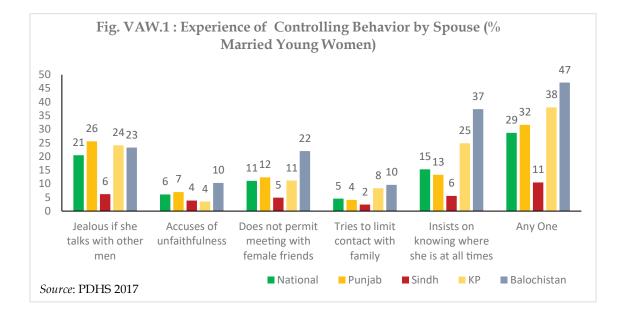
The Punjab, Sindh and Balochistan Legislatures passed the Protection of Women against Violence Act in 2016, to establish an effective system of protection, relief and rehabilitation of women against violence. As noted in Box 2 (Enabling Environment), both the federal and provincial governments made various legislations to curb the acid attacks, workplace harassment, domestic violence and other customary practices such as *karokari*, forced marriages against *Qisas* and *Diyat*. The key federal level institutions that support human rights are:

- National Commission for Human Rights established in 2012, to work for promotion and protection of human rights with powers to take suomotu action on human rights violation.
- National Commission on the Status of Women (NCSW) examines laws, policies, programs and other measures taken by the government for women's development and gender equality.
- National Commission for Child Welfare and Development (NCCWD) aims to create a child friendly society that places children at the center of development, observes their best interest in every sphere of life and protects them from violence, abuse and exploitation.

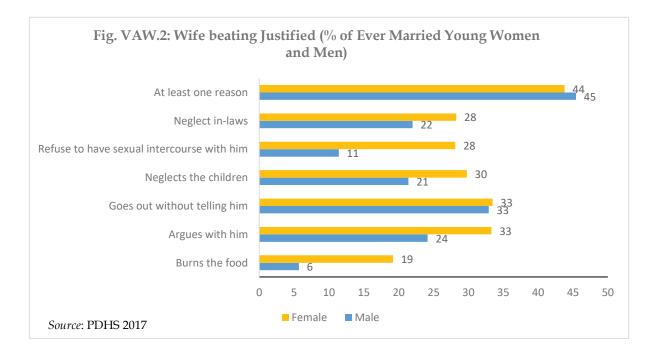
## Ombudsperson, Violence against Women in the Workplace

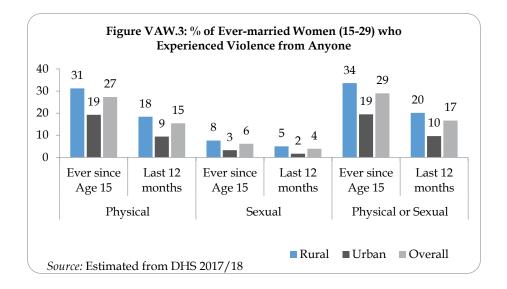
The Commissions have members that represent the provinces, and some have provincial bodies as well.

In a patriarchal society like Pakistan, women's lives are often controlled by husbands and other male family members. Controlling behavior is when a spouse is jealous or angry if she talks to other men, frequently accuses her of being unfaithful, does not permit her to meet her female friends, tries to limit her contact with her family, and insists on knowing where she is at all times (DHS 2017). 29% of the young women reported that their husbands had ever displayed at least one of these controlling behaviors (Figure VAW.1).The low percentage for Sindh appears to be a data anomaly or under-reporting. The percentage is higher in rural areas than the urban areas (Annex Table VAW.1).



Such controlling behaviors are highly linked with attitudes towards violence, with wife beating justified for any number of reasons. 44% of the young women reported that a husband is justified in beating his wife due to any of the six reasons i.e., we burns the food, argues with him, goes out without telling him, neglects the children, refuse to have sexual intercourse with him and neglect in-laws (Figure VAW.2). These percentages reflect the social norms wherein women are expected to be subservient and not argue with the husband, take permission before going outside as well as care for her in-laws. There is not a wide urban-rural difference (Annex Table VAW.2 and VAW.3).





Violence can be physical, emotional or sexual. 29% of the young women reported that they have faced physical or sexual violence (spousal or non-spousal) since age 15 and 17% reported that they have faced physical or sexual violence (spousal or non-spousal) during last 12 months. The prevalence of physical violence is much higher compared to the sexual violence. However the statistics of sexual violence may be under-reported as fear of stigma and shame may prevent a woman from disclosing it. Province-wise details are placed in Annex Table V.4. While the violence reported in Figure V.3 includes both spousal and non-spousal violence, 80% of the women reported the current husband as the perpetrator. The prevalence of violence, spousal or non-spousal, reduces significantly as the education or family wellbeing improves; however, no distinct trend is observed with the employment status of young women (Table V.5).

Regarding spousal violence, 20% of the young women experienced emotional violence, 14% faced physical violence and 4% faced sexual violence during last 12 months (Figure V.4). The prevalence is higher in rural areas as compared to the urban areas, and in KP, Balochistan and ex-FATA provinces (Annex Table VAW.6). The possibility of under-

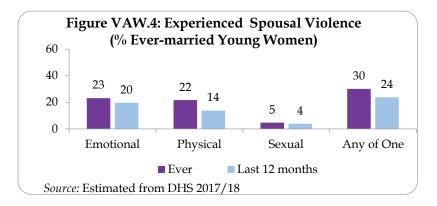


Table VAW.5	: % Of Ever-Married	l Women (15-29) v	vho Experienced	Spousal or				
	Non-Spousa	l Violence by Cha	racteristics					
	Phys	ical	Sexua	al				
	Ever since age 15	Last 12 months	Ever since age	Last 12				
			15	months				
		Education						
No education	33	20	7	5				
Primary	29	16	10	5				
Secondary	25	12	6	3				
Higher	10	6	1	0				
		Employment						
Not working	28	15	6	4				
Working	22							
Working 22 18 7 6 Wealth Index								
Quintile 1	30	22	8	6				
Quintile 2	39	21	8	6				
Quintile 3	23	11	9	4				
Quintile 4	24	14	4	3				
Quintile 5	16	6	2	0				
Source: Estimat	ted from Pakistan D	emographic and	Health Survey, 201	7-18				

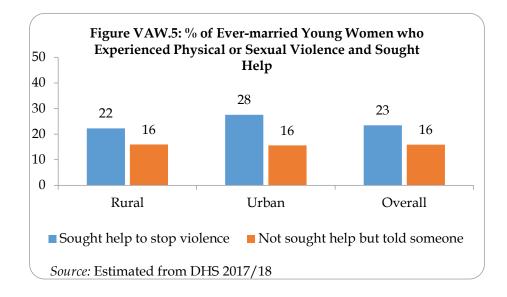
reporting and difficulty in collecting data may also be a reason for the low figures, as women are afraid to disclose domestic violence. Even when they do, usually to family members, they are discouraged from seeking help or legal advice, and are forced to compromise and tolerate abusive behavior.

Cultural norms and practices limit the ability of survivors of violence from seeking help, both medical and psychological. Since it is difficult to talk about the painful experiences, and the fear of consequences (being judged, further violence etc.), many survivors usually do not disclose their experience to anyone and do not seek help. The WESW Punjab Survey 2018 reveals that half of the women never told anyone after experiencing violence and 44% spoke with their family. Those who faced violence, only 23% of the young women sought help to stop the violence and 16% just told someone but did not seek help. Help is sought from own family, husband's family, neighbor etc. Hardly 3% of survivors informed the police, lawyer or some social work organization. Among those who did not seek help, the key reasons reported were violence was not serious (24%), embarrassment (15%), bring a bad name to the family (12%), fear of more violence (9%), afraid that marriage would collapse (8%) or lack of other options (8%). Annex Table VAW.8 has the province wise details.

Women are socialized into feeling responsible for family integrity and for solving relationship problems, and are blamed for instigating spousal violence. Such stigma promotes self-blame and makes women feel responsible for the violence, which in turn affects their self-esteem and help-seeking behaviors. Women are also socialized into feeling shame and guilt if disclosing abuse. Fear of social repercussions, fear of escalated violence and fear that the husband would seek a divorce were reasons for not disclosing violence (Decker et al., 2013). Some women also reported that without economic independence, there is no option except to tolerate the violence. Even when women seek help from police or legal support, they are made to feel that domestic violence is a private issue (Ragavan et al., 2015). Overall the characteristics of the violence, mostly the physical and sexual violence are the strongest predictors

Table VAW.7					-	ousal or		
	Non-S	pousal Vic	plence by Ch	aracterist	ics			
	Physi	cal	Sexu	Jal	Emoti	onal		
	Ever since	Last 12	Ever since	Last 12	Ever since	Last 12		
	age 15	months	age 15	months	age 15	months		
		Ec	lucation					
No education	28	19	5	5	29	24		
Primary	25	13	9	5	25	28		
Secondary	16	11	4	3	17	21		
Higher	6	4	1	0	14	15		
		Em	ployment					
Not working	22	14	5	4	23	19		
Working	20	15	7	6	25	23		
Working     20     13     7     0     23     23       Wealth Index								
Quintile 1	28	20	7	6	27	24		
Quintile 2	33	20	6	6	32	28		
Quintile 3	16	10	5	4	25	21		
Quintile 4	18	11	3	3	20	15		
Quintile 5	9	5	2	0	8	6		
Source: Estimat	ed from Paki	stan Dem	ographic and	Health Su	ırvey, 2017-18	}		

of help-seeking, but socio-demographic factors are also influential in South Asian countries (Malin and Miguel, 2017). Moreover the more powerful perpetrator can, and does, coerce the victim/survivor to withdraw complaints and cases.



Annex Violence against Women

	Table	VAW	<b>1:</b> % c	of ma	rried	young	a wor	nen v	Table VAW.1: % of married young women who experience controlling behavior by spouse	erier	nce c	ontrol	ling k	behav	ior by s	pouse		
	Jea	Jealous if she	f she	Ac	Accuses of	s of		Does not	not	Trie	Tries to limit	imit	-	Insists on	uo	An	Any One of	of
	ta	talks with	'ith	unfa	ithfu	unfaithfulness	perr	nit m	permit meeting	con	contact with	vith	kno	wing	knowing where	these	these Behaviors	viors
	ot	other men	nər				Ň	with female	male		family	>	L'S	she is at all	t all			
								friends	ds					times	Š			
	Total	Rural	Rural Urban Total		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
National	21	23	15	9	8	3	Е	13	7	5	5	5	15	19	8	29	33	20
Punjab	26	29	18	7	6	2	12	16	9	4	4	5	13	71	5	32	37	21
Sindh	9	9	7	4	5	3	5	3	7	2	Γ	4	9	9	9	LL	6	12
КР	24	25	21	4	3	IJ	L	Е	L	ω	ω	ω	25	26	22	38	39	33
Balochistan	23	21	30	D	II	7	22	22	22	lO	П	5	37	38	36	47	47	47
Islamabad	27	30	25	3	0	9	16	25	10	13	16	10	14	8	19	42	59	31
FATA	40	39	47	25	25	20	28	28	22	-	-	2	49	50	32	60	60	57
ЯСА	71	15	19	9	4	ω	4	7	ω	м	-	9	4	7	9	18	15	22
GB	33	34	30	19	18	21	7	9	6	5	5	9	29	30	27	43	43	42
Note: Result of AJK and CB are unweighted	of A.	JK and	d CB a	are un	Iweig	hted												

Source: Pakistan Demographic and Health Survey, 2017-18

Table VAW.2: Husband Is Justified In H	W.2:	Hus	band	L SI K	ustifi	ed In	Hitt	ing C	Dr Be	ating	g His	Wife	) % )	of Eve	er-Ma	rried	Your	litting Or Beating His Wife ( % of Ever-Married Young Women Who	omer	Wh	0
									4	Agree)	(;										
	B	Burns the	he	Arg	Argues with	vith	ß	Goes out	ut	Neg	Neglects the	the	Re	Refuses to	to	Neg	Neglects in-	; in-	At le	At least one	one
Province		food			him		3	without	۲	Ъ	children	ç	Å	have sex	Xé		laws		ž	reason	_
							telli	elling him	in				3	with him	2						
	Total	Rural	Total Rural Urban Total		Rural	Urban	Total	Rural	Rural Urban Total		Rural	Urban	Total	Rural	Rural Urban	Total	Rural	Urban	Total	Rural	Urban
National	19	24	10	33	40	19	34	40	19	30	36	16	28	34	15	28	34	16	44	52	28
Punjab	16	20	6	27	33	14	25	31	14	25	31	Ш	22	28	11	23	28	13	36	43	21
Sindh	21	32	6	28	38	17	31	42	20	31	43	18	24	34	15	27	37	17	4	52	29
КР	24	26	15	54	57	40	52	55	34	43	45	31	46	49	32	42	45	29	64	67	47
Balochistan	<u>6</u>	17	23	34	33	36	45	46	42	29	27	32	29	27	32	25	24	26	50	49	53
Islamabad	5	ß	S	15	13	17	15	13	16	13	12	13	15	16	14	12	13	12	25	27	24
FATA	42	42	32	89	89	85	87	87	80	55	54	69	73	75	49	70	70	73	95	96	91
ЯСА	ი	OL	ი	17	19	4	19	21	71	17	18	15	14	15	13	16	18	14	27	28	26
GB	29	34	21	43	46	38	46	49	40	43	44	40	40	39	4]	40	43	35	53	56	46
Note: Result of AJK and GB are unweighted	of A.	JK ar	nd GE	3 are	unwe	sighte	p														
Source: Pakistan Demographic and Health	stan	Den	logra	phic	and	Healt		'vey,	Survey, 2017-18	8											

Table VAW.3: Husband Is Justified In Hitting or Beating His Wife (% of Ever-Married Young Men Who Agree)	V.3:	Husk	and	ls Ju	stifie	d In b	Hittir	ng or	Beat	ting	His <b>M</b>	vife (9	% of	Ever-	Marri	ed Yc	bunc	Men	Who	Agre	ie)
	B	Burns the	the	Arg	Argues with	vith	ö	Goes out	ut	Neg	Neglects the	the	Re	Refuses to	to	Nec	Neglects in-	s in-	At lo	At least one	one
Province		food	7		him		3	without	ŗ	Ċ	children	Č	Å	have sex	Xe		laws		ž	reason	_
							tell	elling him	nim				3	with him	2						
	Total	Rural	Rural Urban Total	Total	Rural	Urban	Total	Rural Urban		Total	Rural	Urban	Total	Rural	Rural Urban	Total	Rural	Urban	Total	Rural	Urban
National	9	7	ß	24	29	15	33	39	21	21	24	16	Π	15	S	22	26	15	45	52	32
Punjab	7	9	3	20	24	14	29	30	27	24	26	20	JO	13	4	17	20	12	42	46	35
Sindh	5	7	3	23	31	12	32	50	8	14	17	6	12	18	5	21	27	13	45	63	21
КР	5	5	3	38	38	40	52	52	51	32	32	31	16	16	8	33	31	51	59	58	69
Balochistan	-	L	I	22	21	26	19	17	27	7	5	13	13	13	13	30	30	28	37	36	42
Islamabad	I	0	I	Π	14	7	LL	17	2	21	30	7	8	6	7	18	22	12	25	33	12
FATA	6	10	I	40	42	12	56	56	51	26	27	6	8	8	2	45	47	7	ГŢ	72	51
ЯСА	7	Ю	I	Q	П	6	27	24	32	17	21	<u>б</u>	7	IJ	б	12	13	6	33	32	36
GB	<i></i> б	14	I	20	22	15	18	22	O	21	25	15	14	9L	IJ	18	25	5	30	36	20
Note: Result of AJK and CB are unweighted	of A	JK a	nd Gl	B are	mum	eightí	eq														
Source: Pakistan Demographic and Health	stan	Der	nogra	aphic	and	Healt		rvey,	Survey, 2017-18	<u>8</u>											

Table VA	W.4: Exper		oousal or No ried Young		l Violence	(% of Ever-
Province	Ever expe	erienced si			12 months sometin	•
Trovince	Rural	Urban	Overall	Rural	Urban	Overall
			ysical Viole			
National	31.2	19.2	27.3	18.4	9.4	15.5
Punjab	26.7	19.8	24.4	14.3	7.1	11.9
Sindh	14.3	13.3	13.8	10.6	8.2	9.4
KP	50.7	33.0	48.2	30.9	22.2	29.7
Balochistan	41.5	40.6	41.3	30.0	26.7	29.1
Islamabad	43.1	26.7	33.3	15.2	8.6	11.3
FATA	54.1	37.9	53.3	25.4	10.2	24.6
АЈК	7.7	23.9	14.6	5.5	14.9	9.5
GB	19.4	24.2	21.0	7.5	9.1	8.0
	<u>I</u>	Se	exual Violer	nce		
National	7.6	3.3	6.2	5.0	1.7	3.9
Punjab	8.4	2.9	6.6	4.8	0.9	3.5
Sindh	7.4	3.5	5.5	5.0	2.0	3.5
KP	8.3	4.5	7.8	7.0	4.5	6.7
Balochistan	2.0	4.0	2.5	0.0	3.7	1.0
Islamabad	0.0	4.1	2.5	0.0	1.6	0.9
FATA	3.9	0.0	3.7	3.1	0.0	2.9
АЈК	3.3	6.0	4.4	2.2	3.0	2.5
GB	3.0	6.1	4.0	3.0	6.1	4.0
		Ph	ysical or Se	xual		
National	33.6	19.5	28.9	20.2	9.7	16.7
Punjab	29.6	19.8	26.4	16.5	7.1	13.4
Sindh	17.6	13.8	15.7	13.9	8.7	11.4
KP	52.0	33.7	49.4	30.9	22.9	29.8
Balochistan	41.5	40.6	41.3	30.0	26.7	29.1
Islamabad	43.1	26.7	33.3	15.2	8.6	11.3
FATA	54.1	37.9	53.3	25.4	10.2	24.6
АЈК	8.8	23.9	15.2	6.6	14.9	10.1
GB	20.9	27.3	23.0	9.0	12.1	10.0
Note: Result o	of AJK and	GB are unw	eighted			
Source: Pakis	tan Demog	raphic and	Health Surv	vey, 2017-18	3	

Table VAW6	: Experien	ce of Spous	al Violence	(% of Eve	r-Married Y	(oung Women)
		winn and cit		Last	: 12 months	i (often or
Province	Ever expe	erienced si	nce Age 15		sometin	ne)
	Rural	Urban	Overall	Rural	Urban	Overall
		Ph	ysical Viole	nce		
National	25.6	13.6	21.7	16.6	8.3	13.8
Punjab	20.9	12.9	18.3	12.5	5.7	10.3
Sindh	13.6	8.8	11.3	9.3	7.1	8.2
KP	41.2	28.1	39.3	27.6	21.5	26.8
Balochistan	37.7	37.4	37.6	30.0	26.7	29.1
Islamabad	31.8	19.2	24.2	15.2	8.6	11.3
FATA	45.3	34.7	44.8	25.4	10.2	24.6
АЈК	6.7	16.4	10.8	5.5	11.9	8.2
GB	6.0	9.1	7.0	6.0	6.1	6.0
			exual Violer		1	
National	5.8	2.6	4.7	4.9	1.7	3.9
Punjab	5.6	2.1	4.4	4.8	0.9	3.5
Sindh	6.9	2.6	4.9	4.6	2.0	3.3
KP	7.0	4.5	6.7	7.0	4.5	6.7
Balochistan	0.0	3.7	1.0	0.0	3.7	1.0
Islamabad	0.0	1.6	0.9	0.0	1.6	0.9
FATA	3.9	0.0	3.7	3.1	0.0	2.9
АЈК	2.2	6.0	3.8	2.2	3.0	2.5
GB	3.0	6.1	4.0	3.0	6.1	4.0
0.0			ysical or Se		0.1	
National	27.3	14.7	23.2	23.4	11.9	19.6
Punjab	21.8	13.0	18.9	19.3	10.8	16.5
Sindh	11.6	11.3	11.5	11.6	8.5	10.1
KP	49.5	39.1	48.0	40.8	32.4	39.7
Balochistan	20.4	20.8	20.5	19.0	19.5	19.1
Islamabad	19.1	14.9	16.6	9.0	9.1	9.0
FATA	71.6	46.1	70.3	49.3	19.8	47.8
AJK	18.7	23.9	20.9	15.4	17.9	16.5
GB	20.9	27.3	23.0	20.9	27.3	23.0
			Any of One		,	
National	35.2	20.0	30.2	28.6	14.1	23.8
Punjab	30.3	19.3	26.7	24.9	12.5	20.8
Sindh	20.4	14.3	17.4	17.2	10.7	14.0
KP	53.4	41.8	51.8	43.0	33.9	41.7
Balochistan	39.2	38.9	39.1	33.0	29.9	32.2
Islamabad	31.8	22.8	26.4	15.2	11.9	13.2
FATA	71.6	48.6	70.4	51.8	22.3	50.3
AJK	22.0	31.3	26.0	18.7	22.4	20.3
GB	23.9	33.3	27.0	23.9	30.3	26.0
Note: Result of				20.5	00.0	20.0
Source: Pakis					3	
	un Demog			<u>cy, 2017-10</u>		

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Table V	AW8: % of	Ever-Marri	ied Young V	Vomen (a	ged 15-29 y	ears) who
	Experience	ed Physical	or Sexual \	/iolence a	nd Sought	Help
	Sought h	elp to stop	violence	Told sor	neone but	Did Not Seek
Province					Help	
	Rural	Urban	Overall	Rural	Urban	Overall
		Ph	ysical Viole	nce		
National	22.3	27.6	23.4	16.0	15.6	15.9
Punjab	36.6	27.0	34.2	22.8	14.8	20.9
Sindh	2.0	39.6	18.0	7.7	15.0	10.8
KP	13.5	15.1	13.7	13.5	21.9	14.3
Balochistan	9.8	10.7	10.0	7.4	13.5	9.0
Islamabad	44.3	38.1	41.3	5.4	14.0	9.6
FATA	14.5	4.8	14.2	2.8	8.3	3.0
АЈК	12.5	50.0	37.5		6.3	4.2
GB	21.4	11.1	17.4	14.3		8.7
Note: Result of	of AJK and	GB are unw	eighted			
		Delvietere D				017 10

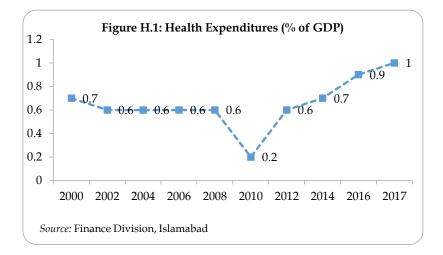
# Health

### **Key Findings**

- Data other than reproductive health data is not available, particularly for unmarried young women
- 47% of young married women report distance to facility as key barrier to seeking healthcare
- Only 16 % of Ever Married Young Women Use Any Modern Contraception Method
- 34% of the young women became mothers before age 20 years and 16% before the age of 18 years. In Balochistan this is even higher at 30 %

Health is not just an absence of disease but an indicator of wellbeing. Goal 3 of SDGs recognized to "ensure healthy lives and promote well-being for all at all ages". Various indicators of SDGs are particularly related to women, i.e. mortality rate (goal 3.2), ensure universal access to sexual and reproductive health-care services (goal 3.7) and universal health coverage (3.8).

The prime function of a country's health system is not only to provide preventive and curative services, but also to protect the population from the catastrophic impacts of illness, accidents and chronic diseases by providing equitable health facilities (Rahman et al., 2013). Despite health care being a fundamental human right, the state lacks sufficient resources to provide equitable health facilities to all members of the population (Annex Table H.1). Pakistan has been facing a doubled disease burden where, on one hand, health budgetary allocations are insufficient (only 0.6% of GDP) and, on the other hand, around two-thirds of the population finance their health expenses themselves (GoP, 2013). Most of the health insurance and/or subsidized health facilities are limited to formal sector job holders, excluding the poor due to the

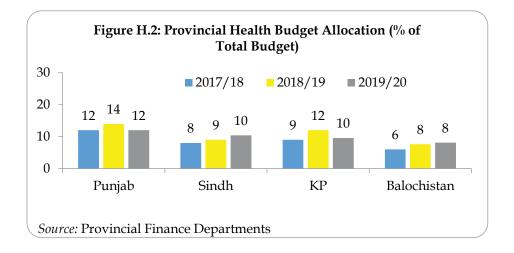


### **Recognition of Health**

**Vision 2025** aimed to develop a health value chain in partnership with provinces as well as with the general public. It will help in setting up a system to plan, monitor and evaluate the impact of primary health care, pre and post-natal treatments on health outcomes of people.

**National Health Policy 2016-2025** envisions "improved health of all Pakistan, especially women and children by providing universal access to affordable, quality and essential health services which are delivered through a resilient and responsive health system...."

lack of health protection facilities. The data shows that health facilities have increased over time in Pakistan; however, this increase does not meet the needs of a growing population. As a result, per capita health facilities have declined (Annex Table H.2).

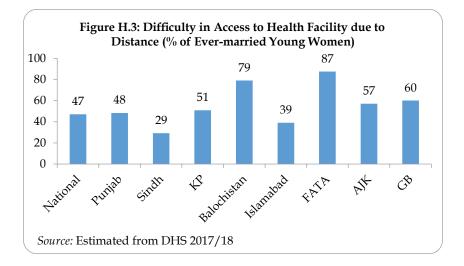


After devolution, provinces have allocated more to health, Punjab more (12% of its budget in 2019/20) and Balochistan the least (8%). Despite a recognition of health in various policy documents (i.e. Annual Plans, Vision 2025, and National Health Policy (NHP) 2016-2025), these have not materialized i.e., increase health expenditures upto 3% of GDP, fiscal discipline upto district level, grant financial autonomy to health institutes (NHP).

Overall, poor public performance in the health sector may be attributed to the suboptimal allocation of budgets, internal and external economic and non-economic challenges (including natural catastrophes), institutional, administrative and political changes, and a lack of capacity and/or willingness to carry out health reforms (Khaliq and Ahmad, 2016). As a result, 84% of the population visited private health facilities as reflected in Out-of-Pocket (OOP) Health Survey 2013/14.

Pakistan faces multiple health challenges specifically high infant and child mortality rates, high maternal mortality rates, burden of communicable and non-communicable

diseases, malnutrition and mental health. All such issues, directly or indirectly, are heavily linked to the health of women, particularly young women as she is supposed to not only manage her own health but also to care for others in case of sickness. Access to health facilities is exacerbated by distance as well as social constraints on mobility. The problem is worse in remote and hilly areas i.e. Balochistan, ex-FATA, AJK and GB (Figure H.3). Even in urban Balochistan, there are insufficient health facilities and as a result, 69% of women consider distance to health facility a problem (Annex Table H.3).

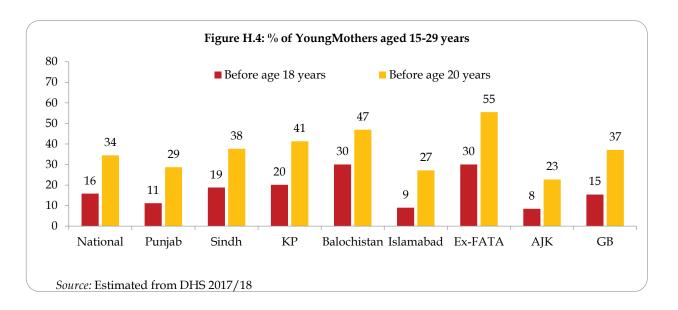


Due to lack of data on health of young women, irrespective of marital status, this report relies on the PDHS for estimations of key reproductive health issues relevant of ever married young women.

## Marriage, Fertility and Family Planning

As detailed in the chapter on decision making, the median age of marriage is just 19 years among young women, with 28% of girls married before age 18 years; the highest in Khyber Pakhtunkhwa (36%) and the lowest in Punjab (23%). Interestingly, only 14% of the young men marry early (before 18 years), more so in ex-FATA and Balochistan (Annex Table H.6).

For girls and young women, social norms dictate early childbearing, pushing girls into adolescent motherhood. Teenage pregnancies and adolescent fertility yield high risks for both the mother and child including malnutrition, complications of pregnancy, emotional problems besides poverty and hunger. The fact that adolescent mothers are still in a developmental stage may lead to difficulties when raising a child, influencing both maternal and child wellbeing. 34% of the young women became mothers before age 20 years and 16% even before the age of 18 years. The situation is grim in ex-FATA and Balochistan where 55% and 47% of the young women are adolescent mothers (Figure H.4 & Annex Table H.7). One can easily link the high percentage of adolescent mothers with regions having early marriages, lack of education, and lack of decent and paid employment opportunities for women and high poverty.



# Adolescent Childbirth

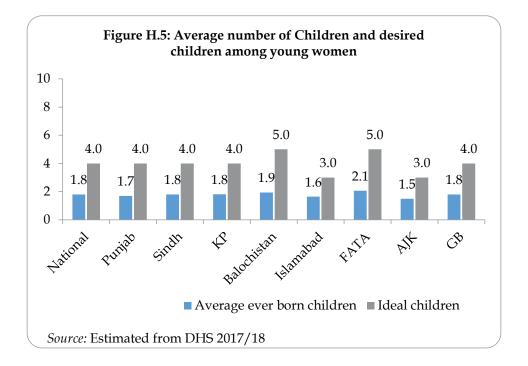
2% of the young women aged 15-19 years gave birth to their first child when their age was 10-14 years.

39% of the women aged 15-19 years gave birth to their first child during this age. The percentage of young mothers is high in rural areas as compared to the urban areas. Across provinces, Sindh has a higher percentage of adolescent childbirth, especially in rural areas.

Table H.8: % of Adolescent Childbirth (15-19 years)						
Drovince	Age 10-14 years at first birth	Age 1	Age 15-19 years at first birth			
Province		Overall	Rural	Urban		
National	2	39	48	37		
Punjab	2	38	45	35		
Sindh	2	42	52	35		
KP	2	38	45	37		
Balochistan 10 45 43 45						
Note: KP includes Ex-FATA						
Source: Estima	ited from DHS 2017/18					

Fertility rates are high at 3.6 births per women, higher in rural areas (3.9) and lower in urban areas (2.9). The age-specific fertility suggests that young women (aged 20-29 years) have the highest fertility rates as compared to the other age brackets (it is 171 births for ages 20-24 years and 215 births for ages 25-29 years per 1000 women). The rate is 160 births per 1000 women for aged 30-34 years and 79 per 1000 women for aged 35-39 years. In comparison Bangladesh witnessed high fertility before 1980, but it is now around 2.

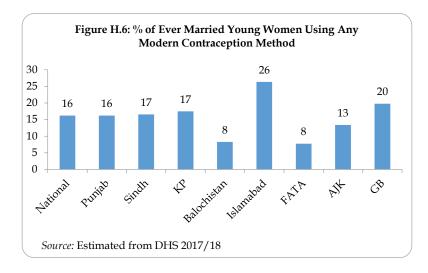
Young women in Pakistan, currently have on average, 2 children (ever-born); however, their desired number of children is four (median); lower in AJK and Islamabad and higher in Balochistan and ex-FATA regions (Figure H.5).



Despite universal awareness of family planning among women, only 34% of ever married women (15-49 years) reported using any method; 9% use traditional method and 25% use any modern method. No change is witnessed during 2012-2017 periods.<sup>1</sup>

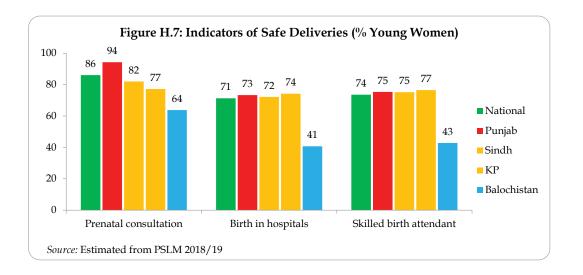
The higher education and literacy of young women has not translated into higher contraceptive use. However, Figure H.6 shows that prevalence of using the modern method among young women is just 16%, 19% in urban areas and 14 % in rural areas (Annex Table H.9). Besides awareness, norms on son preferences, more desire for children, fear of side effects and unavailability of follow up services discourage uptake of modern contraceptives.

<sup>1</sup> Various rounds of Demographic and Health Survey.



## Antenatal and Post Natal Care

Antenatal care from skilled health worker significantly improved in Pakistan, it was 56% in 2007/08, 68% in 2011/12 and 84% in 2018/19. Similarly there has been great improvement over time in the percentage of deliveries handled by skilled birth attendant (40% in 2007/08, 51% in 2011/12 and 71% in 2018/19). Figure H.7 shows that there is a high prevalence of antenatal care among young women (86%); highest in province Punjab and least in Balochistan.



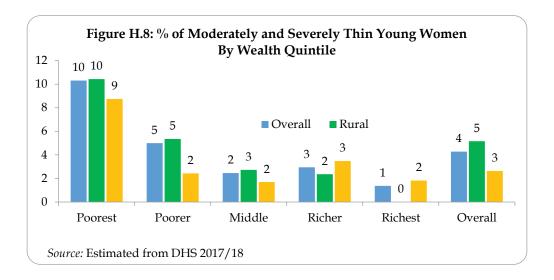
Due to limited health facilities in public hospitals, it is the private hospitals that have been managing 59% of the total hospital deliveries for young women. Interestingly the utilization of private health facilities is more in Sindh (65%), followed by Punjab (58%), KP (54%) and Balochistan with the least (48%) (not listed in table). Rural Balochistan is far behind the other provinces where only one-third of the births take place in hospitals and are managed by skilled birth attendants (Annex Table H.10a). Both education and household wellbeing (measured through quintile) has a positive impact on various indicators related to safe delivery i.e. pre and post natal care, skilled birth attendants. (Annex Table H.10b, c and d).

# Disability

2% of the young women and 3% of the young men in Pakistan have some form of disability, higher in urban areas as compared to the rural areas. Among women, walking is the main disability, whereas communication, remembering and walking are the main disabilities among men (Annex Table H.5).

## Nutrition

Approximately 4.3 percent of young women in Pakistan are malnourished, with a body mass index (BMI) that is above or below the normal levels (young women who were pregnant and who had given birth in the 2 months are not part of the analysis), and around 13% are underweight. The prevalence of severe malnutrition (moderately and severe thin) is almost the same in rural and urban areas; as expected it is highly correlated with wealth quintiles as young women in the bottom quintile households are 10 times more likely to be malnourished as compared to those in the upper quintile (Figure H.8).



#### Table H.1: Public sector health expenditure in Pakistan (in Rs. Billion) Development **Total Health Health Expenditure** Years Current Expenditures as % of GDP Expenditures **Expenditures** 2000-01 18 6 24 0.7 7 2002-03 22 29 0.6 2004-05 27 11 38 0.6 50 2006-07 30 20 0.6 33 74 2008-09 41 0.6 79 2009-10 41 38 0.5 2010-11 23 19 42 0.2 2011-12 29 26 55 0.3 92 33 125 2012-13 0.6 2013-14 115 59 174 0.7 2014-15 130 69 199 0.7 78 225 2015-16 147 0.7 2016-17 190 102 292 0.7

# Annex Health of Young Women

Source: Economic Survey of Pakistan, various additions

Table H.2: Health facilities over time in Pakistan						
Year	Population	Population	<b>Population Per</b>	Population	Population	
	per	per BHUs	Maternity and	per Rural	per Bed	
	Hospital	(000)	Child Health	Health		
	(000)		Centers (000)	Centers (000)		
2001	157	27	162	264	1458	
2003	165	28	165	271	1513	
2005	170	29	172	281	1537	
2007	172	30	180	290	1577	
2009	176	32	188	297	1639	
2011	181	33	208	306	1647	
2013	166	33	268	276	1557	
2015	164	35	262	280	1604	
2016	183	37	265	284	1592	
2017	184	38	267	283	1580	
Source:	Pakistan Eco	nomic Survey	, various rounds			

Table H.3: Distance to Health Facility (% of ever-married women)					
Province	Rural	Urban	Overall		
National	55.1	29.9	46.8		
Punjab	55.3	33.8	48.4		
Sindh	37.5	20.3	29.2		
KP	57.0	21.1	50.9		
Balochistan	83.0	68.9	79.0		
Islamabad	42.9	34.8	39.0		
FATA	89.3	58.8	87.5		
АЈК	67.5	44.5	57.0		
GB	70.5	39.5	60.1		
Note: Results of AJK and GB are unweighted					
Source: Estimated fr	om Pakistan Dem	ographic and Healt	h Survey, 2017-18		

Table H.5: % of Youth (aged 15-29 years) having disability								
Province		Women			Men			
	Rural	Urban	Overall	Rural	Urban	Overall		
National	2.6	1.6	2.2	3.4	1.8	2.8		
Punjab	3.2	1.7	2.7	3.9	1.4	2.9		
Sindh	1.7	1.5	1.6	3.5	2.2	2.8		
KP	2.0	1.5	1.9	2.9	2.5	2.8		
Balochistan	1.7	1.5	1.6	1.9	1.6	1.8		
Islamabad	2.6	2.2	2.4	1.4	1.8	1.6		
FATA	1.9	0.9	1.8	3.0	1.6	2.9		
АЈК	3.4	3.3	3.4	2.9	3.2	3.0		
GB	3.0	1.2	2.4	2.9	1.3	2.3		

Note: the questions of disabilities have four answers: no difficulty, some difficulty, a lot of difficulty and cannot do at all. In this Table the last two responses (a lot of difficulty and cannot do at all) have been clubbed together to calculate the percentage of youth with disability.

Table H.6: % of Young Men married before age 18 years							
Province	Rural	Urban	Overall				
National	17.3	7.6	14.0				
Punjab	13.0	8.1	11.2				
Sindh	31.5	4.0	19.5				
KP	9.8	8.3	9.6				
Balochistan	22.4	27.3	23.6				
Islamabad	4.9	8.8	6.4				
FATA	25.6	42.9	26.4				
АЈК	7.9	4.6	6.7				
GB	22.2	5.0	16.1				
Note: Results of AJK a	Note: Results of AJK and GB are unweighted						

Table H.7: Early Childbearing (% Young Women)						
Province	Before 18 years			Bef	rs	
	Rural	Urban	Overall	Rural	Urban	Overall
National	17.1	13.2	15.8	36.1	31.0	34.4
Punjab	12.1	9.3	11.2	29.9	26.2	28.7
Sindh	21.3	16.0	18.8	40.8	34.3	37.6
KP	20.4	18.8	20.1	42.1	37.5	41.3
Balochistan	32.3	24.4	30.0	47.4	45.7	46.9
Islamabad	4.5	13.9	9.0	24.5	30.0	27.1
FATA	30.5	22.4	30.0	56.0	47.5	55.5
АЈК	9.8	6.6	8.4	26.4	18.4	22.7
GB	15.8	14.7	15.4	38.6	34.1	37.1
Note: Results of AJK and GB are unweighted						
Source: Estima	ated from P	akistan De	mographic a	and Health Su	rvey, 2017- <sup>-</sup>	18

Women)						
Province	Rural	Urban	Overall			
National	14.3	19.3	16.0			
Punjab	14.8	19.1	16.2			
Sindh	13.5	19.9	16.6			
KP	16.8	20.6	17.5			
Balochistan	5.8	14.3	8.3			
Islamabad	27.4	25.2	26.4			
FATA	7.3	15.3	7.7			
АЈК	12.9	14.0	13.4			
GB	21.7	16.3	19.8			

Table H.10a: Indicators for Safe Delivery (% Young Women)									
Province	F	Prenata	I	Birth	in hos	pitals	Skilled birth		
	cor	nsultati	nsultation atte			ttendar	nt		
	Overall	Rural	Urban	Overall	Rural	Urban	Overall	Rural	Urban
National	86	83	93	71	66	84	74	68	87
Punjab	94	93	97	73	68	85	75	70	87
Sindh	82	74	92	72	61	87	75	63	90
KP	77	75	89	74	73	83	77	75	86
Balochistan	64	58	79	41	34	59	43	35	64
Source: Estin	Source: Estimated from PSLM 2018/19								

Table H.10b: Indicators for Safe Delivery by Education (% Young Women)							
Education categories	Overall	Rural	Urban				
Prenatal consultation							
No education	79	77	87				
Below primary	91	88	99				
Primary	91	90	93				
Middle	95	94	97				
Matric	96	95	97				
Intermediate	97	96	98				
BA and above	98	96	98				
	Birth in l	hospitals					
No education	61	58	74				
Below primary	72	66	89				
Primary	78	76	81				
Middle	82	77	91				
Matric	89	86	92				
Intermediate	90	88	92				
BA and above	89	84	92				
	Skilled birt	h attendant					
No education	63	59	77				
Below primary	73	67	92				
Primary	80	78	83				
Middle	87	81	95				
Matric	91	88	95				
Intermediate	93	90	96				
BA and above	93	90	94				
Source: Estimated fror	n PSLM 2018/19						

Table H.10c: Indicators for Safe Delivery by Employment (% Young Women)								
Employment status	Overall	Overall Rural						
	Prenatal consultation							
Not employed	87	84	94					
Employed	81	79	90					
	Birth in hospitals							
Not employed	74	68	85					
Employed	60	57	75					
	Skilled birth attendant							
Not employed	76	70	88					
Employed	62	59	78					
Source: Estimated from	m PSLM 2018/19							

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Table H.10d: Indicators for Safe Delivery by Wealth Quintile (% Young Women)							
Quintile	Overall	Rural	Urban				
Prenatal consultation							
Quintile 1	75	75	80				
Quintile 2	84	82	92				
Quintile 3	87	85	91				
Quintile 4	91	88	95				
Quintile 5	97	94	99				
Birth in hospitals							
Quintile 1	56	54	69				
Quintile 2	64	62	70				
Quintile 3	71	68	80				
Quintile 4	83	78	89				
Quintile 5	90	84	93				
	Skilled birtl	n attendant					
Quintile 1	58	56	69				
Quintile 2	67	65	76				
Quintile 3	74	70	83				
Quintile 4	85	80	91				
Quintile 5	92	86	95				
Source: Estimated from	Source: Estimated from PSLM 2018/19						

## Social Protection

#### **Key Findings**

- Various social safety net programs, managed by both the federal and provincial governments, do include women; however, most of the programs lack an explicit focus on young women, especially those who are not married.
- Health insurance can help families avoid poverty due to catastrophic out of pocket health expenditures. It provides one health card per family. Given young women's dependency on permission to seek healthcare this may not cater to their needs.
- Young women are seen as beneficiaries for education support and limited skill training or loans. Though the new *Ehsaas* program covers all these a well thought out strategy that aims to provide sustainable livelihood skills and opportunities is needed to lift them out of poverty.
- Provincial programs under the aegis of Social Welfare or Women's Development depts. mostly see young women as dependents, in their reproductive roles.

Sustainable Development Goals highlight the importance of social protection, i.e., implement nationally appropriate social protection systems with substantial coverage of the poor and vulnerable (SDG 1.3), achieve universal health coverage (SDG3.8) and youth employment and implement the ILO Global Jobs Pact (SDG 8.b). Social protection is the set of policies and programs aiming to address poverty and vulnerability by raising the incomes of poor. Such programs could be social safety nets (non-contributory), social insurance (contributory) and labor market programs. Though the objectives may differ, all such interventions promote resilience, equity and opportunity among the poor (World Bank, 2018). Empirical findings imply that efficiently administered and full-bodied targeted programs not only promote well-being but also contribute to human capital and employment opportunities.

Article 38 of the Constitution of Pakistan provides for social security as the civil right of every citizen. Poverty alleviation in the 80s and 90s through public works programs was undertaken with Zakat &Usher and Pakistan Bait-ul-Mal providing cash support and basic needs for the vulnerable population. BISP aims to smoothen the consumption of the poor by providing cash transfers. Pakistan Poverty Alleviation Fund (PPAF) provides microfinance loans. Post devolution the provincial governments have also initiated social protection schemes, e.g. Punjab Social Protection Authority, *Insaf Card* in Khyber Pakhtunkhwa, targeted food subsidies by Sindh, and similar social welfare initiatives by other provincial governments. Overall social safety net expenditures significantly increased in Pakistan from only 0.1 percent before 2008 to 2.3 percent

of GDP in 2018. Recently the Poverty Alleviation and Social Safety (PASS) Division launched the '*Ehsaas*' program as the umbrella for social protection initiatives of the government.

Most of these social safety net interventions include women, though the only program with a specific stated focus on women is that of BISP. Not all use the BISP poverty score card to identify beneficiaries; some examples are:

- BISP's entire focus is the ever-married women through unconditional cash transfers. The conditional component (*Waseela-e-Taleem*) provides more stipends to girls (Rs. 1000) than boys (Rs.750) on school attendance. Again primary beneficiary for conditional cash transfer is girls and women.
- Sindh's food subsidy program uses BISP data; therefore, its entire targeting is women.
- Punjab Social Protection Authority (PSPA) targets women and girls for education, asset transfer etc.
- Benefits of PM Health insurance are primarily for the family and includes maternal health coverage.
- Various skill development programs, managed through various organizations (i.e., PSDF, Zakat, PBM) also target women.
- Microfinance interventions have a significant share of women borrowers (more than 80%); however the value of the loan portfolio of female borrowers is a small percentage of the overall loan portfolio.

However, except a few interventions, i.e. education, dowry, and some skill programs, young women do not benefit directly as the programs are designed for destitute, disabled, or aged population. Importantly unmarried young women are not part of BISP unconditional and conditional cash transfer interventions. The program assumes that since benefits are given to the family, young women would benefit as members of the family. Since the new *Ehsaas* program uses BISP database it is assumed that other than student stipends or scholarships, young unmarried women will not benefit directly from these initiatives. The stated objectives of the program become more important to address the secondary effects of Covid 19 on vulnerable populations. See *Ehsaas* Program Box on next page.

Benazir Income Support Programme (BISP): BISP's interventions are typically designed for ever-married women. Despite changes in political regimes, the budgetary

allocation increased from PKR 34 billion in 2008 to PKR 180 billion in 2019/20. Currently 5 million ever-married women have been receiving quarterly cash stipend (@ Rs. 6000). Under *Waseela-e-Taleem* program, more than 3.6 million children (aged 4-12 years) are enrolled for primary schooling. The BISP cash transfer is provided directly to women through digital payments, currently after biometric verification, introducing women to technology, ensuring they have a CNIC, and perhaps giving them more control over cash received.

Linkage betwe	en <i>Ehsaas</i> Goals,	Pillars, Objective	s, Policies and Prog	grammes	
Goals	Enabling	Safety net for at	Financial access	Livelihood	
	environment	least 10 million	to healthcare	opportunities	
	for poverty	families	for 10 million.	for 3.8 million.	
	reduction		families	Financial and	
			Scholarships for 5	digital inclusion	
			million students	for 7 million	
			(50% girls).	(90% women)	
Pillars and	Address elite	Provide	Invest on people	Create	
objectives	capture and	effective and	for human	livelihood and	
	make the	comprehensive	capital formation	jobs for the	
	system work	safety nets for	and lift lagging	poor	
	for equal	the vulnerable	areas		
	opportunity				
Cross cutting	Promoting mult	i-sectoral partner	ships and innovati	ons	

#### **Ehsaas Program- Salient Features**

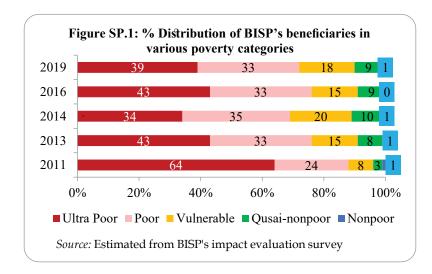
*Ehsaas* has devised a five pillar strategy, having 134 policy actions and initiatives (as of August 29, 2019), to reduce inequality, invest in people, and lift lagging districts. This includes:

- Address elite capture and make the system work for equality of opportunity
- Provide effective and comprehensive safety nets for the marginalized and the vulnerable
- Create livelihoods and jobs for the poor
- Invest in people for human capital formation;
- Lift lagging areas
- The *Ehsaas* agenda is focused on providing and promoting diverse livelihood opportunities and enhancing women's control of resources:
- 7 million women to benefit through cash transfers under the Kifalat programme.

- **Ehsaas Amdan** program in 23 poorest districts aims to select 60% female beneficiaries and 30% youth to receive productive assets or vocational skills from the targeted 200,000 households.
- **Kamyab Jawan** interventions aim to equip youth with market skills, especially in IT sector.
- More than 50% of the undergraduate scholarships will be for the young women.
   5 million students will be covered in next 4-5 years.
- Insaf Card covers health conditions for women, preferentially.

Various rounds of BISP's Impact Evaluation surveys reveal that this unconditional transfer has a mild impact on poverty reduction as almost three-fourths of the beneficiaries are still below the poverty line, as measured through cost of basic need approach, despite receiving support since 2011.

A nuanced analysis shows that BISP's intervention led to a reduction in ultra/chronic poor and poor, shifting them to the 'vulnerable' and 'quasi non-poor' categories.<sup>1</sup> However, the intervention is not sufficient to graduate the poor women out of poverty. The majority of them still fall in poor and vulnerable categories, and any negative shock may push them back into extreme poverty (Figure SP.1). The Kafalat programme's objective is to facilitate households graduate out of poverty.



On the other hand, the program has strong impacts on women empowerment. Table SP.1 shows the welfare impacts of cash assistance as measured through a differencein-difference (DiD) approach. Findings from the 2011 and 2013 panel data reveal that

<sup>1</sup> Ultra poor = up to 75% of poverty line; Poor = up to 100% of poverty line; Vulnerable to poor = up to 125% of poverty line; Quasi non-poor = up to 200% of poverty line; Non-poor = over 200% of poverty line.

even after 2 years there was no significant impact on beneficiary households. However, the impact of cash assistance on indicators of women's empowerment was significant in the long run as one can see from the 2011-2019 panel. In terms of women's mobility there was an 11% improvement in 2011-2019 (Column C), as compared to 2011-2016 at 7% (Column B). The impact on visits to health centers significantly increased, from 10 percent in 2016 to 12 percent in 2019.

Table SP.1: Impacts of Cash Transfers on Selected Women's Empowerment Indicators Measured by DiD Approach (DiD Coefficients)								
Welfare Indicators	A 2011-2013	B 2011-2016	C 2011-2019					
She can independently visit local market	0.05	0.07** (0.03)	0.11*** (0.03)					
She can independently visit health centers	0.03	0.10*** (0.04)	0.12*** (0.03)					
She can independently visit a friend's house	0.05	0.12*** (0.04)	0.13*** (0.04)					
She can independently visit religious centers	0.01	0.06* (0.03)	0.07*** (0.03)					
Any one of the four	0.06 (0.04)	0.11*** (0.04)	0.14*** (0.04)					
She always or sometimes votes	0.05 (0.03)	0.08*** (0.03)	0.13*** (0.03)					

\*\*\*shows significance at 1%, \*\* significance at 5%, \* significance at 10%

i. The BISP poverty score was normalized so that the eligibility threshold = 0

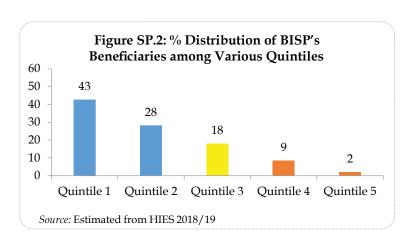
ii. Standard errors are reported in parentheses.

Source: Tehmina et al., (2020).

The following challenges are noted in the perspective of targeting of young women:

In 2010/11, when the BISP poverty score card survey identified women, almost 30% were young (below age 30 years); however, these women are now older and have not graduated out of poverty and continue to receive assistance. Only 4-5% of BISP beneficiaries are currently below 29 years of age. In the absence of a dynamic targeting registry, young women have lost their share of the transfer.

- The analysis from HIES 2018/19 shows that only 7.7% of the households have been receiving cash transfers, 10% in rural areas and 3% in urban areas. The highest percentage of recipient is in KP (17%), followed by Sindh (13%), Balochistan and Punjab each at 4%. Not all the deserving population is covered by BISP. For example, within bottom quintile, only 18% of the households and within 2<sup>nd</sup> quintile only 13% of the households are receiving cash assistance. The coverage has been determined by available resources.
- 29% of the beneficiaries fall in quintiles 3 and above (based on per capita consumption expenditures) that are non-deserving households due to inclusion errors (Figure SP.2).



 Amount given to the beneficiaries may not be too adequate for poverty alleviation. Although the amount has increased over time it has not kept pace with inflation. Currently the share of BISP's cash transfer in household consumption is around 7.5%; it is *suggested* that this should be around 20% (Davies and Handa 2015).

Punjab Social Protection Authority (PSPA) has been providing various unconditional and conditional cash transfers, i.e. *Khidmat* Cards to disabled segments. PSPA has some 34 women related initiatives, i.e., marriage grants, education and training programs, livestock provision. Some of the

Zevar-e-Taleem is the conditional cash transfer initiative to promote girl's education at secondary level. So far program has provided stipend (Rs. 1000 per month) to more than 450,000 girls of grade 6-10 in less developed districts.

programs have included young women. Recently PSPA has launched 'Punjab *Ehsaas* Programme' having a budgetary package of Rs. 15 billion. Around 8 programs will be launched. Women are part of various interventions, i.e. Hamqadam Program for persons with disabilities, Nai Zindagi Program for Acid Victims etc; however, none of the program is typically designed for the young women.

Table SP.2: % of Ever-Married Young Women Who Receive Cash Assistance         from BISP								
Province	Rural	Urban	Overall					
Punjab	1.7	0.3	1.2					
Sindh	6.8	1.1	4.1					
KP	3.1	1.3	2.8					
Balochistan	5.9	5.3						
Islamabad	0.5	1.3	0.9					
FATA	8.5	2.2	8.2					
АЈК	4.6	2.6	3.7					
GB	6.3	3.9	5.5					
National	3.3	0.9	2.5					
Note: Unweighted results of AJK and GB								
Source: Estimated from	n Pakistan Demogr	aphic and Health Sur	vey, 2017-18					

**Zakat and Pakistan Bait-ul-Mall (PBM)** have various need-based interventions to the needy, indigent, poor, orphans, widows, handicapped, child labor and disabled for their subsistence or rehabilitation. Zakat program also disburses a marriage grant (Rs. 20,000) for unmarried deserving women. PBM has established Women Empowerment Centers for providing free training to widows, orphans & poor girls in different skill i.e. Drafting, Cutting, Sewing, Knitting, Hand & Machine Embroidery. Presently 19,888 trainees are benefiting from training, whereas 190,222 have been trained. The focus is on low returns, traditional skills for women and girls. Both the Zakat and Pakistan Bait-ul-Mall (PBM) struggle with limited budgets, approximately Rs. 7 billion for Zakat and Rs. 2-3 billion for PBM.

#### Sustainable Economic Empowerment Program

Zakat & Ushr Department has a program for permanent rehabilitation of the skilled youth with a special focus on poor young women, providing financial aid to help them start their own income generating business. All businesses related to the trades in which the candidates have been certified by the Punjab Vocational Training Council (PVTC) can be selected. Preference will be given to the labor intensive projects, manufacture goods and value added products for permanent rehabilitation of selected skilled candidates of Vocational Training Institutes (VTIs) functioning under control of PVTC.

### Social Insurance

Pakistan has one of largest population and workers without any protection against socio-economic risks. The existing social protection systems lack mechanisms to

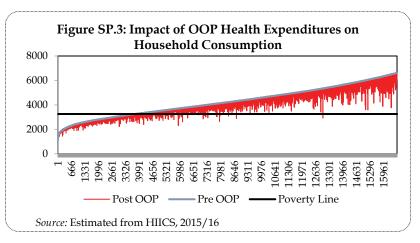
target the informal workers (more than 70% of the employed labor force) that are more prone to a wide range of risks as compared to the formal labor. Among them, the most disadvantaged groups such as the poor, the elderly, disabled people and migrant workers often remain caught in a continuing cycle of poverty and vulnerability.<sup>2</sup> Only a minor percentage of workers have been receiving benefits from federal or provincial government departments i.e., Employees Social Security Institutions (ESSI), Employees Old Age Benefits Institution (EOBI) and Workers Welfare Fund. These institutes provide benefits in contingencies of sickness, old age, and work-related injury. Till February 29, 2020, 85,010 active employers are registered with EOBI, the insured persons are 8.5 million.

Women are largely excluded due to their limited labor force participation and access to formal employment opportunities. The WESW Punjab 2018 survey showed that only 3.5 percent women were registered with the Punjab Employees Social Security Institution (PESSI).

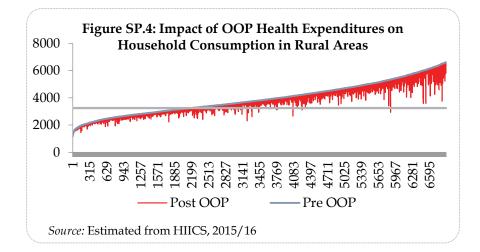
### Health Insurance

Despite health care being a fundamental human right, the state lacks sufficient resources to provide health facilities for the poor. Health is a key component of household consumption as its share is around 3.3% in total monthly consumption expenditures as measured through HIES 2018/19. Still 58% of the households finance their health expenditures from their own pockets (GoP, 2015). Out of pocket (OOP) health expenditures are a major shock for poor households.

Poverty rates can be reduced by 3 percentage points if health insurance is available to the poor (Annex Table SP.3). Pre and post health expenses per adult equivalent expenditures are shown at the national level (Figure SP.3) and in rural areas (Figure SP.4).



2 https://www.ilo.org/islamabad/areasofwork/social-security/lang--en/index.htm

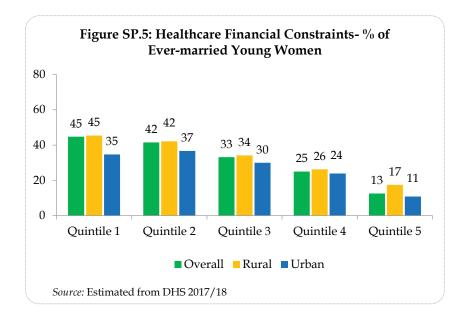


The vertical line shows that after adjusting health expenditures, various households fall into poverty. The straight line is the poverty line; the blue line shows the pre-OOP household consumption and the red line shows how, as OOP expenditures increase the household is pushed downwards into poverty.

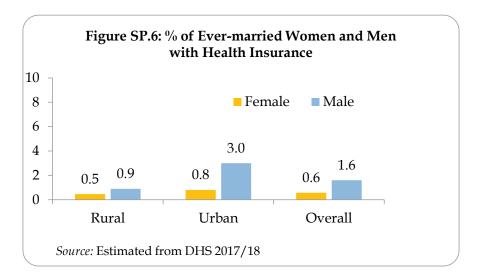
Based on the assumption that approximately half of the 28% youth in total population are young women, it is estimated that 14 million are below the poverty line, of which around 2 million are below poverty line due to out-of-pocket health expenses (Table SP.4).

Table SP.4: Youth (F/M 15-29 years) below Poverty Line Due to OOP Payments									
(in millions)									
	National	Punjab	Sindh	KP	Balochistan				
Youth population*	57.3	30.5	13.3	9.8	3.3				
Youth below Poverty line**	13.9	6.3	4.3	1.8	1.4				
Youth below Poverty line after adjusting OOP expenditures***	15.7	7.3	4.6	2.1	1.5				
Poverty increase due to health expenses	1.8	1	0.3	0.3	0.1				
*Estimated by using C	*Estimated by using Census 2017 numbers and HIICS 2015/16								
** poverty rates of HIICS 2015/16 are used									
**** Out-of-pocket expe	enditures 2015	5/16 is used							

Financing health care is a major problem particularly for young married women as they may face multiple reproductive health issues during pregnancy. Around one-third of the young women reported that financing health care is a problem for them. The percentage is high in rural areas and among poor families (Figure SP.5). Province-wise details are placed in Annex Table SP.5 shows that the situation is worse in Balochistan.



Few young women and men (aged 15-29 years) reported having health insurance, either private or government funded (Figure SP.6). Province-wise detailes are placed in Annex Table SP.7



The *Sehat Sahulat* Program provides free health insurance to those families who are living below the poverty line (of 2 USD per day). The program was started in 2016 in a few districts of KP and is now a nationwide program. The health card provides coverage

of upto Rs. 600,000 per family per year as well as upto Rs. 300,000 for treatment/major diseases. Over 40% of beneficiaries are women, with 18% young women (15-24 years) Table SP.8

Table SP.8: Ge	Table SP.8: Gender and Age wise Coverage of Sehat Sahulat Program										
	National	Punjab	Sindh	KP	Balochistan	ΙCΤ	АЈК	GB			
Enrollment (000)	15132	11982	1148	750	432	257	425	137			
Female Share (%)	43	44	44	42	42	47	46	45			
	Age Wise Coverage (% distribution)										
0-14	21	24	30	17	11	19	15	24			
15-24	18	20	17	16	15	24	21	16			
25-54	48	44	43	53	58	48	50	49			
55-64	6	6	5	7	8	5	7	5			
65 & Above	5	6	5	6	8	4	7	6			
Utilization Rate (%)	3.2	2.9	2.9	2.9	2.1	-	6.4	2.2			
Source: Federal Seh	at Sahulat	: Program	ר, 2019								

### Annex Social Protection

Table SP.3: Health Poverty Rates (in %)									
	Po	verty rat	Pover	ty Rates	s after	Perce	entage C	hange	
Province				Adj	usting C	OOP	i	n Pover	ty
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
			Physi	cal Vio	lence				
Punjab	26.2	9.9	20.8	30.3	11.5	24.1	15.6	15.8	15.6
Sindh	49.1	15.4	32.2	52.8	16.7	34.6	7.6	8.2	7.7
KPK	19.9	10.0	18.1	23.1	11.8	21.0	16.2	17.5	16.4
Balochistan	48.2	26.4	42.2	53.1	28.7	46.4	10.3	8.8	10.0
National	ional 30.7 12.5 24.3 34.6 14.0 27.4						12.7	12.0	12.6
Source: Estima	ated from	m HIICS S	Survey, 2	2015/16					

Table SP.5: Healthcare Finar	ncial Constraints-%	of Ever-Married	Young Women				
Province	National	Urban	Rural				
Punjab	28.8	21.7	32.2				
Sindh	17.3	13.2	21.1				
КР	46.6	23.4	51.3				
Balochistan	68.3	61.8	70.9				
Islamabad	21.4	19.4	23.3				
FATA	53.1	45.7	53.6				
АЈК	32.1	18.8	43.3				
GB	39.4	26.4	46.1				
National	31.7	20.9	37.0				
Note: Results of AJK and GB are unweighted							
Courses Estimate of forme Delivities Demonstrate and the other Courses 2017 10							

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

Table SP.7: % of	Table SP.7: % of Ever-Married Women and Men with Health Insurance								
Drovince		Female		Male					
Province	Rural	Urban	Total	Rural	Urban	Total			
Punjab	0.4	1.0	0.6	1.4	2.9	2.0			
Sindh	0.0	0.3	0.2	0.0	2.5	1.1			
KP	1.3	1.2	1.3	0.0	1.4	0.2			
Balochistan	0.0	1.2	0.3	3.2	10.8	5.0			
Islamabad	0.0	4.1	2.0	3.7	2.4	3.2			
FATA	0.0	0.0	0.0	1.1	0.0	1.0			
АЈК	0.6	3.3	1.8	10.5	0.0	6.7			
GB	3.5	5.4	4.2	8.3	25.0	14.3			
National	0.5	0.8	0.6	0.9	3.0	1.6			
Note: Results of AJK and GB are unweighted									
Source: Estimated from	n Pakistan	Demograpł	nic and He	ealth Surv	ey, 2017-18				

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# Section II ECONOMIC PARTICIPATION AND EMPOWERMENT

# Education Literacy and Skills

"You must concentrate on gaining knowledge and education. It is your foremost responsibility. Political awareness of the era is also part of your education. You must be aware of international events and environment. Education is a matter of life and death for our country". Muhammad Ali Jinnah

#### **Key Findings**

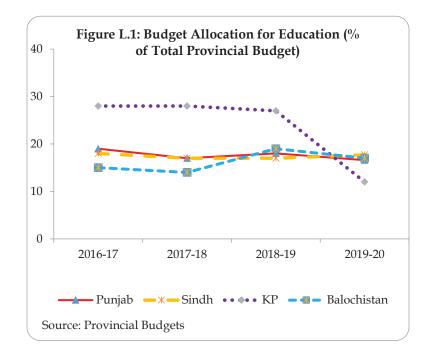
- 48% of female youth (ages 15-24) is not in employment, education or training (the "NEET rate") compared to 7% of male youth.
- Literacy rates for girls (10-14 years) is higher at 72% than for female youth (15-29 years) at 63% and for older adult women (30- 40 years) at 45%.
- 37% of the young women have never been in school; the percentage is 20 for urban and 48 for rural areas.
- GPI in rural areas falls from 85% in primary schools to 70% in middle and Matric for girls
- Only 14% of the young women have completed middle level education and 17% have completed Matric
- Most youth "schemes" introduced focus on male youth; female youth are not provided with employable skills training; most enroll in training that has a traditional focus (embroidery, cooking, and beautician) with low to modest returns.

*"People are the wealth of nations* (Human Development Report 1990) and Pakistan has an immense opportunity in the shape of a young demographic. The youth bulge offers an opportunity and, if properly skilled and equipped, can be the catalyst to achieve sustainable development goals related to education, health, employment, gender equality, environment etc.

Article 25-A of the Constitution binds the state to provide free and compulsory education to children aged 5-16. Despite prioritizing the education and skills as an important pillar in all the policy documents, i.e. Annual Plans, five-year plans, Vision 2025 and manifestos of all political parties, Pakistan failed to provide quality education, especially for girls by overcoming various challenges such as lower enrolment rates along with high drop-out rates, low student teacher ratio, teacher absenteeism (Dr. Azra Sayeed one of the experts interviewed for the Report pointed to the absence of an "enabling environment for teachers"), low public spending, curriculum that does not cater to the needs of twenty-first century citizens, etc. As a result, elimination of gender disparities and universalized education up to Matric remains a challenge.

Pakistan has the world's second-highest number of out-of-school children (OOSC)

with an estimated 22.8 million children aged 5-16 not attending school, representing 44 percent of the total population in this age group. In the 5-9 age group, 5 million children are not enrolled in schools and after primary-school age, the number of OOSC doubles, with 11.4 million adolescents between the ages of 10-14 not receiving formal education. Disparities based on gender, socio-economic status, and geography are significant; in Sindh, 52 percent of the poorest children (58 percent girls) are out of school, and in Balochistan, 78 percent of girls are out of school.<sup>1</sup> Equal affordable access to good quality education and skills have been emerging as the key challenges for young women, and as a result, they have limited share in decent jobs and entrepreneurship. According to Vision 2025, the country has to spend 4% of GDP on education in 2018; the education spending is still 2.4% of GDP. National Education Policy Framework 2018 focuses on school completion rate and uniformity in education standards by providing good quality education. However, strong provincial ownership is required to accomplish desired results. Even though provincial allocations for education have increased, most of it goes to current expenditures (around 90%) and with limited funds allocated for development (Economic Survey 2017/18).



The current chapter documents the state of education and skills among the young women and girls in Pakistan. An effort is made to highlight provincial and regional disparities. The analysis reveals that while the country has progressed in improving education for girls and young women, there are substantial disparities across gender, provinces and regions. Almost half of rural girls and young women still have no

<sup>1</sup> https://www.unicef.org/pakistan/education

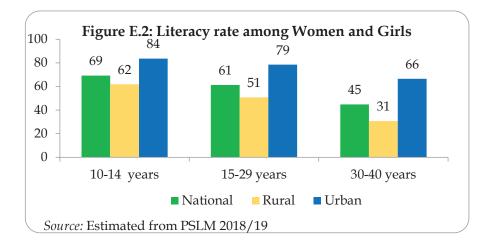
education, twice as many as boys and young men. The findings indicate that access and quality of both the education and vocational trainings needs to be improved for enhancing youth capabilities and opportunities.

Why should education only prepare women alone for future why not all men, women and special people, transgender communities? The future will be and should be a time of equal opportunities for all, enabling environment, catering to different needs, shared responsibilities and respect for these differences. The immense power of education can mold the society for any role we envision today. Since it's a mindset change the process would not be so quick. Yet the technological developments can definitely shorten this time. We need to prepare everyone for the new normal to enter in the future.

Tahira Raza, Ex-President FWBL, KII May 2020

### Literacy Rate

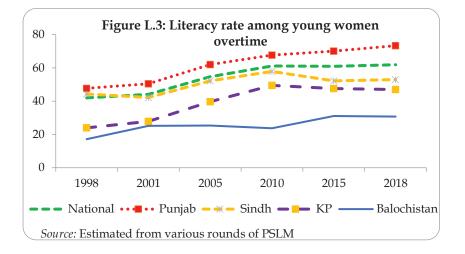
More than one-third of the young women are illiterate,<sup>2</sup> more in rural areas (49%) than in urban areas (21%). Literacy rate has improved significantly among girls (aged 10-14) as compared to both young and adult women in both rural and urban regions (Figure L.2). Gender gaps in literacy mostly persist in rural areas as compared to the urban areas. Significant provincial variations in female literacy rates prevails in rural and urban areas. Less than one-third of the rural young women are literate in Balochistan and Sindh provinces (Annex Table L.1).



Improvement in young women's literacy rates over time are noted in the provinces; the most change is noted in Punjab and the least in KP and Balochistan provinces. Sindh and Punjab had similar rates in 1998, but the gap has widened considerably since then (Figure L.3). Interestingly, KP has the highest literacy among male youth as

<sup>2</sup> Literacy as measured in the various national surveys does not include numeral literacy

compared to the other provinces over the last two decades. Young women and girls of Balochistan are much farther behind the other provinces; even urban literacy rates for females are lower than young women in rural Punjab (Annex Table L.2).



Access to schooling is a major concern for girls in Pakistan. 38% of the young women had never been to school; the percentage is 21 for urban and 48 for rural areas. Across provinces, access to education is better in Punjab where 74% of the young women have some education, followed by Sindh (52%), KP (48%) and Balochistan with the least (30%). Only 12% of the young women have completed middle level education and another 12% have completed Matric; the percentages are higher in urban areas as compared to rural areas. Only 14% of the young women (aged 19-29) has either completed higher education (grade 14 and above) or are currently enrolled in higher education (Table LE.3). Gender and province-wise details are placed in Annex Table L.4 and 5.

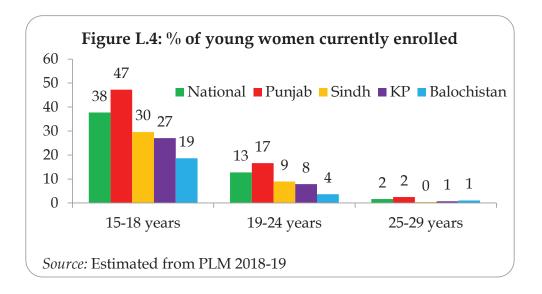
Table E.3: % of Young Women by Education Completed										
	Middle level Matric le				vel	Enrolled/completed				
Province	(1	5-29 yea	nrs)	(1	7-29 yea	ars)	Graduation and			
Province							abov	e (19-29	years)	
	Rural	Urban	Overall	Rural	Urban	Overall	Rural	Urban	Overall	
National	11	15	12	10	15	12	8	24	14	
Punjab	14	17	15	13	15	14	10	30	18	
Sindh	5	13	9	4	16	11	2	17	10	
KP	8	12	9	8	9	8	6	20	9	
Balochistan	4	8	5	3 8 4 4 11 6						
Source: Estim	nated fr	om PSL	M 2018-19	9						

### Enrolment and Education

One key challenge of the developing countries is the high drop-out rates at the secondary and tertiary levels, especially among girls and women.

Current enrolment rates has a negative association with increase in age of the young women; it is 38% for girls aged 15-18 years, 13% for young women ages 19-24 years and only 2% for women 25-29 years.

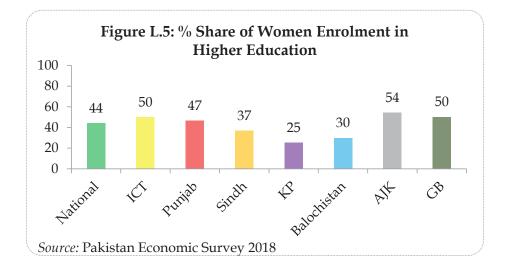
Across provinces, KP and Balochistan have the lowest enrolment (Figure L.4). Regional (urban-rural) and provincial disparities are stark, with fewer rural girls and young women in all the provinces currently enrolled. All the provinces, except Punjab have less than one-third of girls ages 15-18 years enrolled (Annex Table L.6).



44% of total enrollment in higher education if female, with a narrower gender gap than at middle and high school. (Figure L.5). There is almost equal or more enrolment of females in some regions i.e. AJK, GB and Islamabad. Female enrollment in degree colleges and universities is constrained, particularly in rural areas and in Balochistan, KP and Sindh due to various demand and supply side factors including affordability and lack of access to colleges and universities. The quality of education varies significantly across regions; institutions in remote areas lack resources to provide a good quality education. Currently 35% females are enrolled in private universities and institutes; almost one-third women in Sindh and 22% in KP are enrolled in private institutes (Annex Table L.7).

#### Ehsaas undergraduate scholarship program

Under the program, every year, 50,000 undergraduate students from low-income families will be awarded scholarships for 4-5 years. Scholarships will cover 100% of the tuition fee and living stipend (PKR. 40,000 per year). All students with family income less than 45,000, studying in any year of an undergraduate program in public sector universities are eligible to apply. 50% scholarships are allocated to female and 2% to disabled. It foresees to create drive for education among those students who have discontinued studies due to limited financial issues.



### Net Enrolment Rates- Primary School

Net enrolment rates (NER) is 63% for girls (aged 6-10 years) and 68% for boys. Across provinces, there is less variation among boys than girls in both the rural and urban areas. Urban areas in all the provinces are better off on girls' NER as compared to the rural areas. NER is only around one-third for rural girls in Sindh and Balochistan provinces.

Table L.8: Net enrollment rate (NER) at primary level (ages 6 to 10 years)								
Province		Female		Male				
Province	Rural	Urban	Overall	Rural	Urban	Overall		
National	57	74	63	65	76	68		
Punjab	69	81	73	70	80	73		
Sindh	38	68	52	56	73	64		
KP	55	72	57	69	77	70		
Balochistan	30	46	35	40	61	45		
Source: Estimated from	m PSLM, 20 <sup>-</sup>	18-19						

#### Learning Poverty

Learning Poverty is defined as the percentage of 10-year-olds who cannot read and understand a simple story. Pakistan is at the lowest position after Afghanistan at "Learning Poverty" in the region as 75 percent of children in Pakistan at late primary age today are not proficient in reading. *Source: UIS and World Bank as of October 2019.* 

### Net Enrolment Rates – Middle School

Net enrolment rates (NER) decline significantly in middle school education to 34% among girls and 41% among boys (aged 11-14 years). NER for rural girls is just 28% and the figures are quite disappointing for in Sindh and Balochistan.

Table L.9: Net enrollment rate (NER) at middle level (ages 11-14 years)								
Province		Female		Male				
Province	Rural	Urban	Overall	Rural	Urban	Overall		
National	28	44	34	38	46	41		
Punjab	37	49	41	40	47	42		
Sindh	10	41	26	25	44	35		
KPK	25	36	27	46	52	47		
Balochistan	16	20	17	25	31	27		
Source: Estimated fror	n PSLM, 20 <sup>°</sup>	18-19						

### Net Enrolment Rates - Matric

Net enrolment rate (NER) at Matric is only 24% for girls and 30% for boys. Among girls, NER at matric is less than half (17%) in rural areas as compared to the urban areas (37%). Balochistan has only 6% NER for girls.

Table L.10: Net enrollment rate (NER) at matric level (ages 14-16 years)								
Province		Female			Male			
Province	Rural	Urban	Overall	Rural	Urban	Overall		
National	17	37	24	28	34	30		
Punjab	24	44	30	32	38	34		
Sindh	7	32	20	16	30	23		
KP	13	26	16	32	37	33		
Balochistan	6	16	9	14	21	16		
Source: Estimated fror	Source: Estimated from PSLM, 2018-19							

Pakistan has made fair progress in bridging gender gaps at various levels of education. Gender parity in middle schools shows a slight decrease and drops further at Matric. There is near parity in enrolment rates of girls and boys in urban areas at primary, middle and matric level education. Girls in rural areas are being left behind, with the largest dropout happening in the transition from primary to middle school.

Table L.11: Gender parity index at various education levels										
	Primary			Middle			Matric			
	Rural	Urban	Overall	Rural Urban Overall Rural U				Urban	Overall	
National	88	97	92	75	96	83	62	107	80	
Punjab	98	101	100	93	103	97	74	115	89	
Sindh	68	93	82	41	93	75	40	105	84	
KP	80	94	82	55	70	57	42	72	47	
Balochistan	76	75	77	66	64	65	45	76	58	
Note: Gender Parity Index is defined as the ratio of female NER to male NER multiplied										

by 100

Source: Estimated from PSLM, 2018-19

Private schools have been emerging as the key stakeholders for providing education. The share of enrolment in private schools stands at 35% for children aged 6-16 years; this could be due to the poor facilities in public schools as well as access and affordability by urban parents in particular to send their offspring to private institutes. Around 5% of the children are enrolled in Madaris and NGOs/Trust schools. Across both girls/ boys and women/ men, the distribution is almost the same among various types of institutes; however, Balochistan province has the highest enrolment in Madaris for both boys and girls (Annex Table L.12). NGOs/trust are the least costly in provision of education to children (aged 6-16 years), whereas private schools are five times more costly than the public schools (Annex Table L.13).

### Reasons for high drop-out rates

Pakistan is among the countries where net enrolment rate at the primary level still stands at two-third with high drop-out rates. The reasons are multiple. On supply side, schools at primary and middle level may lack basic facilities i.e. insufficient class rooms, teachers, boundary walls, toilets etc. Table L.14 shows that lack of interest of child, affordability and permission from parents are the main reasons of drop-out for girls and young women at various ages. For boys, the main reasons are lack of interest and affordability. Annex Table L.15 has detailed the lack of various basic facilities in girl's schools where the analysis shows that a significant percentage of the schools lack basic facilities, i.e., 16% schools in rural areas lack toilet facilities and 13% lack boundary walls.

Table L.14: Reasons for Leaving School (% distribution)									
	Age 5-14	4 years	Age 15-1	8 years	8 years Age 19-29 y				
Main Reason	Female	Male	Female	Male	Female	Male			
Too Expensive	15.3	12.2	17.6	11.9	13.6	9.0			
School too far away	7.5	3.5	9.4	2.3	6.6	1.4			
Poor teaching behavior	0.9	1.3	0.4	0.2	0.2	0.1			
Had to help at home	7.8	5.7	8.7	7.2	11.1	7.2			
Had to help with work	2.5	6.8	3.4	14.3	3.1	14.6			
Parents/elders did not allow	24.8	1.2	19.6	1.1	17.6	0.9			
No female staff	3.9	0.4	1.3	0.1	0.6	0.1			
Child sick/handicapped	2.6	1.2	1.4	0.7	1.1	0.7			
Child too young	0.4	1.5	0.7	1.0	1.2	1.4			
Child not willing	23.1	43.0	23.5	43.8	26.3	42.6			
Education not useful	0.5	1.0	0.4	1.3	0.5	0.6			
Others	10.7	22.4	13.9	16.1	18.4	21.7			
Total	100	100	100	100	100	100			
Source: Estimated from P	SLM, 2018-1	19							

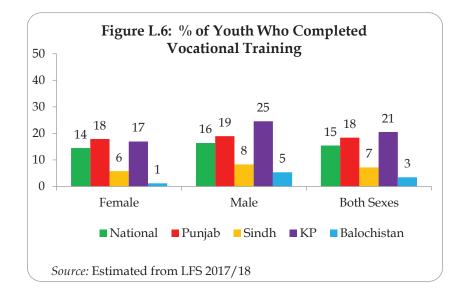
### **Beyond Formal Education**

More than 130 million or 60% of Pakistan's rapidly growing population of 220 million is below the age of 35 years. If this demographic dividend is skilled to meet the demands of the twenty first century, it would lead to a stable economy with less unemployment and returns to education and skills that allow individuals to meet their needs and aspire for a better future. If left unskilled and not economically engaged, poverty and deprivation can force them to riskier ventures and also affect social cohesion.<sup>3</sup> For young women, for whom there are even fewer economic opportunities, the pressure to earn a livelihood increases as households slide into poverty, even as they are expected to adhere to gender norms.

There has been an expansion in the number of schools, colleges and universities

<sup>3</sup> Feasibility study conducted by National Vocational &Technical Training Commission 2019.

and enrollments have also risen consistently over the years. The focus has been on quantitative expansion, i.e. achieve universal primary education and enrolment; and not enough on improving cognitive skills and quality of learning. As a result, the educational system has led to an oversupply of young degree holders who are not equipped with the desired skills commensurate with the labour market demand. On the one hand there is an influx of educated youth for limited job openings, on the other hand, there is a shortage of skills. Such skill gaps necessitate the need for technical and vocational skills to equip youth for productive employment and entrepreneurship.



Although various public and private sector institutes, managed by both the federal and provincial governments, aim to provide demand driven skills according to the industry requirements, a study by the National Vocational & Technical Training Commission (NAVTTC, 2019) shows that current annual supply stands at 395,000 whereas the annual demand in the market is at 690,814, resulting in a shortage of 296,309 workers (provincial breakdown is placed in Annex Table L.16). Female labour is in short supply, but demand is also lower, e.g. in Punjab, their share in annual skilled supply labor is 24% and demand stands at only 6% as compared to supply of male at 76% and demand at 94%. There are successful models in place that can be replicated like the PSDF which systematically engaged with industry, identified needed skills and developed training programmes for young males and females with matric and higher secondary education in over 250 trades that have led to employment and income generation in urban and rural areas.<sup>4</sup> The time probably has come to open all trainings to young women in order to encourage their entry in non-traditional sectors like light engineering, IT and quality survey. A point reinforced by CEO of PSDF, "Occupational segregation both in the minds of women and employers more than often discourages

<sup>4 &</sup>lt;u>https://www.psdf.org.pk/projects\_cats/our-programs/3June</u> 2020

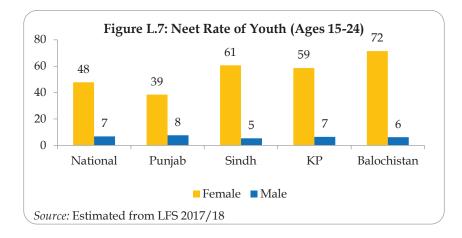
women from participating in unconventional and male dominated professions" (KII, May 2020).

The lower female participation highlights the weak employment opportunities available. As shown in Figure L.6, 14% of the young women have completed technical vocational training during the last five years, either on-job or off-job; however, they acquired training only in few occupations -- 76% tailoring, 11% embroidery and 4% completed a computer course. On the other hand, male youth completed more diverse training courses in various sectors, e.g. driving, mason building, mechanic, plumber etc. (Annex Table L.16b).

### NEET Rate

The share of youth currently not in employment, education or training (the "NEET rate") is a relatively new indicator. The significance of the "NEET" indicator is associated with its potential to address a broad array of vulnerabilities among youth, on issues of unemployment, early school leaving and a labour market discouragement.<sup>5</sup> These are relevant issues that warrant greater attention as young people begin to feel the aftermath of the economic crisis generated by Covid 19, in Pakistan as well as in other countries.

48% of young girls and women (ages 15-24 years) are not involved in either education, employment or receiving training currently. The high NEET rate indicates early school leaving and limited job opportunities for women as compared to their male counterparts. Specifically, more than two-thirds of the young women (aged 15-24 years) in all provinces are currently not enrolled in education and 83% are not currently employed. Similarly more than 87% have never acquired any technical and vocational training (Annex Table L.17).



<sup>5</sup> ILO (2015). What does NEET mean and why is the concept so easily misinterpreted? Technical Brief No. 1.

Many initiatives in the recent past have focused on skills development for youth that has traditionally suffered from a lack of well thought out strategy and plan, and policy neglect for decades. Most interventions emerge as "schemes" introduced in silos without market input of demand. Skills for women are much neglected as low returns, home based income generation is given priority instead of linking to improved returns opportunities that go beyond women's reproductive roles and recognize them as agriculture workers, dairy and livestock mangers, professionals and entrepreneurs etc.

There are approximately 3,700 institutes catering to the technical and vocational training needs of Pakistani youth. In order to ensure a significant quality in TVET sector, NAVTTC intends to accredit 2,000 institutes during the next two years. A Youth Skills Development Program has been initiated that also includes the "*Kamyab Jawan* Programme" for small loans to entrepreneurs, 50 Business Incubation Centers (BICS) in public sector TVET institutions to promote self-employment, 75 Smart tech Labs for distance learning skill development, apprenticeship training of 20,000 youth in industry under Apprenticeship Act-2018 (Formal & Informal Apprenticeship) in collaboration with provincial TEVTA(s) etc. There is not much hope if a proper assessment of previous such schemes, whether these included women, minorities, persons with disabilities etc. in a meaningful way and the impact on sustained livelihoods. Already the new crisis of Covid 19 has overtaken any planning, and whether these projects can pivot to support the emerging realities remains to be seen. The section on ICT and Financial Inclusion reveals the gender gaps between policy claims and actual practice.

### Transition from Education to the Labour Force

The transition rate from education to the labour market depicts the ease with which a young educated woman is able to find employment; in Pakistan this transition is mediated by multiple factors as noted in the earlier sections on decision making, mobility, marriage, household responsibilities etc. Nevertheless it provides a snapshot of the percentage of women who, while overcoming hurdles to attain a reasonable level of education, are unable to take up employment opportunities. To be fair, the barriers encountered in doing so go beyond social constraints, and include inadequate access to information, preparation for careers, and employer preference that does not seek to include women in the workforce. This is a loss to the economy and to the country as its investment in women's education<sup>6</sup> is not utilized effectively and efficiently.

<sup>6</sup> There is near gender parity in higher education. Most of these young women received subsidized education in state colleges and universities

Table L.18 shows the findings for young women aged 18-29 years with higher secondary school education who are part of the labour force or employed at the time of the survey. The analysis reveals that only 24% of the young women have completed higher secondary education (Grade 12 and above), more in urban areas (39%) as compared to rural (14%). Across provinces, 29% of the young women in Punjab have completed higher secondary education and only 10% in Balochistan.

Table L.18: Transition from Higher Secondary Education to Labour Force (YoungWomen aged 18-29 years)									
Percentage having ProvincePercentage having grade and above educationPercentage having grade 12 above education and who a currently part of labour for						nd who are			
	Overall	Rural	Urban	Overall	Rural	Urban			
National	24	14	39	17	18	16			
Punjab	29	19	45	18	18	17			
Sindh	21	6	34	15	21	14			
KP	14	11	29	16	16	17			
Balochistan	n 10 7 19 16 19 14								
Source: Estimated from PSLM 2018/19									

However, only 17 percent of educated young women who completed higher secondary education are in the labour force. The percentage is slightly higher in rural areas (18%) as compared to the urban areas (16%). No major variation is found across provinces.

In terms of marital status, a higher percentage of unmarried women have completed higher secondary education as compared to the currently married and widow/divorced women; however, transition to labour market is the highest among the widowed/ divorced women and the least among currently married women. Although more young women with such education belong to the better-off households (as measured through per capita consumption quintiles), i.e. more than half of the young women in 5th quintile have completed higher secondary education; however, household wellbeing has a negative impact on women's transition to the labour market as labour force participation rate is 16% for these women as compared to 23% in the bottom quintile (Table L.19).

Table L.19: Transition from Higher Secondary to labour market for young women aged 18-29 years by Characteristics								
Province	Percentage having 12 grades and above education	Percentage having grade 12 or above education and who are currently part of labour force						
National	24	17						
	Marital Status							
Unmarried	38	20						
Currently married	13	10						
Widow/Divorced/Separated	12	49						
	Quintile							
Poorest	4	23						
Poorer	8	26						
Middle	13	20						
Richer	27	15						
Richest	55	16						
Involvement of women in her paid employment decision making								
Women herself	-	30						
In consultation with women	-	17						
Other family members	-	13						
Source: Estimated from PSLM 2018/19								

Table L.20a shows that 78% of the young educated employed women are concentrated in professional jobs.

Within professionals, 89% of educated women are in the teaching profession and 5% in the health profession (Table L.20b). A closer analysis of the teaching profession reveals that 68% are primary school teachers, 25% are secondary level teachers, 4% are university level teachers and 3% are in other teaching professionals i.e., arts, music, special needs etc.

Table Lized. Cocapational alstribution of young caucated momentaged to 25									
years with Intermediate and above Education									
Occupation	Rural	Urban	Overall						
Legislators/senior officials & managers	0.9	3.4	2.4						
Professionals	73.7	80.2	77.7						
Technicians & associate professionals	2.8	3.3	3.1						
Clerks	1	5.8	3.9						
Service workers/ shop & market sales workers	4.1	3.5	3.7						
Skilled agricultural & fishery workers	9.1	0	3.5						
Craft & related trades workers	6.2	3.6	4.6						
Plant/ machine operators & assemblers	0	0.2	0.1						
Elementary (unskilled) occupations	2.2	0	0.9						
Total	100	100	100						
Source: Estimated from PSLM 2018/19									

Table L.20a: Occupational distribution of young educated women aged 18-29
years with Intermediate and above Education

Table L.20b: Distribution of Young Professional Women aged 18-29 years with									
Intermediate and Above Education									
Professional type	Rural	Urban	Overall						
Science and engineering professionals	1.1	1.3	1.2						
Health professionals	2.8	6.7	5.3						
Teaching professionals	95.1	86.2	89.4						
Business and administration professionals	0.0	2.5	1.6						
Information and communications technology	0.6	2.7	2.0						
professionals									
Legal, social and cultural professionals	0.5	0.6	0.6						
Total	100	100	100						
Source: Estimated from PSLM 2018/19									

Table L.21 shows that 88% of the educated employed women are in paid jobs. The percentage stands at 93% in urban areas and 80% in rural areas.

The average (median) monthly wage (Table L.22) of young paid employed women is PKR 10,000, slightly lower in rural areas (with PKR 8,000). Table L23 shows the average monthly wage.

Table L.21: Type of Employment of Young Educated Women aged 18-29 yearswith Intermediate and Above Education (% distribution)								
Type of Employment Rural Urban								
Employer	0.5	0.4	0.4					
Self-employed (non-agriculture)	5.5	5.5	5.5					
Paid Employee	79.7	92.5	87.5					
Unpaid family helper	12.9	1.6	6.0					
Self-employed (agriculture)	1.5	0.0	0.6					
Total	100	100	100					
Source: Estimated from PSLM 2018/19								

Table L.22: Median Monthly Wages of Young Women With Education Grade 12         and Above								
Occupation	Median Wage (PKR)							
Professionals	8000							
Technicians & associate professionals	20000							
Clerks	20000							
Service workers/ shop & market sales workers	10000							
Skilled agricultural & fishery workers	6883							
Craft & related trades workers	3000							
Source: Estimated from PSLM 2018/19								

Table L.23: Average Monthly Wages of Young Women by Education								
Education Rural Urban								
Matric	5500	4500	5000					
Intermediate	3150	5000	4200					
Graduation and above	12500	1400	14000					
Source: Estimated from PSLM 2018/19								

Table L.1: Literacy rate (in %)											
Duranianaa	Female				Male			Both Sexes			
Province	Rural	Urban	Overall	Rural	Urban	Overall	Rural	Urban	Overall		
(Ages 10-14 years)											
National	62	84	69	78	87	81	70	85	75		
Punjab	75	90	80	81	90	84	78	90	82		
Sindh	36	78	56	61	81	71	49	80	64		
KP	60	80	63	89	94	90	76	87	77		
Balochistan	32	54	38	58	77	63	46	66	52		
			(Age	es 15-29	years)						
National	51	79	61	73	86	78	61	82	69		
Punjab	64	86	72	76	88	81	70	87	76		
Sindh	28	74	53	60	83	73	44	79	63		
KP	43	63	46	85	90	86	62	76	65		
Balochistan	23	49	31	55	73	60	41	61	47		
			(Age	s 30-4	) years)						
National	31	66	45	64	80	71	46	73	57		
Punjab	40	72	53	67	80	72	52	76	62		
Sindh	16	65	45	57	81	70	37	73	58		
KP	23	43	26	71	80	73	43	60	46		
Balochistan	9	31	15	43	74	53	25	53	33		
Source: Estimated from PSLM, 2018-19											

# Annex Literacy, Education and Skills

Table L.2: Literacy Rate of Female and Male Youth (ages 15-29 years) overtime											
(in %)											
			Female	e				Male			
Years	National	Punjab	Sindh	KP	Balochistan	National	Punjab	Sindh	KP	Balochistan	
1998	42	48	44	24	17	71	70	73	71	66	
2001	44	50	42	28	25	70	71	69	73	64	
2005	55	62	52	40	25	75	76	74	76	61	
2010	61	68	58	49	24	78	79	74	83	66	
2015	61	70	52	48	31	77	80	71	83	67	
2018	62	73	53	47	31	79	82	74	86	60	
Source: Estimated from PSLM, 2018-19											

Table L.4: % Distribution of Female And Male Youth (ages 15-29 years) by									
Education									
Level of Female		Male			Both Sexes				
Education	Rural	Urban	Overall	Rural Urban Overall I		Rural	Urban	Overall	
No education	48	21	38	26	14	21	37	17	29
Some	52	79	62	74	86	79	63	83	71
education									
Below	5	3	4	6	5	5	5	4	5
primary									
Primary	16	13	15	18	15	17	17	14	16
Middle	11	15	12	21	21	21	15	18	16
Matric	9	13	10	11	14	12	10	13	11
Intermediate	8	20	13	12	19	15	10	20	14
Graduation	4	15	8	6	13	9	5	14	8
and above									
Total	100	100	100	100	100	100	100	100	100
Source: Estimated from PSLM, 2018-19									

Table L.5: % of Female and Male Youth by Education Completed							
Drevince		Female		Male			
Province	Rural	Urban	Overall	Rural	Urban	Overall	
Middle level or above (15-29 years)							
National	11	15	12	21	21	21	
Punjab	14	17	15	25	25	25	
Sindh	5	13	9	12	15	14	
KP	8	12	9	22	20	21	
Balochistan	4	8	5	12	16	13	
Matric level or above (17-29 years)							
National	10	15	12	13	16	14	
Punjab	13	15	14	14	15	14	
Sindh	4	16	11	10	16	13	
KP	8	9	8	16	15	16	
Balochistan	3	8	4	10	18	12	
Enr	olled/com	pleted Gr	aduation	and above	(19-29 year	s)	
National	8	24	14	10	22	15	
Punjab	10	30	18	9	21	14	
Sindh	2	17	10	7	21	15	
KP	6	20	9	18	27	20	
Balochistan	4	11	6	9	17	11	
Source: Estimated from PSLM, 2018-19							

Table L.6: % of Young Women Currently Enrolled in Formal Education									
Province	15-18 years			19-24 years			25-29 years		
	Rural	Urban	Overall	Rural	Urban	Overall	Rural	Urban	Overall
National	28	55	38	8	21	13	1	3	2
Punjab	38	64	47	11	26	17	1	4	2
Sindh	11	47	30	2	15	9	0	1	0
KP	24	45	27	6	14	8	1	2	1
Balochistan	15	28	19	2	8	4	0	3	1
Source: Estimated from PSLM, 2018-19									

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Table L.7: Enrolment in Higher Education 2017/18								
	Pu	blic	Pri	vate	Overall			
Province	Female	Total	Female	Total	Female	Total		
Province	enrollment	enrolment	enrollment	enrolment	enrollment	enrolment (in		
	(% of Total)	(in numbers)	(% of Total)	(in numbers)	(% of Total)	numbers)		
National	46.4	1,266,504	34.7	309,583	44.1	1,576,087		
ICT	50.7	556,960	38.9	33,669	50.0	590,629		
Punjab	49.7	377,039	37.9	138,116	46.5	515,155		
Sindh	38.3	174,449	34.0	89,172	36.9	263,621		
KP	26.8	97,619	22.1	45,656	25.3	143,275		
Balochistan	30.2	31,333	18.2	592	30.0	31,925		
АЈК	54.1	24,760	57.1	2,378	54.3	27,138		
GB	50.3	4,344	0.0	0	50.3	4,344		
Source: Economic Survey of Pakistan 2018/19								

Table L.12: Currently enrolled children (aged 6-16 years) by type of school (%distribution)								
Type of School	National	Punjab	Sindh	KP	Balochistan			
Girls								
Government	58	57	50	67	81			
Private	34	33	45	29	15			
Madarasa	1.3	0.8	1.5	2.8	2.5			
NGO/Trust	6.1	8.6	3.4	0.6	1.7			
Total	100	100	100	100	100			
Boys								
Government	59	56	58	62	75			
Private	35	36	37	36	19			
Madarasa	1.5	1.2	2.1	1.0	3.8			
NGO/Trust	4.5	6.8	2.9	0.4	2.2			
Total	100	100	100	100	100			
		Both Se	xes					
Government	59	56	55	64	77			
Private	35	35	40	33	17			
Madarasa	1	1	2	2	3			
NGO/Trust	5	8	3	0	2			
Total	100	100	100	100	100			
Source: Estimated from PSLM, 2018-19								

Table L.13: Median Annual Expenditure per Child (aged 6-16 years) by Type of School (% distribution)								
Type of School	National	Punjab	Sindh	KP	Balochistan			
Girls								
Government	3610	3740	2900	4130	2500			
Private	18000	19050	17900	17500	16175			
Madarasa	5300	4000	4200	7850	500			
NGO/Trust	2780	2675	4300	5900	1700			
Overall	5495	6200	5200	5725	2900			
	Boys							
Government	3420	3240	3000	4420	2700			
Private	18300	19600	18000	18000	14300			
Madarasa	1500	1000	2400	9100	750			
NGO/Trust	2800	2700	3700	6950	2000			
Overall	5200	5440	4500	6700	3000			
		Both Se	xes					
Government	3500	3500	3000	4275	2500			
Private	18200	19400	18000	17810	14900			
Madarasa	2700	1500	3000	8000	500			
NGO/Trust	2800	2700	3900	6500	2000			
Overall	5300	5790	4800	6300	3000			
Source: Estimated from PSLM 2018/19								

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т	able L.15: %	of girls' sch	ool without	t basic facil	ities	
Level of School	Building	No Concrete	Boundary Wall	Electricity	Drinking water	Toilet
		R	ural			
Primary	6.0	4.5	15.0	27.0	19.4	17.1
Middle	1.9	3.3	6.8	16.8	11.0	7.2
High	1.4	3.4	5.9	6.2	6.6	4.4
H i g h e r Secondary	1.0	2.3	2.1	2.3	2.3	2.1
All Schools	5.0	4.2	13.0	24.0	17.0	15.6
		U	rban			
Primary	4.0	6.0	10	19.6	15.1	13.6
Middle	0.4	3.5	3.5	13.1	10.7	6.4
High	0.4	3.1	2.1	6.4	4.6	2.8
H i g h e r Secondary	0.0	2.5	1.6	2.5	1.6	1.6
All Schools	2.5	4.9	7.0	15.3	11.8	9.8
Note: Mosque Sc	hools are in	cluded in Pr	imary			
Source: Estimate	d from Pak	istan Educat	ion Statistic	s 2016-17		

Table L.16b: Technical Vocational Trainings Received by Youth (aged 15-29 years)								
Females								
Barbers/Hairdresser, Beauticians & related works	2							
Computer Course	3.9							
Cooking and baking	0.1							
Driving	0.1							
Embroidery & Knitting Course	10.7							
Tailors/sewers/related works	75.6							
Others	7.6							
Males								
Auto Mechanical Course	2							
Barbers/Hairdresser, Beauticians & related works	2.3							
Blacksmiths/toolmakers/operators	1.3							
Carpentry/Wood Works	2.6							
Computer Course	8.4							
Cooking and baking	1.2							
Embroidery & Knitting Course	2							
Driving Course	30.2							
Mason Building	4.5							
Shoe/Leather goods making	1.7							
Motor cycle Mechanic	3							
Plumbing & Pipe Fitting	1.2							
Tailors/sewers/related works	11.8							
Welding Course	2.6							
Others	25.2							
Source: Estimated from Pakistan Labour Force Survey, 2017-18								

Table L.17: NEET Rate of Youth (Ages 15-24) by Province										
Province	Not in Education	Not in Employment	Not in Training	NEET Rate						
		Female								
National	71.7	83.0	87.2	47.8						
Punjab	68.5	77.3	84.6	38.5						
Sindh	73.4	90.7	94.5	60.7						
KP	79.4	90.7	84.5	58.6						
Balochistan	78.6	93.3	98.9	71.5						
Male										
National	61.5	43.7	86.5	6.8						
Punjab	63.7	43.3	84.4	7.7						
Sindh	61.1	41.6	92.6	5.4						
KP	54.0	48.7	80.0	6.5						
Balochistan	61.7	43.3	96.2	6.2						
Both Sexes										
National	66.5	63.1	86.8	27.1						
Punjab	66.1	60.8	84.5	23.6						
Sindh	66.6	63.5	93.5	30.1						
KP	67.1	70.4	82.3	33.4						
Balochistan	68.6	63.9	97.3	33.0						
Source: Estimated	from Pakistan L	abour Force Surve	ey, 2017-18							

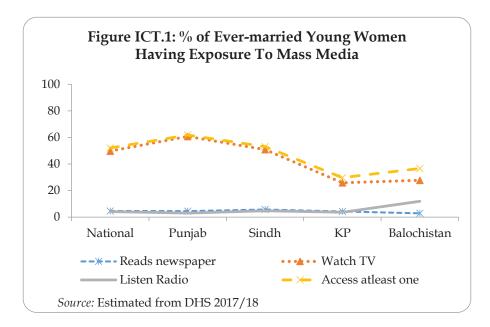
# ICT and Financial Inclusion

#### **Key Findings**

- Only 9% of young women and 17% of the young men reported using a computer/laptop in the last 3 months.
- Access to a mobile phone or the internet is subject to permissions. 1 in 3 are not allowed to use a mobile.
- Of those young women who do report using either a phone or a computer, those with BA and above education are more likely to use a computer (41%) or a smart phone (64%).
- Only 18% women borrow each year, of which only 2% borrow from formal sources. Only 3% have a bank account.
- Education, owning a mobile phone, internet use and computer literacy are factors that influence young women's financial inclusion.

#### Information Communication and Technology (ICT)

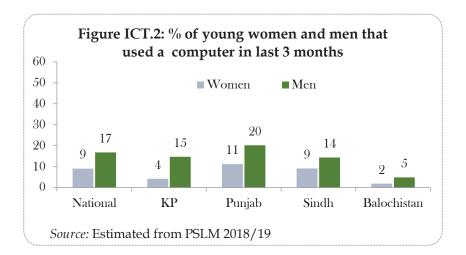
Access to ICT is the cornerstone for strengthening young women's rights and to ensure women's access to opportunities e.g. education, jobs etc. Access to various communication tools facilitates young women, providing them information about job openings, legal rights, and particularly to financial inclusion and entrepreneurship. Young women in Pakistan have limited exposure to radio and newspaper at 4% and less (Figure ICT.1). Radio is listened to by more women in Balochistan and FATA (12% and 9% respectively). TV is the main source of information for young women (50%),



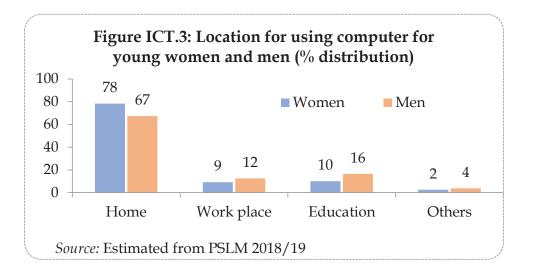
with rural/urban and provincial variations; fewer women have watched TV in the past week in rural Sindh, KP and Balochistan, and very few in ex-FATA (3.5%). Overall access to TV is limited in KP (26%) and Balochistan (28%) and ex-FATA (6%).

In a digital era, computer and mobile phones, particularly smart phones have transformed access to social and economic opportunities. However, only 9% of young women and 17% of the young men reported using a computer/laptop in the last 3 months. Provincial and regional variations exist, more young women use computers in Punjab (11%), followed by Sindh (9%), KP (4%) and Balochistan (2%).

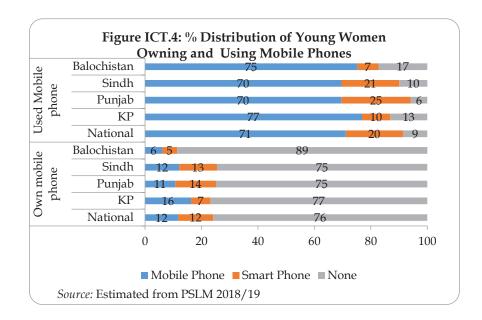
Usage of computer is much lower in rural areas for both the young women and men in all the provinces (Annex Table ICT.2). Interestingly, a higher percentage of unmarried and unemployed youth (both women and men) use computers, whereas education has a positive impact for using the computer i.e., 41% usage among women having graduation and above education (Annex Table ICT.3).



The main place/location for using the computer is at home, followed by place of education for both the young women and men (Figure ICT.3). Reasons for not using



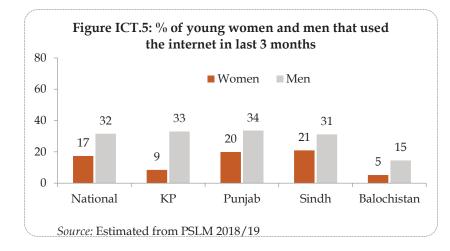
computer vary across provinces where the highest percentage of young women in KP reported that they don't know how to use the computer. Other key reasons are affordability, lack of interest and cultural constraints (Annex Table ICT.4).



Women in Pakistan are still far behind on using mobile phones as compared to the other countries of the region. The 2019 Mobile Gender Gap Report shows that women in Pakistan are 37 percent less likely than men to own a mobile phone. The gap stands at 33% for Bangladesh, 26% for India and 11% for Indonesia. Overall the mobile internet user's gap is 71% in Pakistan as compared to 56% in India, 58% in Bangladesh and 18% in Indonesia.

76% of young women in Pakistan do not own any mobile phone (simple or smart) compared to 28% of young men. Even when they own a mobile phone the SIM may not be in their name—only15% of women in the WESW Punjab 2018 survey reported having a SIM registered in their name. Though only 24% young women own a mobile phone, 71% are able to access and use one (Figure ICT.4). The usage of smart phone is much lower for young women (20%) as compared to young men (32%) (Annex Table ICT.5).

A lower percentage of employed women and married women use smart phones. However, a high percentage of women having BA and above education (64%) use it (Annex Table ICT.6). Among those who don't use mobile phones, the most common reasons are: not allowed, not useful and lack of service in area (Annex Table ICT.7). Across all provinces the percentage of young women "not allowed" to use a phone is quite high from 26.8% in Punjab to 57% in KP.



Only 17% of the young women use internet with more usage in Sindh and Punjab provinces and less usage in KP and Balochistan provinces (Figure ICT.5). The percentage of internet usage is lower among employed and married youth (both women and men); however, usage of internet significantly increases with education (Annex Table ICT.9). Although not listed in the Table, 48% of the young women and 56% of the young men, who used the internet, reported that they use it on a daily basis whereas around one third of the women (37%) and men (32%) reported for using it on need basis. The 4 key reasons for not using the internet for young women are: not useful/not interesting (49%), don't know how to use (25%), not allowed (9%) and do not know what internet is(9%).In WESW Punjab 2018 survey, more than one-third of young women who used the internet/ mobile phone required permission.

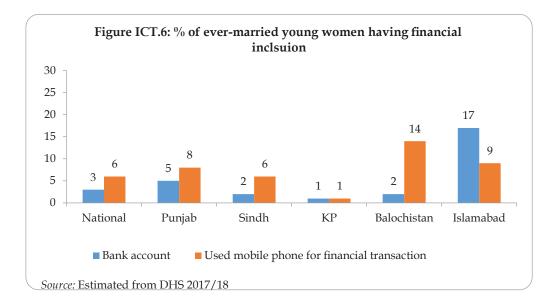
## **Financial Inclusion**

Financial inclusion facilitates at least 7 of the 17 SDGs, as it plays a major role in consumption smoothening, self-employment, risk mitigation, SME growth, capital accumulation etc. It implies the timely and meaningful access to financial services and products-transaction accounts, credits, savings and insurance services- to facilitate individuals in their business activities.<sup>1</sup> The key indicators for financial inclusion are: access to financial services, usage of financial services and quality of services.

On average, 18% of all women borrow each year in Pakistan, however, only 2% of women borrow from formal sources and reasons for borrowing are to "buy food," followed by "for life cycle events" and "for dowry or weddings." The key constraints for not borrowing are financial literacy, mobility constraints, lack of knowledge for using modern technology, lack of decision making powers etc. The biggest change in

<sup>1</sup> https://www.worldbank.org/en/topic/financialinclusion

financial behavior over the past few years seems to come from the uptake of *mobile money* services by women and men in Pakistan (World Bank, 2018).<sup>2</sup> Still only 5% of the women are part of the formal financial system compared to the regional average of 37% in South Asia (World Bank, 2016).



Only 3% of ever-married young women (15-29 years) have accounts in banks or with other financial institutions, slightly higher in urban areas than in rural areas (Annex Table ICT.10). Overall only 2% of them have used a mobile phone for financial transactions i.e. *easypaisa*, *jazz cash* etc., while it is higher at 6% among those who own a mobile phone. As a result, they lack access to credit and other entrepreneurship activities. A major push for women's financial inclusion and engagement with banks is being introduced by BISP through opening savings accounts in banks of its beneficiaries for cash transfers. The objective is to get women to use their accounts for savings and in time other banking services.

Though younger women have higher literacy and education rates than older women. WESW Punjab 2018 survey revealed that 6% of the young women (15-29 years) had a bank account or used mobile phone banking compared to 10% for women aged 30-49 years. This could mean that older women are in paid work and also have slightly less restrictions than younger women.<sup>3</sup>

Microfinance in Pakistan, has made a special effort to reach out to women especially

World Bank (2018). State of Financial Inclusion of Women in Pakistan. The World Bank Group, Washington, DC:
 World Bank.

<sup>3</sup> https://pcsw.punjab.gov.pk/system/files/financial.pdf

those programs that are run by NGOS. The National Financial Inclusion Strategy (NFIS 2015) aims to significantly expand financial services to youth, women and adults. The strategy significantly raised borrowing for women as currently 53% of the borrowers of Pakistan microfinance network are women; however, the value of their loan portfolio is half that of male borrowers (PMN, 2019). The 2018/19 annual report of Pakistan Microfinance Company Limited (PMIC)4 shows that women and youth are the central focus as more than more than 85% of active borrowers funding are women and 23% are youth (not disaggregated by sex).

<sup>4 &</sup>lt;u>http://pmic.pk/</u>The percentage of total funds directed towards female borrowers is not noted in the report.

Table ICT.2: Computer Use in the Last 3 Months - % Youth (F/M)									
Province	Women			Men					
	National	Rural	Urban	National	Rural	Urban			
National	9.0	3.4	18.4	16.8	9.2	28.1			
Punjab	11.2	4.2	22.6	20.2	11.4	32.7			
Sindh	9.2	2.7	14.7	14.3	4.1	23.0			
KP	4.2	2.8	11.3	14.7	11.8	27.7			
Balochistan	1.8	0.7	4.5	4.9	2.1	12.3			
Source: Estimated	from PSLM	1 2018-19							

# Annex ICT and Financial Inclusion

Table ICT.3: Computer Use in the Last 3 Months - % Youth by Characteristics									
		Women		Men					
	National	Rural	Urban	National	Rural	Urban			
		Employr	nent Statu	s					
Not employed	9.4	3.7	17.8	29.1	17.2	43.9			
Employed	7.5	2.4	22.5	9.8	5.3	17.5			
		Edu	cation						
No education	0.6	0.3	1.9	1.7	0.9	3.8			
Below primary	1.1	0.2	3.5	2.4	1.1	4.8			
Primary	2.5	1.3	5.0	6.0	3.5	10.5			
Middle	10.9	5.2	17.6	16.2	9.5	26.2			
Matric	6.6	4.3	9.2	15.4	9.8	22.3			
Intermediate	23.7	13.6	30.4	33.9	22.0	45.8			
BA and above	40.5	24.0	48.7	57.1	43.1	66.5			
		Marit	al Status						
Unmarried	13.4	5.2	24.8	19.5	10.8	31.5			
Married	3.9	1.6	8.9	8.4	5.1	14.9			
Source: Estimated	from PSLM	1 2018-19							

Table ICT.4: I	Table ICT.4: Reasons for Not Using Computer - Young Women and Men (%										
	distribution)										
Descen(c)		Wo			M	len					
Reason(s)	Punjab	Sindh	KP	Balochistan	Punjab	Sindh	KP	Balochistan			
Don't know	45	35	74	48	50	41	59	52			
how to use											
Not useful/	26	26	12	27	36	26	15	22			
interested,											
cultural											
constraint											
Affordability	23	28	9	19	9	19	9	12			
Privacy concern	1	0	3	0	0	1	0	0			
Use mobile	4	9	2	5	3	13	14	13			
phone as											
substitute											
Others	1	2	1	0	1	1	3	0			
Total	100	100	100	100	100	100	100	100			
Source: Estimate	ed from	PSLM 20	)18-19	1							

Table ICT.	Table ICT.5: Mobile Phone Ownership and Use in last 3 months (% Distribution Youth F/M)										
		Own mobile phone					Used M	<b>1obile</b>	pho	one	
	National	Punjab	Sindh	KP	Balochistan	National	Punjab	Sindh	KP	Balochistan	
	Women										
M o b i l e Phone	12	11	12	16	6	71	70	70	77	75	
Smart Phone	12	14	13	7	5	20	25	21	10	7	
None	76	75	75	77	89	9	6	10	13	17	
					Men						
M o b i l e Phone	42	40	43	41	50	63	64	65	59	67	
Smart Phone	30	32	28	33	16	32	34	30	34	17	
None	28	28	29	26	34	5	2	6	8	15	
Source: Esti	mated f	rom PS	SLM 20	)18-19	)						

Table ICT.6: Mobile Users by Characteristics-% Distribution of Youth (F/M)									
		Women		Men					
	Mobile	Smart	None	Mobile	Smart	None			
	Phone	Phone		Phone	Phone				
		Employn	nent Statu	s					
Not employed	70.0	21.2	8.8	55.1	36.9	8.1			
Employed	76.6	15.7	7.8	68.0	29.1	2.9			
		Edu	cation						
No education	80.2	5.8	14.0	80.1	11.4	8.6			
Below primary	81.3	8.3	10.4	77.0	18.5	4.5			
Primary	79.7	12.9	7.4	73.1	21.7	5.3			
Middle	71.4	22.3	6.3	64.8	30.6	4.7			
Matric	69.8	27.1	3.1	55.8	41.2	3.0			
Intermediate	56.1	39.0	4.9	48.3	49.3	2.5			
BA and above	33.9	64.4	1.8	28.7	70.1	1.2			
		Marit	al Status						
Unmarried	67.5	22.0	10.6	61.5	32.9	5.6			
Married	75.4	18.2	6.4	69.2	28.7	2.1			
Source: Estimated	from PSLM	1 2018-19							

Table ICT.	Table ICT.7: Reasons for not Using Mobile Phone (Youth % distribution)										
		Wo	omen		Men						
Reason(s)	Punjab	Sindh	KP	Balochistan	Punjab	Sindh	KP	Balochistan			
Using land line	3.2	4.1	4.1	3.1	7.6	4.3	4.9	1.5			
Don't Know	38.3	9.6	9.0	7.4	31.0	25.5	11.1	9.3			
how to use it											
Not useful	18.0	15.3	8.5	41.7	18.9	20.1	16.5	49.0			
Cost too high	7.9	25.0	1.4	8.4	4.2	25.1	6.9	25.3			
Privacy or	0.2	2.6	0.4	1.0	0.0	0.7	0.0	0.0			
security											
concerns											
Service is not	1.1	0.3	16.4	3.2	0.5	0.7	20.9	3.5			
available in the											
area											
Not allowed to	26.8	39.4	56.9	35.2	18.3	15.9	34.9	9.9			
use mobile											
Others	4.6	3.8	3.3	0.0	19.5	7.9	4.9	1.6			
Total	100	100	100	100	100	100	100	100			
Source: Estimat	ed from	PSLM 2	018-1	9							

Table ICT.8: Internet Use (last 3 months) - % of Youth (F/M)									
Province		Women		Men					
	National	Rural	Urban	National	Rural	Urban			
National	17.4	8.9	31.4	31.6	22.7	44.9			
KP	8.5	6.5	18.4	33.0	29.7	47.9			
Punjab	19.9	12.3	32.3	33.6	24.9	45.9			
Sindh	21.0	3.2	36.0	31.2	13.9	45.9			
Balochistan	5.2	3.3	9.4	14.5	11.5	22.5			
Source: Estimated	from PSLM	1 2018-19							

Table ICT.9: Internet Use (last 3 months) -% of Youth (F/M) by Characteristics									
		Women		Men					
	National	Rural	Urban	National	Rural	Urban			
		Employn	nent Statu	S					
Not employed	18.2	9.7	30.7	39.6	28.6	53.2			
Employed	13.5	5.7	36.5	27.1	19.7	39.4			
		Edu	cation						
No education	2.2	1.3	5.7	7.3	5.3	13.1			
Below primary	4.7	2.7	9.9	13.0	10.9	16.7			
Primary	7.7	5.8	11.7	18.5	14.6	25.6			
Middle	18.7	12.2	26.2	29.8	23.2	39.6			
Matric	23.3	17.6	29.4	40.5	31.9	51.1			
Intermediate	39.8	27.0	48.5	55.1	45.1	65.1			
BA and above	65.8	51.0	73.3	79.0	70.1	85.0			
		Marit	al Status						
Unmarried	20.8	10.2	35.6	33.1	23.3	46.6			
Married	13.3	7.5	25.1	26.9	21.0	38.8			
Source: Estimated	from PSLM	1 2018-19							

Table ICT.10: Bank Account or Mobile Use for Financial Transaction (% Ever Married Young Women)								
	F	las Accoun	it	Used I	Mobile Pho	ne for		
Province				Finan	cial Transa	ctions		
	Overall	Rural	Urban	Overall	Rural	Urban		
National	3	2	6	6	5	8		
Punjab	5	3	7	8	7	9		
Sindh	2	0	4	6	1	7		
KP	1	1	1	1	0	2		
Balochistan	2	1	4	14	23	10		
Islamabad	17	21	14	9	8	10		
FATA	3	3	0	0	0	1		
АЈК	9	5	13	9	9	9		
GB	9	9	10	5	5	5		
Note: Result of AJ quality;			ghted, Balo	chistan res	ults affecte	ed by data		

Source: Estimated from DHS, 2017/18

# Asset Ownership

The gender asymmetry of women's asset ownership including her rights to inheritance, are well known.<sup>1</sup> Findings suggest that the majority of women are likely to give up their shares or are denied inheritance rights due to the "cultural code of honor" enforcing the patriarchal value system.<sup>2</sup> The norms have not changed much in Pakistan despite legislation on right to women's ownership of assets in Pakistan e.g. Right to Ownership Women Act 2011. The impact of asset ownership and legal rights needs to be studied more, as to date only a few qualitative studies are available.

I had a share in my mother's property. My parents have died. My mother had transferred our home to my brother's wives. They threatened to cutoff ties if I didn't also give them my share of property. I gave them my share and transferred it to my sister in-laws. It was my legal right which I should have been given

Young Woman, Peshawar 2019 CGAPS/ World Bank FGD

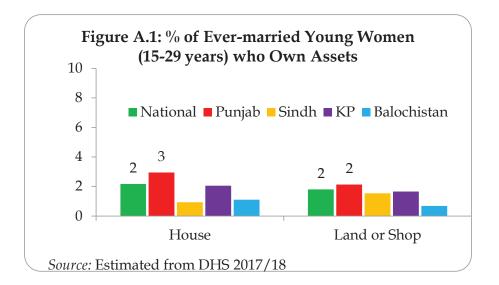
If women are given more property rights, including decision-making about use of the land or property, it will increase their bargaining power within the household, which can increase women's overall empowerment.<sup>3</sup>

Only 2% of ever-married young women in Pakistan own or inherited assets, i.e. agricultural land or shop or house. The percentage is highest in Islamabad and lowest in KP, Sindh, Balochistan and ex-FATA (Figure A.1). No significant variation is found across rural and urban areas (Table A.1). The findings are close to the Women's Economic and Social Wellbeing Survey of Punjab (WESW 2018) that showed that of all young women (married or unmarried) only 3% own agricultural land and 2% own a house. The figures are not so different for women in the older age brackets either; only 4% women (30—49 years) own a house and 2.7% own land or shop. The Punjab survey reported that of all women (15-64 years) having deceased father only 8.8% owned property. This despite the changes to the inheritance procedures that mandated women's inclusion and prohibited transfer of property from a sister to a brother or sister to stem the practice of waiving one's right to inheritance in favor of family members. Often this willing waiver or gift by women was a result of social

<sup>1</sup> IFPRI (2012) Women's Property, Mobility, and Decision making.

<sup>2</sup> LEAD Pakistan. Denial of Women Inheritance. Available at: <u>http://www.lead.org.pk/hr/attachments/issues/</u> Denial%20of%20Women%20Inheritance.pdf

<sup>3</sup> CGIAR (2014) Women's Individual and Joint Property Ownership: Effects on Household Decision making



pressure and fear of being socially boycotted by male siblings who offer protection and support if needed. Family elders tell women that they will not get their share in property if they marry; if they remain unmarried only then they promise to think about it (Young Woman Quetta CGaPS/ World Bank FGD).

Only three respondents from the thirty-five employed women interviewed for this report owned assets. One of them inherited land and a house while the other two bought residential plots from their earnings. Steady employment as a professional increases women's access to asset ownership.

Women's equal access to and control over economic and financial resources is not only critical for the achievement of gender equality and empowerment, it has positive multiplier effects for various development goals, including poverty reduction and the welfare of children.<sup>4</sup>

<sup>4</sup> UN (2009). World Survey on the Role of Women in Development - Women's Control over Economic Resources and Access to Financial Resources, including Microfinance

Province	National	Rural	Urban
	House		
National	2.2	1.8	2.9
Punjab	3.0	2.2	4.5
Sindh	0.9	1.4	0.5
KP	2.1	1.8	3.2
Balochistan	1.1	0.3	3.0
Islamabad	4.2	5.2	3.1
FATA	0.0	0.0	0.5
GB	1.0	0.4	2.3
AJK	2.0	1.5	2.6
Agri	cultural or non-agricultu	ral land or Shop	
National	1.8	1.8	1.9
Punjab	2.1	1.9	2.6
Sindh	1.6	2.3	0.7
KP	1.7	1.6	2.2
Balochistan	0.7	0.4	1.5
Islamabad	3.8	4.6	3.0
FATA	0.2	0.2	0.0
GB	3.4	3.2	4.0
AJK	1.5	1.6	1.5
Note: Result of AJK and	d GB are unweighted		

# Economic Participation of Young Women

#### **Key Findings**

- Out of all young women (ages 15-29), only 21 percent are part of Labour Force (LF) compared to 72 percent young men. The female LF participation rate increases from 21% to 34% when augmented work is included.
- LFPR of young women started to increase as they attain intermediate and B.A or above level of education, and it is also high at below primary or no education.
- 32 percent employed young women are in paid work, 52 percent are unpaid family workers.
- 61 percent of employed young women are concentrated in the agriculture sector; 21 percent in manufacturing and 16 percent in community, social and personal services.
- Occupationally, 52 percent of employed young women are skilled agriculture and forestry workers, 19 % craft and related trades workers, 13% in elementary occupations, and 11 % are professionals, mostly primary school teachers
- 13 percent of economically active young females are unemployed compared to 8.6 percent economically active male young workers.

Economic empowerment of individuals is a key factor in improving living standards by providing access to better health, education and civic amenities, as noted in the Sustainable Development Goals 2030. SDG goal 8 "Decent Work and Economic Growth" calls upon member states to ensure the provision of decent employment and economic growth of its citizens without any discrimination based on gender, race or ethnicity.

In Pakistan, the economic dynamics changed as agriculture contribution to the Gross Domestic Product (GDP) declined substantially in the last decade primarily due to low productivity of major crops, and the services sector became a major contributor. While the share of agriculture in national GDP was 18.5 percent in 2018-19, it employs more than one third (38.5 percent) of the employed workers mainly female workers (67 percent).<sup>1</sup> The demographics of Pakistan indicate that 64 percent of the total population is under age 30 of which approximately 29 percent are young women (ages 15-29).<sup>2</sup>

#### 1.2 Labour Force Participation Rate (LFPR)

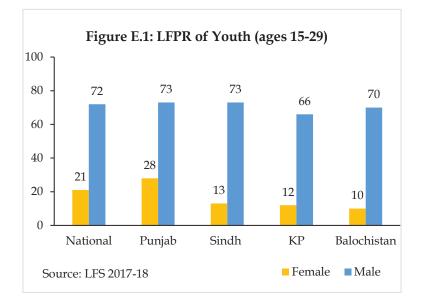
1 Economic Survey of Pakistan, 2018-19

<sup>2</sup> United Nation Development Program,2017.Pakistan National Human Development Report Unleashing the Potential of a Young Pakistan

The labor force participation rate (LFPR) is the standard measure used to capture economic participation.

The national LFPR of all youth is 46 percent, 23 percent women and 77 percent men, reflecting the gender disparities of the working age population (Annex Table E.1b).

Only 21 percent of all young women (ages 15-29), are part of Labour Force (LF) compared to 72 percent of men (Figure E.1).



There are many reasons for young women's lack of participation in the workforce, not the least arising from the socially mandated roles of men and women in Pakistani society. Traditionally, men are expected to be breadwinners while women's primary role is expected to be that of wife, mother and caregiver. Young women are subjected to multiple layers of norms that restrict their mobility, access to education, information and economic opportunities and early marriage.

I am burdened by household responsibilities. I have to take care of children and have no time to leave home. Secondly, husband stops me from work and ask me to take care of home. Unemployed participant Karachi.

CGaPS/World Bank FGD 2018.

Employed and unemployed young women participants of FGDs<sup>3</sup> from different socioeconomic and educational backgrounds, noted that lack of respect and security at

<sup>3</sup> Twenty four FGDs in the four provincial capitals were carried out over the period of one year in 2018-19, by CGaPS as part of the World Bank *Women in the Workforce* research.

workplace is another factor that makes them hesitate. They believed that even if they were to overcome family restrictions and their fears, limited professional opportunities exist for women and the majority of job prospects are availed by males. The absence of accommodation for women who are ready to take up employment outside their place of residence is a daunting prospect; even public sector universities do not have accommodation for single women, who due to social/family pressure are reluctant to live alone in rented premises in another city (Dr. Samina Qadir, former VC of Fatima Jinnah Women University, KII May 2020).

# 1.3 Augmented Labour Force Participation Rate

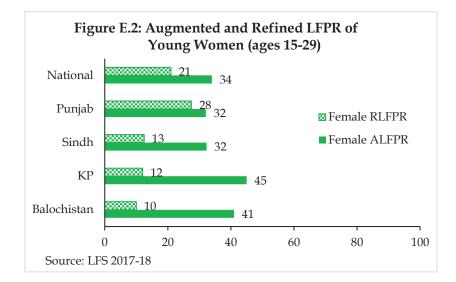
Standard measures of economic participation often underestimate women's labour force participation and do not fully capture the complex and multi-dimensional nature of tasks and roles performed by women specifically the reproductive and care activities. In order to tackle this anomaly, the labour force survey records numerous marginal activities mostly performed by women; these activities are used to complement the standard LFPR and termed as augmented labour participation rate (ALFPR). The details of the marginal activities covered in LFS survey are provided in Annex A.

Unfortunately the questions related to marginal activities are only asked from respondents who reported that they are not available for work due to housekeeping and not willing to work and those respondents who reported other reasons of non-availability for work. Given this technique for recording marginal activities, it is plausible to assume that the augmented labour force participation rate may be much higher if the questions were asked of all the workers including women.

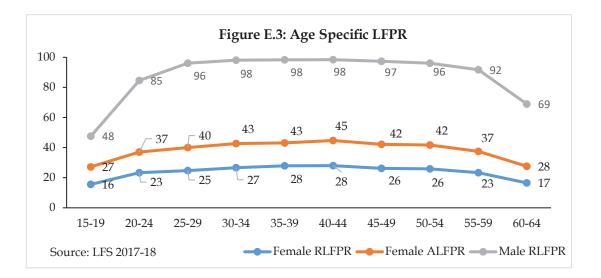
A quick comparison of refined LFPR and augmented LFPR of women indicates an increase in participation of women, while that of men shows negligible change (Annex Table E.2). Female augmented LFPR increases to 34 percent from 21 percent refined LFPR (Figure E.2).

# 1.4 Age Specific LFPR

The age specific economic participation rate shows that the LFPR of young women remains flat across age groups moving from 16 percent (ages 15-19) to 23 percent (ages 20-24), compared to young men whose participation increases from 48 percent for men with ages (15-19) to 85 percent with age (20-24) (Figure E.3). The augmented female LFPR improves from 27 percent in the younger age bracket (15-19 years) to 37 percent for the older age group (20-24 years).



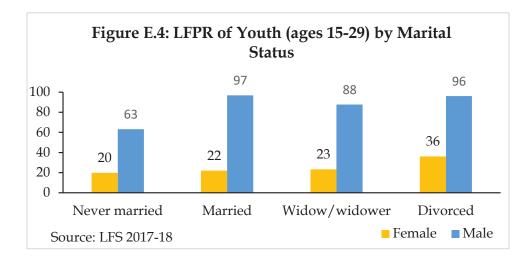
The influence of gender norms that push young boys (under 18) into the workforce continues into early adulthood while women are held back.

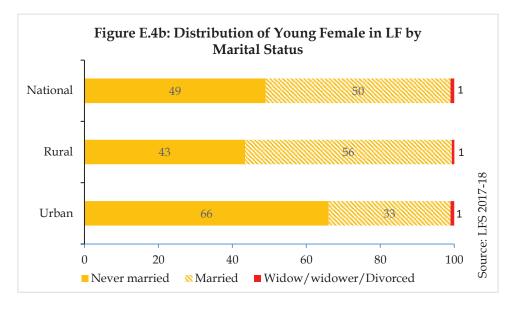


## 1.5 LFPR by Marital Status

The LFPR of young workers by marital status implies that female participation in labour market remains substantially low compared to male workers irrespective of their marital status. Of all never married young women 20 percent are part of the labour force compared to 63 percent never married young men. The gender disparities of LFPR of young workers by marital status across provinces indicates a similar trajectory where female LFPR is considerably lower than that of men (Annex Table E.4a).

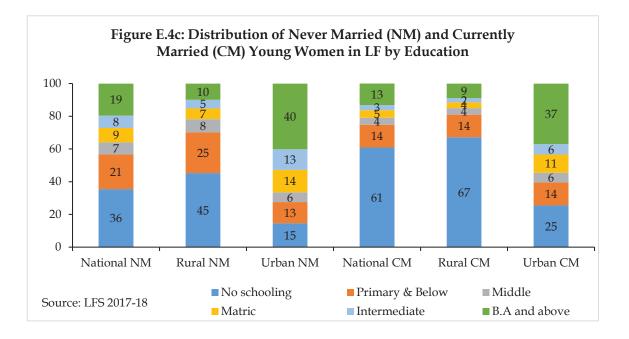
The distribution of young women in labour force by marital status indicate that 49 percent of young women in labour force are never married while 50 percent are married and 1 percent are widowed/divorced women (Fig.E.4b).





The distribution of young women by their marital status changes sharply across age and rural /urban areas; in urban 66 percent of never married and 33 percent currently married young women are in the labour force; the reverse is true of rural areas where more currently married women work. This is possibly because 45% of never-married women in rural areas have no schooling, only 10 percent have B.A and above level of education compared to 15 percent with no schooling, 40 percent with B.A and above education in urban areas; urban women are thus more likely to find or seek employment.

There is hardly any difference between the LFP of never-married and married young women in rural areas, primarily because of their work as contributing family workers in agriculture—marital status does not change that as they move from the father's home to that of the husband. (Fig. E.4c).



For details of distribution of youth in labour force by marital status across region and gender (Annex Table E.4b).

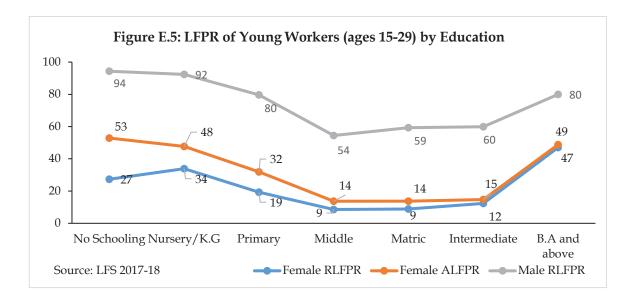
It appears that for urban women, even if educated, marriage is prioritized over everything else and influences the direction of their whole life course. Women have more flexibility to work for money and to work outside of the home before they are married. Even if parents are supportive, once women get married, all prior negotiations with parents cease to matter; they must negotiate with husbands and in-laws. The few that somehow cross these hurdles and are able to work for pay after marriage may have to deal with negative and disrespectful attitudes at home. An employed woman from Quetta recounted the time her brother in law cried in front of her husband saying "have we become so shameless that our women have started earning?," another noted "I married on a condition that I will not leave job nor he will ask me to leave my job in the future."<sup>4</sup>

## 1.6 Education and LFPR

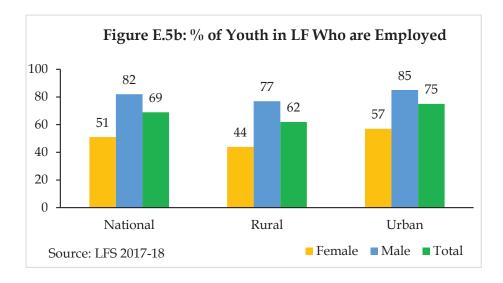
Education attainment influences economic participation of the young population, increasing in primary to middle school, staying steady until after intermediate when a sudden spike is noted for B.A and above education (Figure E.5). Out of all women with B.A or above level of education, 47 percent are part of the labour force, compared to the 27% who have no schooling. For young men the graph is similar at 94% and 80% at the two ends of the spectrum; however it appears that there is a sharp drop from

<sup>4</sup> CGaPS and World Bank Women in the Workforce research (2018-2019)

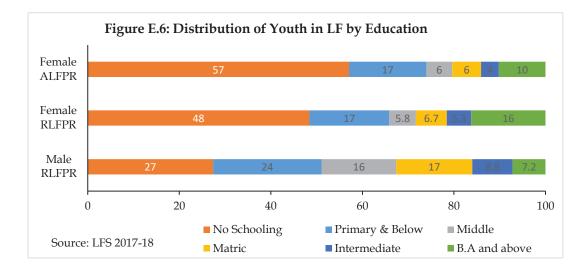
primary to middle school. It appears that those boys who make it through primary school are likely to stay on through high school.



Although the participation rate of young women in the labour force improves with education, still few women are able to find employment. For instance, out of 47 percent women with a B.A degree in the labour force, only 51 percent are in employment, while for men the employment rate is 82 percent (Figure E.5b). Interestingly, out of 27 percent young women with no education in labour force, 98 percent are employed.



The distribution of the young women LFPR (21 percent) by attained level of education shows that almost half (48%) have no schooling compared to one fourth of young men (27 percent); further of all these economically active young women, 16 percent have B.A and above level of education, while it is only 7 percent in the case of men (Figure E.6).



Women with low Education are unable to find an appropriate job opening.

Most women are pessimistic about improving their education as they lack information about distant and virtual educational opportunities in their areas.<sup>5</sup> More experiences include stories of fathers and husbands who discouraged higher education or forbade women in their households from employment or training opportunities

that would necessitate travel. This resistance typically arises from the strong norms about the centrality of motherhood, housework and care responsibilities in the marital home. A woman from Peshawar (currently unemployed) elaborated on this set of attitudes, "My in-laws are not supportive nor believe in getting higher

I have small children and no one is there to take care of them. I am not capable of doing any job as I have got no education or skill.

Unemployed participant, Karachi

education. They believe that education is of no use to girls, as they will end up cooking food and bearing children. They ridicule educated women and think that these women know nothing about cooking."

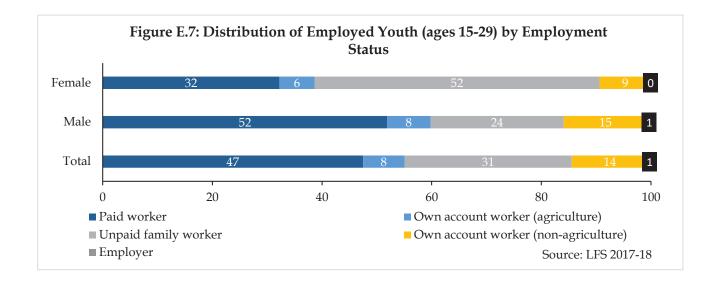
Others feel that "we do not get due reward of our education. What's the point of getting higher education when you have to stay jobless after all these degrees?" (Young Woman, Quetta).

Those with higher level of education have their share of problems, captured from this narration by a young woman from Peshawar "After completion of my degree, my brother explicitly told me "now that you have completed education, sit home as you won't get anything by doing a job".

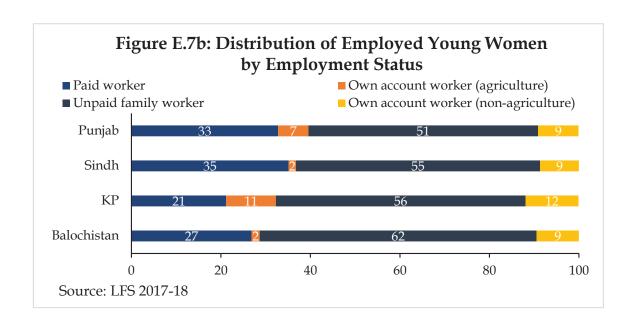
<sup>5</sup> CGaPS and World Bank *Women in the Workforce* research (2018-2019)

## 1.7 Employment Status

32 percent employed young women are in paid work compared to 52 percent young men. In urban areas, this gap narrows: 66 percent young women vs. 64 percent young men. The distribution of employed young workers by employment status further suggest that out of all employed young women 52 percent are working as an unpaid family worker compared to 24 percent young men (Figure E.7). The share of unpaid labour is much more for young employed women in rural areas at 61 percent compared to 29 percent of men (Table E.6).

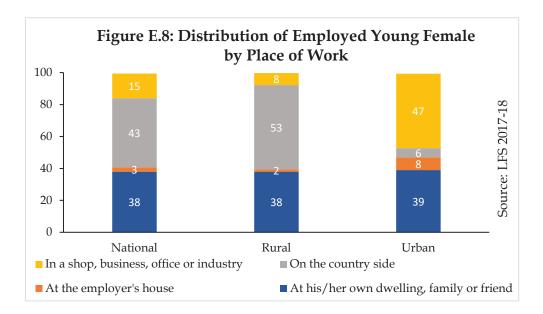


Province wise employment status of young women shows that more than half of them are working as unpaid workers (see Figure E.7b).

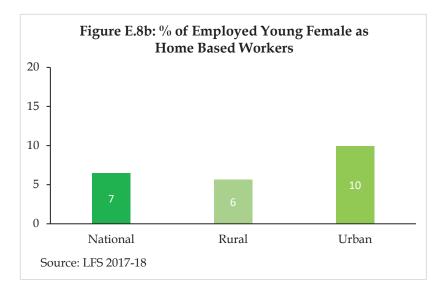


#### 1.8 Place of Work

43 percent of the employed young female workers report their place of work as "country side,"<sup>6</sup> followed by working at their own, family or friend's dwelling (38 percent). Most of the young men (50%) are working in a shop, business, office or industry followed by 29% who work at the "country side." (see Table E.7 in annex).



Though a large percent of employed young women are working from home, only 7 percent are home based workers as per ILO definition.<sup>7</sup> (Figure E.8b).

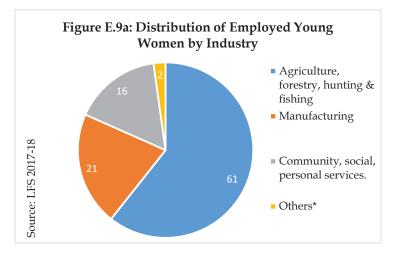


<sup>6</sup> This is how the LFS provides this option without any explanatory note; it is assumed that countryside includes fields, on the street (vendors etc.).

<sup>7</sup> The ILO defines home based workers, as the workers working at his/her own dwelling or at family or friend's dwelling as piece rate workers.

# 1.9 Employment by Industry and Occupation

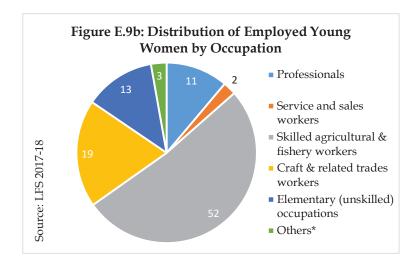
The industry wise share of employed young workers shows that of the 61 percent young women concentrated in agriculture sector, 48 percent are in animal production of which 92 percent are raising cattle and buffalos (Annex Table E.8).



Note: Others includes Construction, Wholesale & retail trade and restaurant & hotels, Transport, storage and communication, and Financing, insurance, real estate and business services

21 percent employed young women are working in the manufacturing industry; of which 60 percent are concentrated in apparel and 26 percent in textiles. 16 percent employed young women are working in community, social and personal services, of these 62 percent are associated with educational services.

The composition of employed young workers by main occupation groups indicates that 52 percent young women are concentrated in skilled agriculture and forestry workers, 19 percent in craft and related trades, 13 percent in elementary occupations, and 11 percent as professionals mainly as primary school teachers (Annex Table E.9).



Note: Others includes Managers Technicians & Associate professionals, Clerical support activities, and Plant/machine operators & assemblers.

Within professional occupations, 94 percent of professional young women are associated with the teaching profession. The majority of employed young women (89 percent) in skilled agriculture and forestry occupation are associated with the market oriented skilled agricultural worker. Of the employed young women who are working as craft and related trades workers (19 percent), most are food processing, wood working, garments and other related crafts workers.

#### 1.10 Unemployment and Underemployment

Women and particularly young women tend to have a higher rate of unemployment compared to men. Nationally, 13 percent of economically active young females are unemployed compared to 8.6 percent of men (Annex Table E.10). In urban areas, gender disparities in unemployment increase: 24 percent of young women compared to 10 percent of young men are unemployed (Figure 10).



Almost half (49 percent) of the young women with college degrees are unemployed; young women with low level of education or no education have low unemployment rates (Annex Table E.11).

A worker is classified as underemployed if she/he is working less than 35 hours a week and is also available for additional work. Underemployment rate of young women (2.5 percent) is higher than young male workers (1.3 percent). The occupation wise underemployment rate suggest that 5.7 percent of young women working in craft

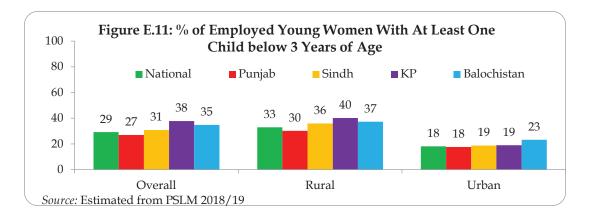
Table	e E.12: Un	derem	ployme	nt rate o	of Youn	g Work	ers (15-29	years)	
Drovince	N	lational	[		Rural			Urban	
Province	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	2.5	1.3	1.6	2.5	1.9	2	2.9	0.5	0.8
Punjab	2.8	0.7	1.3	2.7	0.8	1.4	3.3	0.4	1
Sindh	0.6	1.2	1.1	0.5	2.3	2	0.8	0.2	0.2
KP	3.2	4.6	4.4	3	5.2	4.8	4.4	2.3	2.6
Balochistan	0.8	0.7	0.7	0.7	0.8	0.8	0.9	0.3	0.3
Source: Estim	nated fro	m LFS 2	2017-18						

and related trades are underemployed, followed by professional workers (3.7 percent).<sup>8</sup>

## Employed Young Women with Children under 3

Young married women in Pakistan have to choose between child rearing and caring or taking up paid employment. Often it is assumed that women with young children will forego employment opportunities. The analysis from the PSLM reveals otherwise.

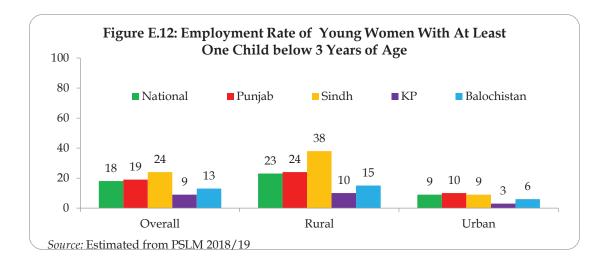
Amongst married young women 61% has at least one child below 3 years of age, in rural and in urban areas. Figure E.11 shows that 29% of the young employed women (15-29 years) have at least one young child. The percentage is higher in rural areas and in KP and Balochistan. See details in Annex Table E.X.



Overall young married women having no children have less employment rates as compared to the young unmarried women. Similarly, the employment rate for married women with at least one young child is less as compared to the women who have children older than 3 years of age. The trend is same in both the rural and urban

<sup>8</sup> Source: Estimated from LFS 2017-18

areas with more employment rates in rural areas than the urban areas (Annex Table E). Figure E.12 shows that 18% of the young women having at least one younger child are employed, with higher employment rate in rural areas as compared to the urban areas. Across provinces, a higher percentage of these young women are employed in Sindh (24%), followed by Punjab (19%), Balochistan (13%) and only 9% in KP.



# Annex Economic Participation

#### **Annex A Augmented Labour Force Activities**

List of activities in Section 10 of LFS

Note: These questions are asked only of those respondents who are engaged in housekeeping and not willing to work, or report "other" as their reason for not working. Question: During last week did you help or work in:

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

#### Table E.1: Refined LF Participation Rate of Youth (15-29 years) National Rural Urban **Province** Female Male Total Female Male Total Female Male Total National Punjab Sindh ΚP Balochistan Source: Estimated from LFS 2017-18

#### Annex B Tables Economic Participation

т	able E.1	o: Refin	ed LFP	Rate by	Age Gr	oups ar	nd Provin	ice	
Province	Worki	ng age 15-64)	(ages	Youth	(ages 1	15-29)	Adult	(ages 30	0-64)
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	24	84	53	21	72	46	26	95	60
Punjab	31	85	57	28	73	49	34	96	64
Sindh	14	84	51	13	73	45	16	94	57
KP	14	79	44	12	66	37	16	93	52
Balochistan	10	84	50	10	70	42	10	96	56
Source: Estim	nated fro	m LFS 2	2017-18						

	Table	e E.2: Au	gment	ed LFPR	of You	th (15-2	9 years)		
Drevince	N	lational			Rural			Urban	
Province	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	34	72	53	46	75	60	15	67	41
Punjab	32	73	52	41	77	58	17	68	42
Sindh	32	73	54	56	80	69	12	67	41
KP	45	66	55	51	67	58	17	63	39
Balochistan	41	70	57	48	73	62	25	61	44
Source: Estim	nated fro	m LFS 2	2017-18						

	Table E.	.3: Age Sp	ecific LFP	Rate		
	Sta	ndard LF	PR	Aug	mented L	FPR
Age Category	Female	Male	Total	Female	Male	Total
National	20	68	44	33	68	51
1014	6.4	10	8	11	10	11
15-19	16	48	33	27	48	38
20-24	23	85	52	37	85	60
25-29	25	96	57	40	96	66
30-34	27	98	60	43	98	69
35-39	28	98	62	43	98	70
40-44	28	98	63	45	98	72
45-49	26	97	61	42	97	70
50-54	26	96	63	42	96	71
55-59	23	92	59	37	92	66
60-64	17	69	45	28	69	50
65 or above	8.2	41	26	13	41	28
Source: Estimated fro	m LFS 2017-	-18				

 $\leq$ 

Table E.4:	Refined	d Labor	Force F	Participa	tion (15	-29 yea	rs) by Ma	rital Sta	atus
Marital	N	lational			Rural			Urban	
status	Female	Male	Total	Female	Male	Total	Female	Male	Total
Overall	21	72	46	26	75	50	13	67	40
Never	20	63	45	23	67	49	15	58	40
married									
Married	22	97	47	28	97	51	10	98	39
Widow/	23	88	51	16	91	51	38	75	50
widower									
Divorced	36	96	53	39	97	51	31	96	57
Source: Estim	nated fro	m LFS 2	2017-18						

Та	ble E.4a:	Refined	LFP of You	uth (15-29	) years) by	/ Marital	Status	
Marital	KP	ΥK	Punj	ab	Sinc	dh	Baloch	istan
status	Female	Male	Female	Male	Female	Male	Female	Male
Overall	12	66	28	73	13	73	10	70
N e v e r married	11	55	25	65	11	65	12	59
Married	12	95	30	97	14	98	9	97
Widower	0	36	20	94	58	83	0	83
Divorced	31	100	35	97	28	86	70	-

#### Source: Estimated from LFS 2017-18

Note: It is pertinent to mention that for window/ widower and divorced category the number of observations are very low and percentages reported here needs to be read with caution.

	Table E.	4b: Dist	ributio	n of Yout	th in LF	by Mar	ital Statu	us	
Marital	Ν	lational			Rural			Urban	
status	Female	Male	Total	Female	Male	Total	Female	Male	Total
Never	49	66	62	43	64	58	66	70	69
married									
Married	50	34	38	56	36	41	33	30	30
Widow/	0.2	0.2	0.2	0.1	0.2	0.2	0.5	0.1	0.1
widower									
Divorced	0.6	0.2	0.3	0.6	0.1	0.3	0.7	0.3	0.3
Total	100	100	100	100	100	100	100	100	100
Source: Estim	nated fro	m LFS 2	2017-18						

Tal	ole E.5: F	Refined	LFPR o	f Youth	(15-29 y	vears) b	y Educat	tion	
Educational	N	lational			Rural	-		Urban	
Level	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	21	72	46	26	75	50	13	67	40
No Schooling	27	94	51	31	95	52	12	94	46
Nursery/K.G	34	92	69	38	93	70	21	91	66
Primary	19	80	51	23	81	53	12	77	47
Middle	9	54	36	12	57	39	5	51	32
Matric	9	59	37	11	61	40	7	58	33
Intermediate	12	60	38	18	67	46	9	54	31
B.A and	47	80	62	62	82	72	40	79	57
above									
Source: Estima	ated fror	n LFS 20	017-18						

	Table E	E.5b: Ref	fined LF	Table E.5b: Refined LFPR of Youth (15-29 years) by Education & Province	ith (15-3	29 year	s) by Edu	cation 8	& Provir	JCe		
Educational		Punjab		5	Sindh			КР		Balo	Balochistan	
Level	Female	Male	Total	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	28	73	49	13	73	45	12	66	37	10	70	42
No Schooling	45	94	63	15	96	48	12	92	29	8	95	36
Nursery/K.G	44	95	74	S	83	58	12	88	53	6	95	63
Primary	26	83	55	7	78	48	7	72	43	3	73	48
Middle	Π	60	39	3	46	30	9	47	32	9	44	33
Matric	II	61	36	5	58	37	9	57	38	21	59	50
Intermediate	12	56	32	12	66	45	13	57	41	34	60	53
B.A and above	49	78	60	44	85	68	45	79	65	54	78	72
Source: Estimated from LFS 2017-18	from LFS	2017-18										

Table E	Table E.6: Distribution of	ition of Er	nployed <b>\</b>	outh (15-2	9 years) b	y Employ	Employed Youth (15-29 years) by Employment Status	ns	
		National			Rural			Urban	
Empioyment status	Female	Male	Total	Female	Male	Total	Female	Male	Total
Paid worker	32	52	47	24	45	39	66	64	64
Employer	0	L	L	0.1	0.4	0.3	0.0	1.2	1.0
Own account worker (agriculture)	9	ω	ω	7.8	12	F	1.O	1.3	1.3
Unpaid family worker	52	24	31	61	29	38	17	16	16
Own account worker (non-agriculture)	თ	15	14	7.5	14	12	16	18	18
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0
Total	100	100	100	100	100	100	100	100	100
Source: Estimated from LFS 2017-18	FS 2017-18								

Table E.	Table E.6b: Distribution of Empl	ibution o	of Emplo	oyed Youth (15-29 years) by Employment Status &	th (15-:	29 year:	s) by Emp	oloyment	t Statu	s & Province	nce	
Employment		Punjab		S	Sindh			КР			Balochistan	c
status	Female	Male	Total	Female	Male	Total	Female	Male	Total	Female	Male	Total
Paid worker	33	51	46	35	53	5]	21	53	48	27	42	4
Own account	7	9	9	2	Π	10	II	0	<i></i> б	2	OL	10
w o r k e r												
(agriculture)												
Unpaid family	21	25	33	55	24	27	56	20	26	62	34	36
worker												
Own account	6	17	4	6	12	12	12	17	16	6	12	12
worker (non-												
agriculture)												
Others	0	L	0	0	0	0	0	L	L	0	L	L
Total	00L	100	100	100	100	100	100	100	100	100	100	100
	Table E.7: % Distribution	% Distri		of Employed Workers	yed W		(15-29 years) by	rs) by Pl	Place of Work	Work		
			National	nal			Rural			C	Urban	
Place OI WOLK	JLK	Female	Ma	e Total	_	Female	Male	Total	Female		Male	Total
At his/her own dwelling	velling	37	2	10		37	2	12	37	7	1	6
At family or friend's dwelling	sdwelling	-	0	0		L	0	0			0	0
At the employer's house	Jouse	М	OL	0		2	12	6	00		ω	ω
On the street/road		0	00	9		0	7	Ŋ			6	ω
On the country side	e	43	29	32		53	42	45	9		9	9
In a shop, business, office or	s, office or	15	50	43	2	ω	36	28	47		75	Г
industry												
Other		0	-			0	-	-			0	0
Total		100	100	100	0	100	100	100	100		100	100
-	( 											

Young Women in Pakistan | Status Report 2020

Source: Estimated from LFS 2017-18

Table E.8: % Distribution	n of Emj	ploye	d Wor	kers (15	-29 ye	ears) b	y Major	Indu	stry
Major Inductry	Na	tiona	I	F	Rural	1	U	rban	
Major Industry	Female	Male	Total	Female	Male	Total	Female	Male	Total
Agriculture, forestry,	61	28	35	74	42	50			
hunting & fishing									
Growing of Non-	7.2	19.5	14.8	7.1	19.3	14.5			
perennial crops									
Animal Production	48	14	27	48	15	28			
Raising of cattle and	92	71	85	92	71	85			
buffaloes									
Mixed Farming	32	50	43	32	51	44			
Support activities to	12	14	14	12	14	13			
agriculture									
Manufacturing	21	19	19	18	14	15	34	28	29
Manufacturing of textiles	26	16	18	26	13	17	27	18	19
Manufacture of other	98	50	67	98	35	65	98	60	69
textiles									
Manufacturing of	60	21	30	62	21	34	56	20	26
wearing apparel									
Manufacture of wearing	99	96	98	99	99	99	100	93	95
apparel, except fur									
apparel									
Community, social,	16	8.5	10.2	7.4	6.4	6.7	51	12	17
personal services and									
rest of the remaining									
industries									
Education	62	23	37	65	25	37	60	21	36
Pre-primary and primary education	62	51	57	68	62	65	58	38	51
General secondary	29	33	30	25	29	27	31	37	33
education	23	00	00	20	23		01	0,	
Human health and social	10	15	13	10	13	12	9.9	17	14
work activities	10	10	10	10	10		5.5		
Activates of household as	16	8.8	11	14	6.8	8.8	17	10.7	13
employers of domestic		0.0			0.0				
personnel									
Others*	2	44	35	1.2	38	28	6	55	49
Total	100	100	100	100	100	100	100	100	100
Source: Estimated from LI			-						
Note: Others include Mir			/ing, [	Electrici	ty, ga	s & w	vater, co	nstru	ction,
Wholesale & retail trac	-	-	-						
communication, and Fina						•		•	

 $\leq$ 

Table E.9: % Distrik	oution o		-		rs (15-	29 yea	ars) by M	Main	
	Na	tiona	<mark>cupat</mark> I	1	Rural		U	rban	
Major Occupations	Female	Male	Total	Female	Male	Total	Female	Male	Total
Managers	0.4	1.3	1.1	0.2	0.6	0.5	1.0	2.5	2.3
Professionals	11	3.2	5.0	5.4	2.1	3.0	34	5.0	8.9
Health professionals	2.0	6.3	4.1	0.7	3.8	2.3	2.8	8.1	5.3
Teaching professionals	94	47	71	98	60	78	92	38	66
Vocational & Secondary education teachers	29	40	32	27	34	30	30	46	34
Primary school and early childhood teachers	58	48	55	61	64	62	56	30	49
Skilled agricultural & fishery workers	52	24	30	63	35	43	7	4	4
Market-oriented skilled agricultural workers	89	93	91	89	93	91	85	95	92
Craft & related trades workers	19	17	18	17	14	14	30	24	24
Food processing, wood working, garments and other related craft	92	38	51	91	34	51	95	42	51
Elementary (unskilled) occupations	13	20	18	13	23	20	13	15	15
Others	5	34	28	2	26	19	16	50	45
Total	100	100	100	100	100	100	100	100	100
Source: Estimated from Ll	FS 2017-1	8							
Note: Others include Tech	nicians 8	Asso	ciate p	orofessic	nals, (	Clerica	alsuppo	rt activ	vities,

Service and sales workers, and Plant/machine operators & assemblers

Table E.10: Unemploym	ent Rate	e of Yo	outh (1	5-29 ye	ars) b	y Prov	/ince an	d Reg	gion
Drevines	Na	tiona	I	F	Rural		U	rban	
Province	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	13	8.6	9.5	9	7.7	8.1	24	10	12
Punjab	11	9	9.7	8	8.7	8.6	22	9.5	12
Sindh	17	7.9	9	9.1	4.6	5.3	30	11	13
KP	13	8.9	9.6	11	8.7	9.1	26	9.9	12
Balochistan	29	6	9	21	6	7	48	8	14
Source: Estimated from Ll	-s 2017-1	8							

Table E.11: Youth (15-29	years) l	Unem	ployn	nent rat	e by E	Educa	tion and	d regi	on
	Na	tiona	I	F	Rural		U	rban	
Educational Level	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	12.5	8.6	9.5	9.0	7.7	8.1	24	10	12
No Schooling	2.3	3.2	2.9	1.6	2.8	2.3	9.4	4.2	5.0
Nursery/K.G	3.6	6.8	6.2	3.2	6.2	5.5	6.3	8.6	8.3
Primary	4.9	5.2	5.2	3.9	4.6	4.5	8.8	6.6	6.8
Middle	10	7.9	8.2	10	8.4	8.5	12	7.2	7.5
Matric	12	12	12	9	11	11	14	13	13.3
Intermediate	25	20	21	30	21	23	19	19	19
B.A and above	49	18	31	56	23	38	43	15	25
Source: Estimated from L	FS 2017-1	8							

	F	able E.	.13 : EI	Table E.13 : Employed You	bund	Womei	n (15-2	9 yea	ng Women (15-29 years) by Age of Child (% distribution)	of Chil	d (% di	stribu	tion)		
			Overall	all				Rura	al		,		Urban	L	
	Punjab	Punjab Sindh	КР	Balochistan	Total	Punjab	Sindh	КР	Balochistan	Total	Punjab	Sindh	КР	Balochistan	Total
Unmarried	57.1	48.1	45.2	45.1	53.2	52.0	40.5	43.1	41.2	47.6	71.8	66.2	61.7	63.6	69.4
Married															
without	10.9	15.9	11.5	16.2	12.6	12.5	18.2	71.7	17.3	14.1	6.3	10.5	10.3	10.9	8.0
child															
Child aged															
up to 3	26.9	30.8 37.8	37.8	34.8	29.2	30.1	36.0	40.2	37.3	32.9	17.6	18.7	18.9	23.2	18.1
years															
Child aged				۲ ر	L M	C M	[ 		۲ ر	C r	C	Ċ		۲ ر	C C
4 to 5 years	0.0	C.C	4.Ú	4.7	0.0	D.C	0.7	4.C	Z.4	о.с	7.7	۲.2	4.C	4:4	2.7
Child															
aged 6				J L	у Г	U L	С г		Ċ	U F	× F			Ċ	Эг
and above	<u>.</u>	\ -	<u>-</u>	<u>0.</u>	<u>0.</u>	<u>0.</u>		<u>)</u>	יע.	0.	<u>+</u>		) 0	0.0	<u>.</u>
years															
Total	100	100 100 100	100	100	100	100	100	100	100	100	100	100	100	100	100
Source: Estimated from PSLM 2018/19	timated	d from	PSLN	1 2018/19											

		Table	e E.14	Table E.14: Employment Rate of Young Women (15-29 years) by Age of Child	ent R	ate of )	buno,	Won	nen (15-29 y	ears) I	oy Age	of Chi	p		
			Overall	rall				Rural	ral				Urban	ne	
	Punjab	Punjab Sindh KP	КР	Balochistan	Total	Punjab	Sindh	КР	Balochistan	Total	Punjab	Sindh	КР	Balochistan	Total
Unmarried	19	20	ω	6	17	22	30	ω	10	19	15	14	7	9	14
Married															
without	16	25	9	LL	16	20	38	9	13	<u> 1</u> 9	4	10	4	Ю	ω
child															
Child aged															
up to 3	19	24	6	13	10	24	38	lO	15	23	10	6	М	9	<i></i> б
years															
Child aged	ĽC	Ľ	F	ſ	L C	67	L 2	F	U F			, r	С	С	
4 to 5 years	21	77	=	+	C2	70	10	Π	0	70	/	<u>+</u>	0	o	<u>0</u>
C h i l d															
aged 6	20	20	α	ц	<i>(</i> (	35	27	U	αĽ	ας		1	ά	I	2
and above	C 7	Ŋ	C	<u>)</u>	77	0	1 )	C	<u>0</u>	07	2	=	2	I	<u>†</u>
years															
Total	19	22	ω	OL	17	23	34	8	12	21	13	12	5	9	12
Source: Estimated from PSLM 2018/19	timated	d from	PSLI	M 2018/19											

# Vulnerable Employment of Young Women

#### **Key Findings**

- 68 percent of employed young women are in vulnerable employment compared to 47 percent young men.
- Out of all young women in the labour force, 87 percent are employed, and only 39 percent are in non-agriculture sector; of these 71 percent are working in informal sector.
- 86% of employed young women with no schooling work in the informal sector compared to 31% of employed young women with B.A and above level of education
- Only 14 percent of young employed women are working as permanent employees while 80 percent are working without a formal contract.
- The working hours of employed young women working less than 35 hours per week is inversely related with educational attainment.
- Employed young female earn median wage of PKR 7000 per month compared to male counterparts who earn median wage of PKR 14000 per month, which shows a gender wage gap of 50 percent.
- The gender pay gap among young workers with no schooling is 55 percent, while the gender wage gap among workers with B.A and above level of education is 17 percent.
- The gender pay gap is highest in Skilled Agriculture and forestry occupation and manufacturing industry with 80 percent and 65 percent respectively.

"Vulnerable employment is defined as the sum of the employment status of ownaccount workers and contributing family workers. They are less likely to have formal work arrangements, and are therefore more likely to lack decent working conditions, adequate social security and 'voice' through effective representation by trade unions and similar organizations. Vulnerable employment is often characterized by inadequate earnings, low productivity and difficult conditions of work that undermine workers' fundamental rights."

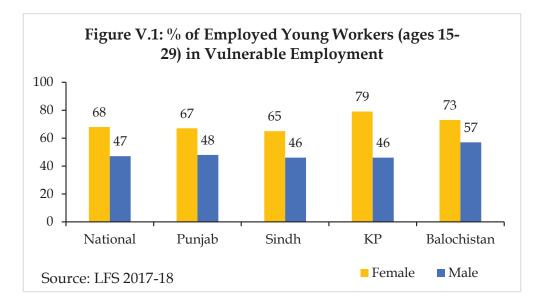
Vulnerable workers as the name suggests are more exposed to poor and hazardous working conditions coupled with inadequate or in most cases zero social security coverage. Globally, 42 percent employed women are vulnerable workers.<sup>2</sup>

In Pakistan, 55 percent of employed workers (ages 15-64) are vulnerable workers: 71 percent of employed female workers and 50 percent of employed male workers are

<sup>1 &</sup>lt;u>https://www.ilo.org/ilostat-files/Documents/description\_STE\_EN.pdf</u>

<sup>2</sup> ILO Publications <u>http://ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/publication/</u> wcms\_631497.pdf

vulnerable workers. 68 percent of employed young women are working as vulnerable workers compared to 47 percent young men are employed as vulnerable workers. In rural areas, the percentage of young employed women working in vulnerable employment is 76 percent compared to 55 percent of employed young men. These gender disparities among young workers in vulnerable employment exist across the provinces. While in urban areas, the gender disparity reaches to zero.



# Formal / Informal Work

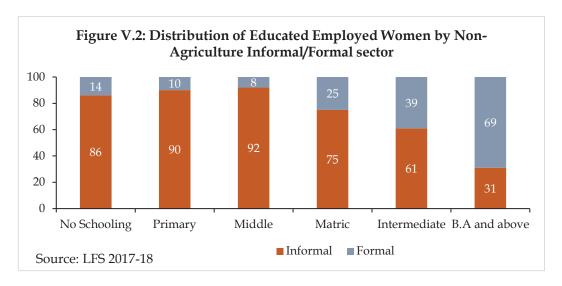
Household enterprises owned and operated by own-account workers with less than 10 persons engaged are categorized in the informal sector. Moreover, all the enterprises engaged in agricultural activities or wholly engaged in non-market production are excluded from the analysis of informal sector (LFS 2017-18).

Of the 90 percent employed female and male youth, 65 percent are in non-agriculture work. Of the 87 percent of young women who are employed, 39 percent are in non-agriculture work, compared to 72 percent employed young men.

Most of the young women employed in the non-agriculture sector are in informal work (71 percent) and only 29 percent are engaged in the formal sector. Most young men are also employed in the informal non-agri sector (Table V.2). Sindh has the highest percentage (35 percent) of employed young women in the formal sector, probably because of Karachi, the economic hub of the country.

Table V.2: % of E	Employed v		ge15-29) in sector	non-agricu	Iture and I	nformal				
Province	Non-A	griculture	Sector	Informa	al Non-Agri Sector <sup>3</sup>	culture				
	Female	Male	Total	Female	Male	Total				
National	39	72	65	71	75	74				
Punjab	39									
Sindh	39	66	63	65	71	71				
KP	38	78	71	63	84	82				
Balochistan	41	59	58	65	77	76				
Source: Estimated	from LFS 2	017-18								

The educational attainment of employed workers suggests that the share of workers with secondary and higher secondary level of education in informal sector is low compared to workers who have no schooling or lower level of education regardless of gender (Annex Table V.3). For instance, 86% of employed young women with no schooling are in the informal sector compared to 31% with B.A and above level of education. 69 percent of those with a college degree are employed in the formal sector (Figure V.2).

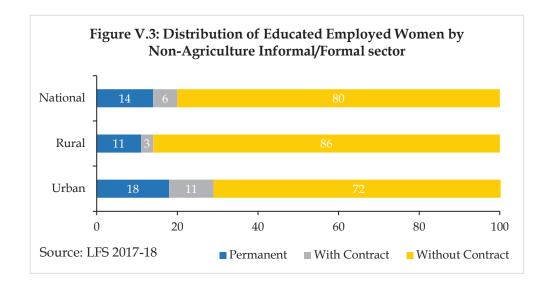


# Contract Workers

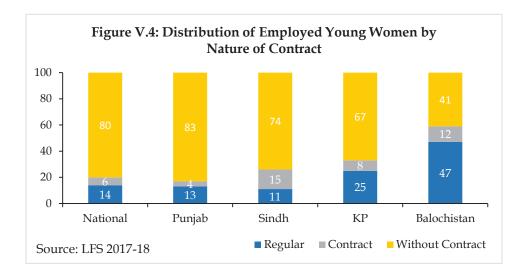
The status or nature of job agreement of workers with enterprise or employer is an important measure of vulnerable employment for workers who are at the risk of losing their job without any notice period. Only 14 percent of young employed women are

<sup>3</sup> These percentages reflect fractions of the numbers employed in the non-agri sector as noted in the first part of the Table.

working as permanent employees while 80 percent do not have a formal contract. Only 6 percent of employed women have any formal contract / agreement with their employer (Figure V.3).



These differences persist across gender and provinces. For example, in Punjab 13 percent female are working as permanent employee, 4 percent have contract, and 83 percent are working without any contract compared to 12 percent of male youth working as permanent employee, 5 percent have contract job and 83 percent have no job contract (Annex Table V.4). The percentage distribution of employed young women in Balochistan by nature of job contract with the employer needs to be viewed carefully due to very low number of observations (Figure V.4).

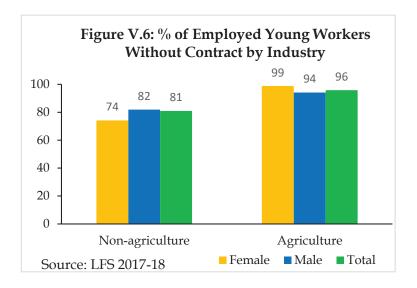


Employed young women without contract with the employer by main occupation groups shows that craft and related trades occupational group have highest

percentage without contract, followed by elementary occupations whith 99 percent and 97 percent female workers are without contract respectively (Figure V.5).



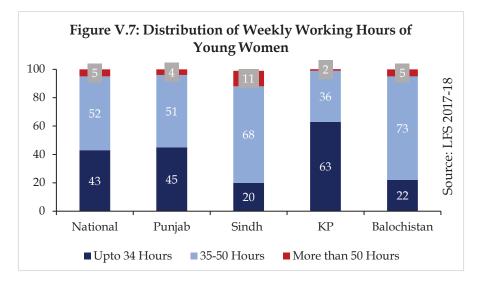
The workers without contract by agriculture and non-agricultural industry shows that almost all the employed young workers engaged in agriculture sector are working without contract, while 74 percent of females employed in non-agriculture sector are without contract.



### Hours of Work

The weekly working hours of workers reported in LFS are the hours of work done for pay profit or gain, for each day in last reference week. On average, the young workers have decent weekly working hours (46 hours per week) across Pakistan and the hours have no substantial variations in rural and urban setting. The average weekly working hours of young women are 34 compared to young men with 50 average working hours at national level (Annex Table V.5). These hours do not show any significant change across workers with various level of education, or by gender.

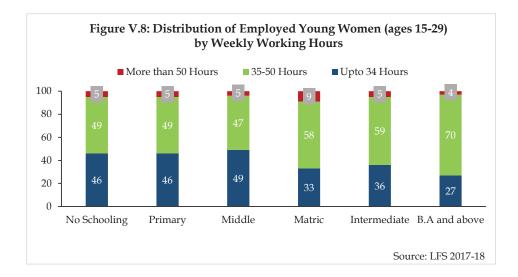
The weekly working hours of employed workers can be classified as part time working hours, full time / decent working hours. If a worker is working less than 35 hours per week (part time/ less than full time), 35 to 50 hours per week, (full time / decent) and more than 50 hours per week (excessive). The analysis suggests that 43 percent of employed young women work less than 35 hours per week compared to 52 percent who are working 35 to 50 hours per week (Figure V.7). These differences persist across the provinces. Moreover, the distribution shows that higher percentage of employed young male workers (41 percent) are working more than 50 hours per week (excessive hours) as compared to employed young female with a 5 percent share (see Annex Table V.6).



Both young women and men are more likely to have decent work hours (35 to 50 hours per week) as educational attainment rises ((Figure V.8 and Annex Table V.7).

Overall, young women tend to work fewer hours on average in a week than their male counterparts, across various occupation groups, and across provinces (Annex Table V.8). For example, the women who are associated with craft and related trades work on average 47, 32, and 37 hours per week in KP, Punjab and Sindh respectively.

**Underemployment rate** (time related) shows the percentage of all workers who are working less than 35 hours a week and also available for or sought alternative work



to the all person employed in the last reference week.<sup>4</sup> The underemployment rate of young women is slightly higher at 2.5 percent than that of young men at 1.3 percent (Table V.9). The occupation wise underemployment rate suggest that 5.7 percent of women working as craft and related trades workers are underemployed, followed by professional young female workers (3.7 percent). One can conjecture that the few women who are working less than 35 hours per week are able to take up more work because of reproductive responsibilities. The numbers below are too small to carry out a significant analysis.

Та	ble V.9:	Undere	mploy	ment rat	te of wo	orkers (	age 15-2	9)	
Drevince	1	lationa	I		Rural			Urban	
Province	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	2.5	1.3	1.6	2.5	1.9	2	2.9	0.5	0.8
Punjab	2.8	0.7	1.3	2.7	0.8	1.4	3.3	0.4	1
Sindh	0.6	1.2	1.1	0.5	2.3	2	0.8	0.2	0.2
KP	3.2	4.6	4.4	3	5.2	4.8	4.4	2.3	2.6
Balochistan	0.8	0.7	0.7	0.7	0.8	0.8	0.9	0.3	0.3
Source: Estimat	ted from	LFS 20	17-18						

# Monthly Wages

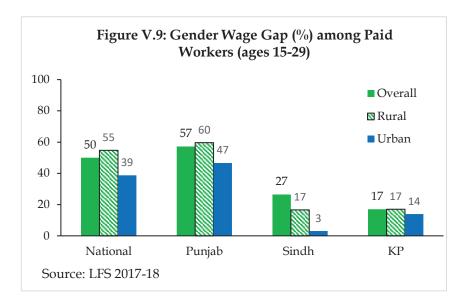
LFS reports on the remuneration of employed workers but these questions only cover those who are paid employees while individuals working as employer / self-employed or workers in agriculture are not covered. This limits the estimation of the gender wage gap as most women are working in agriculture.

<sup>4</sup> Manual of Labour Force Survey 2017-18.

Globally the gender wage gap is 47 percent, with higher inequalities in developing countries.<sup>5</sup> Explanations for the wage inequalities range from difference in educational attainment, skills set, experience, sector of employment, industry, hours of work etc.

Pakistan is ranked at 151st (0.564) out of 153 countries slightly above Iraq and Yemen on the global gender parity index. One of the indicators against which Pakistan performs poorly is economic participation and opportunities.

As noted earlier, 32 percent of employed young females are working as paid workers compared to 52 percent employed young male workers. Of these paid employees, young women earn median wages of PKR 7000 per month compared to PKR 14000 per month earned by young men, a gender wage gap of 50 percent.<sup>6</sup> These differences persist across provinces and region Annex Table V.10). For instance, gender wage gap among young workers is 50 percent at national level, which implies that for every PKR 100 per month earned by a young man, the women earns only PKR 50 (Figure V.9). Moreover, the disparities in gender wage gap further increases in rural areas where this difference is 55 percent.



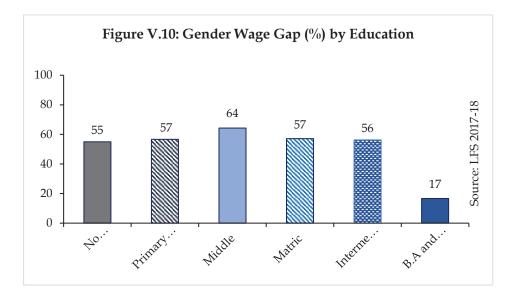
Note: The Gender Wage gap for paid workers of Balochistan could not be estimated based on median wage due to low number of observations hence excluded.

The gender wage gap narrows as education increases. For example, the gender pay gap among young workers with no schooling is 55 percent, which implies for every

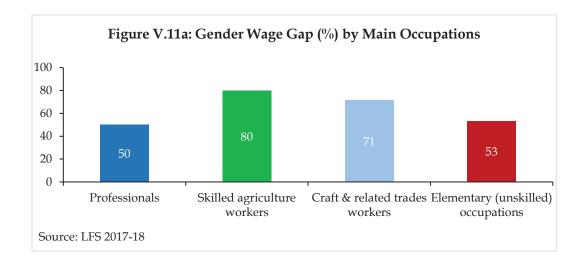
<sup>5</sup> World Economic Forum. The Global Gender Gap Report 2020: <u>http://reports.weforum.org/global-gender-gap-report-2020/shareable-infographics/</u>

<sup>6</sup> The analysis of monthly wages takes into account the employed who are working at least 35 hours per week.

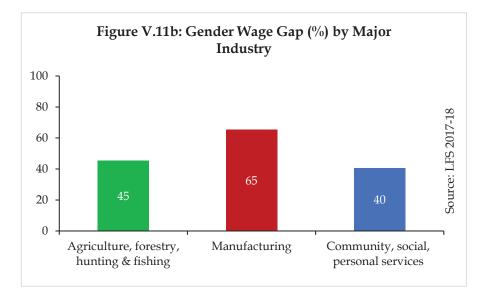
PKR 100 that a young male worker earns, female workers earn only PKR 45 or earn 55 percent less than the male wage. On the other hand, the gender wage gap among workers with B.A and above level of education is 17 percent: for every PKR 100 that a young male college graduate earn, female college graduate earn PKR 83 (Figure V.10).



The gender wage gap is very high at 60 percent for those employed in the informal sector (Annex Table V.11).



The gender wage gap in main occupations and major industry divisions is depicted in Figure V.11a and Figure V.11b respectively. For example, young women professionals earn half as much young men showing a gender wage gap of 50 percent while this gap increases to 80 percent for skilled agriculture workers where a young women earns just PKR 20 as compared to a young man who earns PKR 100 for the same work.



Among major industry divisions the gender wage gap is highest in the manufacturing industry (65 percent), followed by agriculture, forestry, hunting, and fishing (45 percent), and community, social and personal services (40 percent).

The distribution of monthly wages of young paid workers suggest that more than half (58 percent) are earning below minimum wage:<sup>7</sup> 75 percent young paid female workers were earning below minimum wage compared 56 percent male workers. In rural areas, 83 percent of young female paid workers are earning below minimum wage compared to 59 percent young men earning below minimum wage (Annex Table V.13a). Only 2 percent young paid female workers earn equivalent to minimum wage (PKR 15000). The low wages and gender differentials are mirrored across provinces. In Punjab, 80 percent young women earn less than minimum wage compared to 54 percent young men (Annex Table V.13b).

Earning below minimum wages is less likely for those with higher level of education, though even college degree holders can earn minimum wages. 39 percent of young women with college degree (B.A or above) earn below minimum wage compared to 17 percent young men. 96 percent of young women with no schooling earn below minimum wage compared to 67 percent young men with no schooling (Annex Table V.14).

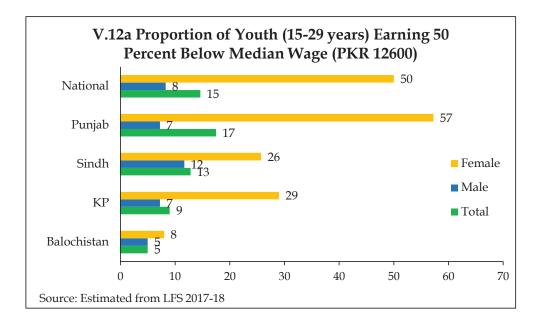
# Proportion of Youth Earning 50% below the Median Wage

The degree of inequality within a country is a matter of concern as it not only increases vulnerability but presents barriers to inclusion, to leveraging economic opportunities

<sup>7</sup> Note: Minimum Wage was PKR 15000 in Fiscal Year 2017-18.

and to social mobility. Wide disparities between the haves and the have-nots leads to a concentration of wealth and resources in the hands of the few. SDG 10 aims to reduce inequality within and among countries, and indicator 10.2.1 measures the proportion of people living below 50 per cent of median income, by age, sex and persons with disabilities. Unfortunately inadequate data does not permit a substantive analysis at this point, especially data on youth.

A basic estimation is to assess the median wages of youth (15-29 years) and estimate the percentage earning less than 50% of the median wage. In Figure V12a the percent of youth, disaggregated by sex, earning less than the median wage of PKR 12,600 is estimated. 50 percent of young paid female workers earn below 50 percent (PKR 6,300) of the median wage compared to 8 percent of young paid male workers. This implies that inequality is higher among female wage earners than among males.



However, taking into account the gender wage gap, Figure V12b estimates the percentage of young women and men earning less than 50% of their respective median wages i.e. PKR 6,090 and PKR 13,860. It shows the percentage of women who earn below 50% of their median wage i.e. PKR 3,045, and the percentage of men earning below PKR 6,930 (equivalent to 50% of their median wage).

6 percent of young paid female workers are earning below 50 percent of female median wage.

17 percent of young paid male workers are earning below 50 percent of male median wage.

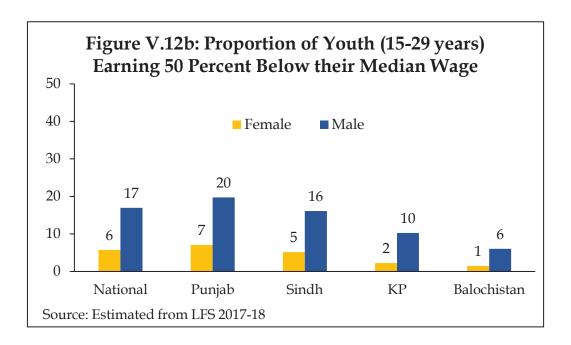


Table V.1:	% of em	ployed	worker	s (age 1	5-29) in	vulner	able em	ployme	nt
Province	1	Vationa	I		Rural			Urban	
Province	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	68	47	52	76	55	60	34	35	35
Punjab	67	48	54	75	54	61	36	38	38
Sindh	65	46	48	82	63	66	26	28	28
KP	79	46	51	84	47	53	41	41	41
Balochistan	73	57	58	83	60	62	39	46	45
Source: Estimat	ted from	1 ES 20	17-18			<u>`</u>		<u>.</u>	

# Annex Tables Vulnerable Employment

#### Source: Estimated from LFS 2017-18

Note: Vulnerable Employment includes own account worker (agri & non-agri.) and contributing family workers.

Table V.3:	% of Em	ployed		rs in No Educati		ulture I	nforma	sector	by
Education	1	Vationa	I		Rural			Urban	
level	Female	Male	Total	Female	Male	Total	Female	Male	Total
No Schooling	86	80	81	88	80	81	83	80	80
Nursery/K.G	90	83	84	87	85	86	94	80	81
Primary	90	84	84	90	85	86	89	82	83
Middle	92	81	82	97	83	84	87	80	80
Matric	75	74	74	70	78	77	79	71	72
Intermediate	61	60	60	65	63	64	58	58	58
B.A and above	31	38	36	30	39	36	31	37	36
Source: Estimat	ted from	1 LFS 20	17-18	·,			·		

Table	V.4: % o	f Employ	ved work	ker (age	15-29) b	y Natur	e of Job	Agreen	nent
		Female			Male			Total	
Province	Regular	Contract	Without	Regular	Contract	Without	Regular	Contract	Without
			Contract			Contract			Contract
National	14	6	80	12	5	83	12	5	83
Punjab	13	4	83	12	5	83	12	5	83
Sindh	11	15	74	10	7	83	90	8	82
KP	25	8	67	10	3	87	11	4	85
Balochistan	47	12	41	21	3	76	23	3	74
Source: Es	timated	from LFS	S 2017-18						

Table	V.5: Ave	rage we	eekly w	orking l	hours o	f worke	ers (age	15-29)		
Drevince	1	lationa	I		Rural			Urban	1	
Province	Female	Male	Total	Female	Male	Total	Female	Male	Total	
National	34	50	46	33	49	44	38	53	51	
Punjab	33	51	46	32	32	44	37	54	51	
Sindh	39	50	49	39	39	47	40	52	51	
KP	28	47	44	27	27	43	36	49	48	
Balochistan	36	49	48	36	36	48	37	50	49	
Source: Estimat	ed from	LFS 20	17-18							

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Table V.	6: % Dist	ribution	of Empl		orkers ( urs	age15-29	9) by W	eekly W	orking
		Female			Male			Total	
_ ·	Upto 34	35-50	More	Upto	35-50	More	Upto	35-50	More
Province	Hours	Hours	than 50	34	Hours	than 50	34	Hours	than 50
			Hours	Hours		Hours	Hours		Hours
National	43	52	5	7	52	41	15	52	33
Punjab	45	51	4	6	51	43	17	51	32
Sindh	20	68	11	4	55	41	6	56	37
KP	63	36	2	16	50	34	24	47	29
Balochistan	22	73	5	5	59	36	6	60	34
Source: Es	timated	from LF	S 2017-18						

Table V.7: % D	istribut	tion of E				workers	; (age15	-29) by '	Weekly
			W	orking	Hours				
		Female			Male		Total		
Education	Upto	35-50 More Upto 35-50 More		More	Upto 35-50		More		
level	34	Hours	than 50	-	34 Hours	Hours	than 50		
	Hours		Hours	Hours		Hours	Hours		Hours
N o	46	49	5	7	54	39	20	53	27
Schooling									
Nursery/K.G	53	44	3	8	50	41	18	49	34
Primary	46	49	5	6	51	43	13	50	37
Middle	49	47	5	8	48	44	12	48	40
Matric	33	58	9	7	51	42	10	52	39
Intermediate	36	59	5	7	53	41	11	54	35
B.A and	27	70	4	6	62	32	12	64	23
above									
Source: Estima	ated fro	m LFS 2	017-18						

Table V.8: Average we	-	ng hours of ain Occupat		orkers (ag	je 15-29) in
Main Occupations	National	Punjab	Sindh	KP	Balochistan
Managers	42	41	54	40	44
Professionals	36	37	36	36	35
Technicians & Associate professionals	47	46	52	42	40
Clerical support activities	46	45	48	37	46
Service and sales workers	43	43	50	25	36
Skilled agricultural & fishery workers	31	31	38	29	30
Craft & related trades workers	32	32	37	47	47
P I a n t / m a c h i n e operators & assemblers	43	43	44	47	-
Elementary (unskilled) occupations	40	40	43	-	-
Source: Estimated from L	FS 2017-18				

Table	V.10: Me	dian Mo	onthly V	Vages (i	n PKR) o	of Work	ers (age	es 15-29)	
Drevince	1	Vationa	I		Rural			Urban	
Province	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	7000	14000	13000	5880	13000	12600	9000	14700	14000
Punjab	6000	14000	13000	5250	13020	12600	8000	15000	14600
Sindh	8820	12000	12000	8400	10080	10000	12600	13000	13000
KP	12600	15120	15120	12600	15120	15120	13000	15120	15000
Balochistan	15000	15000	15000	16800	15000	15000	14000	15000	15000
Source: Estim	ated fro	m LFS 2	017-18						
Note: The me	dian wa	ges esti	mated f	or worke	ers work	ing at le	ast 35 h	ours pei	r week.

Table V.11: Med	· · ·	(in PKR) of Workers n and Sector	(ages 15-29) by
		National	
Education level	Female	Male	Gender Gap (%)
No Schooling	5670	12600	55
Primary or Below	5460	12600	57
Middle	5000	14000	64
Matric	6300	14700	57
Intermediate	7000	16000	56
B.A and above	20000	24000	17
Type of Sector			
Formal Sector	16000	16000	0
Informal Sector	5040	12600	60
Source: Estimated fr	om LFS 2017-18		

Table V.12: Med	· · ·	(in PKR) of Workers and Industry	(ages 15-29) by
Main Occupations		National	
Main Occupations	Female	Male	Gender Gap (%)
Professionals	10000	20000	50
Skilled agriculture workers	3000	15000	80
Craft & related trades workers	4200	14700	71
Elementary (unskilled) occupations	5880	12600	53
Major Industry			
Agriculture, forestry, hunting & fishing	5460	10000	45
Manufacturing	5040	14500	65
Community, social, personal services	10000	16800	40
Source: Estimated fro	om LFS 2017-18		

Table	<b>/.13a:</b> %	Distribu	ition of	monthly	/ wages	s of wor	kers (ag	je 15-29)	
Monthly	1	lationa			Rural			Urban	
wage	Female	Male	Total	Female	Male	Total	Female	Male	Total
Below minimum wage	75	56	58	83	59	62	65	52	53
Minimum wage	2.1	5.8	5.4	1.1	4.3	3.9	3.5	7.6	7.1
Below Rs. 20000	5.1	18	17	4.5	19	17	5.9	18	17
Below Rs. 30000	9.7	14	14	6.6	14	13	14	15	15
Below Rs. 40000	3.9	3.5	3.6	2.7	3.0	3.0	5.5	4.1	4.3
Below Rs. 50000	1.9	1.1	1.2	1.0	0.6	0.7	3.1	1.7	1.8
Rs.50000 and above	1.8	1.4	1.5	1.0	0.8	0.8	2.9	2.3	2.3
Total	100	100	100	100	100	100	100	100	100
Source: Estim	ated fro	m LFS 2	017-18						
Note: Minimu	im wage	was PK	(R 15000	) in Fisca	l year 20	017-18			

Table V.13b	o: % Dist	ributior	n of mon	thly wa	ages of v	vorkers	(age 15-2	:9)
Monthlywood	Pun	jab	Sin	dh	ĸ	Р	Baloc	histan
Monthly wage	Female	Male	Female	Male	Female	Male	Female	Male
Below minimum wage	80	54	68	66	56	44	42	49
Minimum wage	1.4	5.8	3.2	6.4	4.9	3.4	8.7	6.7
Below Rs. 20000	4.6	20	6.8	12	5.9	27	15.6	19
Below Rs. 30000	8.4	15	12	10	16.8	18	15	17
Below Rs. 40000	3.5	2.9	3.6	3.5	7.8	5.6	12.3	4.5
Below Rs. 50000	1.1	1.0	3.5	1.2	5.2	0.9	1.4	1.5
Rs.50000 and above	1.4	1.3	2.2	1.8	3.3	1.4	4.5	1.6
Total	100	100	100	100	100	100	100	100
Source: Estimated	d from Ll	-S 2017-	18					

Ta	ble V.14: Di	Table V.14: Distribution of		ages of wo	rkers (age	15-29) by ec	Monthly wages of workers (age 15-29) by education level	
Monthly wage		No schooling	Below primary	Primary	Middle	Matric	Intermediate	B.A/BSc or Above
B e – o 🕅	Female	96	96	87	86	74	68	39
minimum wage	Male	67	69	63	55	51	38	17
	Female	0.5	0.0	0.7	0.0	3.6	6.6	3.9
MINIMUM wage	Male	3.8	4.6	5.1	6.4	7.8	8.3	8.1
	Female	2.0	2.5	8.1	OL	8.5	4.7	6.8
Below KS. 20000	Male	18	14	18	22	20	21	8.0
	Female	L.T	1.7	4.3	3.9	8.4	11	27
Below KS. JUUUU	Male	8.0	8.5	LL	13	17	23	34
Rs. 30000 and	Female	0.8	0	0	0	9	10	23
above	Male	2.6	4	2.6	2.4	4.5	10	33
Source: Estimated from LFS 2017-18	d from LFS	2017-18						

# Care and Reproductive Work

#### **Key Findings**

- PBS and all the statistical bureaus must ask questions in Section 10 of the LFS of all respondents irrespective of their work and employment status.
- 6 out of every 10 young women (15-29 years), i.e. 60 percent reported that they are doing housekeeping or other activity and hence not available for work.
- 62 percent of young women, who are not part of LF and are engaged in housekeeping, are doing care work.
- On average women spent 15 hours per week on care work, 40 hours per week on unpaid domestic work and 31 hours per week on unpaid domestic work excluding care work

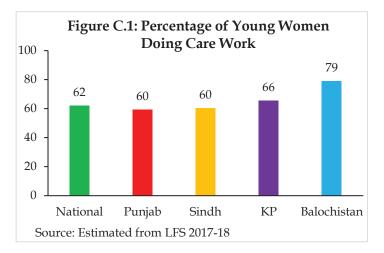
Women perform care and reproductive responsibilities at home apart from participating in the labour market, which increases their work burden and creates time poverty for them. Social norms and roles dictate that care and reproductive work is pre-dominantly performed by women.

Other than one Time Use Survey (2007), no other national data collection has been undertaken to understand the actual amount of time spent by women and men on household tasks that includes caring for children, elderly and the sick, as well as cooking cleaning washing, maintenance work etc. The Labour Force Survey provides some data, but unfortunately these questions are asked only of those who are not working, are housekeepers and/or they are not interested in working, and those reported under "Other" reasons for not working. Thus a valuable source of data to assess augmented labour of women and men, as well as care work is lost.

The analysis in this section needs to be used cautiously because the questions related to care and reproductive work are only asked from individuals who reported that they are doing housekeeping or other activity and hence not available for work. For example, the Labour Force Survey 2017-18 indicates that of 47 percent of the working age population (15-64 years) are out of the LF, and of these 72 percent reported that they are doing housekeeping or other activity and hence not available for work. The data on augmented and care work is only available for this group.

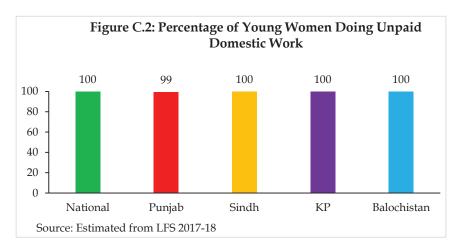
Of all the young (15-29 years) female respondents, 21 percent are participating in LF and 79 percent are out of LF. Moreover 60 percent of all young females sampled (LFS 2017-18) reported that they are doing housekeeping (59%) or other activity (1%) and hence not available for work and were interviewed for the questions in Section 10. Less than 1% male youth reported that they were not available for work due to housekeeping or other activities, hence their analysis is not included here.

The majority of these 60% female youth in housekeeping are involved in marginal activities; 62 percent are doing care work. In KP, 66 percent of young female are doing care work (Figure C.1).



Note: Care work includes caring for children or health care of ill persons or helping children do homework or other educational activities (xi-xii listed in section 10 of Labor force survey).

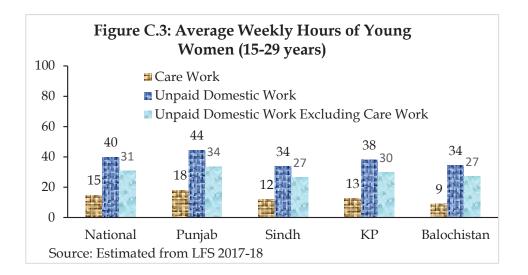
Almost all the young women in the sample are engaged in unpaid domestic work / responsibilities which includes care work<sup>1</sup> (Figure C.2).



Note: Domestic work includes collection of firewood or cotton sticks for use as fire wood for household consumption; bringing water from outside to the house, taking food from house to farm; shopping and marketing; washing, mending or pressing clothes; caring for children or health care of ill persons; helping children do homework or other educating activities; cleaning and arranging the house; and other activities which produce goods or services including cooking food at home which are generally available in the market. In LFS these activities are numbered from vi-vii and ix-xiv in section 10.

Another way to examine women's engagement in multiple activities at home can be done by examining the unpaid domestic work excluding care work. The analysis of unpaid domestic work without care work does not differ substantially: of all the young women who are housekeeping or doing other activities, 99 percent are doing unpaid domestic work excluding care.

The average weekly working hours spent by young women on care work, unpaid domestic work and unpaid domestic work excluding care work shows that on average women spent 15 hours per week on care work, 40 hours per week on unpaid domestic work and 31 hours per week on unpaid domestic work excluding care work (Figure C.3).



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# Section III Conclusion and Recommendations

# Covid 19 and Young Women

"The nightmare of economic recession post -coronavirus would give no choice but make every adult work and create economic value."

Ms. Tahira Raza

It seems inappropriate to conclude this Report without commenting on the effect of a new strain of coronavirus, first reported in 31 December 2019 that has swept the globe, causing respiratory illnesses, ranging from the common cold to more severe forms resulting in death. As of March 18, Covid 19 has been reported in more than 180 countries resulting in more than 5 million confirmed cases and approximately half a million deaths. In Pakistan, the spike in cases daily is a matter of concern as are the resulting deaths. Punjab has recorded the most cases, while Khyber Pakhtunkhwa has reported the most deaths in the country.<sup>1</sup>

The year 2020, marking the twenty-fifth anniversary of the Beijing Platform for Action, was envisioned to build the momentum for gender equality leveraging the Agenda 2030. However, with the spread of the Covid 19 pandemic even the limited progress made so far is at risk. The pandemic is deepening pre-existing disparities, exposing vulnerabilities in social, political and economic systems which are in turn magnifying the secondary impacts of the pandemic. Disease outbreaks affect women and men differently, and pandemics make existing inequalities for women, persons with disabilities and those in extreme poverty, worse. Women in Pakistan are in a more vulnerable position after Covid 19 due to:

- Increased Work Burden
- Economic Distress
- Health Issues
- Growing Risk of GBV

### Increased work burden

With the closure of schools and offices in Pakistan due to lockdown, the household responsibilities and domestic burden of women have increased. These household

<sup>1</sup> http://covid.gov.pk/ (Visited on 18th May)

I am happy that I am getting chance to spend time with family but my work load has increased especially after Ramazan. I am spending most of my time in the kitchen. I have to take care of my bedridden mother; she needs more attention these days as doctor has advised us not to visit the hospital

Young Working Woman, IDI Peshawar, 2020

tasks involve looking after the family, caring for the children and the elderly, preparing meals, preserving culture and tradition through religious rituals and provision and maintenance of common resources such as healthcare and education.

Covid 19 has undoubtedly affected the quality of life and decision making for young women; it puts their health at risk and prevents them from taking full advantage of economic opportunities through engagement in income generating activities. Moreover, the burden of child-rearing, housework and other unpaid care work also cuts into the time women can spend on paid work which can influence the overall gender pay gap. It has compelled institutions to shift to on-line working which can also be viewed as "a double edged sword as work adds to the burden of housework and child rearing. But because everything is online especially now due to Covid 19, it also opens up space for a lot of women to work from home online whenever they find the time in between fulfilling their household responsibilities." (Dr. Shaheen Sardar Ali , Rector NAHE)

### Economic Distress

The International Labor Organization estimates that 195 million jobs could be eliminated globally due to the pandemic,<sup>2</sup> with a majority in sectors predominated by women.<sup>3</sup> Furthermore, over 740 million women around the world work in the informal sector and as low-wage workers, employment is vulnerable to elimination due to Covid 19 and often lacks protections against exploitation and harassment.<sup>4</sup>

The situation in Pakistan is not much different from the rest of the world. This crisis has affected sectors where women's employment in non-agricultural work is concentrated, such as manufacturing, teaching, service jobs in restaurants and retail. In manufacturing sector, cuts in payments, order cancellations, shortages in the

<sup>2</sup> International Labor Organization. "Covid 19 Causes Devastating Losses in Working Hours and Employment." 2020.

<sup>3</sup> Ibid and International Labor Organization. Women at Work. 2016

<sup>4</sup> International Labor Organization. Women and Men in the Informal Economy: A statistical picture.

supply of inputs and raw materials, and restricted transport facilities have undermined production and brought factories to a standstill. Many women are now unemployed because businesses had to close or severely restrict their operations, firing especially those in low-skill and low-income positions, many of which are held by women.

Similarly, private school teachers have been greatly affected by the current pandemic. Many are working without pay. Respondents from Hyderabad and Peshawar interviewed for this report said they have not been paid for the last two months. Their families are suffering due to financial problems. One of them said "*I haven't been paid since March; school management has blatantly refused to pay as school was closed and students did not give fee.*" There are real fears that salaries will be downwardly adjusted especially of auxiliary staff in schools as due to lockdowns and closures they are being rendered superfluous. A government contractual employee is not being paid for the last 10 months, experiencing immense financial stress. She is a contractual employee whose contract is delayed due to Covid, but she continues to perform her duties online at her own expenses and is expected to organize online courses and trainings.

Young women entrepreneurs are facing a similar situation. A fashion designer in Hyderabad has suffered loss as industries are shut down and are not meeting the requirements of raw material as per orders. Similarly, a salon owner from Hyderabad who runs her salon in a rented space is uncertain about her future. The Association of Beauty Parlors of the city is in talks with Sindh government to open salons and parlors before Eid. They have requested the CM to make SOP's and give them permission to open salons but feel hopeless for now.

## Health Impact

In Pakistan, only 55% of the women have access to adequate healthcare, and only 34% have reported consulting a doctor or a medical professional for health-related problems - providing evidence that women are less likely to seek and receive medical attention. Infrequent transport availability has further curtailed mobility, and may result in women not receiving timely care during Covid 19.5 The pandemic has made it difficult for women and girls to receive treatment and health services. This is compounded by multiple or intersecting inequalities, such as socioeconomic status, disability, age, geographic location, among others which influences access and decision-making to critical health services and information about Covid 19. Women are less likely to

<sup>5</sup> Government of Pakistan, 2020. Gendered Impact and Implications of Covid 19 in Pakistan

have access to quality health services, essential medicines and vaccines, maternal and reproductive health care, or insurance coverage for routine and catastrophic health costs, especially in rural and marginalized communities. Restrictive social norms and gender stereotypes can also limit women's ability to access health services.

## Gender based violence

Women and girls are at higher risk of spousal violence and other forms of domestic violence due to increased tensions in the household. Women can also face increased risks of other forms of gender based violence including sexual exploitation and abuse in this situation as Covid 19 combines with economic and social stresses and measures to restrict contact and movement. Crowded homes, substance abuse, limited access to services and reduced peer support are aggravating these conditions. While it is too early for comprehensive data, there are already some reports of increased violence against women, as men stay home from work, sexual demands, economic stressors, and burden of housework and anxiety adds to the situation in the home. Experience of previous, though quite un-similar emergency/ disaster situations has shown that child labour, early/ forced marriage, unwanted pregnancies and trafficking of women, girls and boys increases as households face extreme poverty and insecurity.

# Conclusions and Recommendations

"The future will be and should be a time of equal opportunities for all, enabling environment, catering to different needs, shared responsibilities and respect for these differences." Tahira Raza former President First Women's Bank (KII)

This report has been produced at a time of great uncertainty and change in the social and economic arena. It has thrown into sharp contrast the gap between the haves and the have-nots, those who can afford social distancing and those who do not have this luxury, crowded in multi-generational households. It has created anxiety and highlighted gender differentials in access, education, skills, connectivity across class and urban-rural divide. Young women in Pakistan are in a vulnerable position, more so than ever, as they are even more restricted to participate in economic and social life. Without digital skills and a professional education, most young women are at a disadvantage. However the scope for the majority of rural young women working as contributing family workers in agriculture can be improved, as food crops gain significance in an economy that may not have the wherewithal to import. Is there a will to push forward protection for agricultural workers and support small farmers at this critical juncture?

The report clearly shows the correlation between education, age of marriage, employment opportunities and women's confidence, decision making and wellbeing. The report also highlights the strong hold of social/cultural norms in controlling women's lives and the potential role of formal institutions to loosen it. All these aspects need to be seen as components of a holistic and unified policy to impact positively on the status of young women.

Recommendations are being put forward in the framework of analysis that this report on young women's status has used i.e. **Enabling environment** that supports young women's economic empowerment, security, and rights through laws and policies and their reinforcement through institutions; **Enhanced economic opportunities** that support young women's access to decent work, increased incomes, financial inclusion and entrepreneurship; **Strengthening women's agency** by supporting their access to decision making and their ability to address discriminatory social and cultural norms.

## Institutional mechanisms

Put in place mechanisms to include young women's voices in policy and program

planning to enhance the capacity of formal institutions to facilitate young women's access to human, financial and physical capital.

- All federal and provincial policies to integrate young women's concerns in sectoral policies and programs to be coordinated by one focal institution. Monitoring and tracking of implementation could be assigned to the Provincial Commissions on the Status of Women in close coordination with the focal Division/Ministry (Planning Division). Provincial data to be collated by NCSW for documenting national progress.
- 2. Regular capacity building, performance based monitoring and accountability of police, prosecution, district judiciary, MLOs and other institutions responsible for implementing women protection laws, related processes and procedures.
- 3. Protocols for effective coordination between different support services required in cases of gender based violence (DNA Laboratories, shelters, help lines, police stations, prisons, magistracy, etc.).
- 4. Federal and provincial legislatures to revisit and remove shortcomings in women protection laws that obstruct implementation (Anti women practices, PECA, inheritance, etc.); fill gaps in essential legislation and standardize legislation protecting women's rights across provinces e.g. the age of marriage, "conversion" marriages, domestic violence, domestic workers.
- 5. Recognition and registration of agricultural workers, daily wagers and domestic workers, home based workers and self-employed females is to be undertaken on a priority basis specially for social protection and relief purposes an information gaps felt in the face of Covid 19 pandemic..
- 6. Strengthening of national and provincial women's commissions by ensuring continuity, facilitation of rules to guarantee financial and administrative autonomy as mandated under the law to fulfill their functions of monitoring, advocacy, and review of policies and laws.
- 7. Planning Commission and PBS to include women's productive and reproductive work in computing labour force participation rate. Augmented LFPR is a realistic indicator of women's work and reflects SDG 5 target of recognizing care and reproductive work of women. The gender and labour statistics should be generated quarterly with projections for policy makers.

- 8. All statistical data should be gender and age disaggregated. Micro data should be made available on the websites of the Federal and provincial statistical bureaus within 3 months of data collection to promote evidenced based policy actions. Each statistical bureau should have a separate technical professional stream that produces cutting edge analysis regularly.
- 9. Social safety nets/interventions must target female youth by providing them marketbased, high return skills. Such skills along with interest free loans may generate livelihood opportunities for the poor and lower dependency on unconditional cash transfers, helping households graduate out of poverty.

## Education, skills and employment

- 10. Education is a lever for development and urgent steps should be taken to ensure higher completion rates of secondary and tertiary education for young women to access competitive labour markets and self-employment opportunities.
- 11. Design curriculums to reinforce the shared value, respect for women and men and reject gender based discrimination and move towards change of mindset.
- 12. Prepare women to move away from conventional areas towards skills of the future based on science and technology, communication, artificial intelligence, digital coding, electronic record keeping by offering scholarships and transport facilities.
- 13. Motivate women with equity in remuneration packages especially benefits related to medical and maternity situations, transport, child care, accommodation as well as policies related to harassment and ensuring strict enforcement of the same. For those who work, we need to provide women's toilets, lunches, transport, child care, elderly care. Offer tax incentives for hiring more women especially to the private sector businesses. Develop career development plans for re-training and upskilling of workforce.
- 14. Provide information about jobs, facilitate and prepare women in job applications, linkages with potential employers, matching skills to market demand through one window operations or outreach programs in each district e.g. Job Asaan program initiated and piloted by PCSW Punjab has enrolled 3,000 women over a six month period looking for opportunities.
- 15. Design skill development in situ training programs for rural women; institute apprenticeship and mentoring programs. Link trainees with micro finance institutions and to markets. Several models exist to learn from. (e.g., PSDF).

- 16. Encourage and incentivize the documentation of the small businesses/enterprises with the help of modern technologies and payment methods so that the size of informal sector can reduced and workers/ individuals associated with the informal sector can benefit
- 17. 60 percent of young women workers are associated with agriculture sector. Promote policies that equip young workers across the value chain through value added production, skills and enterprise. Ensure access to advice and soft loans for women in agriculture.
- 18. Low cost smartphones and tablets should be made available to women enrolled in formal or training institutions to enhance their access to information and develop digital skills.

## Women's representation and decision making

- 19. ECP and NADRA to take steps to fill the 12 million strong gender gap in registered voters ECP to maintain gender disaggregated data by age of registered voters and their turnout by district and constituency. Mandate NADRA to work with colleges and training centers in all districts so that young women ages 18 and above are facilitated in applying for and receiving CNIC and being registered as voters.
- 20.Early restoration of local bodies with 33% reservation of women's seats to create space for the entry of young leadership from the grass roots.
- 21. Introduce policy for 33% women's representation on all public and private sector Boards and women's quotas to break the glass ceiling.
- 22. The inclusion of youth, especially young women in the legislative assemblies is needed to ensure youth representation and mainstreaming of youth and gender perspectives in legislation.

## Covid 19

- 23. Ensure the response to Covid 19 does not reproduce or perpetuate harmful gender norms, discriminatory practices.
- 24. Prioritize the collection of accurate and complete age and sex-disaggregated data to understand how Covid 19 impacts individuals differently
- 25. Child protection and gender-based violence risks must be assessed, monitored, and addressed during the planning and implementation of Covid 19 responses.

26.Bridge the digital, rural –urban divide post haste and build capacity of young women for on line delivery of work and time management, as well as to access online education and training.

"In my university, about 90% of the women who had degrees in software engineering, computer science, and computer arts, were employed. Some of them were employed by the formal sector but most of them were freelancing. 90% of the women in the population with digital skills are employed, making good money, working at their own pace from the safe and secure environment of their homes, and are still able to use and apply their education"

Dr. Samina Qadir Former VC Fatima Jinnah Women University.

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# Annexes

# Annex 1 SDG and Youth: List of Indicators

SDGs and Youth				
Sustainable Development Goal 3: Ensure healthy lives and promote well-being				
for all at all ages				
Targets	Indicator			
3.7. By 2030, ensure universal access to sexual and reproductive health- care services, including for family planning, information and education,	3.7.1. Proportion of women of reproductive age (aged 15-49 years) who have their need for family planning satisfied with modern methods			
and the integration of reproductive health into national strategies and programmes	3.7.2. Adolescent birth rate (aged 10-14 years; aged 15-19 years) per 1,000 women in that age group			
Sustainable Development Goal 4: Ensure inclusive and equitable qualited education and promote lifelong learning opportunities for all				
Targets	Indicator			
4.1. By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes	4.1.1. Proportion of children and young people: (a) in grades 2/3; (b) at the end of primary; and (c) at the end of lower secondary achieving at least a minimum proficiency level in (i) reading and (ii) mathematics, by sex			
4.3. By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university	4.3.1. Participation rate of youth and adults in formal and non-formal education and training in the previous 12 months, by sex			
4.4. By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship	4.4.1 Proportion of youth and adults with information and communications technology (ICT) skills, by type of skill			

4.5. By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations	4.5.1. Parity indices (female/male, rural/urban, bottom/top wealth quintile and others such as disability status, indigenous peoples and conflict-affected, as data become available) for all education indicators on this list that can be disaggregated
4.6. By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy	4.6.1. Percentage of population in a given age group achieving at least a fixed level of proficiency in functional (a) literacy and (b) numeracy skills, by sex
4.A. Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, non-violent, inclusive and effective learning environments for all	4.A.1. Proportion of schools with access to: (a) electricity; (b) the Internet for pedagogical purposes; (c) computers for pedagogical purposes; (d) adapted infrastructure and materials for students with disabilities; (e) basic drinking water; (f) single-sex basic sanitation facilities; and (g) basic handwashing facilities (as per the WASH indicator definitions)

Sustainable Development Goal 5: Achieve gender equality and empower all women and girls

Targets	Indicator
5.1 End all forms of discrimination	5.1.1Whether or not legal frameworks are
against all women and girls	in place to promote, enforce and monitor
everywhere	equality and non discrimination on the
	basis of sex
5.2. Eliminate all forms of violence	5.2.1. Proportion of ever-partnered women
against all women and girls in the	and girls aged 15 years and older subjected
public and private spheres, including	to physical, sexual or psychological violence
trafficking and sexual and other types	by a current or former intimate partner in
of exploitation	the previous 12 months, by form of violence
	and by age

	5.2.2. Proportion of women and girls aged 15 years and older subjected to sexual violence by persons other than an intimate partner in the previous 12 months, by age and place of occurrence
5.3. Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation	5.3.1. Proportion of women aged 20-24 years who were married or in a union before age 15 and before age 18
	5.3.2. Proportion of girls and women aged 15-49 years who have undergone female genital mutilation/cutting, by age
5.4. Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate	5.4.1. Proportion of time spent on unpaid domestic and care work, by sex, age and location
5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision- making in political, economic and public life	5.5.1 Proportion of seats held by women in national parliaments and local governments
	5.5.2. Proportion of women in managerial positions

 $\leq$ 

5.6. Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences	5.6.1. Proportion of women aged 15-49 years who make their own informed decisions regarding sexual relations, contraceptive use and reproductive health care
	5.6.2. Number of countries with laws and regulations that guarantee women aged 15- 49 years access to sexual and reproductive health care, information and education
5.A. Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws	5.A.1. (a) Proportion of total agricultural population with ownership or secure rights over agricultural land, by sex; and (b) share of women among owners or rights-bearers of agricultural land, by type of tenure
	5.A.2. Proportion of countries where the legal framework (including customary law) guarantees women's equal rights to land ownership and/or control
5.B. Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women	5.B.1. Proportion of individuals who own a mobile telephone, by sex
5.C. Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels	5.C.1. Proportion of countries with systems to track and make public allocations for gender equality and women's empowerment

# Sustainable Development Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

Targets	Indicator
8.3. Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services	8.3.1. Proportion of informal employment in non agriculture employment, by sex
8.5.By2030, achievefulland productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	8.5.1. Average hourly earnings of female and male employees, by occupation, age and persons with disabilities
	8.5.2. Unemployment rate, by sex, age and persons with disabilities
8.6. By 2020, substantially reduce the proportion of youth not in employment, education or training	8.6.1. Proportion of youth (aged 15-24 years) not in education, employment or training
8.7. Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms	8.7.1. Proportion and number of children aged 5 17 years engaged in child labour, by sex and age
8.10. Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all	8.10.2. Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile- money-service provider

8.B.	By	2020,	develo	р	and	8.B.1. Total government spending in social
operationalize a global strategy for				ateg	y for	protection and employment programmes
youth employment and implement				npler	nent	as a proportion of the national budgets and
the	Globa	Jobs	Pact	of	the	GDP
International Labour Organization			zatic	n		

### Sustainable Development Goal 10: Reduce inequality within and among countries

Targets	Indicator
10.2. By 2030, empower and promote	10.2.1. Proportion of people living below 50
the social, economic and political	per cent of median income, by age, sex and
inclusion of all, irrespective of age,	persons with disabilities
sex, disability, race, ethnicity, origin,	
religion or economic or other status	

# Sustainable Development Goal 11: Make cities and human settlements inclusive, safe, resilient and sustainable

Targets	Indicator
11.2. By 2030, provide access to safe,	11.2.1. Proportion of population that has
affordable, accessible and sustainable	convenient access to public transport, by
transport systems for all, improving	sex, age and persons with disabilities
road safety, notably by expanding	
publictransport, with special attention	
to the needs of those in vulnerable	
situations, women, children, persons	
with disabilities and older persons	
11.7. By 2030, provide universal access	11.7.1. Average share of the built-up area of
to safe, inclusive and accessible, green	cities that is open space for public use for
and public spaces, in particular for	all, by sex, age and persons with disabilities
women and children, older persons	
and persons with disabilities	
	11.7.2. Proportion of persons victim of
	physical or sexual harassment, by sex, age,
	disability status and place of occurrence, in
	the previous 12 months,
Sustainable Development Goal 12: Ens	ure sustainable consumption and production
patterns	

Targets	Indicator
12.8. By 2030, ensure that people	12.8.1. Extent to which (i) global citizenship
everywhere have the relevant	education and (ii) education for sustainable
information and awareness for	development (including climate change
sustainable development and	education) are mainstreamed in (a) national
lifestyles in harmony with nature	education policies; (b) curricula; (c) teacher
	education; and (d) student assessment

# Sustainable Development Goal 13: Take urgent action to combat climate change and its impact

Targets	Indicator
13.B. Promote mechanisms for raising	13.B.1. Number of least developed countries
capacity for effective climate change-	and small island developing States that are
related planning and management in	receiving specialized support, and amount
least developed countries and small	of support, including finance, technology
island developing States, including	and capacity-building, for mechanisms
focusing on women, youth and local	for raising capacities for effective climate
and marginalized communities	change-related planning and management,
	including focusing on women, youth and
	local and marginalized communities

Sustainable Development Goal 16: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

Targets	Indicator
16.1. Significantly reduce all forms	16.1.1. Number of victims of intentional
of violence and related death rates	homicide per 100,000 population, by sex
everywhere	and age
	16.1.2. Conflict-related deaths per 100,000
	population, by sex, age and cause
	16.1.3. Proportion of population subjected to
	physical, psychological or sexual violence in
	the previous 12 months
	16.1.4. Proportion of population that feel safe
	walking alone around the area they live

16.2. End abuse, exploitation, trafficking and all forms of violence against and torture of children	16.2.1. Proportion of children aged 1-17 years who experienced any physical punishment and/or psychological aggression by caregivers in the past month
	16.2.2 Number of victims of human trafficking per 100,000 population, by sex, age and form of exploitation
	16.2.3 Proportion of young women and men aged 18 29 years who experienced sexual violence by age 18
16.7. Ensure responsive, inclusive, participatory and representative decision-making at all levels	16.7.1. Proportions of positions (by sex, age, persons with disabilities and population groups) in public institutions (national and local legislatures, public service, and judiciary) compared to national distributions
	16.7.2. Proportion of population who believe decision-making is inclusive and responsive, by sex, age, disability and population group
16.9. By 2030, provide legal identity for all, including birth registration	16.9.1. Proportion of children under 5 years of age whose births have been registered with a civil authority, by age

# Annex 2 List of Key Individuals Interviewed

Ms. Tahira Raza, Former President of First Women Bank Mr. Jawad Khan, Chief Executive Officer of Punjab Skills Development Fund Dr. Samina Qadir, Former Vice Chancellor of Fatima Jinnah Women University Dr. Shaheen Sardar Ali, Rector National Academy of Higher Education (NAHE). HEC Ms. Azra Talat Sayeed, Roots for Equity

# Annex 3 Profile of Young Women interviewed

A total of 35 IDIs were conducted in7 towns (Rawalpindi, Peshawar, Hyderabad, Quetta, Khuzdar, Gilgit, Hunza) with a diverse group of young women between the ages of 18-29, working in different occupations.

Table V.13a: % Distribution of monthly wages of workers (age 15-29)				
Variable	Respondent Characteristics			#
	18-24 years			9
Age	25-29 years			
	Average Age at	First Job		22
	Below Matric			0
	Matric			1
	FA/FSC			1
Education	BA/BSC			4
	MA/MSC/BS(4ye	ars)		20
	MS/M.Phil.			8
	MBBS			1
	Currently Married			7
	Unmarried			27
Marital Status	Divorced			1
	Widow			0
Average House		nold Size		8
House Hold	Average Numbe	ber of Females		4
Size	Average Number of Males			3
	Average Number of Children under 15 Years			1
	Employed			30
	Unemployed			2
	Self Employed			3
	Average Current Income			PKR 22,742
Employment Status	Education & Training	School teachers	7	
		College lecturers	3	11
		Academic coordinators	1	
	Food & Beverage			1

		Doctor	1	
	Health & Medicine	Psychologist	1	,
		Microbiologist	1	4
		CHW	1	
	Construction/Property sales		1	
	Business/ Professional Services	Banking	4	
		Government Employees	5	
		Sales and Marketing	1	16
		Development/ Social sector	3	
		Entrepreneurs	3	

former banker and the other worked in the development sector.

# Annex 4 Interview Guides

### In-depth Interviews (IDIS)

## Young Women in Pakistan – Status Report 2020 In depth Interviews with Young Women

#### Introduction

This interview is part of a research study being conducted by the Center of Gender and Policy Studies on behalf of UN Women Pakistan. The purpose of the study is to generate the evidence that can be used to support advocacy initiatives to improve the position of young women and draw attention to the two critical aspects of women's lives that require attention and resources: economic participation and empowerment.

You have been invited to participate in the study because you are a young woman with a required working experience and exposure. We would like to hear and discuss your views and motivations regarding your experiences, aspirations and ideas about economic and social empowerment.

All information you share with me today will remain anonymous and strictly confidential. I really appreciate your time and your willingness to be forthcoming.

The interview will last approximately thirty minutes I am very mindful of your time so I may interrupt you or redirect you to the question while we are talking. I really appreciate your time and your willingness to be forthcoming. All information you share will remain strictly confidential.

Before we start - do I have your permission to record the audio proceedings? Yes\_\_\_\_ No\_\_\_\_

If you are ready, may we start?

Thank you.

یہ انٹرویو یو این ویمن پاکستان کی جانب سے سینٹر آف جینڈر اینڈ پالیسی اسٹڈی کے ذریعہ کئے جانے والے تحقیقی مطالعے کا ایک حصہ ہے- اس مطالعے کا مقصد 18-29 سال کی خواتین کے معاشی مواقع اورحالات کو سمھجنا ہے تاکہ ان پر توجہ دی جا سکے اور حکومتی اداروں تک پہنچایا جا سکتا ہے۔

آپ سے ہم اِس لیے بات کرنا چاہتے ہیں کیونکہ آپ ملازمت یا پِھر اپنا کاروبار کرتی ہیں اور آپ کا تجربہ اور خیالات اہمیت رکھتے ہیں-ہم ایسے ہی انٹرویوز ملک کے دیگر مختلف حصوں میں آپ جیسی اور خواتین سے بھی کر رہے ہیں-

آج ہمارے درمیان جو بھی بات ہو گی وہ صرف اِس تحقیق کے لیے اِسْتِعْمال ہوگی . آپکا نام یا اور پرسنل ڈیٹیلز ہماری گفتگو سے منسلک نہیں ہوں گی بلکہ ساری انٹرویوز سے جو اہم باتیں نکالیں گی ان کو ہم رپورٹ میں شامل کریں گے .

یہ انٹرویو لگ بھاگ 30 منٹس کا ہے . آپ کے ٹائم کا خیال رکھتے ہوئے میں کوشش کروں گی کے گفتگو موضوع تک محدود رہے .آپ نے اپنا قیمتی وقت نکالا جس کے لیے ہم آپکے شکرگزارہیں۔

آپ کو یہ اختیار ہے کہ آپ کسی سوال کا جواب نا دینا چاہیں تو آپ مجھے بتا سکتی ہیں .

اس سے پہلے کہ ہم شروع کریں - کیا مجھے آڈیو کو ریکارڈ کرنے کی اجازت ہے؟

ہاں-----

نہیں----- نہیں

اگر آپ تیار ہیں تو کیا ہم شروع کرسکتے ہیں؟

شکریہ

To be filled by interviewer

نوٹ:انٹرویو لینے والا مندرجہ ذیل ٹیبل حل کرے گا

Date of interview	
انٹرویو کی تاریخ	
Name of interviewer	
انٹرویو لینے والے کا نام	
Name of Respondent	
جوابدہندہ کا نام	
Province: صوبہ	

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(سیکشن اے:جوابدہ پروفایل) Section A: Respondent profile

:(نام) Name

(سالوں میں) (Age (in years (سالوں میں)):

( تعليم Education

(تعليم) Education	(کوڈ) Code
Below Matric (میٹرک سے نیچے )	1
(میٹرک) Matric	2
FA/FSC (ایف اے/ایف ایس سی )	3
BA/BSC (بی اے/بی ایس سی )	4
( ایم اے/ایم ایس سی/بی ایس(4 سال) ) (MA/MSC/BS(4years	5
MS/MPhil ایم فل/ ایم ایس))	6
MBBS (ایم بی بی ایس)	7
(دیگر) (Other( Please specify)	9

(ازدواجی حیثیت) Marital Status

Marital Status (ازدواجی حیثیت)	Code (کوڈ)
Currently Married (شادی شدہ )	1
Unmarried (غیر شادی شدہ)	2
Divorced (طلاق ہو گئ)	3
( بيوه ) Widow	4
Other: Please specify: (دیگر)	9

.1 (گھرکے افراد کی تعداد): Number of members in household				
Children under 15(15 سال سے کم عمر کے بچے:):			مرد): Male	Female(خواتين):
?How many hh members are employed/ working			.2	
للازمت سے وابستہ ہیں؟)	(گھر کے کتنے افراد کاروبار یا ہ			
(مرد): Male	Female (خواتين):			
Are you Employed:	Yes/No	Self-Employed: Yes/No		.3
کیا آپ کہیں ملازمت کرتیں یا کسی کاروبار سے منسلک ہیں؟ ہاں/نھیں				
سیلف ایمپلائڈ:ہاں/نھیں				
?If Self Employed: wh	at is the nature of work that y	you do		.4

اگر سیلف ایمپلائڈ: آپ کیا کام کرتی ہیں اور اس کی نوعیت کیا ہے؟

If Employed: Name of Organization where employed

اگر ملازمت: تنظیم کا نام جہاں ملازم ہے

?What is your Designation

(موجوده ملازمت کی شروعات کی تاریخ (مهینهٔ / سال)) (موجوده ملازمت کی شروعات کی تاریخ (مهینهٔ / سال))

?What business sector are you employed / self-employed in

آپ کا کام کس شعبے سے تعلق رکھتا ہے؟

Business Category				
Sector	Code	Sector	Code	
Apparel & Accessories	1	Business/Professional	8	
(ملبوسات اور لوازمات)		Services		
		(بزنس / پیشہ ورانہ خدمات))		
Education & Training	2	Art & Design	9	
(تعلیم اور تربیت)		(آرٹ اینڈ ڈیزائن)		
Food & Beverage	3	Photography/Media	10	
(فوڈ اینڈ بیوریج)		(فوٹوگرافی / میڈیا)		
Personal Care(ذاتی	4	IT	11	
نگهداشت)				
Health & Medicine	5	Transport/hailing services	12	
(صحت اور طب)		(نقل وحمل)		
Telecommunication	6	Others(دیگر)	13	
(مواصلات)				
Construction/Property sales	7			
(تعمیرات/جائداد کی فروخت)				

No

ہاں/نھیں ۔ . کیا یہ آپ کا پہلا کام ہے

?If No, at what age did you start your first job

اگر نہیں تو آپ نے کس عمر میں پہلی ملازمت شروع کی؟

?\_\_\_\_\_Are you paid regularly? If yes is it monthly or

?How much do you earn per month

Is this your first job: Yes .9

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When you were still a student did you think about working or having a career? What kind of a career did you aspire .1 ?to

Do you think you have or are close to having the kind of work you aspired to? Why or why not

. کیا آپ کو لگتا ہے کہ آپ جس طرح کے کام کی خواہاں تھیں آپ نے پا لیا ؟؟ کیوں یا کیوں نہیں؟

How did you get your first job (or business if self-employed)? Did anyone help you (probe if male/female, a relative .3 (.or a teacher etc

. آپ نے پہلی ملازمت کیسے حاصل کی یا کاروبار کیسے شروع کیا؟ کیا کسی نے آپ کی مدد کی؟ ( مرد / خواتین ، کسی رشتہ دار یا استاد وغیرہ)

?What or who inspires you to work

?4b. who is your role model in terms of having a career

?At what point /remuneration do you feels it's worth doing the work that you are currently doing

کونسی بات یا کتنا معاوضہ آپ کے کام کو قابل قبول بناتی ہے ؟

What past experiences have shaped your vision of what you would like from work or your perception of your own .6 ?capabilities

Describe a struggle or a challenge you had at work. What skill did you use to address it? Where did you learn that .7 ?skill

?What skills should young women like yourself have in order to advance in their career/ business

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?8b.Where can you learn such skills

?What opportunities would you like to have in order to achieve your work aspirations

What do you want to be doing when you are 35 years old? [Prompt if necessary ... things like marriage, children, .10 [?work, something else

. شادی ، بچوں ، کام ، کچھ اور جیسے چیزیں؟

?10b. What will you have to do to achieve these goals

. ان مقاصد کو حاصل کرنے کے لیے آپ کو کیا کرنا پڑے گا؟

Do you foresee any issues in achieving these goals? [Prompt if necessary ... do you think there might be any .11 ?conflicts among doing all these things? What about compromises

کیا آپ کو لگتا ہے کہ ان سب کاموں میں تنازعات پیدا ہوسکتے ہیں؟ ان مقاصد کے حصول میں کیا مشکلات نظر آتی ہیں ؟

?How do you think you will cope

?Have you thought about your future in this way before

کیا آپ نے مستقبل کے بارے میں اِس طرح سے کبھی پہلے سوچا ہے ؟

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### Financial معاشى سوالات))

?Do you have a bank account

?14b. Do you have any financial plans, savings

?14c. Do you manage and control your money or someone else does it for you

. کیا آپ کا بینک اکاؤنٹ ہے؟

کیا آپ کے پاس کوئی مالی منصوبہ ہے

کیا آپ اپنے پیسوں / بچت کو خود مینج کرتی ہیں یا آپ کے لیے کوئی اور کرتا ہے ؟

Have you purchased a generative asset (that leads to an increase in earnings and assets) —something that helps you .15 ?attains your financial goals

. کیا آپ نے پیداواری اثاثہ خریدا ہے - کوئی ایسی چیز جس سے آپ کو اپنے مالی اہداف حاصل کرنے میں مدد ملے؟

What kind of freedoms does having an income afford you?

آمدنی کی وجہ سے آپ کو کیا آزادی حاصل ہوتی ہے ؟

?Do you feel you are respected more or less because you work and earn

?17b.Are you able to assert yourself more when you earn compared to when you did not

کیا کمائی کی وجہ سے آپ اپنی بات منوا سکتی ہیں ؟ یا زیادہ خود اِعْتِمادی سے اپنا موقف بیان کرتی ہیں ؟

## Personal Life (ذاتی زندگی)

?What do you do when you are not at work? What do you wish you could do

-جب آپ کام پر نہیں ہوتیں تو آپ کیا کرتی ہیں؟ آپ کیا کرنا چاہتی ہو؟

?If unmarried, what are your expectations from your future husband? How does your family perceive your work .19

?If married, how does your husband perceive your work

-اگر شادی شدہ ہے تو ، آپ کے شوہر کو آپ کے کام کو کیسے سمجھتے ہیں؟

?20b. how do you negotiate around work hours and home life

آپ اپنے کام اور گھریلوذمہ داریوں کو کیسے نبھاتی ہیں ؟

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## Political Life(سیاسی زندگی)

(Have you ever voted in: General Elections? (note year) in Local Government elections (note year .21 . کیا آپ نے کبھی ووٹ ڈالے ہیں: عام انتخابات؟( سال نوٹ کریں)) بلدیاتی انتخابات میں (سال نوٹ کریں)

?How did you decide who you will vote for? Did you face any barriers in exercising your choice and your vote .22 . آپ نے کس طرح فیصلہ کیا کہ آپ کس کو ووٹ دیں گے؟ کیا آپ کو اپنی پسند اور اپنے ووٹ کا استعمال کرنے میں کسی قسم کی رکاوٹوں کا سامنا کرنا پڑا؟

### Covid 19

How has the current coronavirus pandemic affected your work? Do you still have your job? Are you getting paid .23 (probe if full pay or there has been a cut in salaries). Do you have to go to work or are you working from home? How has your organization facilitated you in working from home (e.g. provided laptop, or internet or phone cards etc.). How has ?your family helped you to work from home

. موجودہ وبائی مرض نے آپ کے کام کو کس طرح متاثر کیا ہے؟ کیا آپ کے پاس ابھی بھی اپنا کام ہے؟ کیا آپ کو معاوضہ مل رہا ہے (اگر یوری تنخواہ ملتی ہے یا تنخواہوں میں کوئی کٹوتی ہوئی ہے تو تحقیقات)۔ کیا آپ کو کام پر جانا ہے یا آپ گھر سے کام کر رہے ہیں؟ آپ کی تنظیم نے گھر سے کام کرنے میں کس طرح آپ کی سہولت فراہم کی ہے (جیسے فراہم کردہ لیپ ٹاپ ، یا انٹرنیٹ یا فون کارڈ وغیرہ)۔ آپ کے گھر والوں نے گھر سے کام کرنے میں آپ کی کس طرح مدد کی ہے؟

?How has the current situation affected if self-employed/start-up

اگر آپ ایناخود کا کاروبار چلا رہی ہیں تو موجودہ صورتحال اس پر کسطرح اثرانداز ہوئ ہے؟

?How has it affected your home life? Is there more or less tension because of the lockdown? Why or why not

. اس نے آپ کی گھریلو زندگی کو کس طرح متاثر کیا ہے؟ لاک ڈاؤن کی وجہ سے کیا کم یا زیادہ تناؤ ہے؟ کیوں یا کیوں نہیں؟

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## Key Individual Interviews (KIIs)

#### Young Women in Pakistan – Status Report 2020

#### Key Individuals Interviews

#### Introduction

This interview is part of a research study being conducted by the Center of Gender and Policy Studies on behalf of UN Women Pakistan. The purpose of the study is to generate the evidence that can be used to support advocacy initiatives to improve the position of young women and draw attention to the two critical aspects of women's lives that require attention and resources: economic participation and empowerment.

You are being interviewed because of your invaluable and experience and insights to help understand what the most important policy are actions required to improve the transition of educated women into the workforce, improve their opportunities and skills etc.

The interview will last approximately thirty minutes I am very mindful of your time so I may interrupt you or redirect you to the question while we are talking. I **really** appreciate your time and your willingness to be forthcoming. All information you share will remain anonymous and confidential.

Before we start - do I have your permission to record the audio proceedings? Yes\_\_\_ No\_\_\_

If you are ready, may we start?

Thank you.

#### Interviewer to Fill this in:

Name of Interviewer		
Date of interview		
Name of Respondent	Sex: Female	Male
Organization:		
Designation:		
City:	Province	

1. How will education prepare young women -for the future – (for working opportunities, enlightenment, better mothers, and efficient home makers)?

- 2. What in your opinion are the main reasons why women do not seek employment once they have received their education (Probe for more than the expected response of social norms, marriage etc.). Do you think that women with professional degrees (doctors, engineers) are not utilising them? And what do they think are the reasons for non-utilisation.
- 3. How can these be addressed? At what stage should they be addressed and who has the responsibility to do so?
- 4. What would improve women's access to work?
- 5. What are the market demand driven skills that women should be acquiring to secure employment in the next five years? Are govt or private educational and training institutes positioned to provide such skills?
- 6. How can employers be encouraged to recruit, retain, re-train more women? What kind of incentives can be made available for them?
- 7. We have been speaking about educated women; what about women who are in the agriculture sector—what kind of opportunities exist for them? Are there only farm labour opportunities or is there space in the value supply chains for women?
- 8. How is digitalization changing the scope of work in Pakistan/world? How can acquiring digital skills help younger women generate higher/more income?
- 9. What are the strategic points for advocacy for women to be seen as important actors in the economy and their inclusion in economic policies at provincial and federal level?



Plot Number 5-11, Diplomatic Enclave # 2, Sector G-4, Islamabad-Pakistan. Tel: +92-51-2600981-4, Fax: +92-51-2600985