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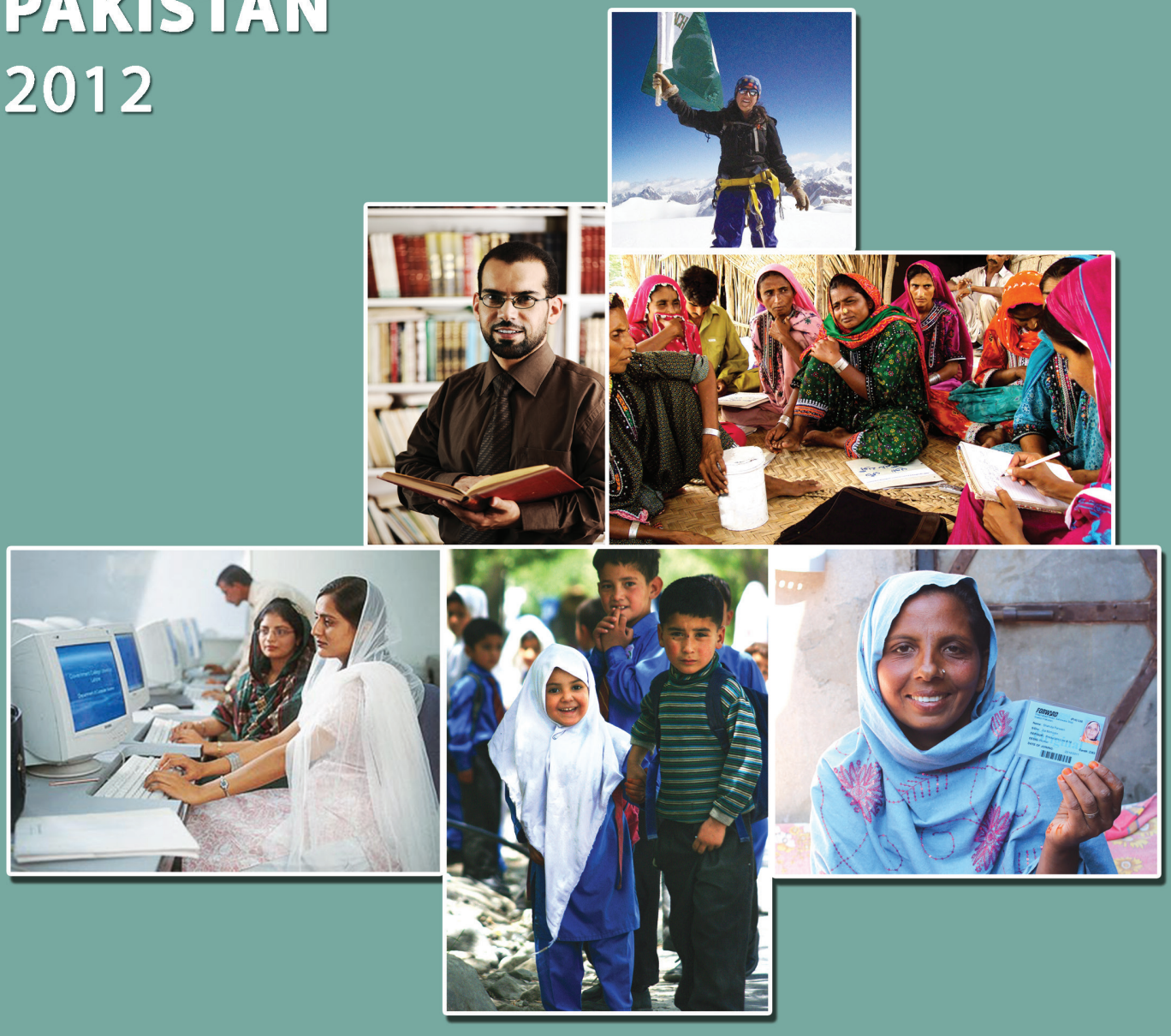
STATUS OF WOMEN & MEN IN PAKISTAN

2012



Status of Women and Men in Pakistan

Baseline Study on the Status of Women and Men in Pakistan, 2012
UN Women Pakistan

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The authors take full responsibility for any errors and omissions in this report.

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Acronyms

ADB	Asian Development Bank
ASER	Annual Status of Education Report
CAMP	Community Appraisal and Motivation Programme
CBR	Crude Birth Rate
CNIC	Computerised National Identity Cards
ECP	Election Commission of Pakistan
EFA	Education For All
FATA	Federally Administered Tribal Areas
FLFPR	Female Labour Force Participation Rates
GoP	Government of Pakistan
PBS	Pakistan Bureau of Statistics
GBV	Gender-based violence
GER	Gross Enrolment Rate
GPI	Gender Parity Index
HEC	Higher Education Commission
HIES	Household Integrated Economic Survey
HIV/AIDS	Human immunodeficiency virus infection / acquired immunodeficiency syndrome
ICT	Islamabad Capital Territory
IDPs	Internally Displaced Persons
ILO	International Labour Organisation
IMR	Infant Mortality Rate
LFS	Labour Force Survey
MCH	Mother and Child Health
MNCH	Mother and Neonatal Child Health
MICS	Multiple Indicator Cluster Survey
NCSW	National Commission on the Status of Women
NER	Net Enrolment Rate
NGO	Non-Governmental Organisation
CNIC	Computerised National Identify Card
PDS	Pakistan Demographic Survey
PDHS	Pakistan Demographic and Housing Survey
PPA	Participatory Poverty Assessment
PSLM	Pakistan Social and Living Standards Measurement Survey
SBA	Skilled Birth Attendant
TBA	Traditional Birth Assistant (*dai*)
U5MR	Under 5 Mortality Rates
UNFPA	UN Fund for Population Activities
UNHCR	UN High Commission for Refugees
UNICEF	UN Children's Fund
UN OCHA	United Nations Office for the Coordination of Humanitarian Affairs
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
VAW	Violence Against Women
WB	World Bank

Glossary

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

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*[3] 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 who 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.

Unpaid family helper* is a member of the family who works for the family enterprise without being paid. Although they are not paid, their efforts result in an increase in the household income; therefore they are considered employed persons.

Head of the household* If a person lives alone, that person is considered as the head of the household. If a group of persons live and eat together as defined above, the head of the household is that person who is considered as the head by the household members. In practice, when husband, wife, married and unmarried children form a single household, the husband is generally reported as the "head". When parents, brothers and sisters comprise a household, either a parent or the eldest brother or sister is generally reported as the head by the household. When a household

3 All entries marked with an asterisk* are taken from the HIES 2011 Report (PBS)

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

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

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

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

Gross enrollment ratio (GER) Sometimes referred to as the participation rate, GER is the ratio of total enrollment, regardless of age, to the population of the age group that officially corresponds to the level of education shown. It shows the overall coverage of an education system in relation to the population eligible for participation in the system. A GER value approaching or exceeding

100 per cent indicates a country is, in principle, able to accommodate all of its primary school-age population. It does not, however, indicate the proportion of that population actually enrolled. For example GER Primary is the number of children attending primary school (age 5-9 years) divided by the number of children who ought to be attending.

Infant mortality The probability of dying before the first birthday per 1,000 live births.

Neonatal mortality The probability of dying within the first month of life per 1,000 live births.

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

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

Jirga tribal/community gathering of influential men (mostly elders) formed to settle community disputes. Often function as parallel judicial systems.

Katchi Abadies Temporary settlements mostly at the periphery of a town, but sometimes within it. Often slums, these are not recognized by the civic authorities as planned or sanctioned areas and no public infrastructure is provided (roads, water, electricity, schools).

Nikkah Obligatory Islamic religious matrimonial rite that has legal validity. Usually followed by a social ceremony, the *rukhsati*, marking the departure of the bride from her natal home. Sometimes only the *nikkah* is solemnized with the *rukhsati* to take place at a later date.

Per capita consumption* Calculated by dividing the total consumption of the households by the number of household members.

Postneonatal mortality The difference between infant and neonatal mortality per 1,000 live births

Under-five mortality The probability of dying before the fifth birthday

Wulvar Bride price in Pashtun culture

Vani A tribal custom in which girls are forcibly married to settle disputes between different clans or tribes. The practice is particular to Pashtun culture but is practiced in various forms in different parts of the country.

Preface

The demand for gender-related statistics and information across a range of sectors has been clearly articulated in Pakistan, yet several challenges related to the collection, analysis and utilization of such data persist. The minimum requirement for a gender-based analysis is the availability of sex-disaggregated data. More data is now routinely collected in sex disaggregated form, in surveys, censuses, DHS, PSLM LFS and administrative records etc. and some have been developed in response to specific imperatives such as for the MDGs. Yet even where collected, the data are not adequately analyzed with a gender lens. The success of policy-makers and other stakeholders attempting to reduce gender-based inequities depends on ready access to quality gender-related information and analysis.

In 2009, UN Women Pakistan, in line with the emphasis in its Global Strategic Plan (GSP 2011-2013) to support research for on evidence-based advocacy and planning, developed a Harmonized Matrix for the Development of a Gender Monitoring Framework in Pakistan. The matrix mapped indicators from the PRSP II, MTDF 2005-2010, CEDAW, and SAARC gender indicators (SGIB), against the indicators of MDGs relevant to Pakistan. This matrix of indicators formed the basis of this first baseline Status of Women and Men in Pakistan. Limited to these indicators, this report is not an exhaustive baseline for all the factors that affect the status of women and men in Pakistan. Rather it is designed to supplement the Compendium of Gender Statistics published by the PBS every four years. The Compendium presents only the quantitative data from the PBS surveys and does not include a comprehensive gender analysis.

The report draws primarily on statistics generated by the Pakistan Bureau of Statistics and government sources, supplemented with information from other sources, including qualitative data from NGOs. The report is divided into chapters that follow important MDG targets but are rearranged into subject specific chapters. Chapter 1 provides some basic demographic figures that set the context for the following chapters. Where relevant, the analysis in each chapter is preceded by an overview or salient aspects of the topic. The quantitative data presented in easy to read charts is supplemented with econometric analysis as needed. Annexes pertaining to each topic are placed at the end of the relevant chapter to enable readers to review the data as the analysis is read.

PSLM data on FATA, AJK, and Gilgit-Baltistan is not publicly available. Where available, data on these and on militancy affected areas has been integrated into the sector specific chapters. Limitations and gaps in the data did not allow a more detailed analysis, for example in the section on women's asset ownership, trafficking and migration (Chapter 9).

It is hoped that the National Commission on the Status of Women and PBS can collaboratively publish an annual Status of Women and Men report, featuring different aspects of women and men's economic, political and social lives.

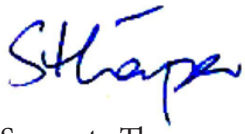
Foreword

The development of the first Status of Women and Men Report in Pakistan underscores the commitment of UN Women to support and enhance the collection, analysis and dissemination of gender indicators.

The Global Strategic Plan of UN Women identifies evidence-based advocacy and planning as a priority area, with an emphasis on support for research at the country, regional and global levels (including South-South) to inform policy and programmes, for monitoring and analyzing the impact of policies and for improved data collection and analysis. This emphasis is supportive of the Government of Pakistan's intention to generate robust country level data on specific gender issues, reflecting its commitment for an effective regional SAARC Gender Indicators Database. UN Women is supporting the SAARC Gender Indicators Database (SGIB) initiative, with Pakistan Bureau of Statistics and other relevant data collection organizations to strengthen the collection of gender statistics.

The current baseline report, stems in part from a matrix of indicators that reflect national, regional and international priorities for Pakistan, and will be, we hope a useful resource as a baseline that shines a light on some of existing gender disparities.

We hope that the NCSW in collaboration with the Pakistan Bureau of Statistics will institute an annual report on the Status of Women and Men in Pakistan, highlighting the many specific areas that require policy and programmatic attention to address gender inequalities. UN Women looks forward to supporting future initiatives in collaboration with NCSW and Pakistan Bureau of Statistics, leading towards a greater understanding of the status of women and men in Pakistan.



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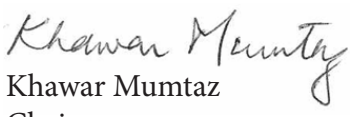
Foreword

The National Commission on the Status of Women (NCSW) is an autonomous body set up to safeguard and promote the interest of women and achieve gender equality before the law in accordance with the Constitution and obligations under international covenants and commitments. Towards that end it monitors the progress of women in Pakistan, and lobbies and advocates with parliamentarians and government entities for the enhancement of women's rights. Evidence-based advocacy is vital for its efforts.

The NCSW, therefore welcomes the publication of the first Status of Women in Pakistan report, which provides for the first time a baseline along select indicators using qualitative and quantitative data. It illuminates the progress made, identifies the gaps that still exist, and the challenges faced in the economic, political and social advancement of women and men in Pakistan. The data and analysis can be of enormous help in directing advocacy and development interventions to specific areas and point out areas for further research – for example, the finding that recent digitization of revenue records reveals a substantial number of land owned by women. Further research would reveal how this ownership translates into practice. Another finding is that only one percent of women ages 14-16 are married, while twenty-five percent are married in ages 17-25 a majority (63%) of whom is illiterate. This statistic is worrying, given the nexus between mother's education and well-being of their children. The publication has also pointed out the dearth of data for trafficking and migration, and also for entrepreneurship.

The publication will be useful as a reference tool, and it complements the Compendium of Gender Statistics – a compilation from all the quantitative national survey data published by the Pakistan Bureau of Statistics every four years or so.

There is a wealth of data available in Pakistan, generated by large-scale national surveys and focused qualitative studies. Quite a bit of this data is also sex disaggregated and provides a snapshot of the condition of women and men in Pakistan and in specific communities. The relevance of a Status of Women and Pakistan report lies in its providing a comparative analysis with past years as well as highlighting gaps. This Report provides the benchmark for future Status of women reports. The NCSW having shared the process that led to the report hopes to support future annual Status of Women reports. I would like to congratulate Dr. Yasmin Zaidi and UN Women for having undertaken this much needed task. Without data-based information, strong and focused policies and programmes remain elusive.



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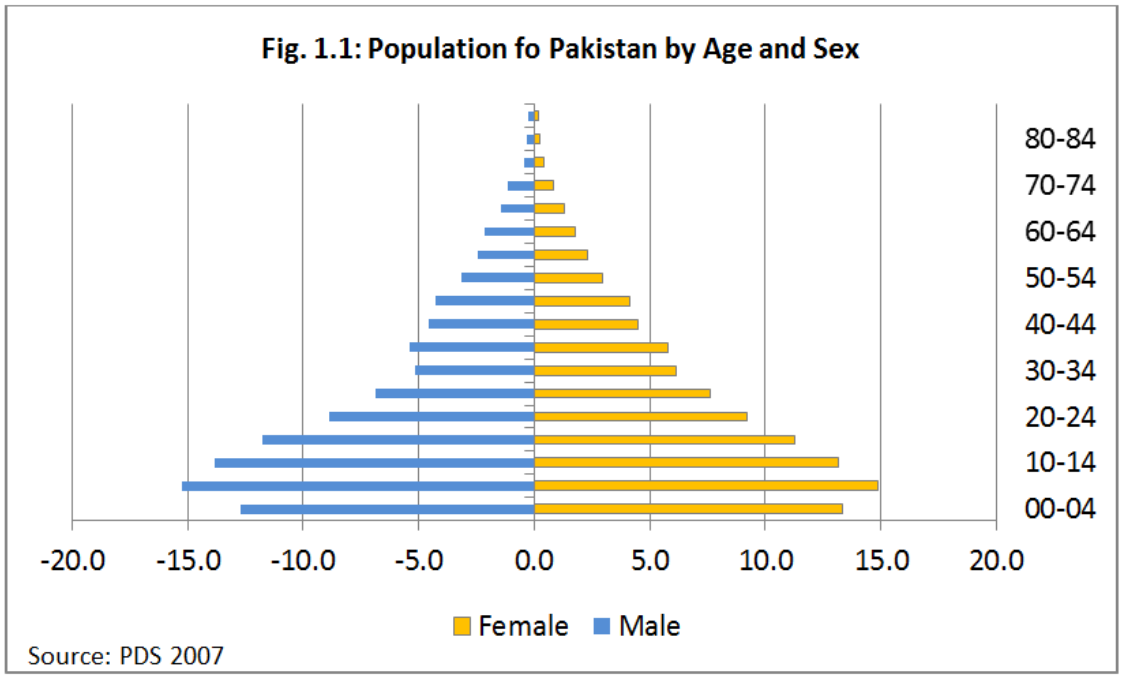
Chapter 1

Demographics: A Profile

Age-Sex Pyramid



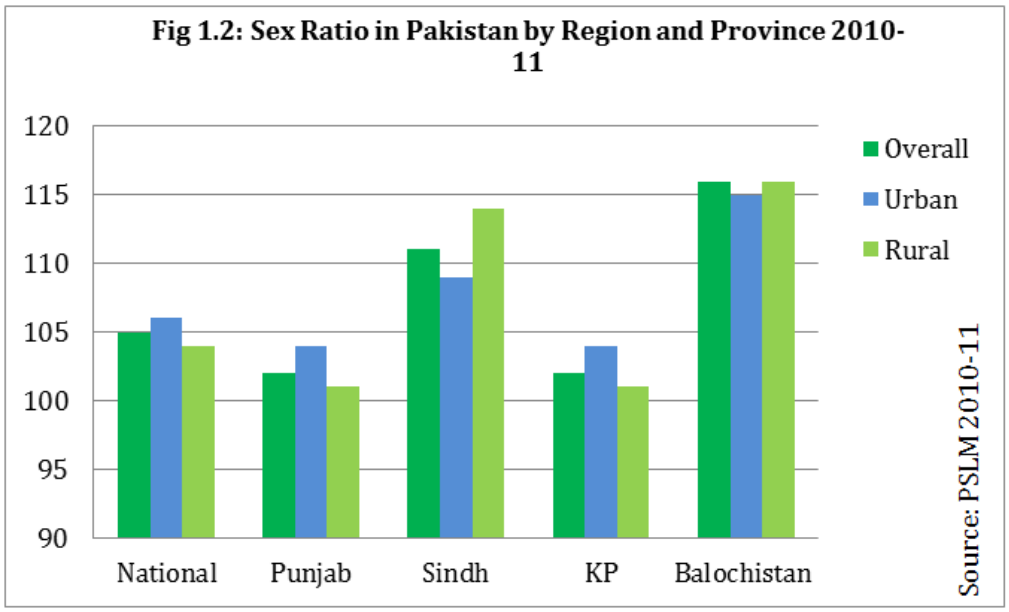
Population of Pakistan	180 million	48% females	and	52% males
Crude birth rate	27.5			
Total Fertility Rate	3.5			
Population under 15 years	37%			
Population ages of 15-24 years	38 %			
Females head households	10%[3]			

In the past two decades the population of Pakistan has grown significantly, estimated at 180 million in 2012[4], making it the sixth most populous and youthful country in the world with an annual growth rate of 2.3%[5]. The implications of this "youth bulge" on education and health facilities and the economy cannot be underestimated. Without major increase in economic growth rates and redistribution of development resources to improve education, health and employment creation, this largely unskilled, unemployed youth cohort can become a burden on the country's infrastructure and resources, and not the expected demographic dividend. Already deprived and marginalized households are liable to fall into chronic poverty.

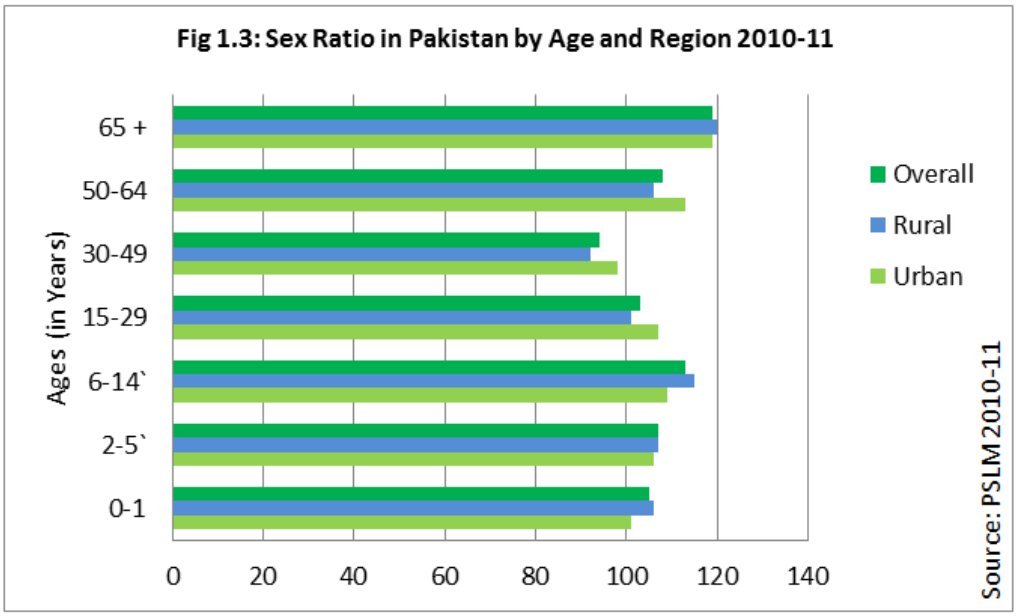
2 http://www.pbs.gov.pk/content/pakistan-demographic-survey-2007
3 World Bank 2008: http://data.worldbank.org/country/pakistan#cp_wdi
4 Population Reference Bureau: http://www.prb.org/Publications/Datasheets/2012/world-population-data-sheet/world-map.aspx#/map/population/south_central_asia
5 PBS Social Indicators 2011

Sex Ratios by Province, Region and Age

Sex Ratio (M: F) 105

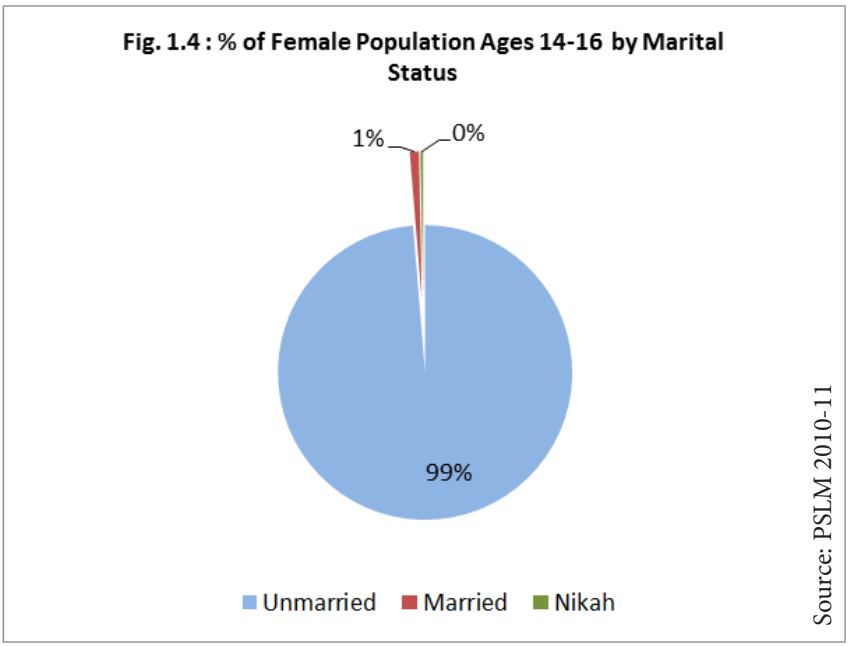


The rural-urban difference in sex ratios is most marked in Sindh. Balochistan has the highest sex ratio at 115 urban and 116 rural – some of which can be attributed to the high maternal mortality rate.

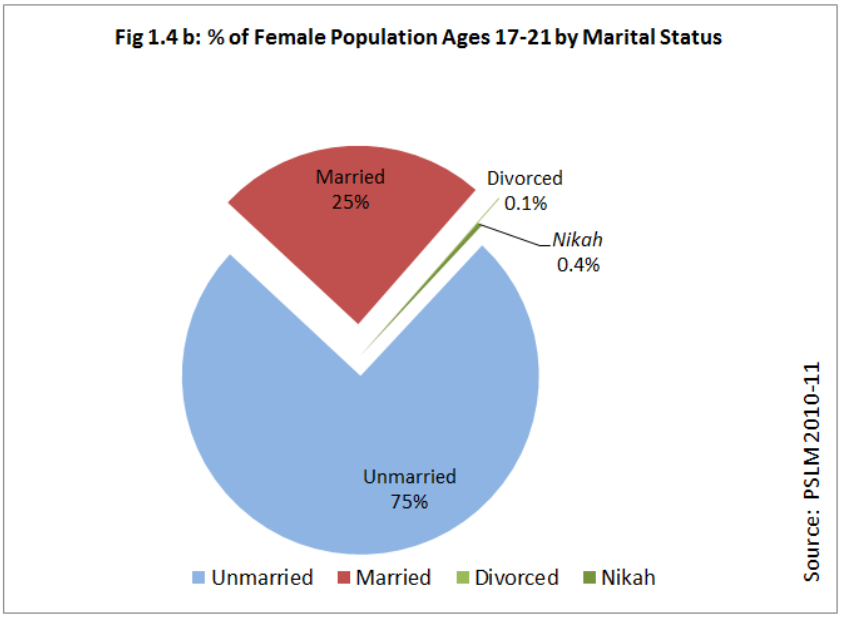


The overall sex ratio for ages 6-14 years is 113, and 115 for rural — a sharp increase from 107 for the previous age group of 2-5 years (Annex 2, Table 1.1b)

Marital Status of Female Youth

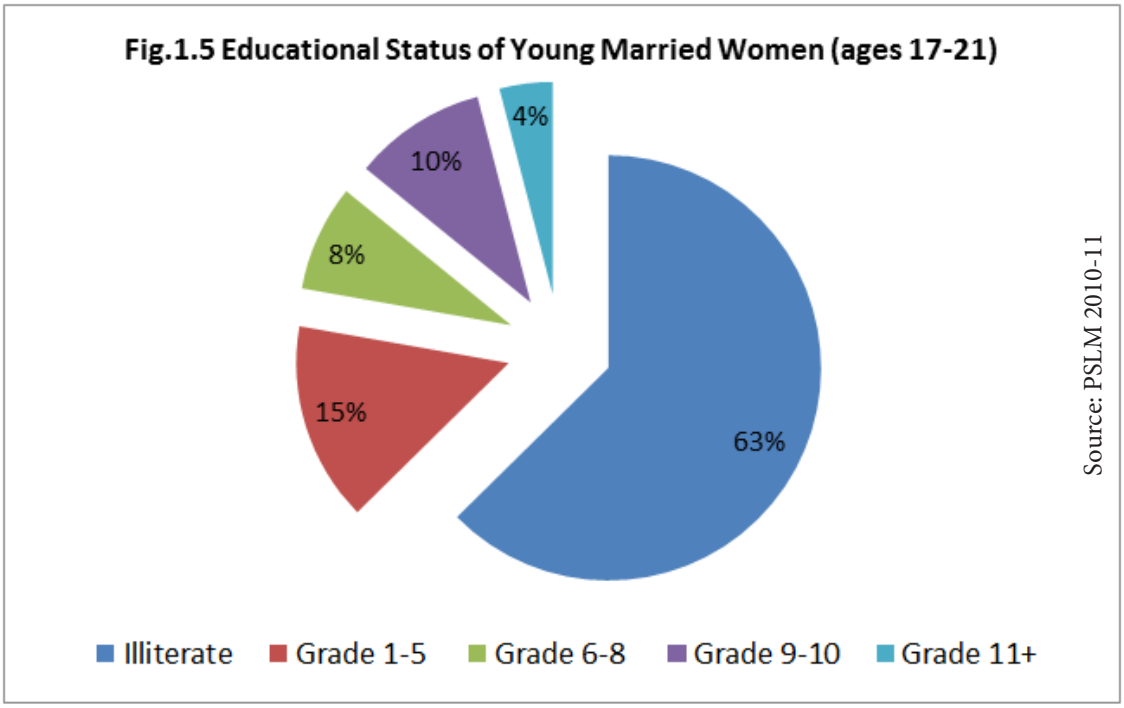


Only 1% of young women ages 14-16 are married
25% of women ages 17-21 are married vs. only 6% of men in the same age group [6]
29% of rural women ages 17-21 are married, contrary to common perception of a high incidence of early marriages



6 See Annex 3, Tables 1.2 and 1.2b

Education of Married Youth



Among Married Youth (ages 17-21):

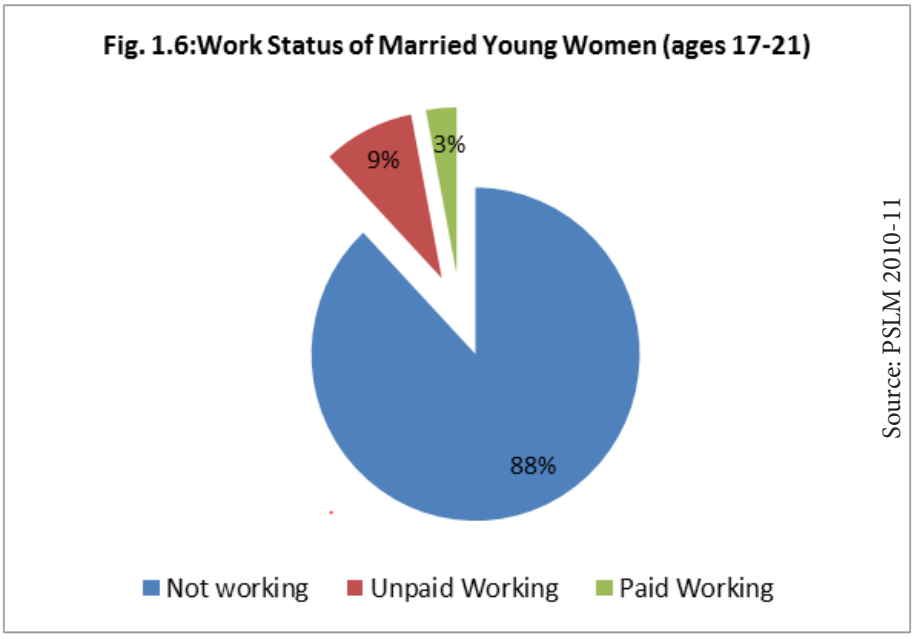
- 41% of urban women are illiterate
- 69% of rural women and 36% of rural men are illiterate
- 15% of rural women and 22% of rural men have primary or below education
- 7% of rural women and 17% of rural men make it to high school.

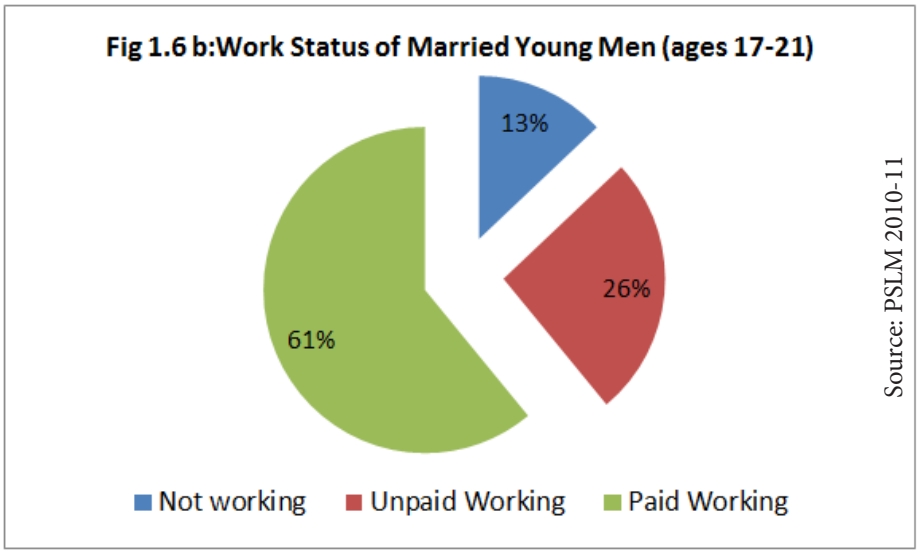
The figures for urban married men are only a few percentage points higher compared to their rural counterparts. [7]

The only striking urban-rural difference is for women with schooling up to ninth or tenth grade: 20% of urban women vs. only 7% of rural women have more than middle but less than high school level of education.

7 Annex 4 Table 1.3

Work Status of Married Youth

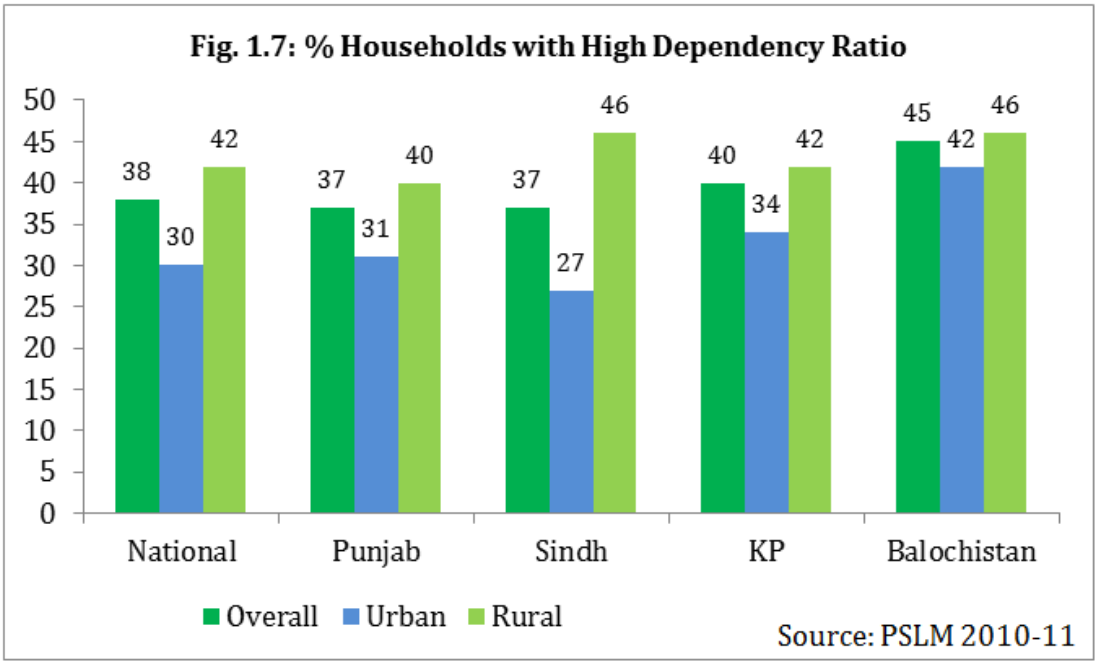




Among Married youth (ages 17-21)
97% of urban young women are not working vs. 13% of young men
85% of rural young women are not working vs. 13% of rural young men
2% of urban and 4% of rural young women are in paid work vs. 73% urban and 58% of rural young men. [8]

8 Annex 5 Table 1.4

Households with High Dependency Ratios



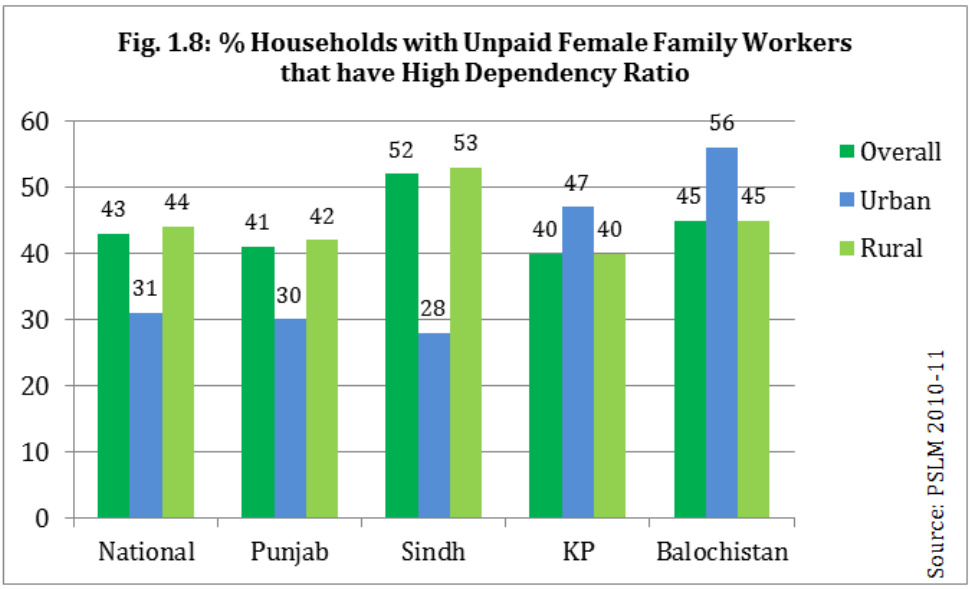
Rural households have higher dependency ratios than urban households - more households that are rural are multi-generational and have more children in general. [9]

46% of households in rural Balochistan and Sindh have high dependency ratios- indicative also of the higher than national average fertility rates.

Child dependency ratio is estimated at approximately 59%, and old dependency ratio at 6%. This has significant implications for women who are the primary care givers in households across Pakistan, with potentially adverse effects on women's ability to join paid labor, pushing children into paid work, and a negative effect on school enrollments.

9 Dependency ratio is the number of members in a household who are below age 15 and above age 64 divided by the number of members in the same household who are between ages 15-64 years. Low dependency ratio is 0-0.5, medium is 0.51-1 and high dependency is >1. See Annex 6, Table 1.5 and 1.5 a

Unpaid family work and high household dependency



The vulnerability of households that have unpaid female family workers and high dependency can be seen in Fig.1.8 above. It points to the triple burden of women where their productive and reproductive labor is increased with the care and responsibilities of dependent family members, restricting the time they have for paid work.

This is borne out by the results of the Time Use Survey (2007) that showed women ages 20-39, peak productive years, spent an average of three hours per day taking care of children, the sick and elderly in the household. Males of the same age group reported spending an hour on care of family members.

Rural Sindh and urban Balochistan have the largest proportion of households with high dependency and at least one unpaid female worker.

ANNEXES TO CHAPTER 1

Annex 1

Table 1.1: Population by Age, Sex and Area

Age	All Areas		Urban Areas		Rural Areas	
	Female	Male	Female	Male	Female	Male
All Ages	73002651	76857737	25629382	27178203	47373269	49679534
00-04	9756608	9783859	2907026	2854601	6849582	6929259
05-09	10844307	11710324	3345061	3414295	7499246	8296029
10-14	9619874	10636015	3282536	3572029	6337339	7063987
15-19	8211804	9063876	3175849	3454683	5035954	5609193
20-24	6733861	6824723	2691060	2913936	4042801	3910786
25-29	5564656	5268436	2045919	2128117	3518737	3140318
30-34	4474911	3957414	1573334	1539219	2901576	2418195
35-39	4219507	4132910	1559709	1522176	2659798	2610734
40-44	3281389	3496263	1216704	1348144	2064685	2148119
45-49	2999342	3277150	1186743	1271498	1812599	2005652
50-54	2156822	2429295	805188	967032	1351634	1462263
55-59	1679608	1864568	632770	693075	1046838	1171493
60-64	1296418	1637251	428698	574578	867720	1062673
65-69	932030	1106476	342526	371079	589504	735397
70-74	606846	857310	217808	282013	389039	575297
75-79	295833	358255	118577	125467	177256	232788
80-84	177547	250734	45531	84073	132015	166661
85+	151288	202880	54345	62189	96943	140691

Source: PDS, 2007, table 1
http://www.pbs.gov.pk/content/pakistan-demographic-survey-2007

Annex 2

Table 1.1b: Sex Ratios in Pakistan by Age and Region 2010-11

Age category (in year)	Overall	Urban	Rural
0-1	105	101	106
2-5	107	106	107
6-14	113	109	115
15-29	103	107	101
30-49	94	98	92
50-64	108	113	106
65 and above	119	119	120

Sex ratio=(male/female)*100
Source: PSLM 2010-11

Annex 3 Marital Status of Youth

Table 1.2: Percentage Distribution of Sampled Population (Ages 14-16) by Sex and Marital Status

Marital Status	Female			Male			Both Sexes		
	Overall	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural
Unmarried	98.7	99.4	98.5	99.8	99.9	99.8	99.3	99.6	99.2
Married	1.0	0.5	1.2	0.1	0	0.1	0.5	0.3	0.6
Widow/ Widower	0	0	0	0	0	0	0	0	0
Divorced	0	0	0	0	0	0	0	0	0
Nikkah	0.3	0.1	0.3	0.1	0.1	0.1	0.1	0.1	0.2
Total	100	100	100	100	100	100	100	100	100

Source: PSLM 2010-11

Table 1.2b: Percentage Distribution of Sampled Population (Ages 17-21) by Sex and Marital Status

Marital Status	Female			Male			Both Sexes		
	Overall	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural
Unmarried	75.0	83.5	70.2	93.9	96.5	92.3	84.7	90.3	81.5
Married	24.5	16.3	29.1	5.8	3.3	7.3	14.9	9.6	18.0
Widow/ Widower	0	0	0	0	0	0	0	0	0
Divorced	0.1	0.1	0.1	0	0	0	0.1	0	0.1
Nikkah	0.4	0.1	0.5	0.2	0.2	0.3	0.3	0.2	0.4
Total	100	100	100	100	100	100	100	100	100

Source: PSLM 2010-11

Annex 4

Table 1.3: Percentage Distribution of Married Sampled Population (Ages 17-21) by Education and Region

Education	Female			Male			Both Sexes		
	Overall	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural
Illiterate	62	41	69	35	30	36	57	39	62
Grade 1-5	15	17	15	21	19	22	17	18	16
Grade 6-8	8	13	7	19	21	18	11	14	9
Grade 9-10	10	20	7	17	19	17	11	20	9
Grade 11+	4	9	3	8	10	7	5	9	3
Total	100	100	100	100	100	100	100	100	100

Source: PSLM 2010-11

Annex 5

Table 1.4: Percentage Distribution of Married Sampled Population (Ages 17-21) by Work Status and Region

Work Status	Female			Male			Both Sexes		
	Overall	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural
Not working	88	97	85	13	13	13	73	82	70
Unpaid Working	9	1	11	26	14	29	12	4	15
Paid Working	3	2	4	61	73	58	15	15	15
Total	100	100	100	100	100	100	100	100	100

Source: PSLM 2010-11

Annex 6

Table 1.5: Percentage of Households with High Dependency ratio[a]

Province/Area	Overall	Urban	Rural
National	**38**	**30**	**42**
Punjab	37	31	40
Sindh	37	27	46
KP	40	34	42
Balochistan	45	42	46

[a] Dependency ratio is the number of members in a household who are below age 15 and above age 64 divided by the number of members in the same household who are between ages 15-64 years. Low dependency ratio is 0-0.5, medium is 0.51-1 and high dependency is >1
Source: PSLM 2010-11

Table 1.5b: Percentage of Households with Unpaid Female Family Workers (Ages 19-55) and High Dependency Ratios

Province/Area	Overall	Urban	Rural
National	**43**	**31**	**44**
Punjab	41	30	42
Sindh	52	28	53
KP	40	47	40
Balochistan	45	56	45

Source: PSLM 2010-11

Chapter 2

Poverty and Social Assistance

Poverty in Pakistan is multifaceted and dynamic, with households moving in and out of poverty depending on their ability to weather the different shocks they are subjected to over a short period of time—from natural catastrophes, be they floods or drought, to sectarian and ethnic conflicts, to failures of governance that result in job insecurity. The debate continues on the most efficient measure of poverty- by income, by consumption levels, or a set of indicators (Multidimensional Poverty Index-MPI). Determining poverty levels is a contested issue in Pakistan. The absence of any reliable and non-controversial statistics on poverty makes it difficult to present any hard data on its current levels. Different studies have used different household surveys with different methodologies to measure poverty estimates and no consistent time series data on poverty is available. Poverty figures are available as head count ratios, calculated by dividing the household expenditure by adult equivalent household size. Therefore, no sex-disaggregated data for poverty is available.[10]

In 2001, the Planning Commission of Pakistan estimated the poverty line of Rs. 723.40 for 2000/01. Expenditure on calorie intake of 2,350 calories per adult equivalent per day along with consumption expenditure on non-food items was aggregated to construct this poverty line.

In 2005/06 slightly over 22% of the population lived below the poverty line, but since then no official data is available. World Bank estimates however show a decline in poverty in 2007/08 to 17%, almost 50% of the poor households from 2005 moving out of poverty, though they remained at risk[11]. Inter provincial, and intra-provincial inequalities exacerbate the effects of poverty. Inequality is the highest in Sindh, followed by Balochistan, and is higher in urban areas than in rural areas. The rural-urban inequalities are also the highest in Sindh. Inequalities skew the benefits of progress and development towards the privileged, making it ever more difficult for the poor to climb out of poverty, and restricting social mobility. Women are the hardest hit.

Assets such as agricultural land, education, location (urban/rural) and household size determine the ability of the household to move out of poverty, conversely a lack of these assets makes the individuals and households vulnerable to sliding into poverty. Statistics show that females in Pakistan lag behind on all these aspects, lending credence to the assumption that even within poor households women are poorer, especially since access to agricultural land is an important dimension to reducing vulnerability.

10 See Annex 1 for an explanation of the PSLM and HIES data

11 World Bank 2013 *Towards an Integrated National Safety Net System Assisting Poor and Vulnerable Households: An Analysis of Pakistan's Main Cash Transfer Program* Report No. 66421-PK.
In FATA 60% of households are estimated to be living below the poverty line(FATA Secretariat pp 4-13) http://www.fata.gov.pk/fo/ESA_report_notification.zip

Asset poverty increases the risk of households falling into debt, making them more vulnerable to external and idiosyncratic shocks. While 27% of households in Pakistan reported being in debt during the period 2007/8 and 2008/9, in militancy-hit areas this figure shot up to 45%. The majority of households use the debt to cover basic needs such as food and health while only 7% and below use it for house repairs, routine expenditures and productive investments[12].

The top five strategies for coping with a food crisis as noted by the World Bank using the PSLM 2008-10 Panel Survey are switching to lower quality or cheaper food, reduce food intake, decrease non-food expenditures, use up savings or investments, decrease education related expenses. There is a direct correlation between food price shock and student enrollment as it decreased significantly for households that reported being affected by it and it correlates with lower spending on education especially for girls[13].

Poverty affects school enrollments, incomes, child labor, and contraceptive usage – improved incomes lead to a significant increase in adoption of modern methods, which has important implications for women's health and well-being.[14] In sum, poverty has an adverse impact on all the crucial elements that enhance capabilities, opportunities and growth potential of women and men in Pakistan.

In the following pages wherever possible, separate analyses of female-headed households is presented, with the caveat that these represent a small sample of 1341 from the 16341 households surveyed in HIES.

12 World Bank Report 2013

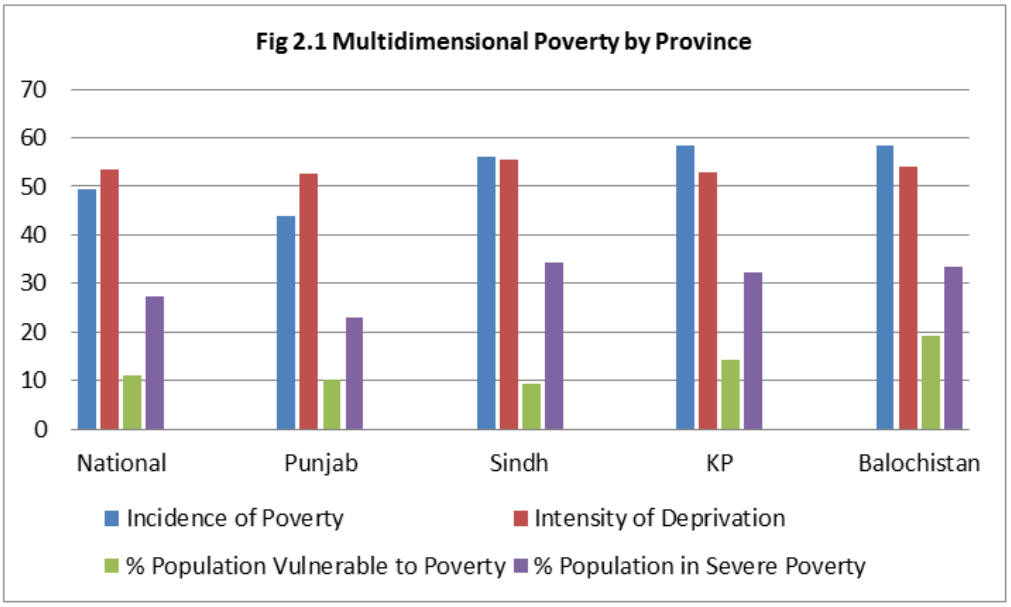
13 ibid

14 Sohail Agha 2000. Is Low Income A Constraint To Contraceptive Use Among The Pakistani Poor? *Journal of BioSocial Science 32*. pgs, 161–175. Cambridge University Press

Counting Poverty

The Multidimensional Poverty Index (MPI) is an experimental measure that attempts to capture the non-income dimensions of poverty at the individual level based on ten indicators for education, health, and standard of living (Annex 2)[15]. Thus a slightly more layered analysis of poverty is derived from both the incidence of non-income multidimensional poverty and its intensity (the number of deprivations simultaneously experienced by an individual and household).

Pakistan[16] has a Multidimensional Poverty Index value of 0.264 with 49% of the population as MPI poor and 53% intensely deprived on multiple indicators.[17]



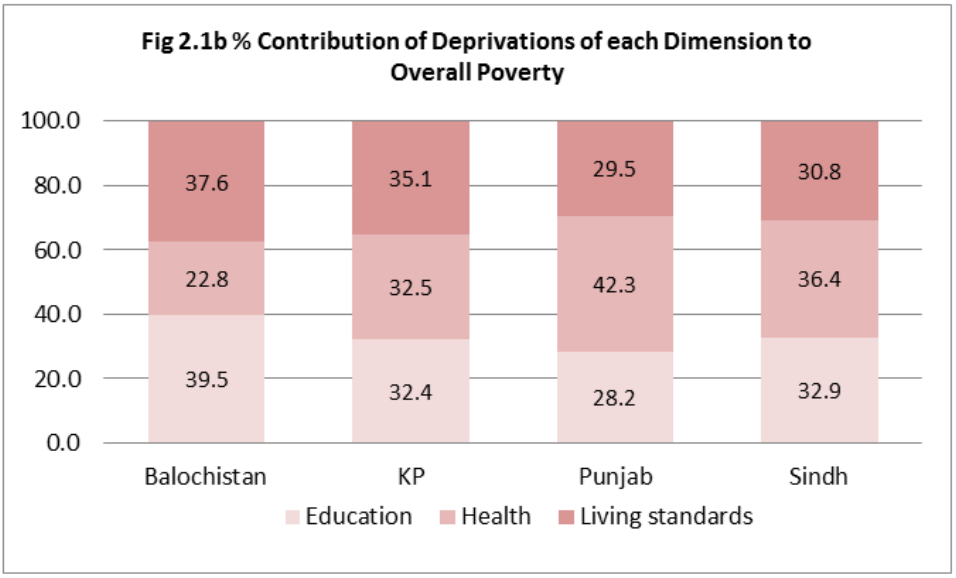
Source: Oxford Poverty and Human Development Initiative 2013: Pakistan Country Briefing

Multidimensional poverty is highest in Balochistan and Khyber Pakhtunkhwa, reflected also in the highest percentage of population vulnerable to poverty and in severe poverty. All the provinces record over 50% on intensity of deprivation (simultaneous deprivation on a number of indicators from 33% to 100- higher percentages indicate higher deprivations), symptomatic of acute poverty.

15 Human Development Report 2013

16 Measured as a number between 0 and 1, the MPI is a reflection of acute poverty, with large numbers indicative of higher poverty. MPI for Pakistan is based on DHS 2006/7 data (Human Development Report 2013)

17 Source: Oxford Poverty and Human Development Initiative (2013) "Pakistan Country Briefing" Multidimensional Poverty Index Data Bank, OPHI, University of Oxford. Available at http://www.ophi.org.uk/multidimensional-poverty-index/mpi-data-bank/mpi-country-briefings/



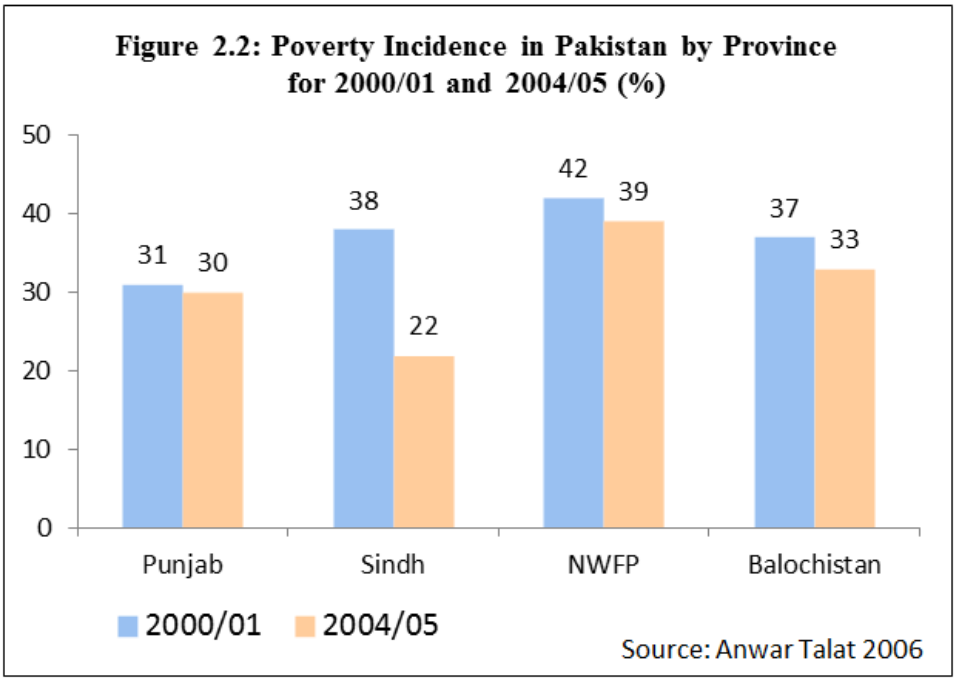
Source: Oxford Poverty and Human Development Initiative 2013: Pakistan Country Briefing

The main factor in multidimensional poverty in Punjab and Sindh is the low score on health. A household suffers health deprivation if at least one household member is malnourished and in which one or more children have died. Child mortality accounts for a large proportion of health-deprived households.

Nationally, the indicators that contributed the most to multidimensional poverty include child mortality 38%, School Attendance 19%, years of schooling 12% and living standards 31% .

The MPI measures poverty deprivation using the following indicators:

- Education: no household member has completed five years of schooling, and at least one school-age child (up to grade 8) is not attending school.
- Health: at least one household member is malnourished and one or more children have died.
- Standard of living: no electricity, no access to clean drinking water and to adequate sanitation, using "dirty" cooking fuel (dung, wood or charcoal), having a home with a dirt floor, and owning no car, truck or similar motorized vehicle while owning at most one of these assets: bicycle, motorcycle, radio, refrigerator, telephone or television.



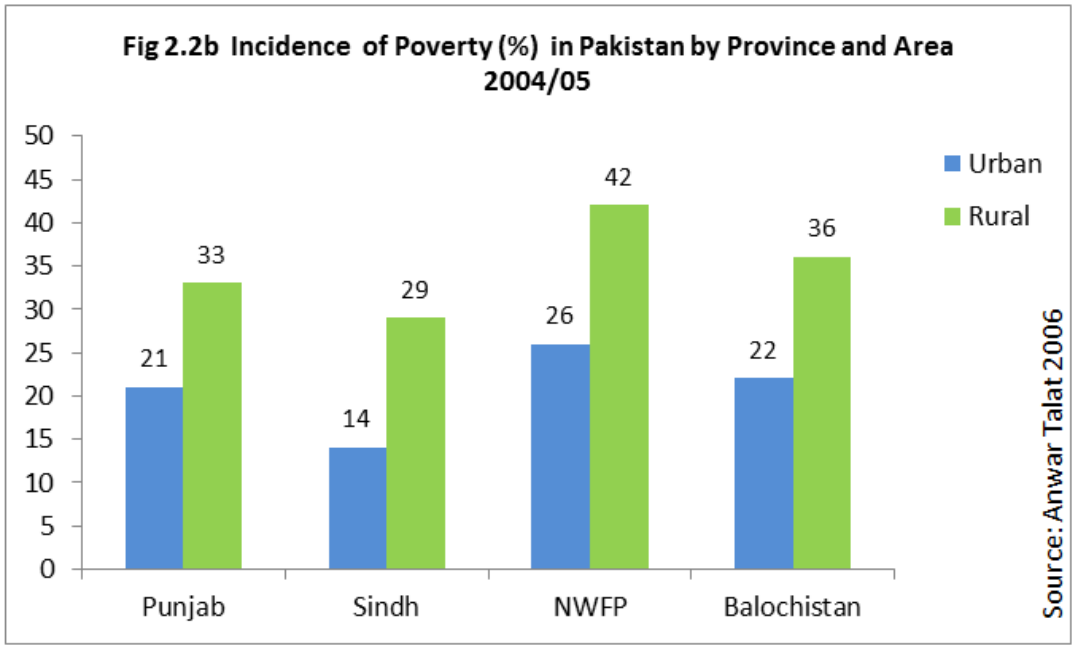
Figs 2.1 shows the poverty estimates by province between 2000/01 and 2004/05.[18]

All the provinces registered a decline in poverty, though there is a marked variation in percentage decrease across provinces. Rural Sindh showed a substantial decrease of almost 19 %, according to the World Bank estimates (from 48 percent in 2000/01 to 29 percent in 2004/05), shedding its rank as the poorest region of Pakistan. This decrease is variously attributed to exceptionally high agricultural growth in 2004/5 after a severe drought (World Bank) or more cynically to issues in data collection (Anwar 2006)[19].

18 Anwar, Talat. 2006. Trends in Absolute Poverty and Governance in Pakistan: 1998-99 and 2004-05 The Pakistan Development Review 45 (4 Part II):777-793

19 Anwar, Talat (2006), Poverty and Governance in Pakistan. Paper presented at the 22nd Annual General Meeting of PSDE, held in Lahore December 19-21, 2006, Pakistan Institute of Development Economics, Islamabad

Urban and Rural Poverty



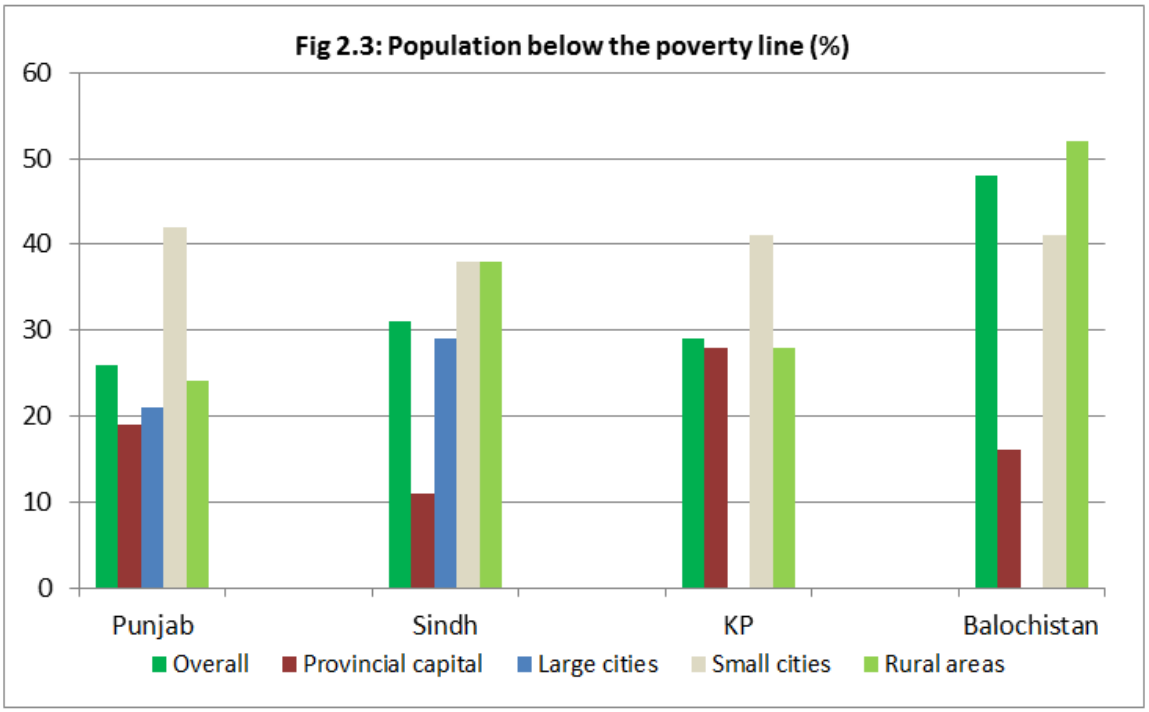
Within provinces the levels of rural/ urban inequality are highest in Sindh, followed by Punjab, Khyber Pakhtunkhwa and Balochistan. In all the provinces, inequality is higher within urban areas than rural ones.

Poverty in urban Sindh was 14 percent in 2004/05 (a large decrease from 21 percent in 2000/01). Rural poverty in Punjab showed a marginal decrease, and it was even less in Khyber Pakhtunkhwa/NWFP[20] and Balochistan, a trend mirrored in the urban poverty declines in these provinces.

20 NWFP was renamed Khyber Pakhtunkhwa after 2006.

Distribution of Poverty
"Not everyone is equally poor."

Recent estimates of population below the poverty line (%) highlight the inequalities within provinces as poverty varies from larger cities to smaller ones, and from urban to rural areas.



Source: Ahmed, G.[21] Cited in UNICEF Situation Analysis of Women and Children 2012[22]

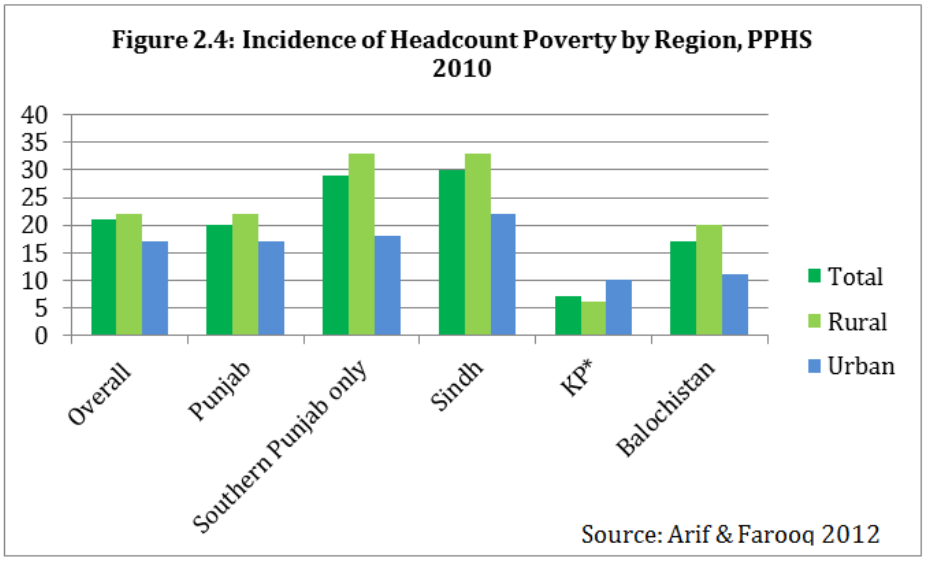
- Provincial capitals have on average 20% of their population living below the poverty line
- An average of 40% of the population of small cities lives below the poverty line in all the provinces
- 11% of the population of Karachi lives below the poverty line
- 28% of the population of Peshawar lives below the poverty line, the highest amongst the provincial capitals, attesting to the influx of displaced persons from militancy-hit areas

21 Ahmed, G., *Adequacy of Provincial Assignments and Transfer Design,* presentation at "National Conference on Making the 18th Amendment and 7th NFC Award Work", sponsored by the Forum of Federations, Islamabad, 30 October 2010.

22 *Note:* Figures for large cities in Khyber Pakhtunkhwa and Balochistan were not included in the original, hence the gap in Fig2.3 above

Changes in Poverty 2000 to 2010

The data in this section is derived from the Pakistan Panel Household Survey (PPHS) and the Pakistan Rural Household Survey (PRHS) (Annex 1). [23]



Rural poverty is highest in Southern Punjab and Sindh. Urban poverty is highest in Sindh, and quite high in Punjab as well.

Table 2.1: Rural Poverty Dynamics by Sex of Head of Household (Sindh and Punjab Only) 2001-2010

Change in Poverty Status between 2001 and 2010	Total (%)	Female-Headed Households (%)	Male-Headed Household (%)
3 period poor (chronic)	4	-	4
2 period poor	17	10	17
1 period poor	31	21	31
Never poor	48	69	48
All	100	100	100
N	(1395)	(64)	(1331)

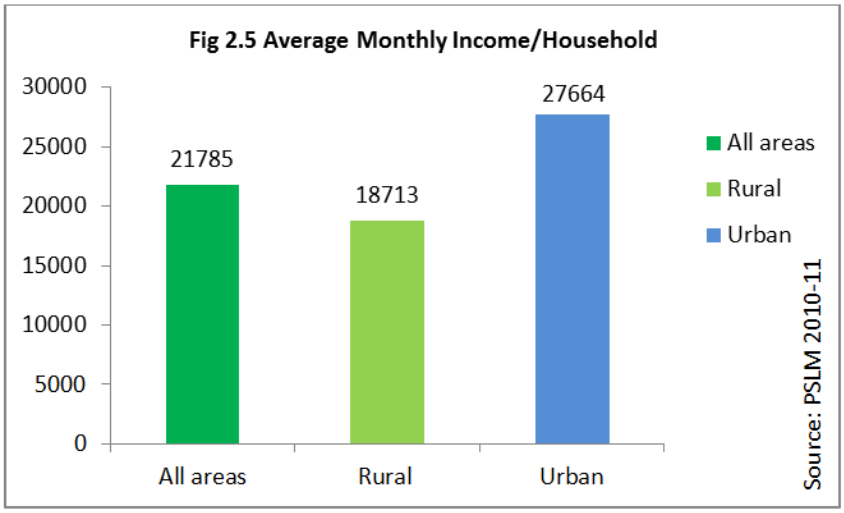
Source: Arif and Farooq 2012 [24]

Table 2.1 reveals the nature of rural poverty, with more households becoming poor for the first time in the period under study, and 17% households unable to come out of poverty.

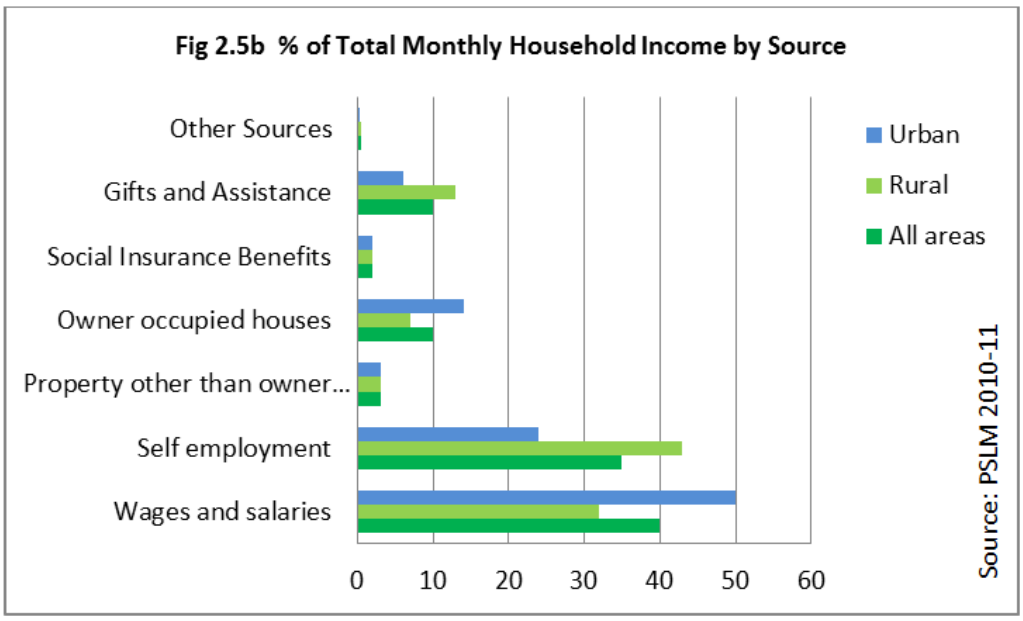
23 PPHS is not a representative dataset. The sample size is small, 4000 plus households and ignores the major urban areas. .

24 Arif, G. M. and Shujaat Farooq 2012. Rural Poverty Dynamics in Pakistan: Evidence from Three Waves of the Panel Survey. In *Poverty and Social Dynamics Paper Series, PSDPS-2* Pakistan Institute of Development Economics, Islamabad

Income Inequalities



In 2010-11 the rural-urban ratio for average monthly income per household was approximately 68% i.e. rural household on average had a monthly income that was 32% less than that of an urban household. Rural urban inequities appear to be on the rise as the ratio was slightly better in 2007-8 at 70%. [25]

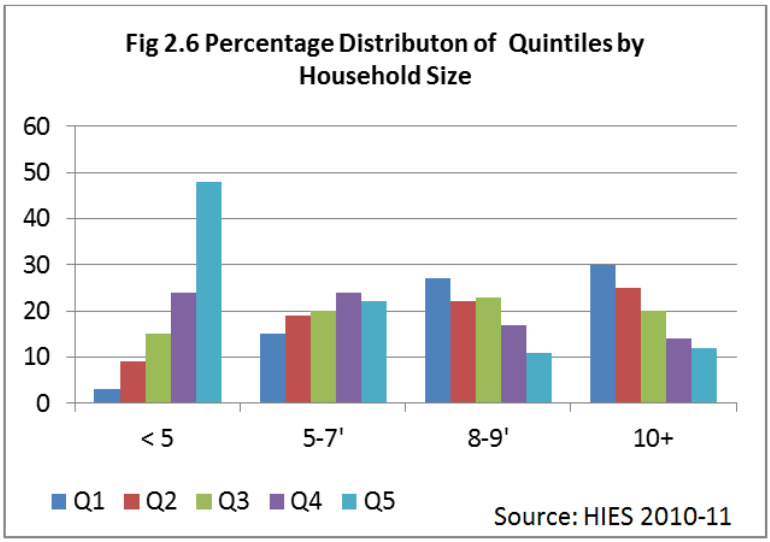


For rural households self-employment is the main source of income, while for urban households it is wages and salaries. Quintile 5 (featuring the households with the highest per capita consumption) has 50% higher average monthly food expenditures than that of households in Quintile 1 (featuring the poorest households with the lowest per capita consumption) despite the latter's larger household size of 8 persons.

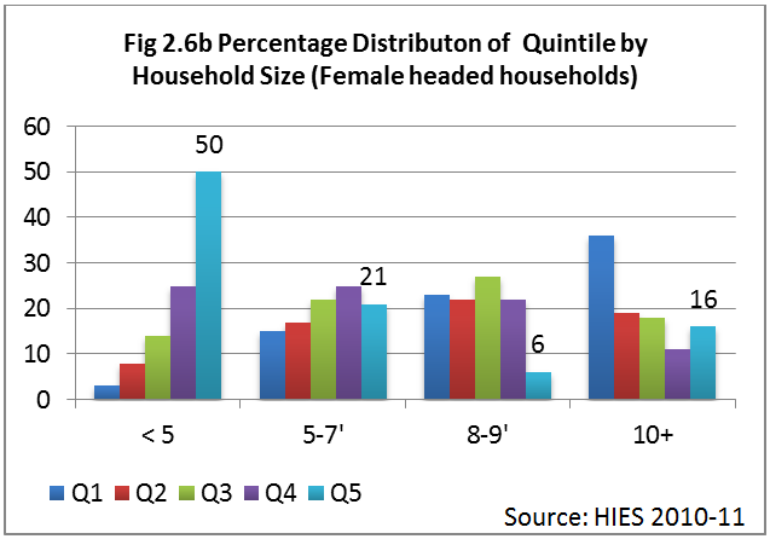
25 Source: Social Indicators of Pakistan 2011, PBS Table 2.2

Household Characteristics by Consumption Quintiles

The figures below compare select features of the households per quintile with the female-headed households (Annex 2 Table 2.2). [26]

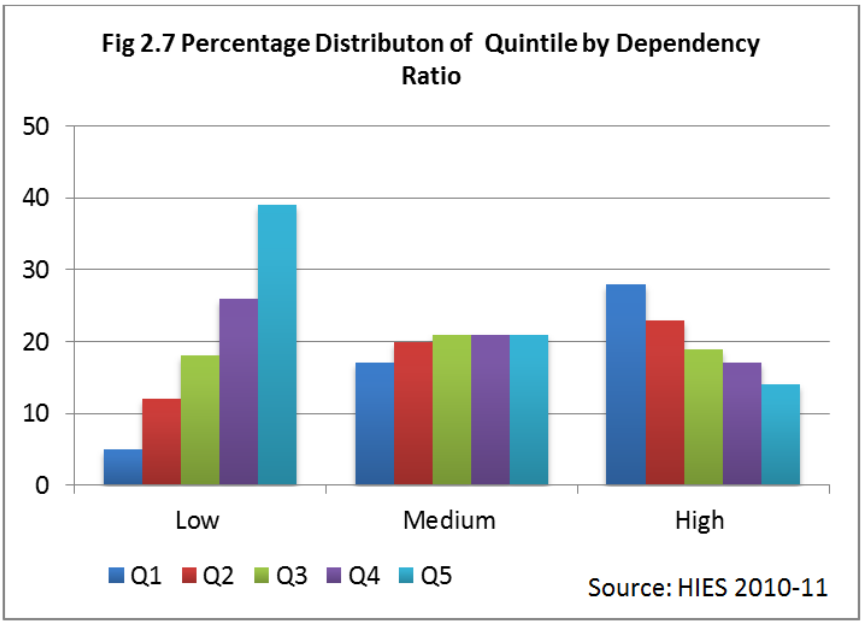


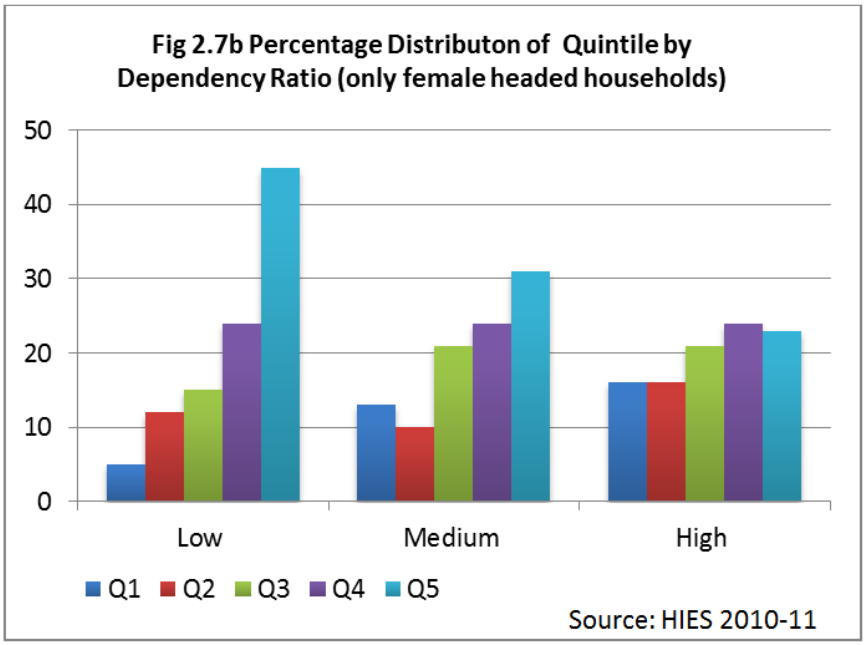
Women head only 8% to 10% of households nationally. An analysis of female headship is undermined by the undetermined implication of headship as the PSLM survey question does not probe if the headship is based on absence of male (for economic migration), woman's status as primary earner, decision maker, or social factors (such as age).



50% of the highest consumption female-headed households have less than five members, slightly more than the national figure.. 36% of the poorest female-headed households have ten or more members, lending credence to the claim that women headed households are often poorer.

26 See Annex 1. The HIES dataset has five quintiles Households with the lowest consumption expenditures, the poorest, are in Quintile 1, and those with the highest in Quintile 5





High dependency households are more likely to be in the lower quintiles. These results are consistent with the literature as more dependents leads to a decline in household expenditures on food and nonfood items. The average consumption expenditure of Q5 in urban areas is just over two and half times higher than consumption in the lowest income class and almost three times more than rural Q5 households. The inequality between Q1 and Q5 in urban areas is larger than between rural Q1 and Q5 households. [27]

27 HIES report 2011, PBS

The Determinants of Poverty

The determinants of poverty are explored with an ordered logistic regression model[28] using three sets of independent variables: household head characteristics (sex, education, age and work status); household characteristics (dependency ratio, land ownership, residence status, TV, receiving some social assistance i.e. *zakat*, *ushr* or other) and regional characteristics (region and province). A separate analysis for female-headed households is included (Annex 4 Table 2.3).

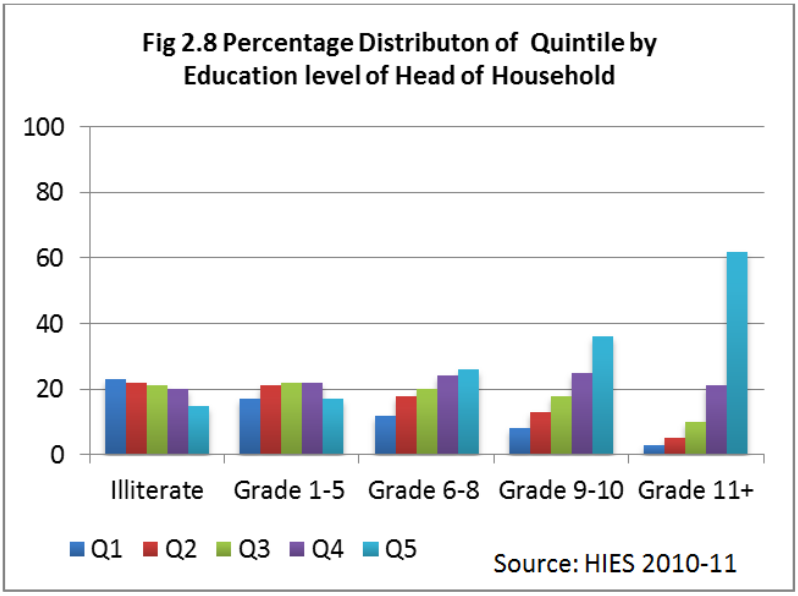
The sex of the head of household significantly affects the household expenditures. Male headed households are less likely to spend compared to female-headed households. Age of the household head has a negative association with quintiles, with older males less likely to spend, and therefore more likely to be poor. (Age is not significant in case of female).

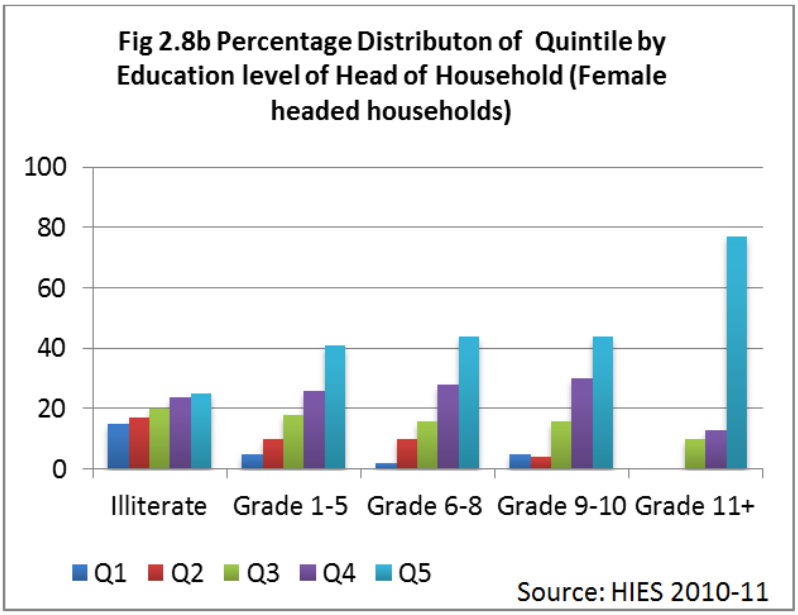
Paid work status of head of household is significantly associated with being in a higher quintile overall. The probability of a working male head of household, irrespective of whether the work is paid or unpaid, is positively associated with being in a higher quintile compared to one who is not working. Surprisingly the work status of a female head of household, paid or unpaid is not significantly associated with being in a higher quintile. The possible explanation is that most of this work is within the family and not recognized as such, and not even paid in kind; also, the sample size for female-headed households is quite small.

The female-headed households, who received *zakat, ushr* and financial assistance through other social sources (kin, friends) is less likely to spend more than the households that are not receiving such assistance (More details in next section).

28 Per capita household expenditure in HIES is measured by five quintiles, that are ordered according to level of per capita expenditure from lowest (Quintile 1) to highest (Quintile 5).

Education



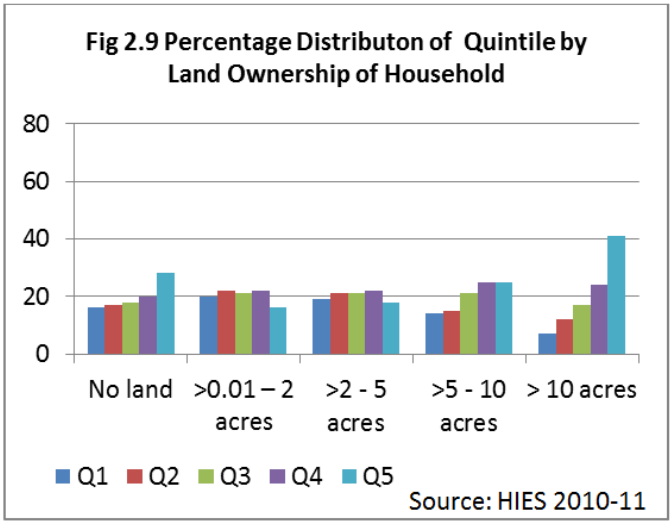


Educational attainment of the head of household is an important determinant of poverty. Household expenditures increase with higher levels of education, and the probability of being in the higher quintiles is significantly high for both female and male headed households but more so for the former. A female head of household with primary or below education is 163% more likely to be in the higher quintiles as compared to a household with an illiterate female head. A household with a male head who has primary or below education, has a 24% probability of being in the higher quintiles compared to a household with an illiterate male head.

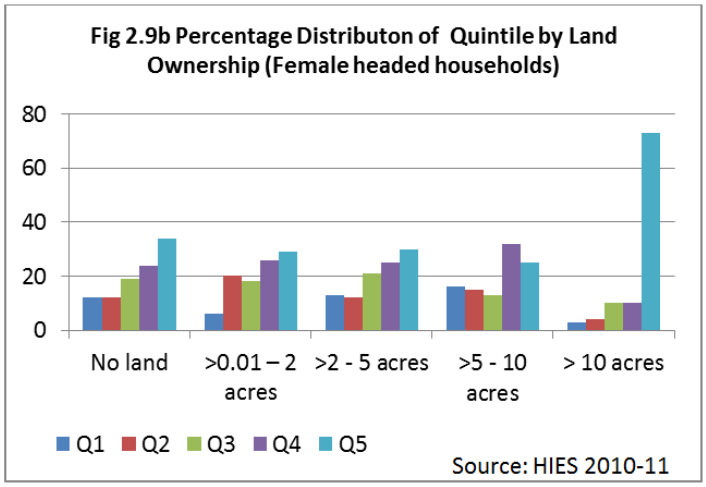
Assets

Asset data in HIES /PSLM 2010-11 is gathered at the household not individual level, so a women specific analysis is not possible. Ownership cannot be assumed to reside with the women in the land-owning female-headed households. Yet as the data below shows, even access to land and other assets benefits women.

Non-ownership of land is a key driver of poverty.[29] Less than half of rural households in Pakistan own any agricultural land and only 2.5% of households own 40% of the land. In rural Sindh, two-thirds of households do not own agricultural land and just 0.4% households own 24% of the total area. Women's ownership of land differs widely across regions and districts.[30]



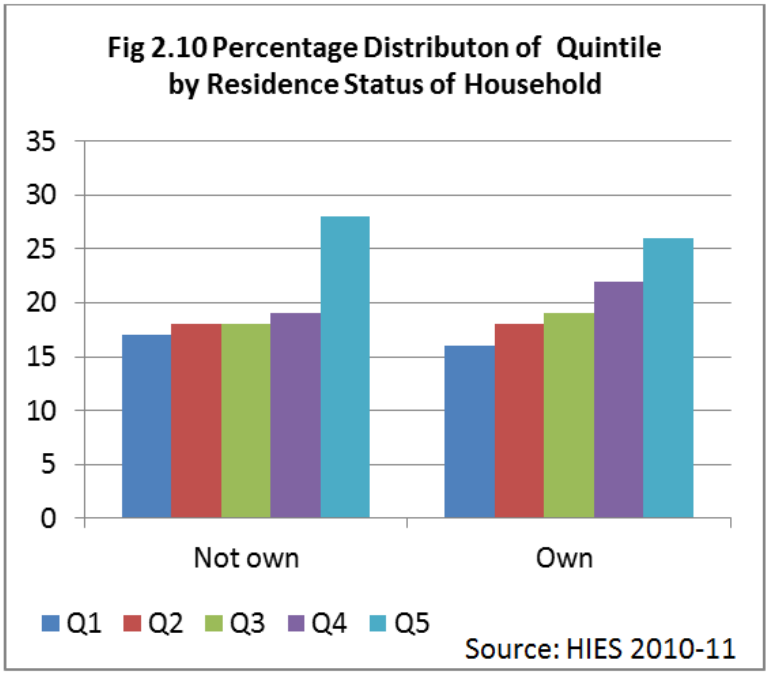
Female-headed household that own land are 5% more likely to be in a higher quintile, while the likelihood of male-headed households is 3% more. Regional variations in land ownership by women is likely.

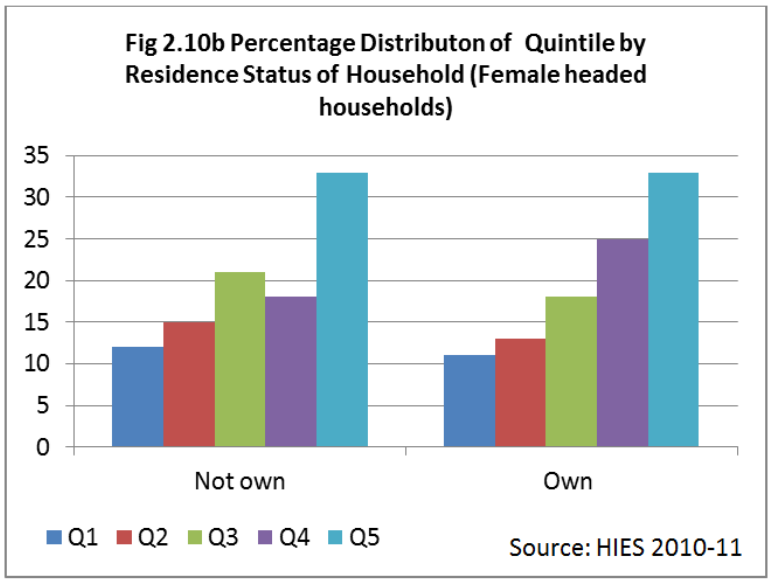


29 Mumtaz Khawar. 2005. *Gender and Poverty in Pakistan, Pakistan Poverty Assessment Update,* Background Paper Series . ADB

30 UN-Habitat project for digitizing land revenue records in two districts of Khyber Pakhtunkhwa found that women owned as much as 42% of land (details in Chapter 9)

Own Residence



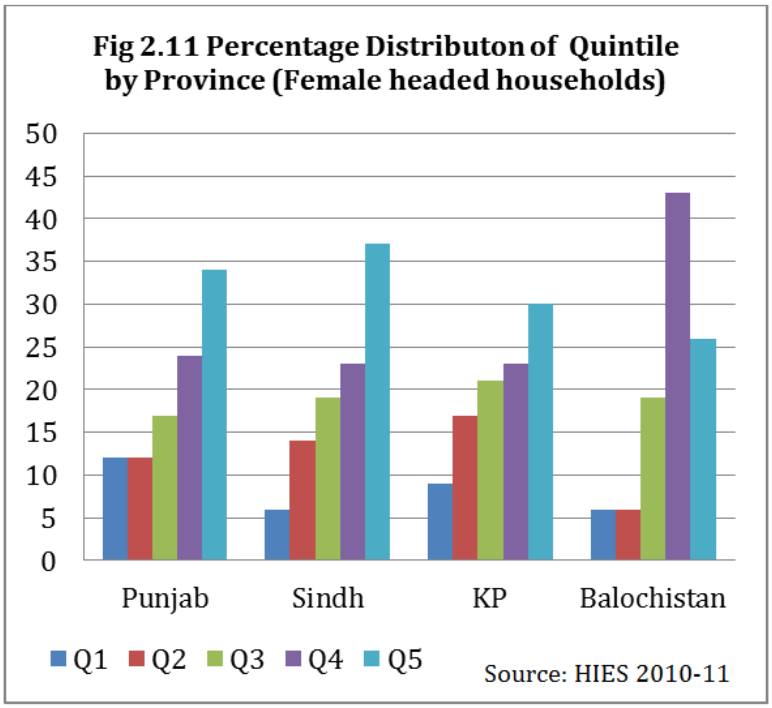


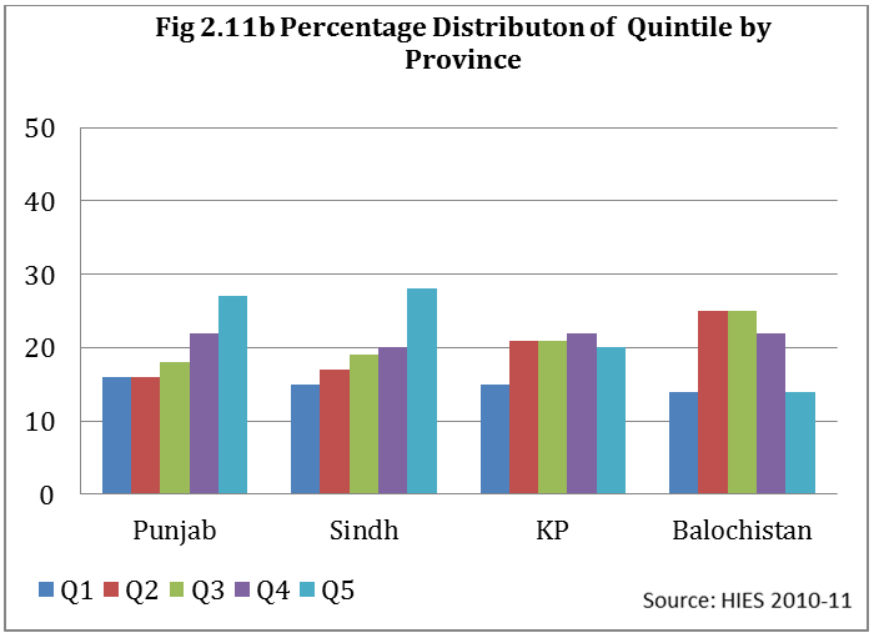
Owning ones' place of residence has a highly significant impact on consumption spending and being in a higher quintile for all households including female-headed ones. A female-headed household living in own house is 55% more likely to be in a higher quintile compared to one who is not. For men this is lower, but still significant at 15%.

If the female-headed household owns a television set, then it is 95% more likely to be in a higher quintile, while the probability of a male-headed household is even more.

Provincial Differences

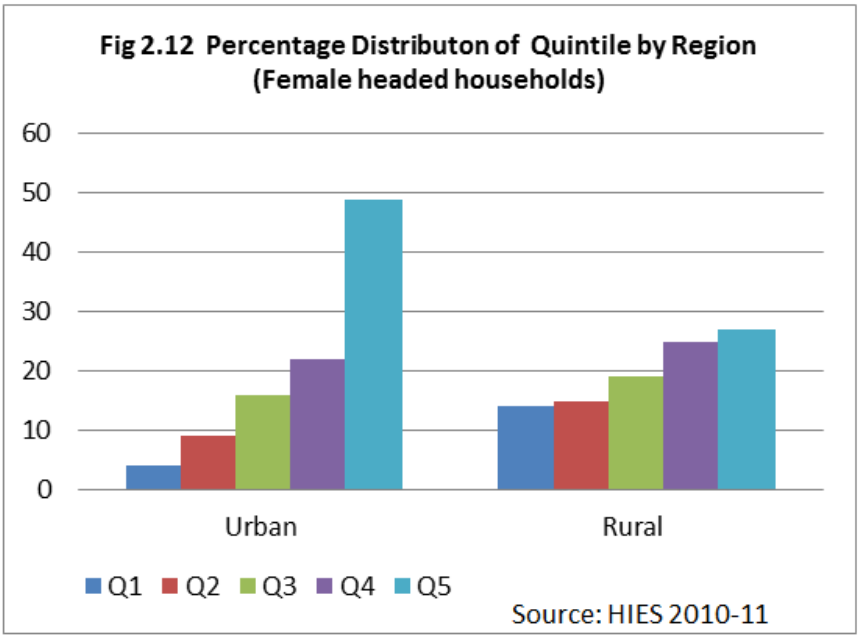
Households in all the provinces are worse off than households in Punjab, except, surprisingly, in Balochistan, which is 12% more likely to be in a higher quintile, though this is not significant for female-headed households. Interestingly in Khyber Pakhtunkhwa female-headed households are 33% more likely to be in a higher consumption category than their counterparts in Punjab are, possibly because of remittances, and economic migration of men.

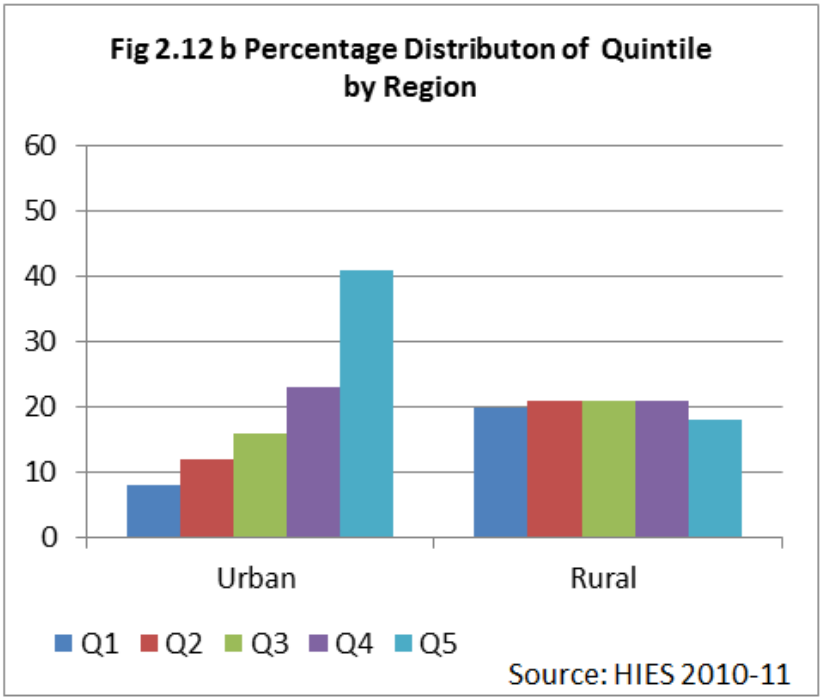




Rural-Urban Differences

Urban households headed by females are 60% more likely to be in a higher quintile than their rural counterparts are. In general, urban households are 55% more likely to have higher consumption spending than rural households.





Social Assistance

There are several social assistance and insurance programs in Pakistan - *Zakat*, Employee Old Age Benefit Institution (EOBI), Workers Welfare Fund (WWF), Pakistan Bait-u- mal (PBM), and the Benazir Income Support Program.

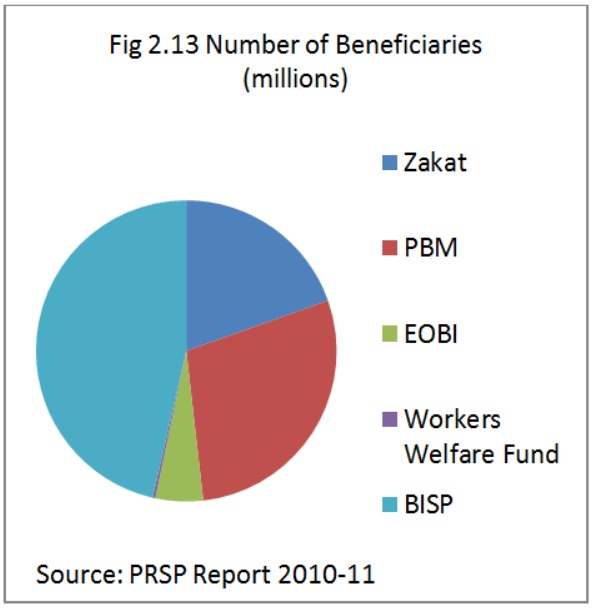
The PBM manages a number of programs in addition to the *zakat* disbursements such as education stipends, marriage assistance, health care, special grants (on Eid etc.). Sex disaggregated data is not available for beneficiaries of these programs. The BISP focus is overwhelmingly on women in poor households.

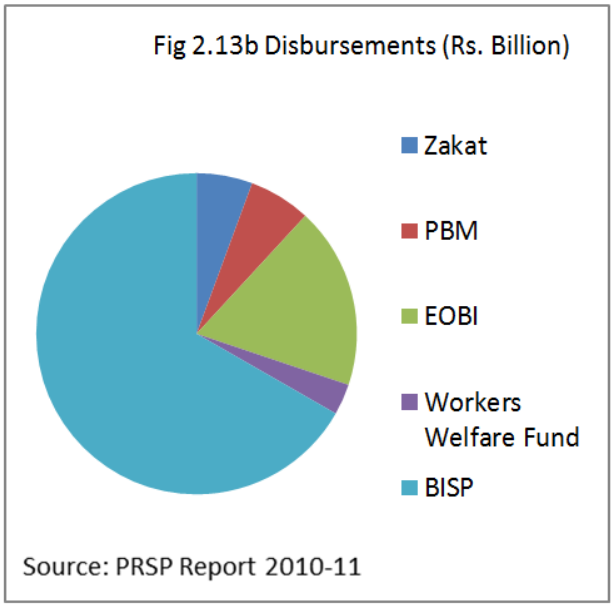
Table 2.6: Beneficiaries and disbursements of different Public Sector Social Assistance Programs

Program	# of Beneficiaries (millions)	Disbursements (Rs. Billion)	Year
Zakat	1.3	2.9	(2009/10)
PBM	1.9	3.2	(2010/11)
EOBI	0.34	9.4	(2010/11)
Workers Welfare Fund	0.02	1.6	
BISP	3.08	34.3	(2010/11)

Source: PRSP II Progress Report 2008/9-2010/11 Ministry of Finance, Strengthening PRS Monitoring Project

Workers receive a minimum pension of Rs. 3600 per month through the EOBI funds. Special provisions have been made for daughters of deceased pensioners to continue receiving pension from age 18 until marriage and for disabled children to do so from age 18 until death.[31]



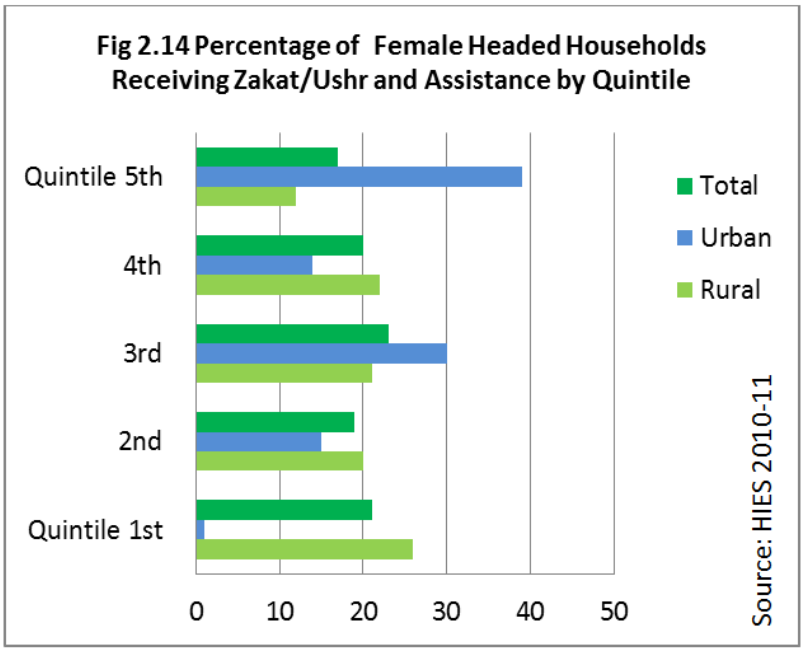


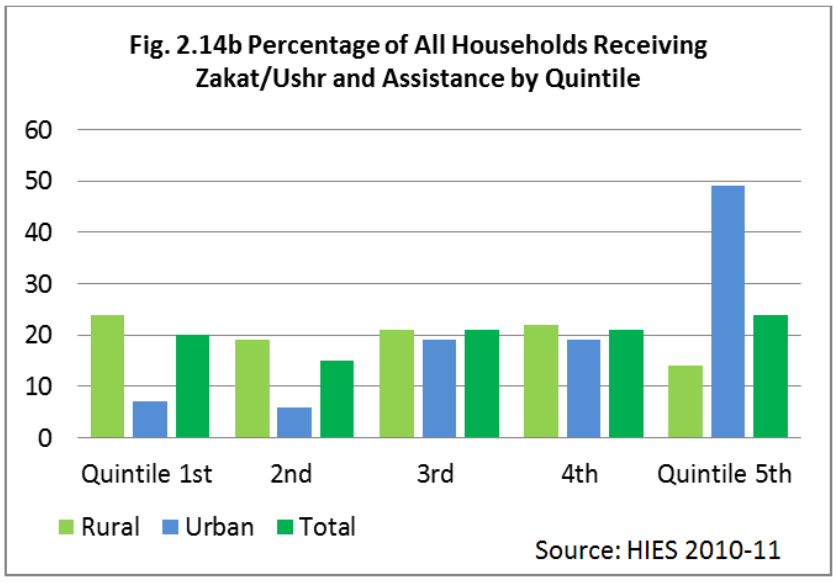
31 EOBI website: http://www.eobi.gov.pk/

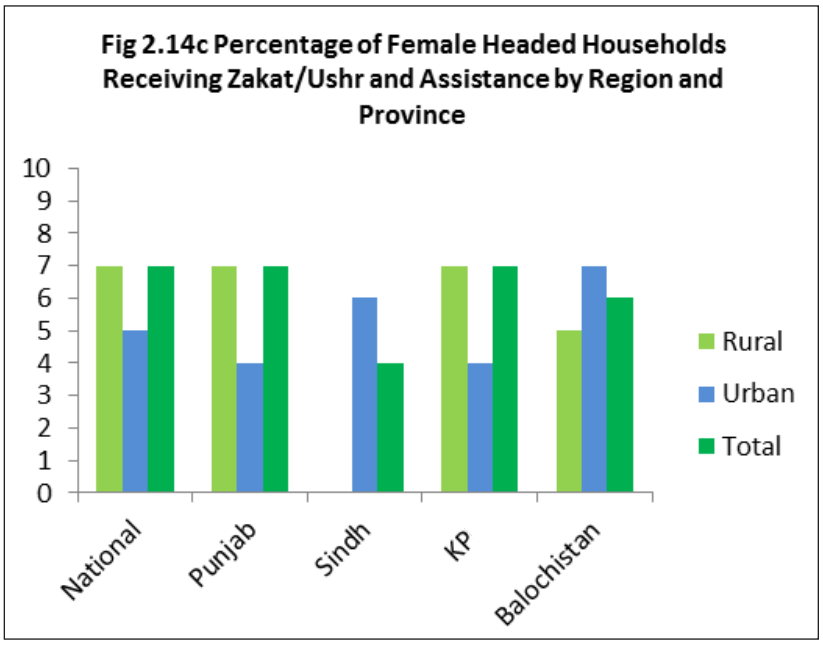
Determinants of Receiving Social Assistance

Households with male heads are less likely to get social assistance, while the dependency ratio of the household does not seem to have any effect. As compared to households in the Punjab, households in Sindh are significantly less likely to get social assistance, but households in Balochistan are 56% more likely to receive it (Annex 5 Table 2.5).

HIES 2010/11 data reveals more detail on the nature and extent of assistance received by poor households. However the smaller sample size (only 214 households receiving *zakat/ushr* and 543 households receiving private support) results in certain discrepancies e.g. no female headed household in rural Sindh is receiving public social assistance (excluding BISP). Nevertheless, a picture of *zakat/ushr* recipients does emerge, as presented in the following charts.

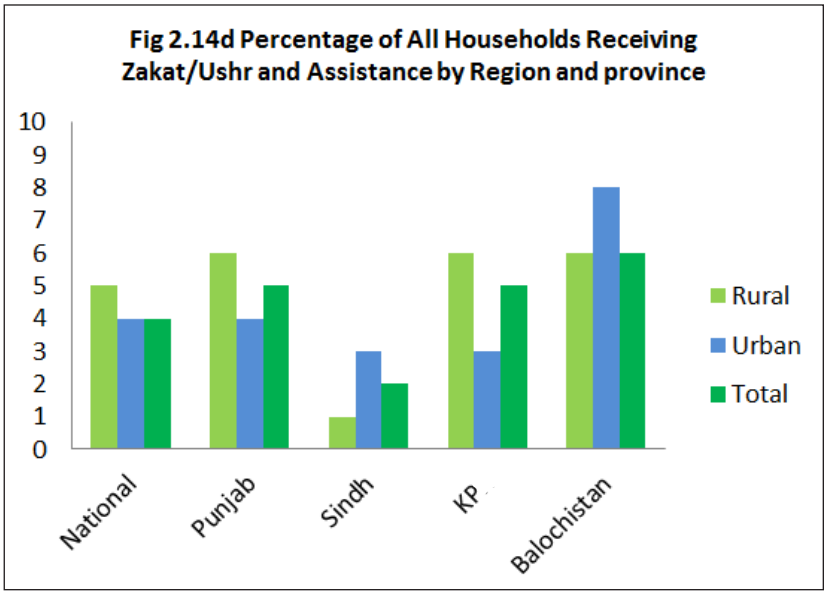






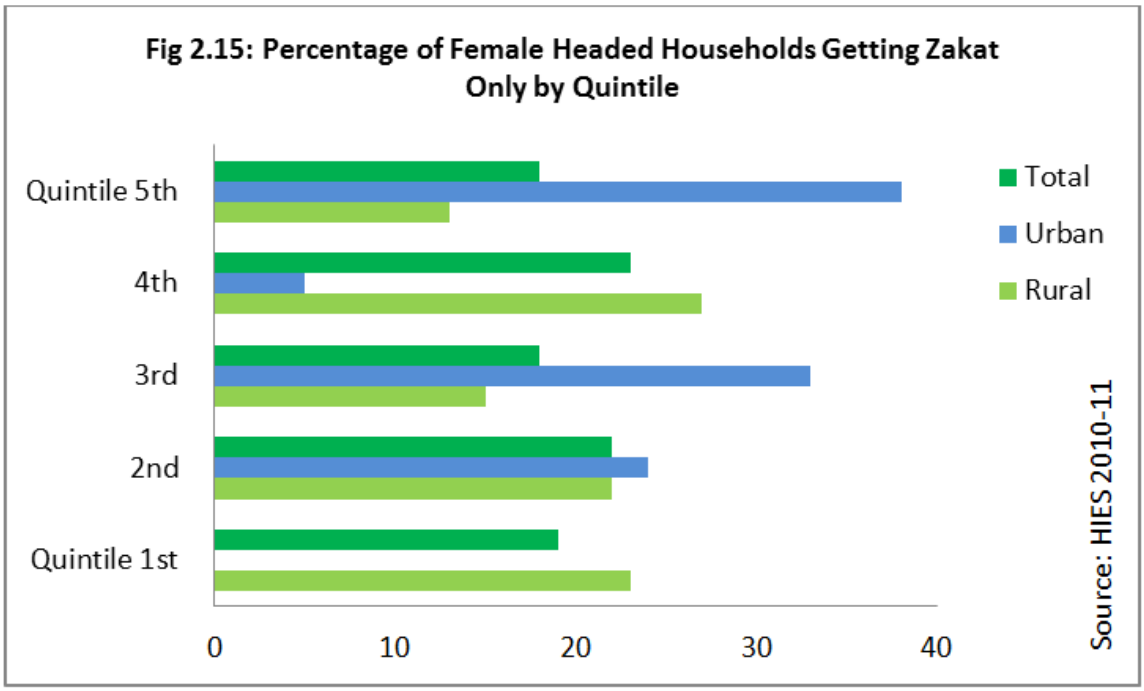
Source: HIES 2010-11

More female-headed households in rural areas are recipients of social assistance as compared to urban female-headed households, except in Balochistan.

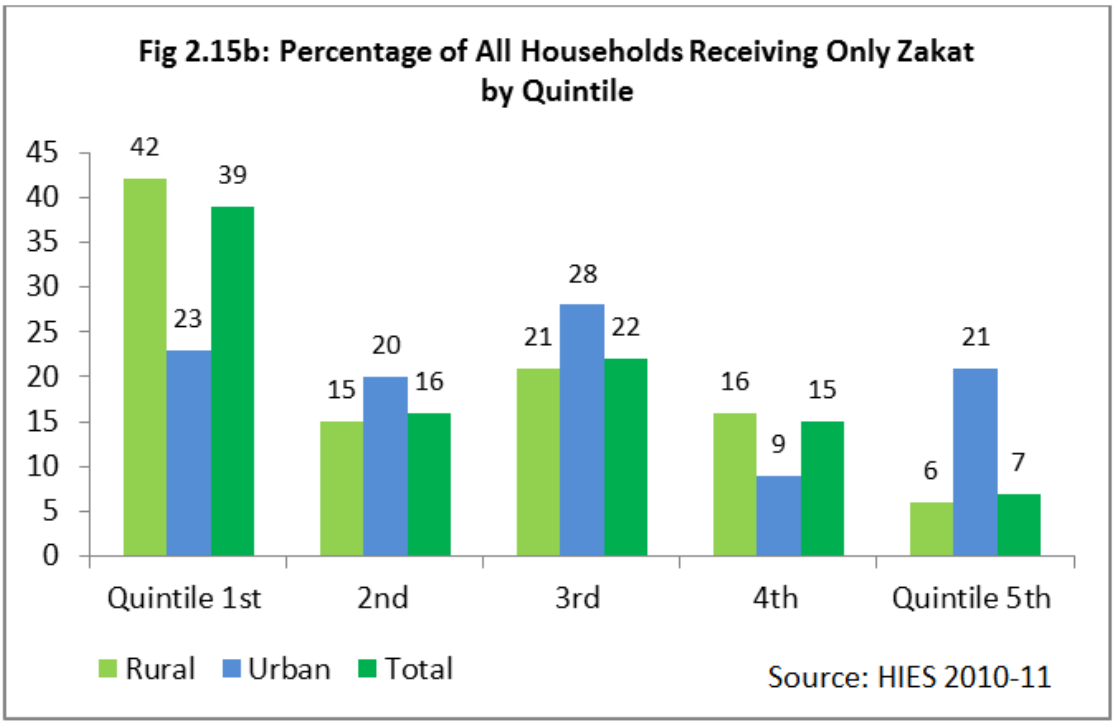


Source: HIES 2010-11

The percentage of urban households in Balochistan receiving social assistance is higher than the percentage of rural households, possibly because of the limited outreach of the PBM to the scattered rural population of Balochistan, and the worsening security situation, that may have hindered data collection.

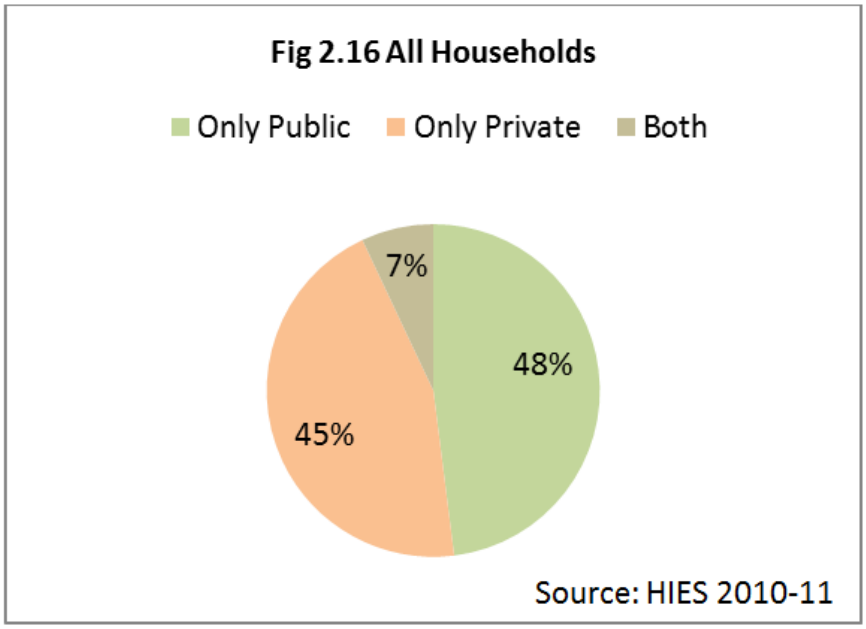


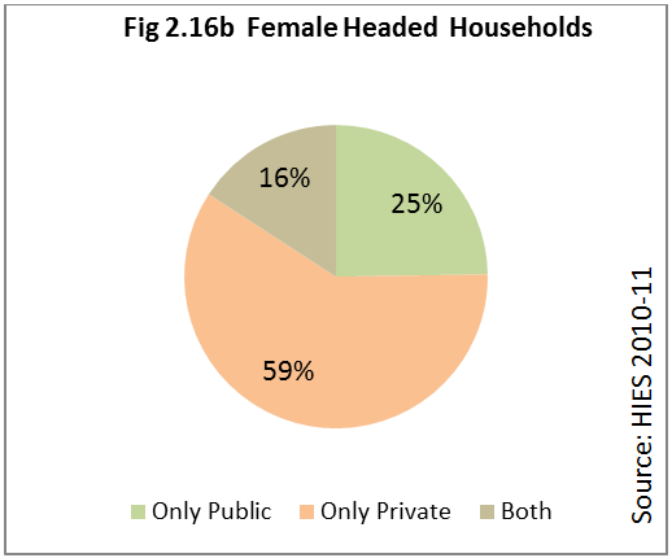
Urban female headed households appear to be recipients of *zakat*, more than their rural counterparts in almost all the Quintiles, except Q4. Though data anomalies cannot be discounted, it would not explain the immense variation in Q5.

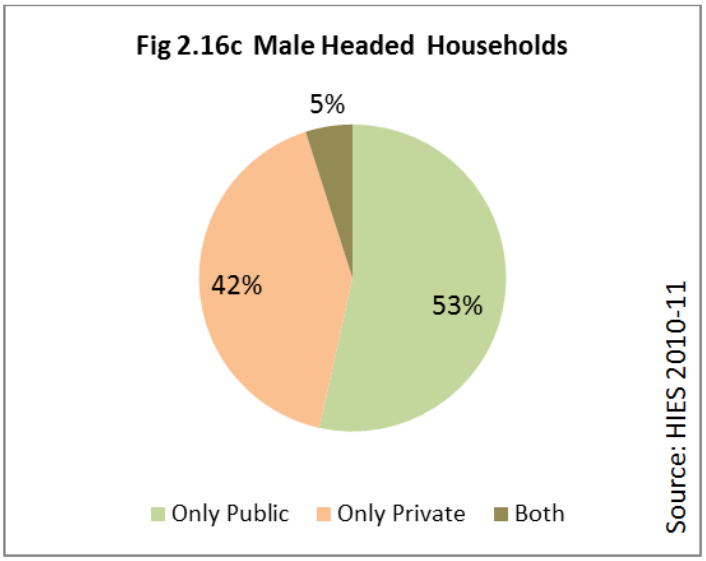


Sources of Social Assistance

Percentage Distribution of Households receiving *Zakat/Ushr*
By Source and Sex of Head of Household







Benazir Income Support Program (BISP)[32]

BISP is a nationwide program designed to provide social assistance to women in families that qualify as poor according to the BISP poverty scorecard. The program has identified 7.2 million families as extremely poor, of which approximately 4 million[33] have received some form of targeted assistance, and others are brought into the safety net as details are verified through an exhaustive process.

For all its programs, other than smaller ones like the earthquake reconstruction, BISP identifies an adult woman in each household through whom assistance is routed- unconditional cash transfers, credit, or vocational training.

Table 2.6: Benazir Income Support Program

	2008/9	2009/10	2010/11
Beneficiaries (million)	1.76	2.29	3.08
Disbursements (Rs. Billion)	15.8	32	34.3

Source: PRSP II Progress Report 2008/9-2010/11 Ministry of Finance, Strengthening PRS Monitoring Project Table 5.4 pg 49

BISP has several programs that aim to assist poor household to exit poverty:

- **Waseela-e-Haq** offers long-term interest free financial assistance of a maximum of Rs 0.3 million to promote self-employment and entrepreneurship among women recipients of the BISP monthly allowance. As of 2010/11 disbursement of Rs 135 million to 1294 beneficiaries is reported (PRSP II report).

- **Waseela-e-Rozgar** offers free vocational training to the BISP women beneficiaries or her nominee.

- **Waseela-e-Sehat** offers life insurance (of Rs 0.1 million) to the main breadwinner of each beneficiary family. The program has enrolled 2.05 million families to a tune of approximately Rs. 205 million [34]

32 All figures for BISP drawn from the PRSP II Report for 2008/9-2010/11
33 BISP Chairperson Ms. Farzana Raja, PTV interview Feb 21, 2013
34 Figures as of June 30, 2012

ANNEXES TO CHAPTER 2

Annex 1 Data Sources

Given the limitations in availability of data on poverty, the quintile data available from the Household Integrated Economic Survey (HIES 2010[35]) was used to understand the different dimensions of poverty.

The PBS has developed the quintiles based on monthly per capita household expenditures including food and non-food items. Each quintile contains 20 percent of the total sample households. Quintile 1 contains the households that have the lowest "per capita" household expenditures (food plus non-food), and Quintile 5 includes the households with the highest expenditures. However, the cutoff figures for these expenditures for each quintile is not publicly available, and hence we cannot conjecture on what the consumption status of the households is.

Secondly, it is not possible to draw any inferences about intra-household consumption, since the data is collected at the household level and averaged for the number of people in the household. It was not possible for this study to estimate female poverty levels in the absence of sex disaggregated data to derive a consumption based poverty line.

35 HIES 2011-12 data is available with PBS, but not yet released

Household Integrated Economic Survey (HIES), 2010

HIES 2010-11 covers a sub-sample of 16,341 households from the district level PSLM survey of 79,000 households. HIES provides important information on household income, savings, liabilities, consumption expenditure and consumption patterns at national and provincial level with urban/rural breakdown. The Planning & Development Division uses the consumption data from this survey to estimate poverty and set a national poverty line. However, the poverty estimates based on HIES 2010 were not calculated and it is hoped that latest poverty estimates using HIES 2011-12 will be calculated allowing that data to be released soon.

The Income and Consumption module is the same as used previously for the HIES 2001-02, HIES 2005-06 and HIES 2007-08.

A gap in the data collected is that consumption expenditures are not sex or age disaggregated preventing a gender analysis. A glimpse into the households in each of the consumption based quintiles estimated by PBS based on the HIES data however reveals the profile of its members.

Sex disaggregated data on assets ownership (land/ house/ livestock etc) is also not incorporated into the design of the PSLM/ HIES questionnaires

Pakistan Panel Household Survey (PPHS)

In the Pakistan Panel Household Survey (PPHS), official poverty line has been used for 2001 and 2004 period, and it was inflated for the 2010 period. The used poverty lines are: Rs, 723.4 per adult per month for 2001; Rs. 878.64 for 2004; and Rs. 1671.89 for the 2010 period. All the three waves of the panel dataset have detailed consumption modules covering all aspects of consumptions including food and non-food items. The consumption module of the panel survey was the same in three rounds. Household is the unit of analysis; however, the data have been weighted by the household size for poverty estimation. Poverty incidences are differing due to differ datasets and differ methodology as well.

PPHS is not a representative dataset. It ignores the major urban areas and the sample size is also small covering only 4000 plus households.

Annex 2 Multidimensional Poverty Index- MPI

The MPI value is the product of two measures: the multidimensional headcount ratio and the intensity (or breadth) of poverty.

Each person is assigned a deprivation score according to his or her household's deprivations in each of the 10 component indicators. The maximum score is 100 percent, with each dimension equally weighted (thus the maximum score in each dimension is 33.3 percent). The education and health dimensions have two indicators each, so each component is worth 5/3 (or 16.7 percent). The standard of living dimension has six indicators, so each component is worth 5/9 (or 5.6 percent).

The thresholds are as follows:

- **Education:** having no household member who has completed five years of schooling and having at least one school-age child (up to grade 8) who is not attending school.
- **Health:** having at least one household member who is malnourished and having had one or more children die.
- **Standard of living:** not having electricity, not having access to clean drinking water, not having access to adequate sanitation, using "dirty" cooking fuel (dung, wood or charcoal), having a home with a dirt floor, and owning no car, truck or similar motorized vehicle while owning at most one of these assets: bicycle, motorcycle, radio, refrigerator, telephone or television.

To identify the multidimensional poor, the deprivation scores for each household are summed to obtain the household deprivation, c. A cut-off of 33.3 percent, which is the equivalent of one-third of the weighted indicators, is used to distinguish between the poor and non-poor. If c is 33.3 percent or greater, that household (and everyone in it) is multidimensional poor.

Households with a deprivation score greater than or equal to 20 percent but less than 33.3 percent are vulnerable to or at risk of becoming multidimensional poor. Households with a deprivation score of 50 percent or higher are severely multidimensional poor.

Source: Reproduced from Technical Notes, Human Development Report 2013

Annex 3

Table 2.2: Quintile Profile: By Socio-economic and Demographic Characteristics of Household and by Sex of Head of Household: HIES, 2010

Socio-Economic Characteristics	Overall					Female Headed Household					Male Headed Household				
	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
Distribution of households	16	18	19	22	26	11	13	18	24	33	16	18	19	21	25
Household Size															
< 5	3	9	15	24	48	3	8	14	25	50	3	9	16	24	48
5-7	15	19	20	24	22	15	17	22	25	21	15	19	19	24	22
8-9	27	22	23	17	11	23	22	27	22	6	27	22	23	17	12
10+	30	25	20	14	12	36	19	18	11	16	29	25	20	14	12
Dependency Ratio of Household[a]															
Low	5	12	18	26	39	5	12	15	24	45	5	12	18	26	38
Medium	17	20	21	21	21	13	10	21	24	31	17	21	21	21	20
High	28	23	19	17	14	16	16	21	24	23	30	23	18	16	13
Education of Head of Household (by grade level)															
Illiterate	23	22	21	20	15	15	17	20	24	25	24	23	21	19	13
Grade 1-5	17	21	22	22	17	5	10	18	26	41	18	22	22	22	15
Grade 6-8	12	18	20	24	26	2	10	16	28	44	13	18	21	23	25
Grade 9-10	8	13	18	25	36	5	4	16	30	44	8	14	18	25	35
Grade 11+	3	5	10	21	62	0	0	10	13	77	3	5	10	21	61
Land Ownership (Household)															
No land	16	17	18	20	28	12	12	19	24	34	17	18	18	20	27
>0.01 – 2 acres	20	22	21	22	16	6	20	18	26	29	21	22	21	21	14
>2 - 5 acres	19	21	21	22	18	13	12	21	25	30	19	21	21	22	17
>5 - 10 acres	14	15	21	25	25	16	15	13	32	25	14	15	22	25	25
>10 acres	7	12	17	24	41	3	4	10	10	73	7	12	17	25	40

Socio-Economic Characteristics	Overall					Female Headed Household					Male Headed Household				
	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
Residence Status of household															
Not own	17	18	18	19	28	12	15	21	18	33	17	18	18	19	27
Own	16	18	19	22	26	11	13	18	25	33	16	18	19	22	25
Region															
Urban	8	12	16	23	41	4	9	16	22	49	8	12	16	21	41
Rural	20	21	21	21	18	14	15	19	25	27	21	21	21	20	17
Province															
Punjab	16	16	18	22	27	12	12	17	24	34	17	17	18	21	26
Sindh	15	17	19	20	28	6	14	19	23	37	15	17	19	20	28
KP	15	21	21	22	20	9	17	21	23	30	16	22	21	22	19
Balochistan	14	25	25	22	14	6	6	19	43	26	14	26	25	22	14
N	16,341					1,341					15,000				

*Household size was categorized into two categories dependent (below 15 age and above 64 age) and independent (15-64 year age). Dependency ratio is number of dependent divide by number of independent. Low dependency mean if ratio is 0-0.5, medium mean 0.51-1 and high mean >1

Source: HIES, 2010-11

Annex 4

Table 2.3: The Determinants of Poverty (HIES Quintiles) —Odds Ratio from Ordered Logistic Regression Analysis

Regressor	All Households	Female Headed Households	Male Headed Households
	Odds Ratio	Odds Ratio	Odds Ratio
Sex of head (male=1)	0.336***	-	-
Age of head (years)	0.949***	0.972	0.949***
Age square of head	1.001***	1	1.001***
Education of head (illiterate as ref.)			
1-5`	1.314***	2.626***	1.241***
6-8`	1.877***	3.910***	1.790***
9-10`	2.695***	3.981***	2.633***
11 and above	7.775***	13.599***	7.681***
Work status of head (not working as ref.)			
Working -Unpaid	1.578	0.776	2.345**
Working -Paid	1.210***	0.956	1.308***
Dependency ratio of house (low as ref.)			
Medium	0.367***	0.511***	0.354***
High	0.204***	0.345***	0.192***
Land Ownership (acres) of household	1.029***	1.048***	1.029***
Household Residence status (own=1)	1.178***	1.548***	1.152***
TV (yes=1)	2.212***	1.946***	2.215***
House receives *zakat*, *ushr* and other social assistance (yes=1)	1.001	0.581**	1.089
Province (Punjab as ref.)			
Sindh	0.749***	0.529***	0.759***
KP	0.920**	1.325**	0.879***
Balochistan	1.118**	1.881	1.104**
Region (urban=1)	1.554***	1.597***	1.564***
LR chi2	-22681.676	-1847.7887	-20778.664
Log likelihood	6882.36 (19)	399.41 (18)	6489.79 (18)
Pseudo R2	0.1317	0.0975	0.1351
N	16,341	1341	14999

***p<0.01, **p<0.05
Source: HIES, 2010-11

Annex 5

Table 2.4: Socio-Demographic and Economic Characteristics of Female Headed Households by Education of Female Head (%)

Characteristics	Illiterate	Grade 1-5	Grade 6-8	Grade 9-10	Grade 11 and above
Overall distribution of households	66	14	7	8	6
Work status of female head					
Not working	63	16	8	8	5
Working -Unpaid	80	20	0	0	0
Working -Paid	76	8	4	5	7
Household Size					
< 5	62	14	8	7	9
5-7	65	15	7	9	4
8-9	80	12	2	4	3
10+	85	6	1	8	0
Household Dependency ratio					
Low	70	12	6	5	8
Medium	72	14	4	6	3
High	59	16	9	11	5
Land Ownership (Household)					
No land	61	15	9	9	7
>0.01 – 2 acres	73	16	2	7	2
>2 - 5 acres	76	15	1	4	4
>5 - 10 acres	86	1	6	3	3
> 10 acres	69	11	4	6	10
Residence Status (Household)					
Not own	62	12	7	10	9
Own	66	14	7	7	5
Household Receiving *Zakat*, *Ushr* and other social assistance					
No	65	14	7	8	6
Yes	79	10	4	4	2
Presence of TV					
No	82	9	4	4	1
Yes	55	17	9	10	9
Region					
Rural	72	13	6	6	4
Urban	50	17	10	11	11

Note: Table to be read row-wise Source: HIES 2010-11

Table 2.4b: Socio-Demographic and Economic Characteristics of Female Headed Households by Education of Female Head (%)

Characteristics	Illiterate	Grade 1-5	Grade 6-8	Grade 9-10	Grade 11 and above
Overall distribution of households	66	14	7	8	6
Work status of female head					
Not working	73	85	88	85	71
Working -Unpaid	1	1	0	0	0
Working -Paid	26	14	12	15	29
Household Size					
< 5	44	46	54	44	69
5-7	40	45	43	48	27
8-9	11	7	3	4	4
10+	5	2	0	4	0
Household Dependency ratio					
Low	42	35	32	24	54
Medium	21	20	12	16	9
High	36	45	55	59	37
Land Ownership (Household)					
No land	61	69	87	77	80
>0.01 – 2 acres	17	18	4	14	6
>2 - 5 acres	12	11	2	5	7
>5 - 10 acres	7	0	5	2	2
> 10 acres	3	2	2	2	5
Residence Status (Household)					
Not own	12	10	12	16	21
Own	88	90	88	84	79
Household Receiving *Zakat*, *Ushr* and other social assistance					
No	92	95	96	96	98
Yes	8	5	4	4	2
Presence of TV					
No	49	24	22	19	8
Yes	51	76	78	81	93
Region					
Rural	79	65	59	58	45
Urban	21	35	41	42	55

Note: Table to be read column-wise Source: HIES 2010-11

Annex 6

Table 2.5: Factors affecting receipt of social assistance

	Odds Ratio	Z-stat
Sex of head (male=1)	0.724**	-2.16
Age of head (years)	1.014	0.78
Age square of head	1.000	-0.77
Dependency ratio of household (low as ref.)		
Medium	1.006	0.06
High	1.069	0.74
Education of head (illiterate as ref.)		
1-5	1.059	0.51
6-8	1.166	1.21
9-10	0.945	-0.47
11 and above	0.998	-0.01
Work status of head (not working as ref.)		
Working -Unpaid	-	-
Working -Paid	1.034	0.27
Region (urban=1)	1.037	0.45
Province (Punjab as ref.)		
Sindh	0.268***	-9
KP	1.079	0.77
Balochistan	1.563***	4.46
Constant	0.045***	-6.6
LR chi2	189.58 (14)	
Log likelihood	-2934.7262	
Pseudo R2	0.0313	
N	16301	

***p<0.01, **p<0.05

Source: HIES, 2010-11

Chapter 3

Literacy and Education

"The State shall provide free and compulsory education to all children of the age of five to sixteen years in such manner as may be determined by law."[36]

The National Education Policy (2009), developed prior to devolution, is currently the framework accepted by all provinces. After the passage of the 18th Amendment, education has devolved to the provinces, which are now responsible for curriculum and syllabus, centers of excellence, standards of education up to intermediate level (Grade 12) and Islamic education. Planning, policy, and standards of education beyond Grade 12, included in the Federal Legislative List are the responsibility of the Federal Government. The National Policy emphasizes universal primary education, upgrading primary schools to elementary schools and integrating *katchi* (pre-primary) classes, achieving regional and gender parity especially at elementary levels, and improving the quality of education. The inclusion of Article 25 a in the Constitution guarantees the right to free and compulsory education for all children ages 5-16 years. There have been improvements in both literacy rates and enrollment figures since 2009, for girls and boys, though figures in some districts remain low. Social and geographic access to formal and non-formal education, and inadequate resource allocations by successive federal and provincial governments have hindered raising literacy and school enrollment and completion rates.

The National Education Foundation, and its provincial counterparts run a network of home schools through the Non-Formal basic Education (NFBE) program. Public- private initiatives have also been encouraged, but, as the next sections show, the burden of educating the children of Pakistan rests squarely on the government of Pakistan and its formal public school system. The factors that impinge on efforts to improve literacy and education rates and the various initiatives of government, and non-government, and private sectors are discussed briefly in the following paragraphs.

Public Expenditure on education has remained a paltry 2% of GDP for most of the period from 2005 to 2009-10.[37] The provincial expenditure on education as a percentage of total provincial expenditure has risen marginally from 24% in 2009-10 to 27% in 2011-12, but this increase is quite inadequate given the 1.6% of GDP allocated to all social sector expenditures for the nine months of the 2011-2012 budget year.[38] Needless to say the effect of these expenditures on education is nominal, especially on the quality of education, oft cited as the reason why parents are loathe to send their children to public schools.

36 The Constitution of The Islamic Republic of Pakistan, 5th Edition 2010, National Assembly of Pakistan

37 Social Indicators of Pakistan-2011. PBS

38 Social Development in Pakistan. Annual Review 2011-12. SPDC Karachi. The figures for 2011-12 are from July 2011 to March 2012- hence it may well be larger

Table 3.0 : % Children (Ages 6-16) by Type of School-Rural Areas

Region	Government schools	Private schools	Madrassas	Others
Punjab	57	25	1.3	0.9
Sindh	61	6	0.5	0.3
KP	58	25	1.3	0.2
Balochistan	58	2.5	5.6	0.1
AJK	59	32	0.6	0.2
Gilgit-Baltistan	45	35	2	2
FATA	56	18	1.3	0.1

Source: ASER 2012

Twenty six percent of all school age children (ages 6-16) are enrolled in non-state schools in rural Pakistan; approximately 53% in urban Pakistan. Though staff and site issues handicap some of these private schools, their students outperform students of government schools consistently.[39] Yet the onus of providing education especially in rural areas, falls on the provincial governments, as the majority of children (ages 6-16) in rural areas of all the provinces go to public schools (Table 3.0). FATA presents a similar picture, with 56% of children enrolled in government schools.

In urban Pakistan, more children attend private schools - 51% in Punjab, 60% in Sindh, 75% in Khyber Pakhtunkhwa, and 44% in Balochistan. Even so, the public school system remains responsible for providing an education to the children of the poorest urban households. However, the lack of public schools, especially in remote areas and difficult terrains, translates into a staggering 7 million out-of-school children who should have been in school.[40] Pakistan has the highest number of out of school primary age girls and boys amongst its South Asian neighbors.

39 ASER Pakistan 2012

40 UNESCO. 2011. *Regional Overview South And West Asia Education For All Global Monitoring Report* http://www.unesco.org/new/en/education/themes/leading-the-international-agenda/efareport/reports/2011-conflict/

Getting children to school is one issue, retaining them another. School retention rates are quite low. In FATA alone, where recent government and donor spending on education has been generous, the dropout rates in primary schools (public sector) was 69% for boys and 77% for girls,[41] all of which cannot be explained solely by the militancy and attendant crises.

Corporal punishment compounds the poor quality of education imparted by under-resourced and under-trained teachers; the absence of water and toilets within school premises and distances to school are reasons for dropping out. Where schools do exist in close proximity to communities, they end up as stores or guestrooms for influential locals. Non-functional and "ghost" schools add to keeping children out of school. 36% of school going children (ages 5-16) listed shortage of teachers as the main issue faced by them, 19% thought the education was substandard, and 19% rated distance to school as an issue, followed by 15% who felt education is costly (PSLM 2010-11).

Poverty deprives children of their basic right to education. According to recent estimations, 40% of the population of Pakistan lives in poverty. In FATA it is estimated that 60% of the population lives below the poverty line.[42] Even when they are in paid work, parents in most households are in vulnerable, low waged and insecure employment. As the PSLM data and Multiple Cluster Indicators Survey (MICS) show, the lowest income quintiles are the least likely to access education, health or any other social services. High dependency ratios and the preponderance of low or unpaid labor mean that children often drop out of school to help supplement the family income. Girls are most at risk since they become the caretakers of younger siblings as mothers take up work. 49% of the poorest children ages 7-16 were out of school in 2007, compared to only 5% of children from the wealthiest households. The confluence of poverty, gender and region deprives poor rural girls, who were 21 times less likely to be in school than boys from well-off urban households were.[43]

Public sector primary schooling is free, but the cost of uniforms and schoolbooks, in addition to the opportunity costs related to keeping a child out of school compels parents to never enroll children or pull them out of school. In the absence of safe, reliable public transport, arranging to send children particularly girls, to distant middle and high schools is a costly burden that poor households can ill afford.

41 UNICEF. 2012. *Situation Analysis of Women and Children in Pakistan* Islamabad

42 Cited in Community Appraisal and Motivation Programme (CAMP) 2012. *Understanding FATA Vol V-2011.* pg.3

43 UNESCO. 2011. *Regional Overview South And West Asia Education For All Global Monitoring Report*

Socio-cultural factors, especially discriminatory practices and gender norms that restrict women's access to education are well documented. 27% of the out-of-school girls (ages 5-16) listed "parents do not permit" as their primary reason for not attending school and 11% had to help with domestic chores.[44] Poor households may send boys to school instead of girls, seeing it as an investment that is likely to bring higher returns.

Yet, times are changing and more parents are eager to send their daughters and their sons to school. Parental education significantly improves girl's access to education. Is there an unmet need in education? Even in FATA, 44% respondents of a survey in 2011 noted "education/ schools" as a missing essential service, almost the same number who mentioned "security" as the most pressing need.[45] There was a gender differential as only 27% of those surveyed wanted education for girls, compared to the 62% for males.

Parents claim they would send children to school if the distance from the place of residence was less, and importantly for girls, if it was safe to walk or take public transport to school. If the school is half an hour away and requires transport to reach, safe and reliable transport may not be available or affordable. Given the "honor" codes prevalent in especially rural and tribal Pakistan, and the impunity afforded to perpetrators of gender based violence, the perceived risks of sending girls to school far outweighs any benefits that may accrue. These issues are exacerbated in rural and remote areas, and in militancy hit locations such as in FATA and parts of Balochistan. In the aforementioned survey in FATA, 14% of respondents wanted "more security" for their girls in contrast to the 8% who saw it as important for boys.

Political Context has had an impact on enrollment and dropout rates, particularly in areas affected by the 2010 floods and the militancy that has ravaged areas of Khyber Pakhtunkhwa, FATA and parts of Balochistan. In 2009 almost 0.6 million children from just three districts in Khyber Pakhtunkhwa reported missing a year or more of school due to displacement. In the IDP camps girls are less likely to enroll in primary classes than boys — about four girls for every ten boys.[46] The FATA Disaster Management Authority (FDMA) estimates that in Jan 2012, as many as 0.3 million families had been displaced due to sectarian conflicts or militancy. Threats to female teachers and the targeted destruction of schools by militants have further weakened the infrastructure.

44 PSLM 2010-11
45 CAMP. 2012. *Understanding FATA Vol V-2011*
46 UNESCO. 2011. *Regional Overview South And West Asia Education For All Global Monitoring Report*

The militants have their own misguided motives, but globally and in Pakistan, the use of schools by the military marks them as targets, in addition to displacing the students.[47]

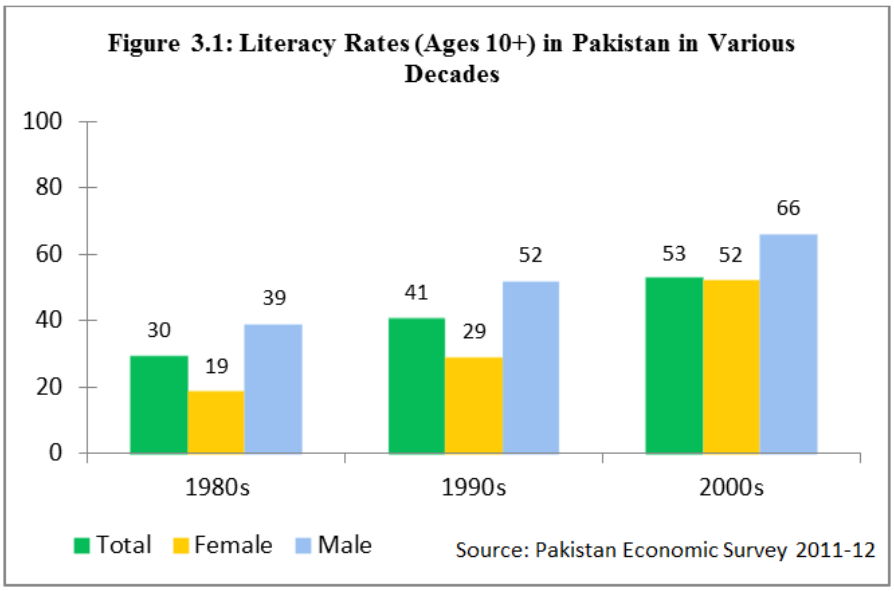
The political context also impinges on the equitable distribution of funds to schools, compounding the inefficiencies in education planning and obstructing effective and targeted allocation of funds to the districts that show the lowest literacy and completion rates (or the highest out of school and dropout rates). Political interference has been held responsible for the less than desired outcomes of programs that offered incentives for increasing girl's enrollment such as the *Tawana Pakistan* program. Under the Benazir Income Support Program, a pilot program *Waseela-e-Taleem* launched at the end of 2012 aims to provide conditional cash transfers to BISP's beneficiary families for the primary education of the children aged 5-12 years. BISP's poverty scorecard survey shows that over 71% children of its beneficiaries have never attended a school.[48] Without the political will, especially of provincial governments to increase education allocations as a percentage of the total budgets, and to direct funds to the most underserved districts, the educational needs of children and youth of Pakistan will remain unfulfilled.

47 Ibid
48 BISP website

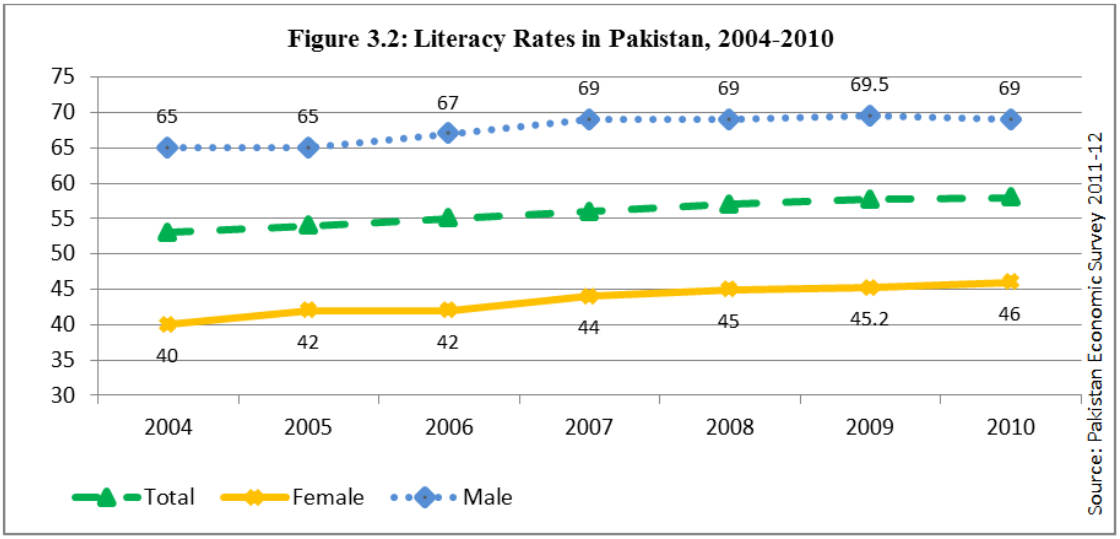
The data for the status of women and men in literacy and in education is drawn mainly from PSLM 2010-11, supplemented with data from other secondary sources such as the Pakistan Education Statistics 2010-11[49], the Pakistan Economic Survey 2011-12[50] and the latest Annual Status of Education Reports (ASER).

49 AEPAM. 2011. *Pakistan Education Statistics: An Analysis of Educational Indicators of Pakistan – 2011 by NEMIS- (Publication No 244)*, Islamabad, Pakistan. http://www.aepam.edu.pk/Index.asp
50 Downloaded from http://www.finance.gov.pk/survey_1112.html

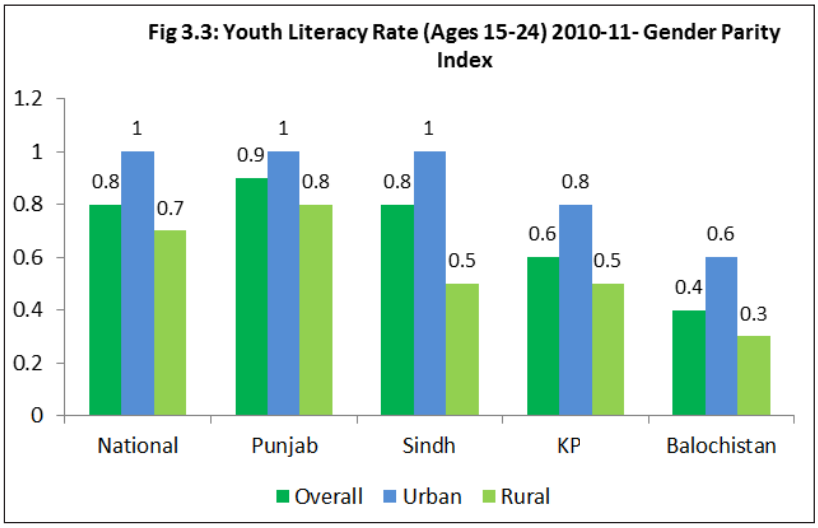
Literacy



The upward trend in literacy rates for the population ages ten and above (Fig 3.1) have not improved at the same pace for women and men. Female literacy received a boost in beginning in the 1990s, possibly because of the increased attention paid to girl's primary education and the support received from international donors and the World Bank. It jumped from 29% at the end of the 1990s to 41% between 2000 and 2004. Though twenty three percentage points behind male literacy in 2010, female literacy has been inching upwards and stands at 46%. (Fig 3.2). Regional and provincial variations are present.



Youth Literacy Rates



Source: PSLM 2010-11

The gender parity index (GPI) in literacy is the ratio of female literacy to male literacy. Gender differentials in youth literacy rates are slightly better than for the population ten years and above. Punjab and Sindh have achieved gender parity in urban literacy rates for youth

Balochistan has the lowest literacy rates for young women, 55% in urban and only 18% in rural areas.

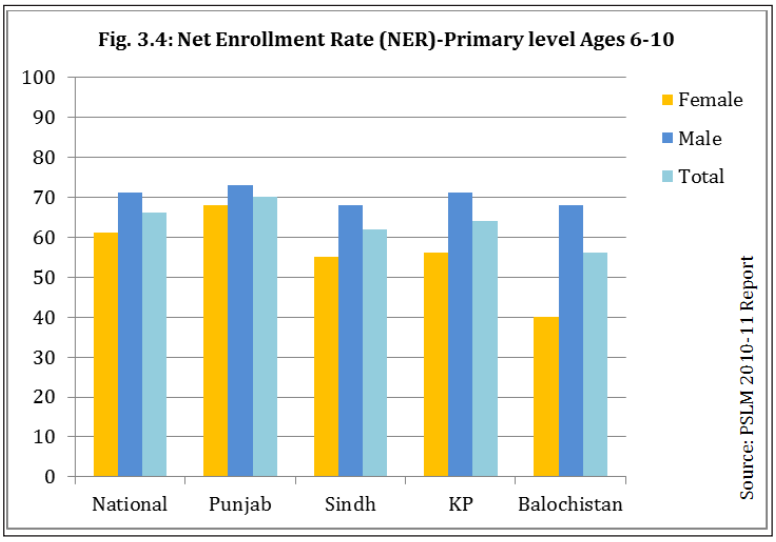
Khyber Pakhtunkhwa and Balochistan need more resources and attention if gender parity is to be achieved. Rural areas in all the provinces require more resources to increase the overall rates and reduce the gender gap in literacy rates. Language, geography and culture impede efforts to increase literacy, but primarily the low expenditures on education keep literacy and education levels low, especially for girls.

In FATA the youth literacy rate is 31%, higher among urban youth at 62%, quite low for rural youth at 20%. Literacy rates for women are only 12%, falling to as low as 3% -7% in the different agencies of FATA.[51]

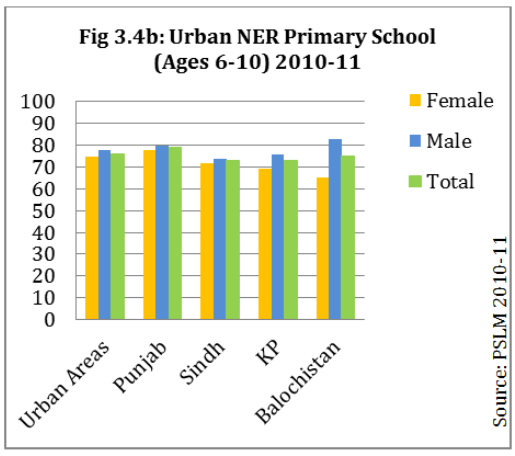
51 Multiple Indicators cluster Survey (MICS), FATA 2007, Unicef . Downloaded http://fata.gov.pk/files/MICS.pdf

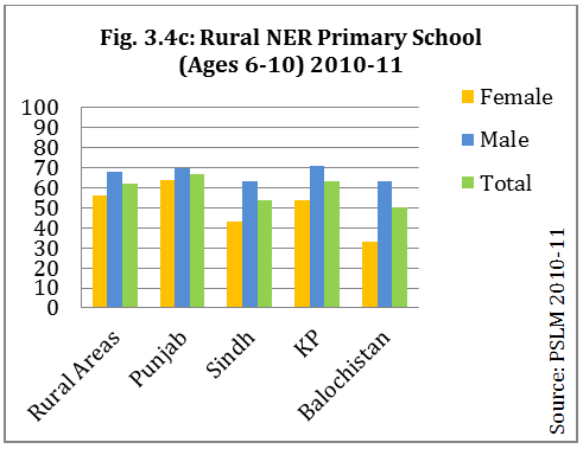
School Enrollment

The minimum primary school age is taken as 6 years in line with advocates who propose that, given the high never enrolled and drop-out rates at one year of schooling, a distinction be made between primary and *katchi* or pre-primary ages of 3-5 years. Teachers specialized in early childhood education can provide a positive first experience and lay the foundation for future education, one that that multi-age primary classrooms are unable to ensure.



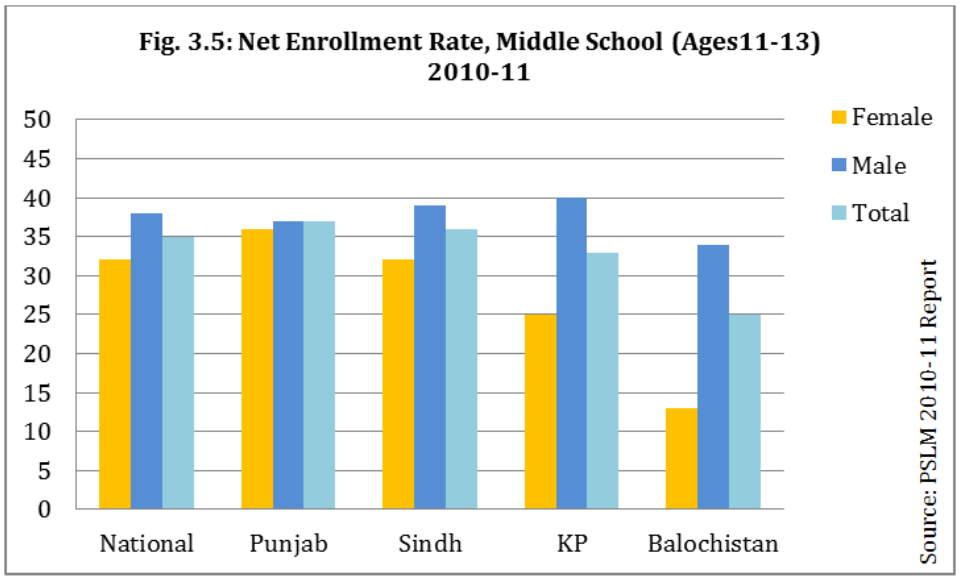
Net Enrollment rates (NER) for grades1-5 is on the rise in all the provinces (Annex 1 Table 3.1) Urban NER is almost similar for girls and boys, except for Balochistan and Khyber Pakhtunkhwa. Rural NER shows a larger gap between girls and boys, especially in Sindh and Balochistan where 34% of all children ages 6-10 have never been enrolled in school.[52] NER in FATA is 28% for ages 6-10. There are rural-urban inequities, as urban NER is higher at 58% and rural NER is only 27%. NER is only 17% for girls, and 40% for boys.[53] Nationwide girl's enrollment lags behind boys, in all probability because only 39% of primary schools are for girls only.[54]





52 ASER report 2012
53 Figures not shown in charts
54 Pakistan Economic Survey 2011-12. However this figure also includes pre-primary schools.

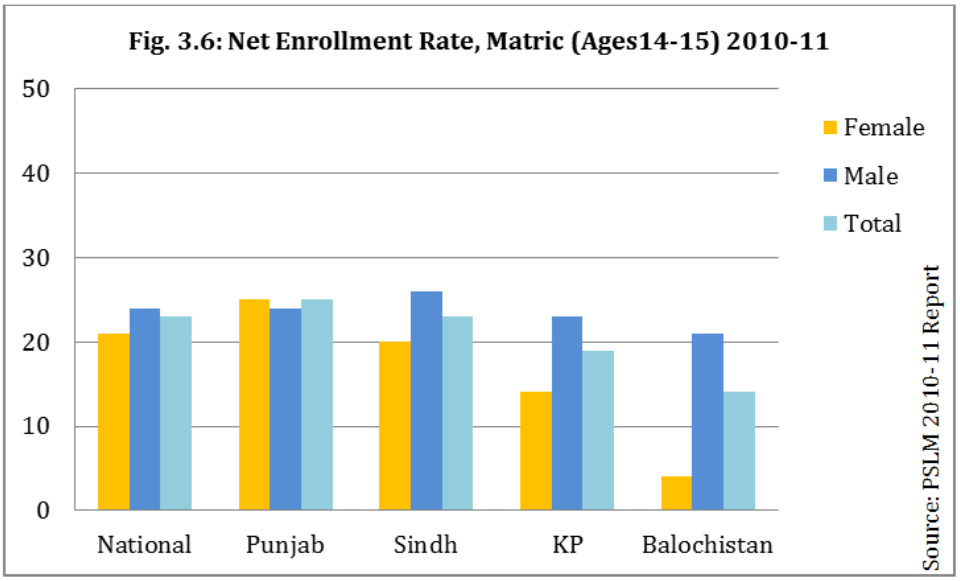
Middle School Enrollments

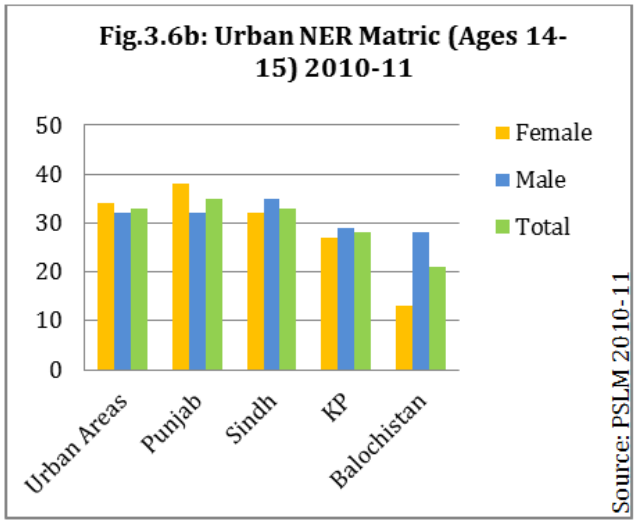


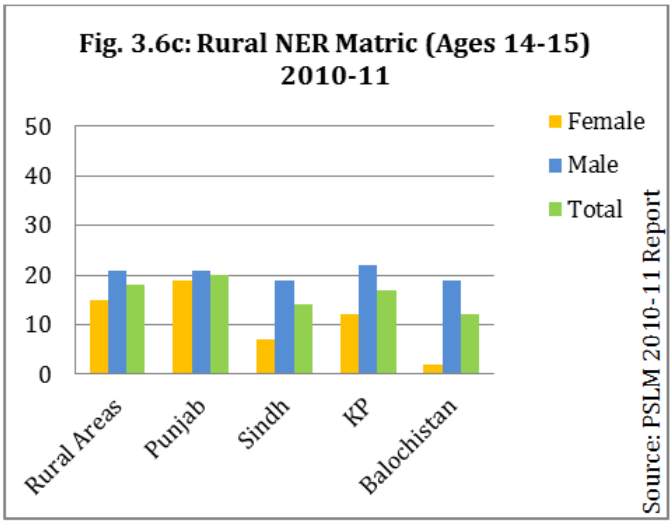
The number of middle schools for girls and boys is about the same, but only half as many girls enroll in middle school (ages 11-13) as in primary school (ages 6-8).

In addition to the issues of distance to school, restrictive gender norms, and affordability, middle schools for girls are more likely to be understaffed or have high teacher absenteeism.

High School (Matric) Enrollments







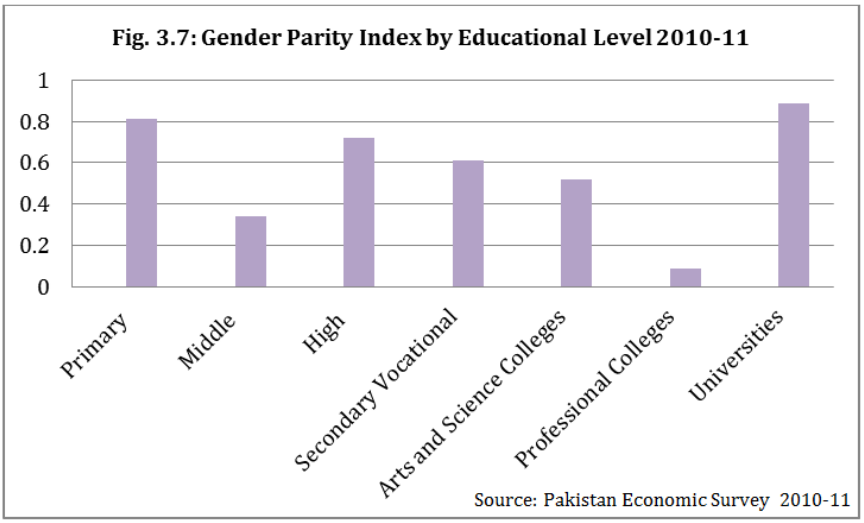
High School (ages 14-15) NER for girls slips to 21%, far less for rural girls at 15%. Of the total number of high schools, 43% are only for girls.

Girls enrollment lags behind at each level of schooling and in each of the provinces, but the contrast is starker in Khyber Pakhtunkhwa and Balochistan. Girls enrollment also declines quite dramatically in these two provinces, and in rural areas across the country, as they move from primary to middle and by high school the gender differential is very high (Annex 1 Table 3.1). NER at all levels in Balochistan is particularly low, with only 13% urban and 2% rural female enrollment at Matric level (ages 14-15), while that of boys is 28% urban and 19% rural enrollment in Matric.

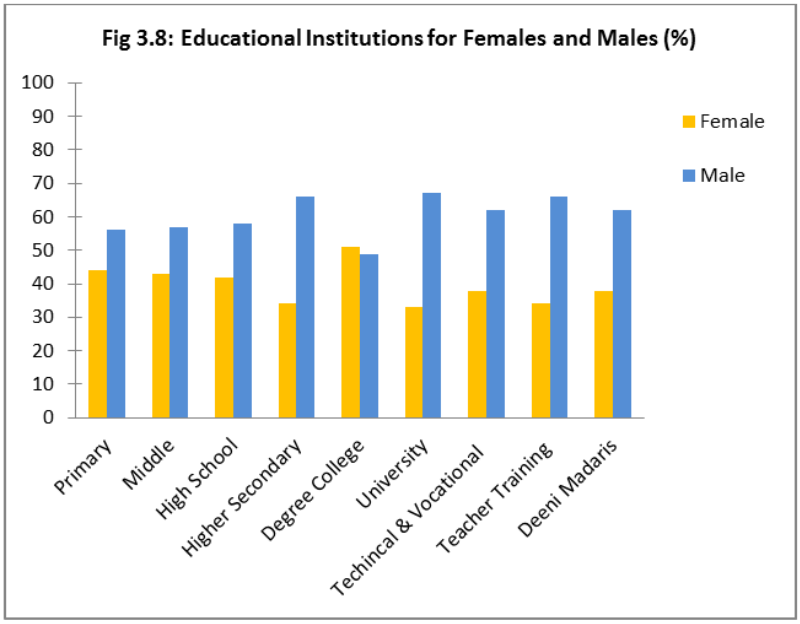
Nationwide, girl's enrollment rate is 61% in primary, 32% in middle and only 21% by the time they reach Matric. Boys do not fare much better—the national primary school NER is 71% for boys, which falls to 38% in middle school and to 24% in high school.

Within provinces, there are wide gaps in enrollments, and the rural -urban divide is an indicator of where and how the inadequate education budget is distributed. Urban enrollment differential for both boys and girls at each level of schooling is nominal, while rural gender differentials run from twelve percentage points for ages 6-10 at primary level, to six percentage points at high school level. The gender differential is lower at higher grades possibly because those rural children who make it past middle school are less likely to drop out.

Gender Parity Index



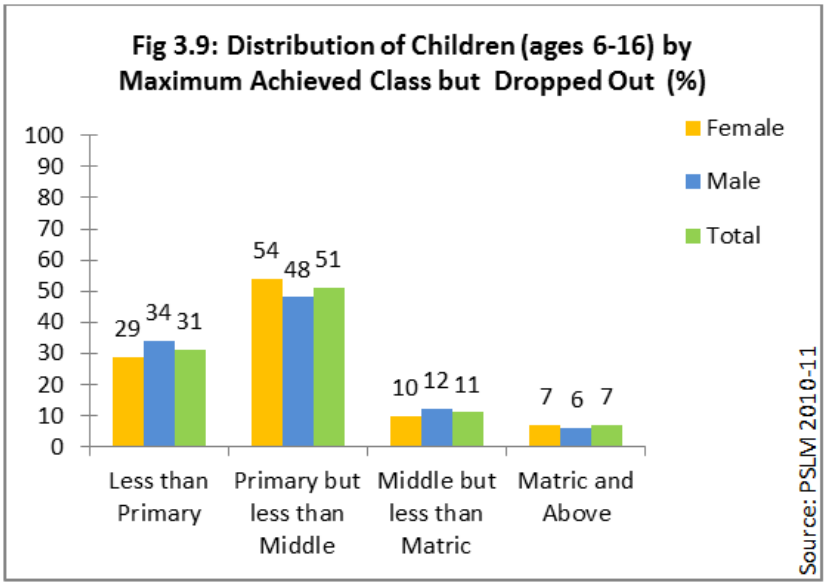
The Gender Parity Index (GPI) is the ratio of female enrolment to the male enrolment. A GPI of more than one indicates that, in proportion, for every male in the school, there is more than one female. GPI has been steady since 2005, except for a very large decline noted at the college and professional college level from 1.0 and 1.4 respectively in 2006-7 to only 0.5 and 0.1 in 2009-10 (Annex 2 Table 3.2). There are several possible explanations for this anomaly. First, there may be some errors in data reporting and collection;[55] second, the deteriorating law and order situation in the country may have led to a drop in female enrollments. Interestingly the gender parity in terms of institutions catering to females and males remained steady between these years.[56]



55 Data for this Table has been drawn from a number of sources, including NEMIS. See Annex 2 Table 3.2

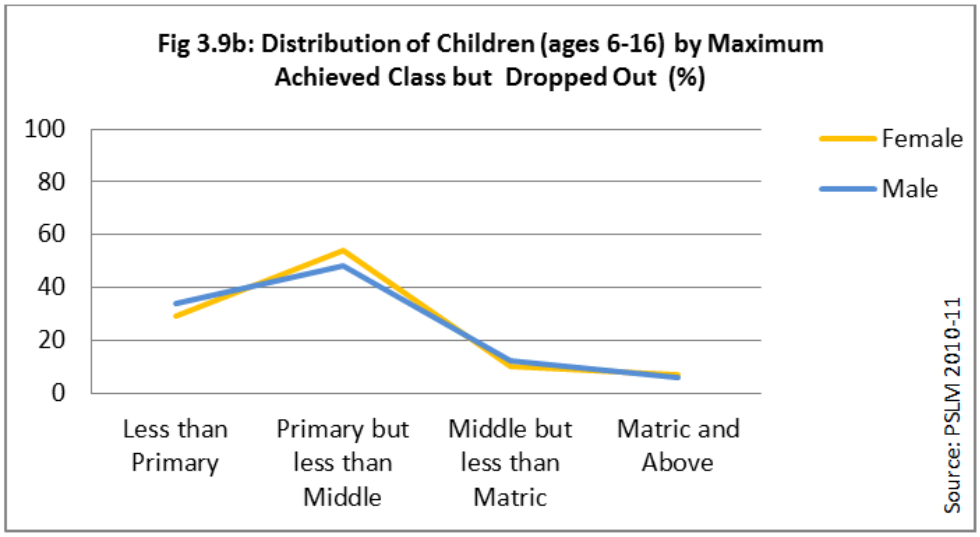
56 AEPAM. 2011. *Pakistan Education Statistics: An Analysis Of Educational Indicators Of Pakistan – 2011 NEMIS- (Publication No 244).* Islamabad, Pakistan

Completing School



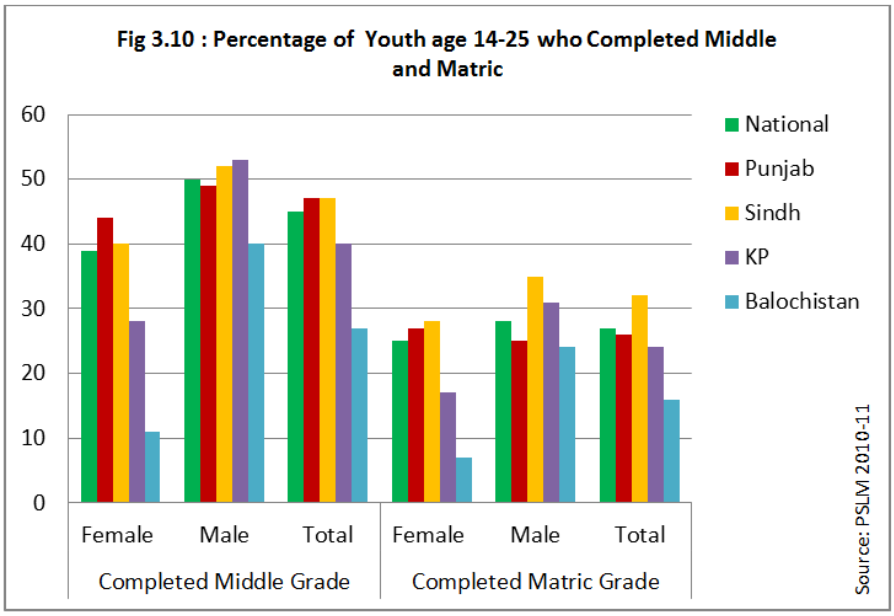
The high dropout rates at each level (Fig 3.9) are nominally different for girls and boys. A small percentage of girls and boys make it through Matric. 21% of girls and 13% of boys (ages 6-16) are out-of-school. [57]

The sharp rise in dropouts (more visible in Fig 3.9b), before completion of middle school for both boys and girls requires attention. Slightly more girls drop out at this stage with socio-cultural reasons and a preference for boy's education. However, the dropout rates for boys are high as well, possibly to work and supplement the family income.



57 ASER 2012

Youth (ages 14-25) Completing Middle School and Matric

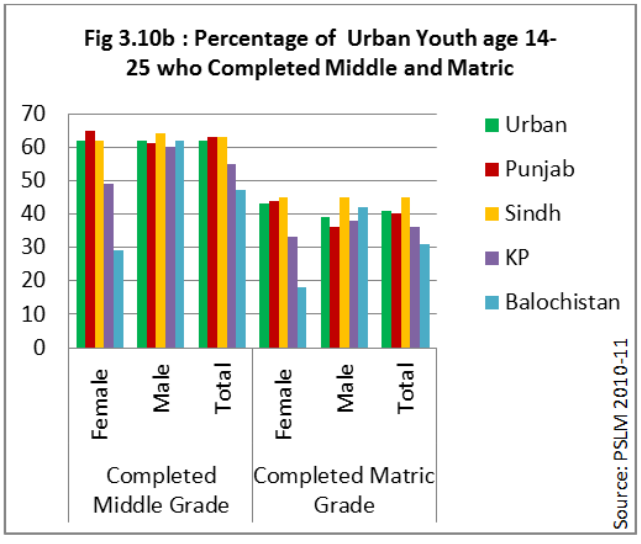


A focus on youth who have completed middle school or high school (matric) reveals the gender and rural/urban inequities (Figures 3.10, 3.10b and 3.10c).[58]

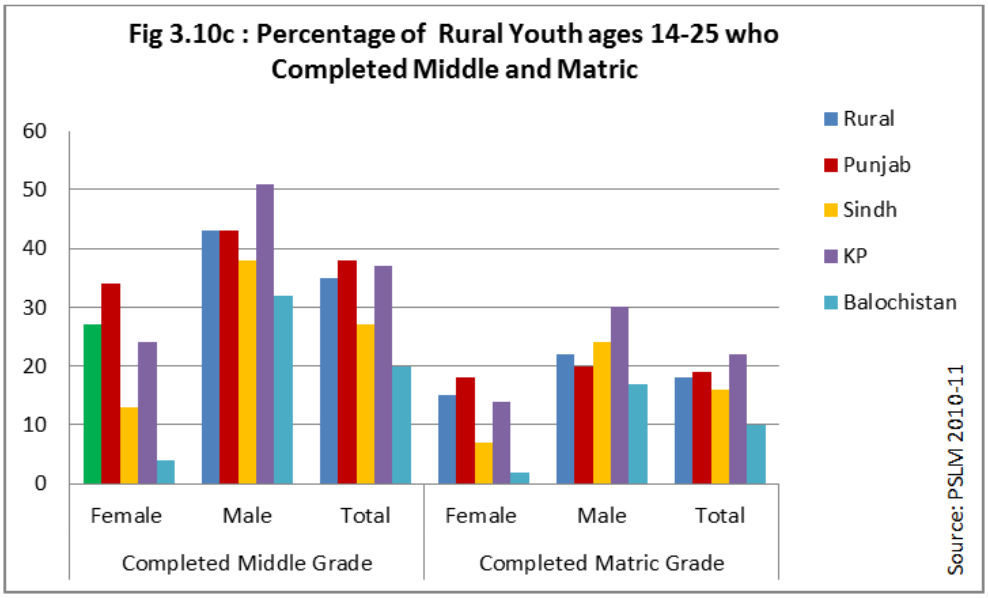
Fewer girls and boys go on to achieve matriculation after their middle school. The low figures for Balochistan and Khyber Pakhtunkhwa attest to the low female completion rates as compared to that of boys.

The rural-urban inequities are even more glaring. Completion rates in urban Sindh are relatively better for girls at 62% for middle school and 45% for Matric. Only 13% of girls in rural Sindh completed their middle school and only 7% made it through Matric. Rural Balochistan stands at 4% and 2% for girls middle and matric completion rates. Only 17% of rural boys had completed their Matric.

The low rural rates for both males and females indicate that economic and political factors may also be in play as gender inequities in education cannot be explained completely by discriminatory socio-cultural practices. Fewer schools, fewer teachers and high absenteeism as well as the failure of law enforcement to eliminate the ever-present threat of sexual harassment and violence in public spaces are likely causes.



58 See Annex 6,Table 3.5 for details



Amongst young women ages 14-25[59]:

- 44% who completed middle school are married, compared to the 17% who completed Matric.
- 40% of women in paid work completed middle school education, and 34% have completed Matric.
- 42% of women who are not working have completed middle school, and 26% have completed Matric
- 32% who completed Middle had illiterate mothers and 23% had illiterate fathers.
- 89% who completed Middle had mothers with education of grades 9-10, and 69% had fathers with a similar level of education.
- 18% of daughters with illiterate mothers completed Matric and only 12% daughters of illiterate fathers
- 64% of daughters of mothers with education levels of grades 9-10 completed Matric as did 45% with fathers having similar education levels.

59 See Annex 7 Table 3.6.

Social Determinants of School Enrollment

Student enrollment (ages 5-16) using currently enrolled students as the reference category shows some interesting results when regressed (using a multinomial logistic regression) against household and parental characteristics of students. The first model (Annex 4 Table 3.4) looked at whether students were currently enrolled or not, while the second model (Annex 5 Table 3.4b) took the analysis deeper by unpacking the not-enrolled status to make visible children who never enrolled and students who dropped out of school.

Sex and Age

Unsurprisingly gender plays an important role in determining the enrollment status of children. Girls are significantly more likely to be never-enrolled and to dropout from school as compared to boys who are currently enrolled.

Age has a significant impact on the enrollment status of children—each additional year significantly decreases the likelihood of being in school and increases the probability of dropping out of school by approximately 60%, slightly lower for girls than for boys.

Parent's Education

Educational attainment of both fathers and mothers significantly increases the likelihood that their children will be enrolled in school and not drop out.

Educated fathers exert a strong influence on enrollments. Children of fathers with minimal education of primary or less are 81% more likely to enroll in school, and with an increase in his education level, the probability of children's enrolment rises dramatically. Daughters are 73% more likely to be enrolled when the father has a primary or below education as compared to daughters of illiterate fathers, but they are also 13% more likely to drop out of school.

The effects of mother's education at all levels are far stronger overall, but it is on girls' education that it has the most effect. The effect of father's education on boys is stronger than that of mother's education, and the reverse is true for girls.

Parent's Work Status

Daughters of fathers in paid work are 23% more likely to be in school compared to daughters of fathers who are not working, and significantly less likely to drop out or never enroll. Similarly, sons of fathers in paid work are 21% more likely enrolled in school. Father's unpaid work does not affect children's enrollment, but sons are less likely to drop out.

Surprisingly the work status of the mother, paid or unpaid has no effect on keeping children in school. In fact, if the mother is in unpaid work, daughters are 16% more likely to never-enroll and 11% more likely to drop out of school. There is no such significant correlation between mothers paid work and daughters enrollment. However, sons of mothers in paid work are 7% more likely to never-enroll.

Overall, it seems that the paid or unpaid work of mothers raises the probability of children never enrolling in school by approximately 8%. This implies that

mothers are in unpaid/ paid labor because of strained economic circumstances and these households are less likely to send children to school, as compared to households where women are not working. The majority of working women are unpaid "contributing family workers" or in low waged employment that does not lift the family out of the poverty trap.

Household size

Enrollment is also determined by the number of children ages less than seventeen in the household. Each additional child raises the probability of children never enrolling in school by 3% and for dropping out by 6%. The effect is almost the same for boys and girls, but girls are slightly more likely to be never-enrolled than boys are.

Asset ownership

Ownership of residence exerts a positive influence on school enrollments, as the probability of girls being currently enrolled increases by 25% and of boys by 33%. These enrolled children are significantly less likely to drop out of school.

Having a television in the house, all other factors held constant, raises the probability of being currently enrolled by 79% for girls and 64% for boys. It also significantly decreases the possibility of their dropping out of school. It appears that the mass media has a positive effect on enrollment status of girls in particular.

Where you live matters

The likelihood of not being in school is significantly increased if the distance to school is more than 14 minutes. 78% of girls and 62% of boys will not enroll if the distance to school is between 15-29 minutes. Interestingly, the probability of boys never enrolling is much higher, almost double that for girls if the school is between 30-44 minutes away when compared to a school that is within fourteen minutes distant. The probability of dropping out of a school that is 45 minutes or more away is approximately the same for both boys and girls—40% and 36% respectively.

Urban based girls and boys are significantly less likely to be out of school. The probability of being currently enrolled increases by as much as 94% for girls, far higher than the 16% for boys. Girls are also significantly less likely to drop out to school than girls in rural areas are.

As compared to Punjab, both boys and girls are significantly less likely to be in school in Sindh and Balochistan. The probability of girls never being enrolled or dropping out of school is extremely high in Sindh and Balochistan as compared to girls in Punjab. Surprisingly, girls in Khyber Pakhtunkhwa are less likely to drop out of school as compared to their counterparts in Punjab.

The probability of boys being currently enrolled is almost 45% higher in Khyber Pakhtunkhwa than for boys in Punjab. Boys are significantly less likely to drop out of schools in all the provinces than in Punjab, where retention is lower. This has serious implications for the largest and most populated province of Pakistan.

ANNEXES TO CHAPTER 3

Annex 1

Table 3.1: Net Enrollment Rates 2010-11

	Primary			Middle			Matric		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
National	**61**	**71**	**66**	**32**	**38**	**35**	**21**	**24**	**23**
Punjab	68	73	70	36	37	37	25	24	25
Sindh	55	68	62	32	39	36	20	26	23
KP	56	71	64	25	40	33	14	23	19
Balochistan	40	68	56	13	34	25	4	21	14
Urban Areas	**75**	**78**	**76**	**49**	**46**	**48**	**34**	**32**	**33**
Punjab	78	80	79	51	46	48	38	32	35
Sindh	72	74	73	50	46	48	32	35	33
KP	69	76	73	38	50	44	27	29	28
Balochistan	65	83	75	35	47	42	13	28	21
Rural Areas	**56**	**68**	**62**	**24**	**34**	**29**	**15**	**21**	**18**
Punjab	64	70	67	29	34	31	19	21	20
Sindh	43	63	54	14	34	26	7	19	14
KP	54	71	63	22	38	30	12	22	17
Balochistan	33	63	50	7	30	21	2	19	12

Source: PSLM 2010-11

Annex 2

Table 3.2: GPI Index for Various level of Educations

Year	Primary stage	Middle Stage	High Stage	Secondary Vocational	Arts and Science Colleges	Professional Colleges	Universities
1970s	0.4	0.1	0.3	0.4	0.4	0.2	0.2
1980s	0.5	0.1	0.4	0.3	0.5	0.3	0.2
1990s	0.6	0.2	0.5	0.3	0.7	0.7	0.4
2000s	0.8	0.3	0.7	0.5	0.9	1.0	0.7
2004-05	0.7	0.3	0.7	0.2	0.9	0.9	0.7
2006-07	0.8	0.3	0.7	0.6	1.0	1.4	0.7
2008-09	0.8	0.3	0.7	0.6	0.9	1.4	0.8
2010-11	0.8	0.3	0.7	0.6	0.5	0.1	0.9
2011-12 (e)	0.8	0.4	0.7	0.6	0.4	0.1	1.0

GPI (female/male)*100

Note: figures for arts and science colleges and professional colleges for 2010 and 2011 seem inaccurate. Might be a data problem as data was collected from multiple sources.
Source: Pakistan Economic Survey 2011-12
http://finance.gov.pk/survey/chapter_12/10-Education.pdf

Note:
1. The data include Public & Private Sector data.
2. Data of 2011-12 is based on estimation
3. Data of enrollment of Deeni Madaris is included

Annex 3

Table 3.3: Enrollment Status of Children (Ages 6-16) and Household Characteristics

	For Both			Female			Male		
Character-istics	Never enrolled	Drop out	Currently enrolled	Never enrolled	Drop out	Currently enrolled	Never enrolled	Drop out	Currently enrolled
All Sample	26	7	67	32	7	61	21	7	73
Region									
Urban	14	6	80	16	6	78	13	6	81
Rural	31	7	62	38	8	53	24	7	69
Province									
Punjab	20	8	72	24	8	68	17	8	75
Sindh	34	6	60	41	7	52	28	6	67
KP	28	5	67	39	7	55	18	4	78
Balochistan	44	5	51	61	5	35	31	6	63
Age of child (in categories)									
5-10	25	1	74	30	1	69	20	1	79
11-13	21	7	72	28	8	64	14	7	79
14-16	24	21	55	31	21	47	18	21	62
Number of children in home (below 17 years of age)									
1-2	21	10	70	25	11	64	17	9	74
3-4	23	6	70	28	7	65	19	6	75
5-6	29	6	64	36	7	58	24	6	70
7 +	33	7	60	42	7	51	24	6	69
Father Education									
Illiterate	42	8	50	51	8	41	34	8	57
Grade 1-5	25	7	66	33	10	57	19	8	73
Grade 6-8	15	6	79	19	7	75	11	6	83
Grade 9-10	12	5	83	15	6	80	9	4	87
Grade 11+	8	2	89	10	4	86	6	2	92
Work status of Father									
No work	26	11	64	32	11	57	20	11	70
Unpaid working	33	3	65	39	3	58	28	3	70
Paid work	27	7	66	33	7	60	21	6	72

Table 3.3: Enrollment Status of Children (Ages 6-16) and Household Characteristics

	For Both			Female			Male		
Character-istics	Never enrolled	Drop out	Currently enrolled	Never enrolled	Drop out	Currently enrolled	Never enrolled	Drop out	Currently enrolled
Mother's Education									
Illiterate	34	8	59	42	8	50	26	7	66
Grade 1-5	8	6	86	9	6	85	7	6	87
Grade 6-8	6	4	91	6	3	91	6	4	91
Grade 9-10	4	2	94	4	2	94	4	2	93
Grade 11+	3	1	96	3	1	96	3	1	96
Work status of Mother									
No work	24	6	70	29	7	64	19	6	75
Unpaid working	39	8	54	49	8	43	30	7	62
Paid work	28	8	65	33	8	58	22	7	71
Household Size									
Upto 4	22	7	71	27	7	66	18	7	75
5-7	24	6	70	29	7	64	20	6	74
8-9	28	8	64	35	8	57	22	7	71
10+	29	7	64	36	7	56	22	7	71
Dependency Ratio									
Low	20	13	67	25	13	61	16	12	72
Medium	26	8	66	32	8	60	21	7	72
High	28	5	67	35	5	60	23	4	73
Presence of TV									
No	39	7	54	49	7	44	31	7	62
Yes	15	7	78	19	8	74	12	6	81
Live in Own House									
No	28	7	65	33	6	60	24	7	69
Yes	26	7	67	32	7	61	20	7	73
Distance to Primary School (in Minutes)									
0-14	22	7	70	28	8	65	18	7	76
15-29	41	6	53	52	6	42	32	7	62
30-44	56	6	39	65	6	29	49	6	45
45+	60	5	35	72	4	24	50	6	45
Mode of transport to Primary School									
On foot	25	7	68	31	7	61	20	7	73
Non-me-chanical	48	7	46	59	6	35	37	8	55
Mechanical	48	5	47	50	5	45	47	4	49

Source: PSLM 2010-11

Annex 4

Table 3.4: The Determinants of Currently Enrolled children (age 5-16) – Results of a Multinomial Logistic Regression Model

Correlates	Overall		Grils		Boys	
	Odd Ratios	Z-stat	Odd Ratios	Z-stat	Odd Ratios	Z-stat
Gender (male=1)	2.509***	73.84	-	-	-	-
Age of children (years)	0.976***	-13.43	0.934***	-25.45	1.010***	3.84
Father education (illiterate as ref.)						
Grade 1-5	1.808***	35.78	1.729***	22.21	1.949***	29.1
Grade 6-8	2.439***	40.52	2.413***	28.29	2.553***	29.48
Grade 9-10	2.920***	51.04	2.898***	35.95	3.089***	36.9
Grade 11 and above	4.125***	57.08	4.014***	40.65	4.638***	40.66
Work status of father (not working as ref.,)						
Unpaid working	0.959	-0.84	0.933	-0.93	0.970	-0.46
Paid working	1.215***	6.43	1.231***	4.74	1.204***	4.34
Mother education (illiterate as ref.,)						
Grade 1-5	2.310***	31.49	2.885***	28.39	1.776***	15.26
Grade 6-8	2.881***	23.07	3.584***	19.55	2.129***	11.82
Grade 9-10	3.657***	26.25	4.890***	21.9	2.440***	13.31
Grade 11 and above	4.609***	22.97	5.871***	18.54	3.160***	12.42

Table 3.4: The Determinants of Currently Enrolled children (age 5-16) – Results of a Multinomial Logistic Regression Model

Correlates	Overall		Grils		Boys	
	Odd Ratios	Z-stat	Odd Ratios	Z-stat	Odd Ratios	Z-stat
Work status of mother (not working as ref.,)						
Unpaid working	0.944***	-2.95	0.876***	-4.44	1.006	0.21
Paid working	0.952**	-1.98	0.965	-1.01	0.963	-1.08
Number of children in home (below 17 age)	0.975***	-8.59	0.956***	-10.34	0.989***	-2.6
Personal residence (yes=1)	1.287***	12.87	1.251***	7.7	1.332***	10.77
TV (yes=1)	1.694***	39.11	1.792***	29.7	1.640***	26.22
Distance to school (0-14 minute as ref.)						
15-29	0.649***	-23.19	0.610***	-17	0.665***	-16.42
30-44	0.416***	-27.94	0.431***	-15.95	0.391***	-23.77
45 and above	0.444***	-18.28	0.507***	-9.28	0.387***	-16.89
Region (urban =1)	1.480***	24.78	1.939***	29.3	1.154***	6.41
Province (Punjab as ref.)						
Sindh	0.439***	-50.31	0.332***	-45.72	0.563***	-25.76
KP	1.025	1.28	0.745***	-10.78	1.445***	13.22
Balochistan	0.489***	-39.69	0.270***	-47.43	0.774***	-10.44
Constant	0.615***	-10.77	1.239***	3.28	0.830***	-2.99
Log likelihood	-79533.836		-44497.547		-42200.93	
LR chi2	38688.23 (24)		23210.35 (23)		13751.07 (23)	
Pseudo R2	0.1956		0.2427		0.1401	
N	150212		-36217.593		80777	

***pvalue<0.01 ** pvalue <0.05

Source: PSLM 2010-11

Annex 5

Table 3.4b: The Determinants of Enrollment Status of children (Ages 5-16)- Multinomial Logistic Regression Model

	Overall				Girls				Boys			
	Never enroll		Drop out		Never enroll		Drop out		Never enroll		Drop out	
Correlates	RRR	Z-stat	RRR	Z-stat	RRR	Z-stat	RRR	Z-stat	RRR	Z-stat	RRR	Z-stat
Gender (male=1)	0.354***	-76.43	0.635***	-19.18	-	-	-	-	-	-	-	-
	0.935***	-32.3	1.595***	88.88	0.996	-1.38	1.584***	63.72	0.885***	-41.47	1.626***	63.83
Father education (illiterate as ref.)												
Grade 1-5	0.473***	-41.2	0.984	-0.51	0.505***	-26.07	1.125***	2.59	0.429***	-32.46	0.878***	-3.04
Grade 6-8	0.350***	-42.35	0.719***	-8.09	0.363***	-29.92	0.807***	-3.66	0.328***	-29.98	0.634***	-7.93
Grade 9-10	0.295***	-51.92	0.576***	-13.7	0.292***	-38.04	0.735***	-5.56	0.292***	-35.41	0.423***	-14.25
Grade 11 and above	0.208***	-56.51	0.443***	-16.88	0.201***	-42.46	0.678***	-6.22	0.209***	-37.42	0.225***	-17.91
Work status of father (not working as ref.,)												
Unpaid working	1.051	0.054	0.709***	-2.78	1.100	1.21	0.809	-1.22	1.068	0.88	0.577***	-3.1
Age of children (years)	0.848***	0.034	0.837***	-3.59	0.818***	-4.24	0.828***	-2.67	0.829***	-3.77	0.930	-1.04
Mother education (illiterate as ref.,)												
Grade 1-5	0.340***	-33.12	0.725***	-7.45	0.268***	-29.03	0.596***	-8.68	0.455***	-16.93	0.896**	-1.75
Grade 6-8	0.315***	-20.96	0.428***	-10.77	0.258***	-17.45	0.307***	-10.47	0.424***	-11.1	0.622***	-4.27
Grade 9-10	0.271***	-22.74	0.279***	-13.78	0.213***	-18.62	0.163***	-12.89	0.388***	-12.03	0.527***	-5.15
Grade 11 and above	0.218***	-19.82	0.215***	-11.92	0.184***	-15.53	0.127***	-11.03	0.292***	-11.4	0.444***	-4.55

Table 3.4b: The Determinants of Enrollment Status of children (Ages 5-16)- Multinomial Logistic Regression Model

	Overall				Girls				Boys			
	Never enroll		Drop out		Never enroll		Drop out		Never enroll		Drop out	
Correlates	RRR	Z-stat	RRR	Z-stat	RRR	Z-stat	RRR	Z-stat	RRR	Z-stat	RRR	Z-stat
Work status of mother (not working as ref.,)												
Unpaid working	1.086***	3.95	1.020	0.52	1.159***	4.72	1.112**	1.87	1.024	0.83	0.967	-0.66
Paid working	1.079***	2.8	1.059	1.25	1.045	1.15	1.092	1.36	1.066**	1.66	1.064	0.95
Number of children in home (below 17 age)	1.030***	5.07	1.05***	-5.01	1.054***	11.25	1.053***	6.59	1.011***	2.32	1.057***	7.08
Personal residence (yes=1)	0.744***	-13.89	0.915***	-2.32	0.771***	-8.42	0.973	-0.48	0.720***	-11.18	0.848***	-3.18
TV (yes=1)	0.534***	-42.53	0.844***	-6.53	0.501***	-33.15	0.927***	-2.03	0.574***	-26.29	0.726***	-8.81
Distance to school (0-14 minute as ref.)												
15-29	1.668***	25.98	1.049	1.22	1.779***	19.12	0.942	-0.97	1.621***	17.96	1.144***	2.64
30-44	2.735***	30.81	1.102	1.38	2.544***	17.22	1.037	0.32	3.036***	26.71	1.116	1.23
45 and above	2.373***	18.85	1.424***	3.68	1.975***	9.13	1.358**	1.95	2.889***	18.07	1.398***	2.73
Region (urban =1)	0.645***	-24.82	0.762***	-9.41	0.499***	-28.31	0.574***	-13.53	0.834***	-7.15	0.950	-1.26
Province (Punjab as ref.)												
Sindh	2.866***	58.14	1.052**	1.66	3.607***	49.3	1.486***	9.04	2.309***	33.04	0.796***	-5.36
KP	1.155***	6.8	0.567***	-15.03	1.542***	14.83	0.824***	-3.69	0.846***	-5.35	0.388***	-17.11
Balochistan	2.509***	46.8	1.030	0.83	4.449***	51.22	1.602***	8.69	1.557***	16.05	0.806***	-4.59
Constant	3.027***	21.81	0.001***	-68.01	1.351***	4.29	0.001***	-50.52	2.622***	13.62	0.000***	-53.2
Log likelihood	-94306.443				-44497.547				-48380.089			
LR chi2	59413.18 (48)				32604.30 (46)				25398.85 (46)			
Pseudo R2	0.2395				0.2681				0.2079			
N	150212				69435				80777			

Note: Currently Enrolled as base outcome

***pvalue<0.01 ** pvalue <0.05

Source: PSLM 2010-11

Annex 6

Table 3.5: Percentage of Youth age 14-25 who Completed Middle and Matric

	Completed Middle Grade			Completed Matric Grade		
	Female	Male	Total	Female	Male	Total
National	39	50	45	25	28	27
Punjab	44	49	47	27	25	26
Sindh	40	52	47	28	35	32
KP	28	53	40	17	31	24
Balochistan	11	40	27	7	24	16
Urban Areas	62	62	62	43	39	41
Punjab	65	61	63	44	36	40
Sindh	62	64	63	45	45	45
KP	49	60	55	33	38	36
Balochistan	29	62	47	18	42	31
Rural Areas	27	43	35	15	22	18
Punjab	34	43	38	18	20	19
Sindh	13	38	27	7	24	16
KP	24	51	37	14	30	22
Balochistan	4	32	20	2	17	10

Source: PSLM 2010-11

Annex 7

Table 3.6: Socio-demographic Characteristics of Youth (Ages 14-25) who Completed Middle and Matric

	Completed Middle Grade			Completed Matric Grade		
	Female	Male	Total	Female	Male	Total
All Sample	39	50	45	25	28	27
N	16,144,444	16,878,167	33,022,611	16,144,444	16,878,167	33,022,611
Age (in categories)						
14-17	35	41	38	12	11	11
18-21	44	56	50	33	38	35
22-26	40	55	47	32	40	36
Marital status						
Unmarried	46	51	49	28	29	29
Married	24	40	29	17	25	19
Widow/divorced	24	32	27	15	12	14
Work status						
Not working	42	62	49	26	34	29
Unpaid working	11	37	30	5	22	17
Paid working	40	41	41	34	25	26
Father Education						
Illiterate	23	32	29	12	15	14
1-5	39	48	44	20	24	23
6-8	56	60	59	33	32	32
9-10	69	73	72	45	45	45
11 and above	79	85	82	56	61	59
Mother Education						
Illiterate	32	43	39	18	23	21
1-5	70	68	69	44	38	41
6-8	80	77	79	54	48	51
9-10	89	86	87	64	60	62
11 and above	91	89	90	65	66	66
Distance to School (in Minutes)						
0-14	51	57	54	36	35	36
15-29	26	44	35	18	25	21
30-44	17	36	27	9	18	14
45 and above	15	31	23	6	16	11

Note: middle school distance was taken for middle completion status and high school distance was taken for high school completion status

Source: PSLM 2010-11

Chapter 4

Work and Wages

Female labor force participation Pakistan is one of the lowest globally and within South Asia. There are 13.3 million women in the labor force, 12 million of which are employed, mostly in the informal economy. The government of Pakistan has mandated 10% representation of women in all public sector entities, but no concerted efforts have been made to implement this directive. Labor force participation is important for women, not only as contributors to the national economy, but also because of accrued benefits for themselves and their households.

Integration into formal employment does have a positive effect, but the low wages and increased workloads that characterize much of women's work, in conjunction with the social norms about a women's prescribed role restricts any improvements in their social status because of paid employment. Cuts in public sector spending have meant a decline in the more secure public sector jobs, and an increase in (insecure) private sector employment. The resulting increase in male unemployment and economic hardship has forced women into the work force, often in vulnerable underpaid and insecure jobs. Poorly enforced labour laws and inspections[60] deprive women of employment benefits such as maternity leave, crèche's, medical and casual leaves. Few women are members of or even aware of trade unions.[61]

Despite the low wages and increased workloads characteristic of such work, women are able to leverage their earning capacity for modest gains in their position within the household, educating their children and improving nutrition.

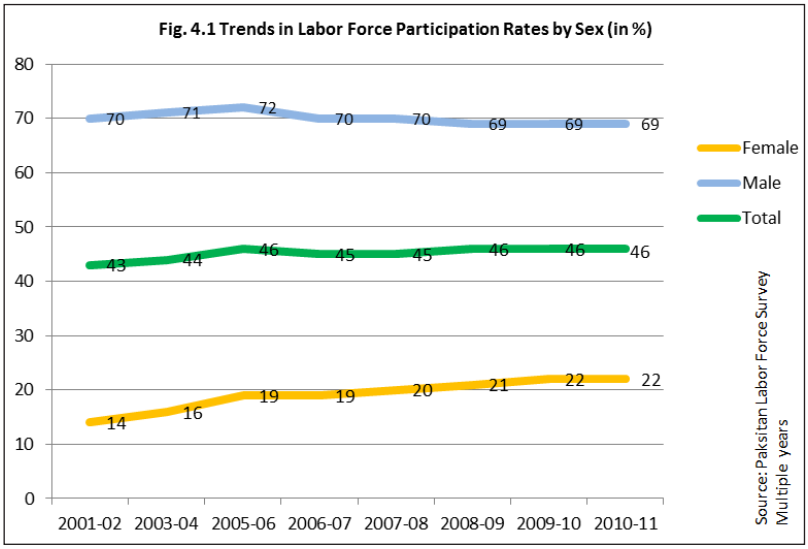
Low employment rates combined with the large proportion of youth in the population means a tightening of economic space for those without education or marketable skills. With low literacy, and limited access to skills training women are likely to be left behind once again. The returns on education for women and men with even a primary education , serves as a reminder of the investments needed in education.

The statistics in this chapter are drawn mostly from the Labor Force Survey 2010-11 and the HIES data where applicable. Both datasets have a large sample size, but in some cases it is limited to a small number of observations, skewing any discernible patterns in, for example wage gaps. Availability of data for occupational codes beyond two-digit limits currently collected by the PBS would enable drilling deeper into the specific contours of each occupation and sharpen the analysis. Such data is needed to map trends in specific occupational categories and to forecast future employment opportunities for women and men.

60 ILO Pakistan and the gender focal persons in the provincial Departments of Labor have developed an excellent resource that outlines gender sensitive labour inspection procedures for labour inspectors.

61 There are only 7000 trade unions across the country with 2% female membership. The performance of many of these unions is perfunctory at best and their effectiveness is compromised by close, sometimes familial connection with the management.

Trends in Labor Force Participation



Labor Force Participation rates have remained almost stagnant in the last decade, except for female labor force participation rates (FLFPR) which showed a steady increase.

Only 22% of the female population is employed as compared to 78% males. The rate for women rises to 37% when refined and augmented activity rates are applied. [62]

Unemployment rate is a high 9% for women[63] and 5% for men. Unemployment has decreased for both men and women since 2000, indicating an increase in participation but also the economic imperatives to work as poverty levels increased after 2007.

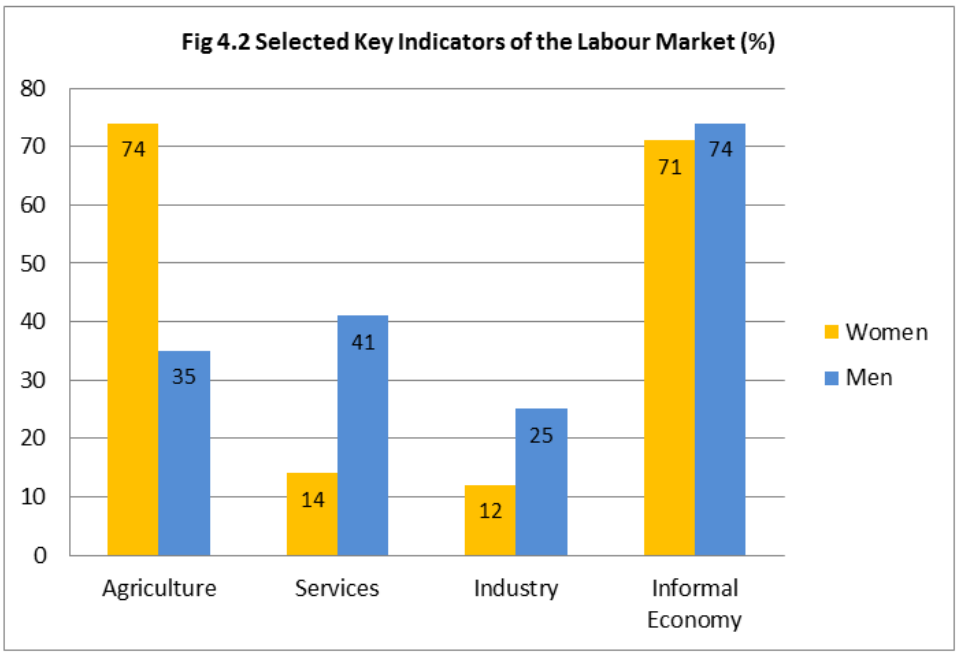
In the first half of the decade, during 2001-2006, the economy was robust, possibly opening up additional employment opportunities that increased the number of women in the labor force. However, since the largest share of women workers is in the category of unpaid "contributing family worker," it is unlikely that this increase in FLFPR benefitted women in material terms.

Since 2008-9, economic growth has stalled, in part due to the series of crises (floods, extremist attacks) that hit the country, and inadequate fiscal policies. In such a case, one would likely see the FLFPR rise in the unpaid or home-based worker categories. Indeed economic growth rate went from a high of 6.8 in 2007, to a low of 1.7% in 2009 reviving somewhat to 2.4% in 2011[64]. Growth in the agriculture sector was 1.2%, in manufacturing 3% and in the services sector it was 4.1%.

62 *Refined activity rate* or *participation rate* is the currently active population expressed as a percentage of the population 15 years of age and above. *Augmented* includes special probing questions to include marginal economic activities, done mostly by women.

63 This is roughly half of what it was in 1999-2000 at 16%.

64 Pakistan Economic Survey 2010-11; ADB Pakistan Fact Sheet, April 2012



Source: PBS, Pakistan Employment Trends 2010-11

74% of employed women and 35% of employed men work in the slow growing agriculture sector. Women's share in industry is a paltry 12% and that of men is 25%. In the relatively faster growing services sector, only 14% of the female labor force is employed compared to 41% of men.

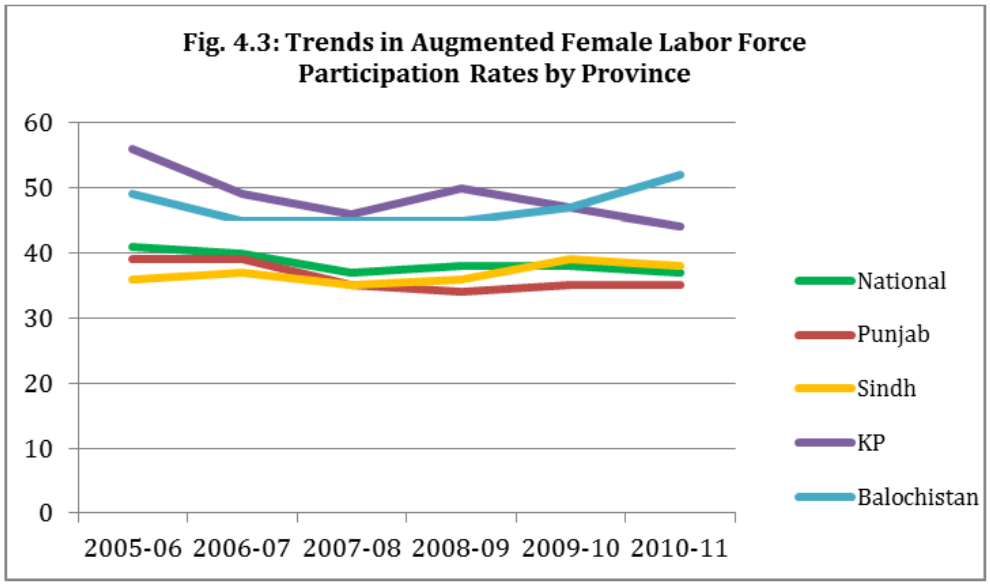
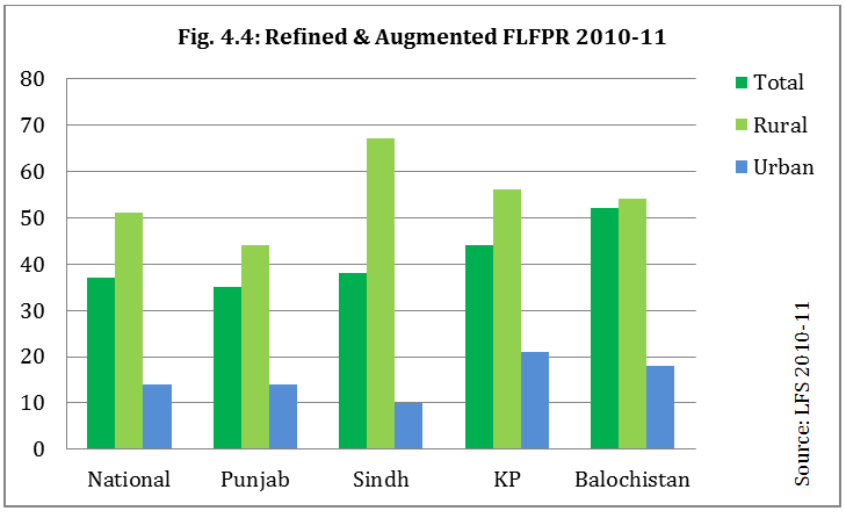


Fig 4.3 shows that since 2005 trends in augmented FLFPR have held steady or declined in all the provinces, except Balochistan that manifests a slight upward trend, surprising since the province has suffered several crisis, political and natural disasters, and its refined FLFPR (not augmented) is much lower than the other four provinces at only 9.2 in 2010-11. There could be two reasons for the increase. First, increasing poverty has forced women into home based subsistence level activities, or there are anomalies in the data itself.

The sharp decrease in the Khyber Pakhtunkhwa refined and augmented FLFPR is expected, given the upheavals and dislocation caused by the 2009 surge in militancy and the floods of 2010.



Low urban participation rates are indicative of the fewer non-agricultural activities available to women. Surprisingly Khyber Pakhtunkhwa appears to have higher urban participation rates, possibly due to the influx of displaced women in the settled and urban areas and their subsequent involvement in subsistence activities. Another possibility is the increase in donor-funded programs in the province might have stimulated women's participation, since these programs encourage women to apply for job openings and offer competitive salaries and better working conditions.

Vulnerable Employment

Roughly 6 out of 10 employed persons in Pakistan (62%) in 2010-11 were considered vulnerable i.e. 'at risk of lacking decent work"[65] . Approximately 78% of women fall into this category, as do almost 61% of youth,[66] indicating that most women and youth are pushed into taking up low-productivity and poorly remunerated work. 41% of men were in a wage and salaried job compared to 22% of women.

Approximately 7 out of every 10 women, or 74.2%, work in agriculture, predominantly in subsistence-level farming under harsh conditions, with little or no economic security. Employment in the informal economy is high for both women and men at 71% and 74% respectively.

8% of women work 50 hours or more as compared to 47% men, with a similar ratio in agriculture work. However, 35 % women and 69% of men in trade work more than 50 hours per week.

65 Ibid. Decent work is defined as work that pays enough to support a family, provides social security and inclusion through trade and labor unions.
66 PBS. Pakistan Employment Trends 2011

Employment by Industry and Occupation

Table 4.1: Employed Labour Force by Major Industry Division (in %)

Major Industry Divisions	2005-06			2009-10			2010-11		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Agriculture/ forestry/hunting & fishing	69	37	43	75	37	45	75	36	45
Manufacturing	15	14	14	11	14	13	11	15	14
Construction	0	8	6	0	9	7	0	9	7
Wholesale & retail trade	2	18	15	2	20	16	2	20	16
Transport/storage & communication	0	7	6	0	7	5	0	7	5
Community/ social & personal services	14	15	14	11	11	11	12	11	11
*Others	0	2	2	0	3	2	0	3	2
Total	100	100	100	100	100	100	100	100	100

* Others (includes mining & quarrying, electricity, gas & water, financing, insurance, real estate & business services and extraterritorial organizations and bodies)
Source: LFS 2006-07 (table 10), LFS 2010-11 (table 13) http://www.pbs.gov.pk/labour_force_publications

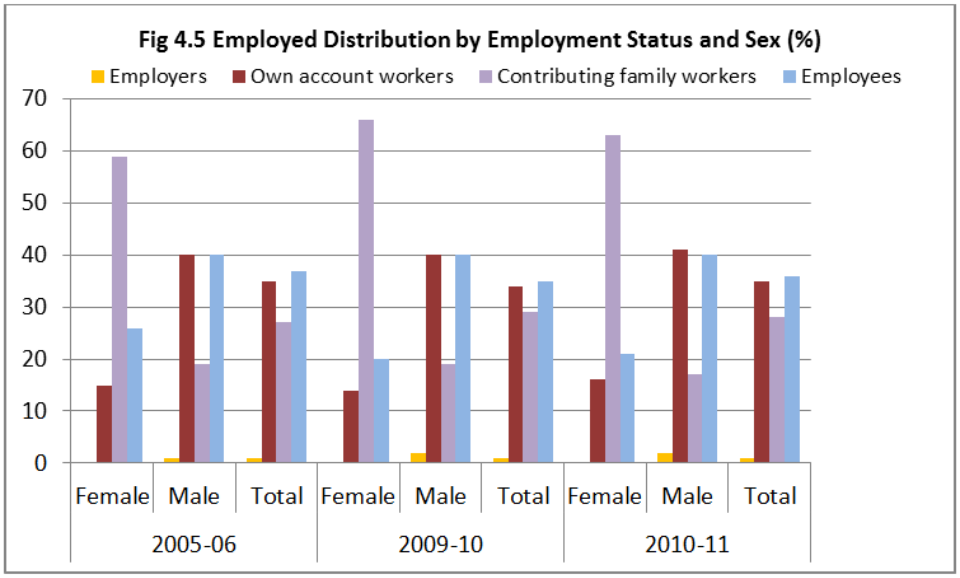
Agriculture, forestry, hunting and fishing industry recorded a modest increase in female employment between 2001 and 2010 from 69% to 75% respectively. The effects of this increase is dampened by closer analysis that reveals that while this sector has a 30% female share in employment, most of these women are crowded into the lowest paid segment of this industry (Figs 4.12b and 4.13).

The increase in employment is also reflected in the relatively better paid occupational category of Skilled Agricultural and Fishery Workers, from 54% in 2005 to 62% in 2010 (Table 4.2)—but the share of women in employment for this category is only 7%.

Table 4.2: Employed Labour Force by Occupational Group (in %)

Occupation	2005-06			2009-10			2010-11		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Legislators/senior officials & managers	2	14	12	2	15	12	2	14	11
Professionals	1	2	2	1	2	2	1	2	2
Technicians & associate professionals	8	4	5	6	5	5	7	5	5
Clerks	0	2	1	0	2	1	0	2	1
Service workers/ shop & market sales workers	1	7	5	1	6	5	0	6	5
Skilled agricultural & fishery workers	54	31	35	63	31	38	62	30	38
Craft & related trades workers	15	16	16	11	16	15	11	16	15
Plant/ machine operators & assemblers	0	5	4	0	5	4	0	5	4
Elementary (unskilled)	19	19	19	16	19	19	17	20	20
Total	100	100	100	100	100	100	100	100	100

Source: LFS 2006-07 (table 11), LFS 2010-11 (table 14) http://www.pbs.gov.pk/labour_force_publications



Overall, the majority of workers fall into the category of employees, followed by own account workers and contributing family workers. This last appears to be feminized category since women are present in more than double the numbers as compared to men. Women are more likely to be employees than own account workers, while the distribution of men is equal in these two categories. Few of those in the labor force are "employers" i.e. those who are able to employ one or more persons on a continuous basis.

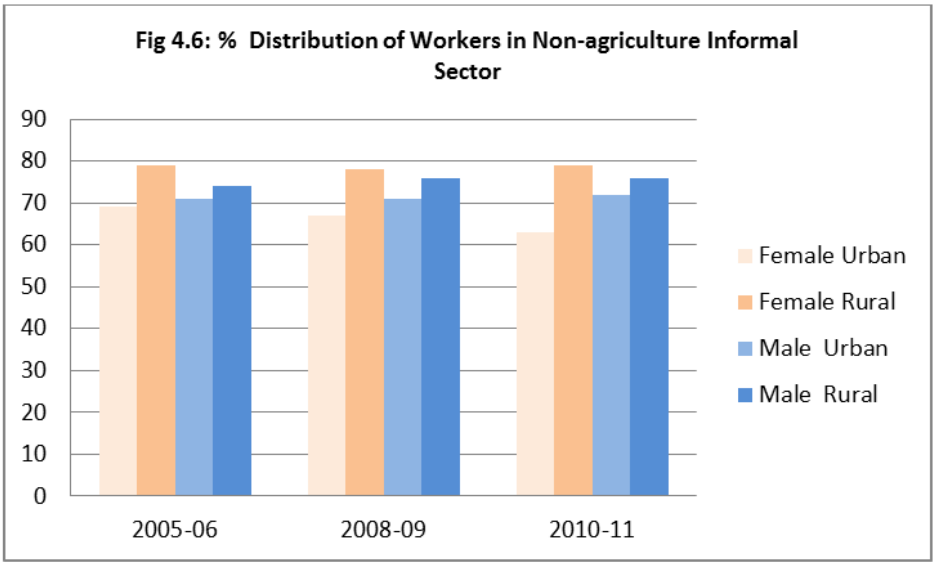
63% of women workers were unpaid contributing workers in 2010-11, as compared to 17% of men.

21% of women were employees compared to 40% of men.

16% of women were own account workers compared to 41% of men. Own account workers are self-employed who may be working with unpaid family workers, and occasionally engage a paid employee. Despite all the microcredit programs that ostensibly target women, this category has not increased since 2005, remaining at a low 14-16%.

Gains in education and employment opportunities have not translated into salaried work for women, as their percentage as employees has declined since 2005-6.

Informal and Non-agricultural wage work



Data from the Labor Force Survey 2010-11 is used to identify the determinants of labor force participation of women ages 15-64 years.

During 2010-11:

- 74% of all non-agriculture workers are employed in the informal sector.
- 77% of rural non-agriculture workers are in the informal sector and 24% in the formal sector.
- 71% of urban non-agriculture workers are in the informal sector and 29% in the formal sector.
- Non-agricultural employment in the informal economy registered an increase from 65 percent 1999 to 73.5 percent in 2010.[67]

Among Urban Non-agricultural Workers:

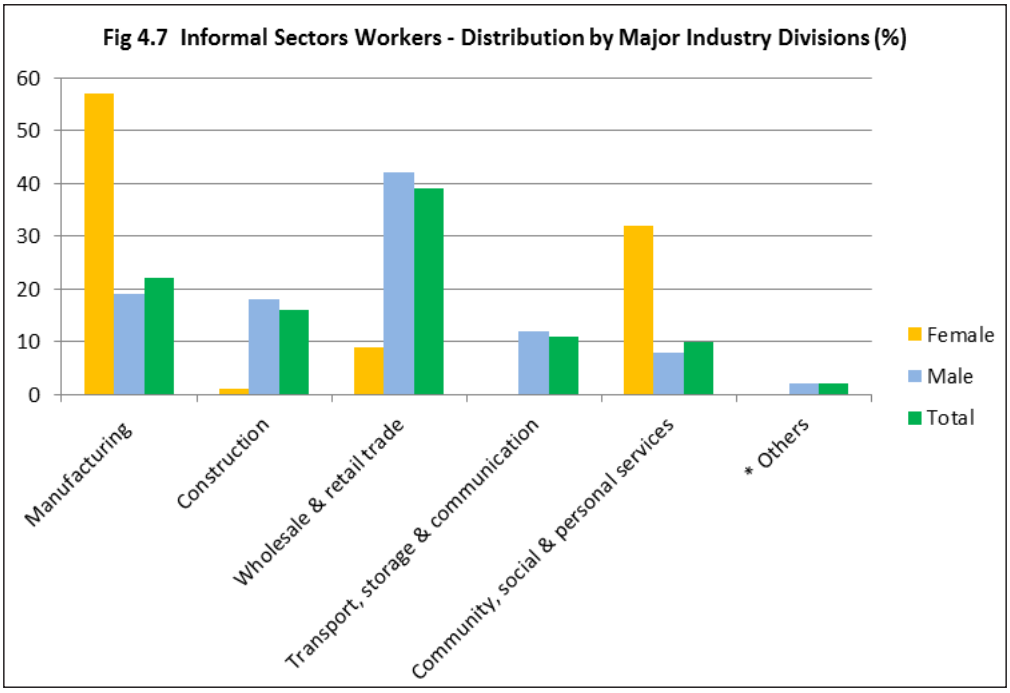
- 37 % of women and 28% of men are in formal sector
- 63% of women and 72% of men are in the informal sector

Among Rural Non-agricultural Workers:

- 21% of women and 24% of men are in formal sector
- 79% of women and 76% of men are in the informal sector

67 PBS Pakistan Employment Trends 2011 Table 17 pg 28

Informal Sector- Industry



*Others includes mining & quarrying; electricity, gas & water and finance, insurance, real estate and business services

- 57% of female workers in the informal sector are concentrated in Manufacturing and 32% in the Services sector
- 18% of male informal workers are in Manufacturing
- 42% of male informal workers are in Wholesale and Retail Trade

Within the informal economy there is segmentation by gender and earnings. Employers earn the most followed by own account workers. Men dominate this group of workers.

Women combine household responsibilities with work and are crowded in the lower paying segments within the informal economy. [68]

68 Chen et al notice this in the Progress of Women Report 2007 UNIFEM

Determinants of Female Labour Force Participation

Data from the Labor Force Survey 2010-11 is used to identify the determinants of labor force participation of women ages 15-64 years. The results of a regression analysis (Annex 1 Table 4.5) show that age is an important determinant for women's LFPR as each additional year results in an 11% increase in the likelihood of being in the workforce. Marital status exerts a negative influence on women's entry into the labor force, as does widowhood and divorce. Women are less likely to work if the head of the household is male and in paid work. If the head of the household is in unpaid work, women are significantly 63% more likely employed. Medium or high dependency households raise the probability of women entering the workforce by 16% compared to low dependency households. This means that economic pressures on the household push women into work, often into vulnerable work. Not surprisingly, given the composition of the female labor force, urban women are significantly less likely to work than their rural counterparts are. Compared to the women in Punjab, women in the other provinces are less likely to work. It is interesting that Pakistani women with higher education are less likely to seek employment. Higher education of women in urban households appears to be more a response to the demands of the marriage market than for improving employment prospects.

The results of the regression analysis reveal a similar pattern for urban women, who are more likely to join the workforce if they are older, single, illiterate, and residing in Punjab. This comparison sheds light on the similarities of constraining factors for women in Pakistan, regardless of the urban/rural context. Higher education attainments, better infrastructure and work opportunities in the formal sector should encourage women's labour force participation. That it does not points to the resilience of entrenched social norms that discourage women from realizing their economic agency.

The LFS data does not allow an insight on how these factors work for households at different points on the income and consumption scale. The HIES data divides households based on level of consumption into five quintiles with quintile one a proxy for the poorest households. Not surprisingly the findings from the Pakistan Labor Force Survey are echoed in the regression model using HIES 2010-11 data (Annex 2 Table 4.5b) except for education and work status of head of household. Here women who have education of eleven years and above are 55% more likely to work, as are women who live in households where the head of the household is working, irrespective of paid or unpaid work. Consumption based quintiles estimated for HIES show a negative correlation between consumption and work. Compared to women in the poorest households i.e. quintile 1, women in all the other consumption-based quintiles are less likely to work. The literature on women and work suggests that as the socioeconomic status of the household improves women withdraw from paid work.

What drives employed women's participation in non-agricultural work?

The majority of women in Pakistan are agricultural unpaid family workers. It is useful then to see what effects women's participation in non-agricultural work in rural areas, since it is assumed to be paid work.

A logistic regression analysis of employed women's individual and household characteristics highlighted some "drivers" of non-agricultural work (Annex 3 Tables 4.6 and 4.6b). The LFS 2010-11 data shows that women, including those in the rural areas have a higher probability of being in the workforce as their age increases. Married women are significantly less likely to be in non-agricultural work in Pakistan and in rural areas. However, education significantly and dramatically increases the chances of women, including rural women, of being in non-agricultural work—by 137% for a rural woman with just the minimum schooling between grades 1-4. The presence of educated women in rural villages has been known to attract investments in education and health as a local literate female workforce is available.

Almost all the regression results show the adverse relation between a male head of household and women's participation in work, in this case participation in non-agricultural work. If head of household is in paid work women, including rural women are 174% more likely to take up non-agricultural work. However if the head of household is in unpaid work, women are less likely to seek non-agricultural employment. This is in contrast to the regression results using HIES data where, irrespective of paid or unpaid work status of the head of household, women are less likely to be in non-agricultural employment.

Medium or high dependency households are negatively correlated with women's non-agricultural employment. Province wise women in Punjab are more likely to work in non-agricultural work compared to the other provinces, except for Khyber Pakhtunkhwa where women, even rural women, are over 120% more likely to work in non-agricultural work as compared to women in Punjab. In the regression analysis using HIES data women in both Khyber Pakhtunkhwa and Balochistan are more likely to take up non-agricultural work than women in Punjab.

Based on the HIES consumption expenditure based wealth quintiles, women in the higher quintiles are less likely to take up non-agricultural work as compared to the women in the poorer households. It seems that non-poor households are averse to women's paid employment, whether it is agriculture based or non-agricultural.

Unemployment

- 9% of women and 5% of men were unemployed in 2010-11.
- 21% of urban women and 7% urban men are unemployed.
- 6% of rural women and 4% of rural men are unemployed.

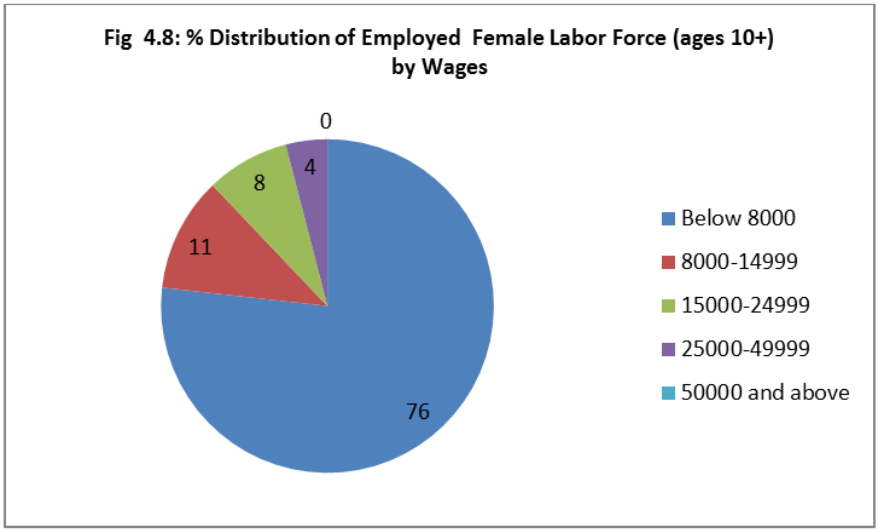
Unemployment rates for women in the age group 20-24 years spiked to a high of 15%, in the year 2010-11, higher than the previous year. Unemployment rates are high in the late teens and the twenties, indicative of women's marital and early childbearing responsibilities (Table 4.3).

Table 4.3: Unemployment Rates by Age and Sex

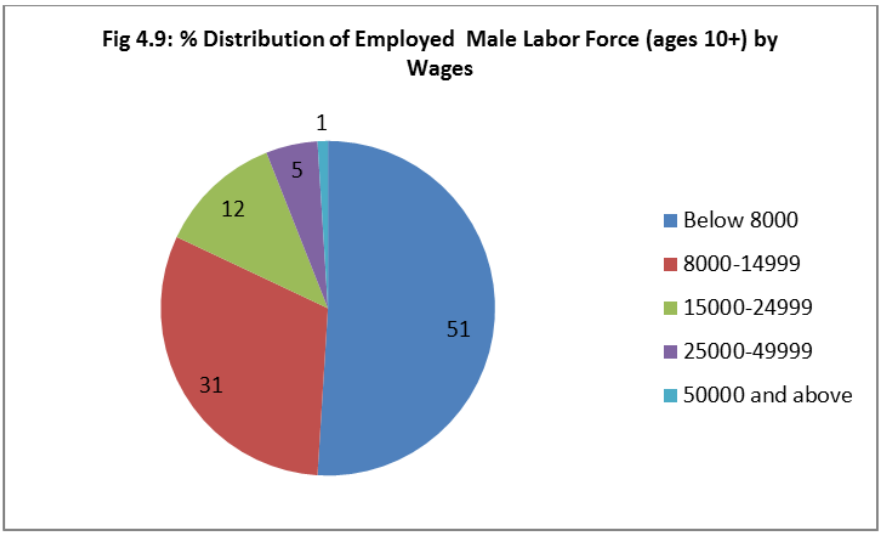
Age groups	2005-06			2009-10			2010-11		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
10-14	6	9	8	13	10	10	8	11	10
15-19	10	10	10	11	8	9	11	10	11
20-24	9	7	7	12	7	8	15	8	10
25-29	7	4	5	9	3	5	9	4	5
30-34	4	2	3	6	2	3	4	2	2
35-39	5	2	2	5	2	2	4	2	2
40-44	5	2	3	4	1	2	4	1	2
45-49	6	2	3	5	2	3	4	2	2
50-54	14	5	6	10	3	4	5	3	3
55-59	20	6	8	13	4	6	9	4	5
60- 64	34	7	12	25	6	9	23	7	10
65 and above	38	13	17	33	9	12	37	10	14

Source: LFS 2005-06 (table 11), LFS 2009-10 (Table 14), LFS 2010-11 (table 14)
http://www.pbs.gov.pk/labour_force_publications

Wages



LFS 2010-11



LFS 2010-11

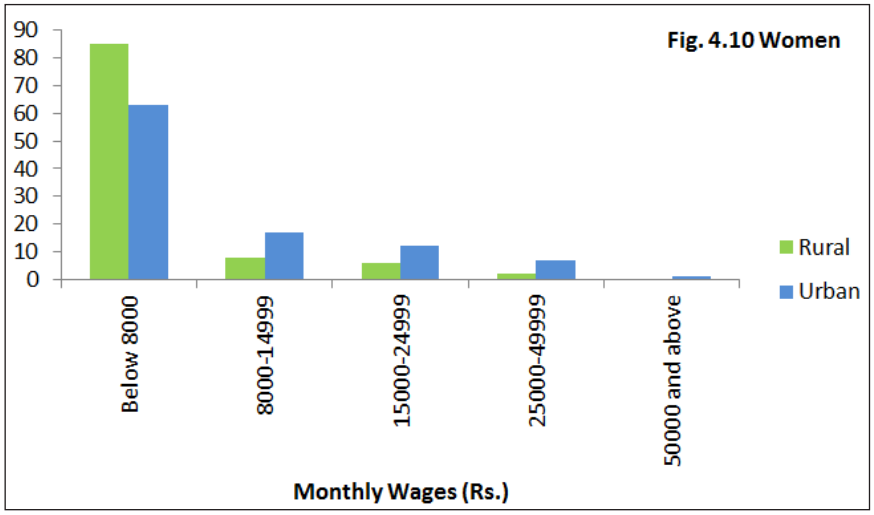
76% of women earn less than Rs. 8000 per month, the majority in rural areas vs. 51% of men.

Only 11% of women vs. 31% of men are able to earn monthly wages of Rs. 8000-14999.

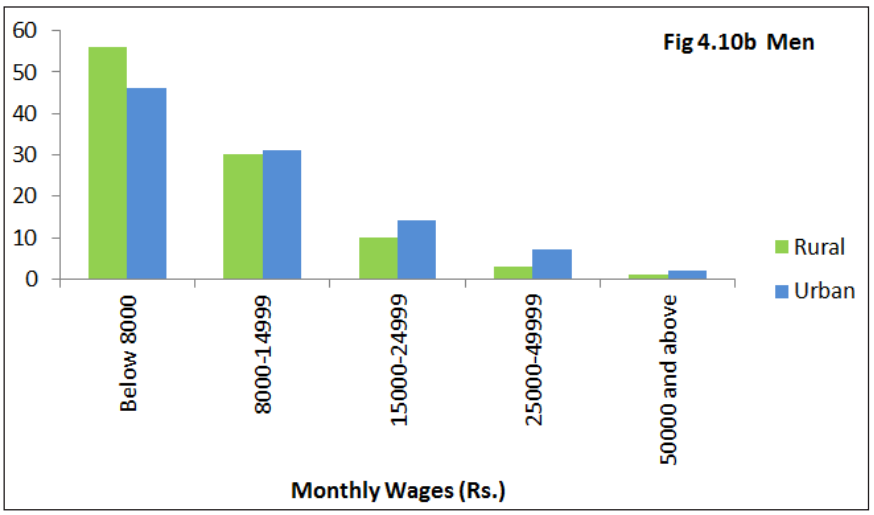
Very few women and men are earning monthly wages of Rs.25000 and above. The number of women earning Rs. 50000 and above is too low to show up as a percentage point in Fig. 4.8

Urban/ Rural gender differentials in monthly wages

Percentage Distribution of Monthly Wages (in Rs.) of Employed Labor Force Rural/Urban



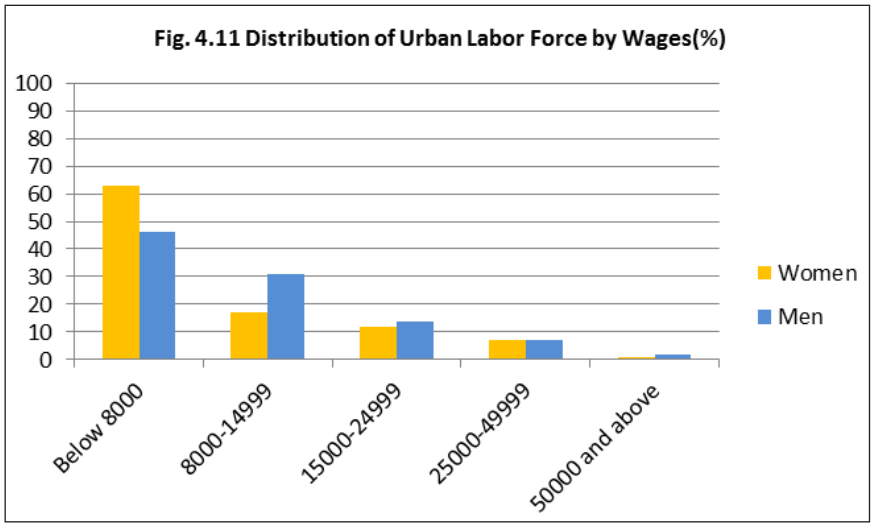
LFS 2010-11



LFS 2010-11

85% of rural women and 56% of rural men earn less than Rs. 8000 per month, which is hardly a living wage. Work, then, does not alleviate poverty unless it is tied to fair remuneration.

Only 8% of rural and 17% of urban employed women receive wages over Rs. 8000 and less than Rs.15000.



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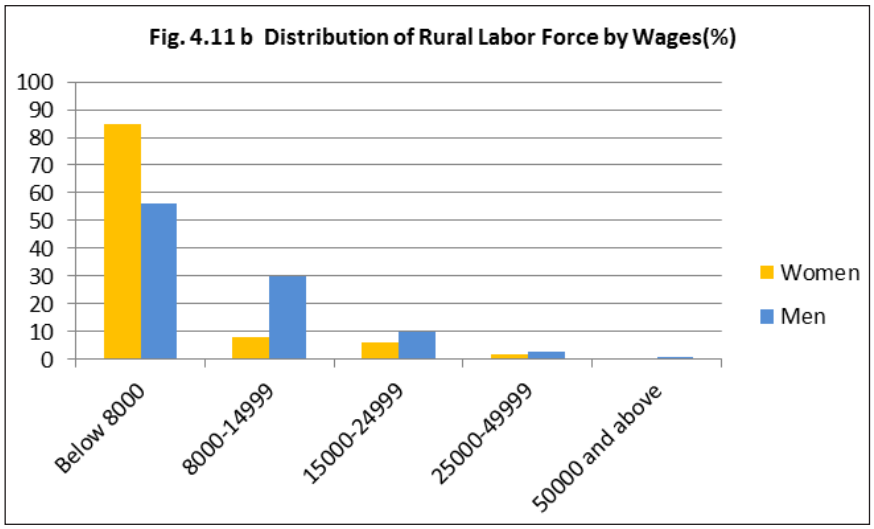
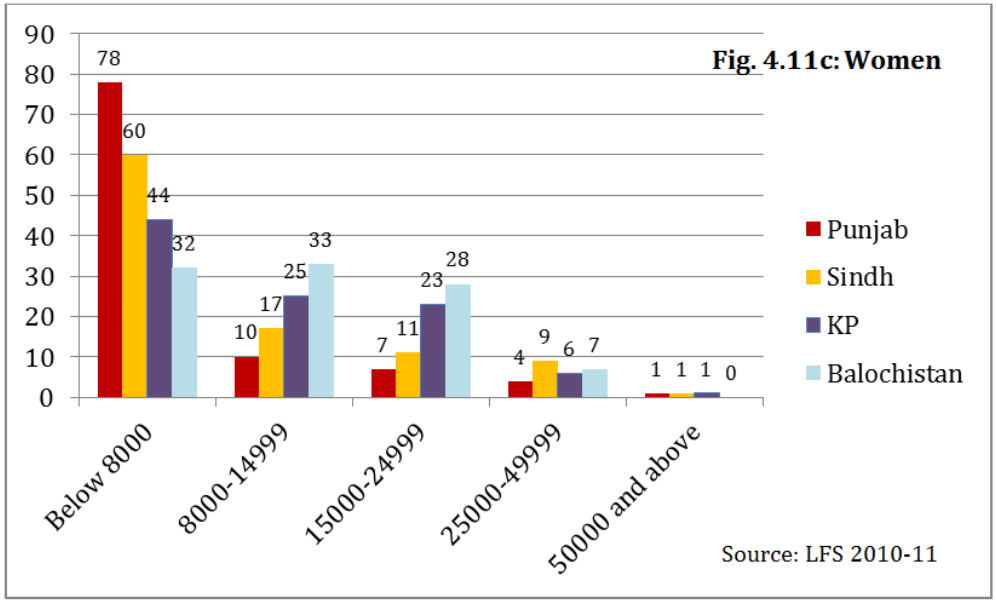


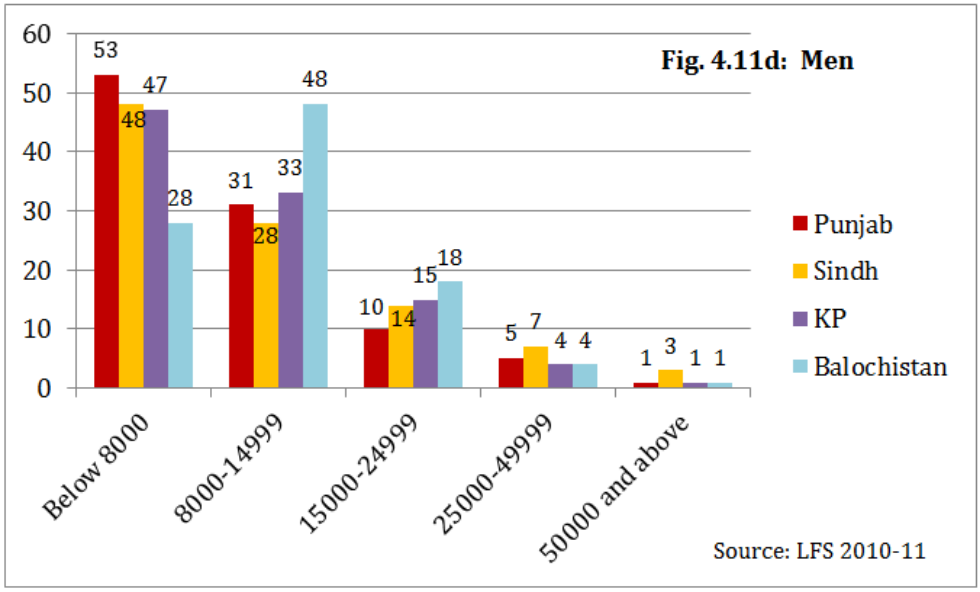
LFS 2010-11

Figs 4.11 and 4.11b make explicit the gender differentials noted in the previous figures.

As the monthly wages increase the gender wage differential declines. Almost similar percentages of women and men earn between Rs.15000 per month to less than Rs.50000 per month, possibly because education and skill level requirements for these wage groups are similar for women and men.

Percentage Distribution of Monthly Wages (in Rs.) of Employed Labor Force by Province





As can be seen from the above figures in all the provinces the highest number of employed are working poor, earning below Rs. 8000 per month, though women are far more likely to be in this category than men. Punjab has the highest percentage of working poor, more women than men. 7% of women in Balochistan earn between Rs. 25000-49999 in contrast to 4% in Sindh and a high 9% in Punjab.

Returns on education

Table 4.4: Percentage Distribution of Monthly Wages of Employed Labour Force by Education and Sex (ages 10 +)

Monthly Wages	Gender	Below primary	Primary	Middle	Matric	Inter-mediate	Graduation	M.A/ MSc	MPhil/ PhD
Below 8000	Total	72	62	58	43	29	16	12	0
	Female	94	90	86	67	64	37	28	0
	Male	68	60	56	41	23	12	7	0
8000-14999	Total	23	31	33	38	35	25	17	14
	Female	5	9	12	15	18	26	24	6
	Male	26	33	34	40	38	25	15	16
15000-24999	Total	3	5	7	16	30	33	31	10
	Female	1	0	2	17	15	24	28	9
	Male	4	6	7	15	33	35	32	10
25000-49999	Total	1	1	2	3	5	21	31	36
	Female	1	0	0	2	3	12	19	27
	Male	1	1	2	3	6	23	35	38
50000 +	Total	1	1	1	1	1	4	9	40
	Female	0	0	0	0	0	0	2	58
	Male	1	1	1	1	1	5	12	37

Source: LFS 2010-11

Table 4.4 reflects the distribution of men and women in different wage categories who have varying levels of education. A large enough percentage of workers earning monthly wages ranging from Rs.8000 to almost Rs.25000 have a college or a Master's degree. The percentage of women who have a Master's degree earning monthly wages above Rs.25000 declines in comparison to men with the same degree. However the highest wage category, Rs.50000 and above has a higher percentage of women with an MPhil/ PhD compared to their male counterparts.

Results of a regression analysis to assess returns on education (Annex 4), using two models- one with below matric as a reference category (Table 4.7a) and one with above matric (Table 4.7b) are presented below. A third model, using illiterate as a reference category is not discussed here (Table 4.7c).

As can be expected sex is a significant predictor of earnings and men on average earn 32% to 60% more than women do. Age has a slight positive effect on earnings.

Marital status has no significant effect on earnings for both women and men when education is low; however, married women earn 15% more than single women. Overall a technical or vocation training increases wages by 16% for men, compared to men who have a less than matric education, but is only 10% more when compared to those who have at least matric. Technical education does not have any significant effect on women's earnings.

Both women and men who are employed in the formal sector earn significantly more than their counterparts in the informal sector. Women in the formal sector earn 66% to 78% more than those who are not; the increase is significant but less dramatic for men, between 24% - 41%.

Urban-based women who have less than matric education and those living in Sindh, Khyber Pakhtunkhwa and Balochistan earn significantly more than the rural and Punjab based women. The effect changes for women with higher levels of education i.e. these women earn more in Sindh and Balochistan than the women in Punjab, but the urban -rural difference is not statistically significant.

In terms of higher education, both women and men earn significantly more than those have only a matric certificate. Women need to be at least B.A graduates for their earning to show a statistically significant increase of 36 % over their Matric only counterparts, an increase of 52% with a Masters and 96% more when they have an MPhil or PhD degree.

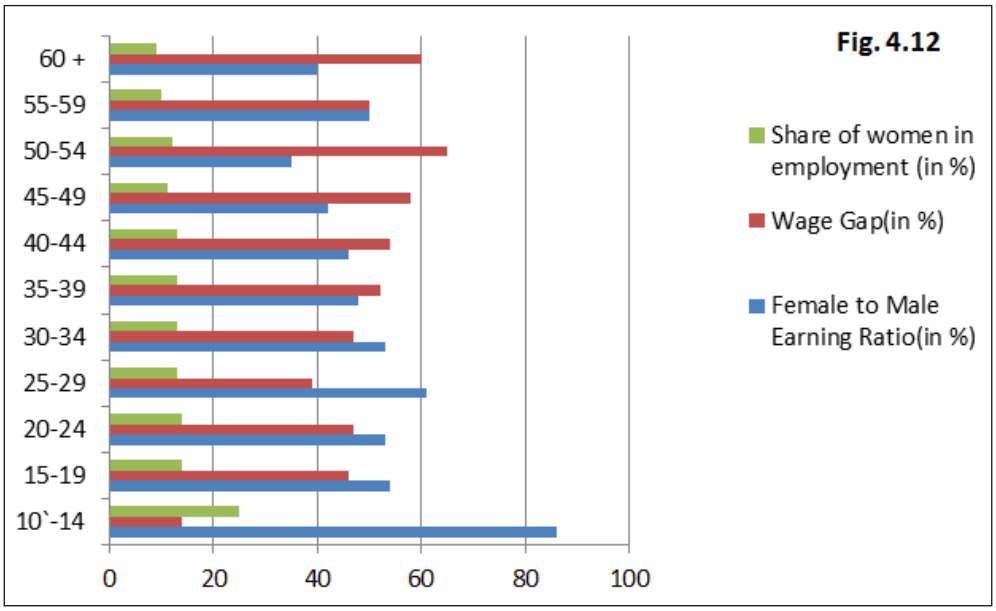
Men with two more years of education than those who have completed Matric, earn 9% more than their counterparts with only a Matric certificate do. The earning differential between matric and BA jumps to 30%, and to 46% with a Master's degree. The returns to education are highest with an MPhil or PhD degree, 86% more than what a matriculate would earn. (Table 4.7b)

Occupations matter. The returns to education are higher for a male manager, 46% more than that of a male clerical support worker. For women the returns are much higher, 52% more than what a female clerical worker earns. A male professional earns 31% more than a clerical worker, while the earnings for women professionals are not statistically significant (Table 4.7b).[69]

These results show that returns to education for both women and men are significantly higher when educational attainment is Matric or above. For women this does not translate into employment opportunities due to social gendered norms that place a higher premium on marriageability than on employability. Neither does the constrained economy generate enough jobs in the formal sector, nor provide attractive remuneration that would make the trade-off between work and home a worthwhile.

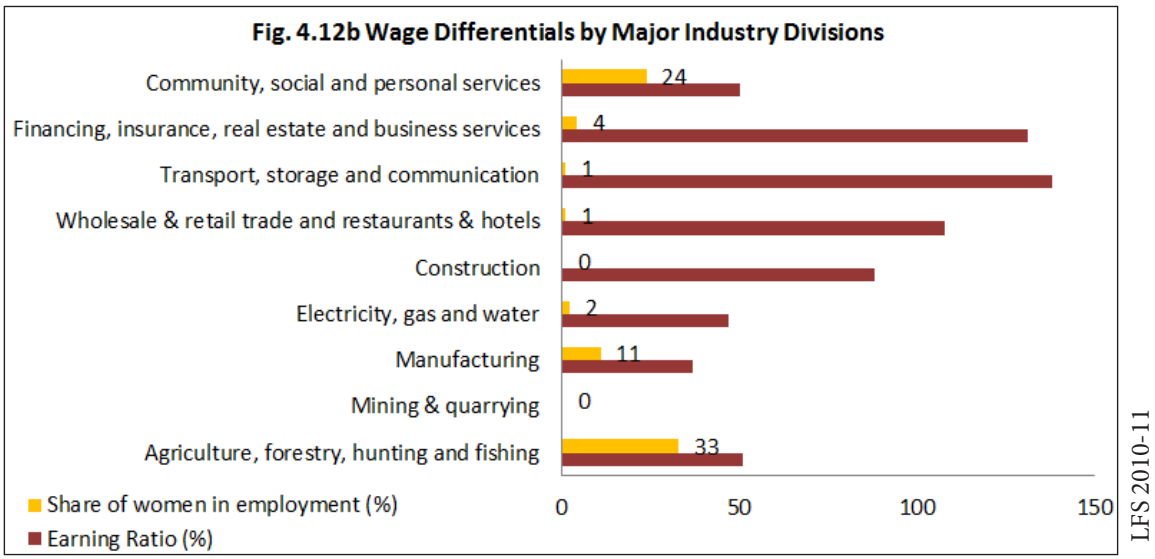
69 These results could be due to the correlation between education and occupational position

The Gender Wage Gap



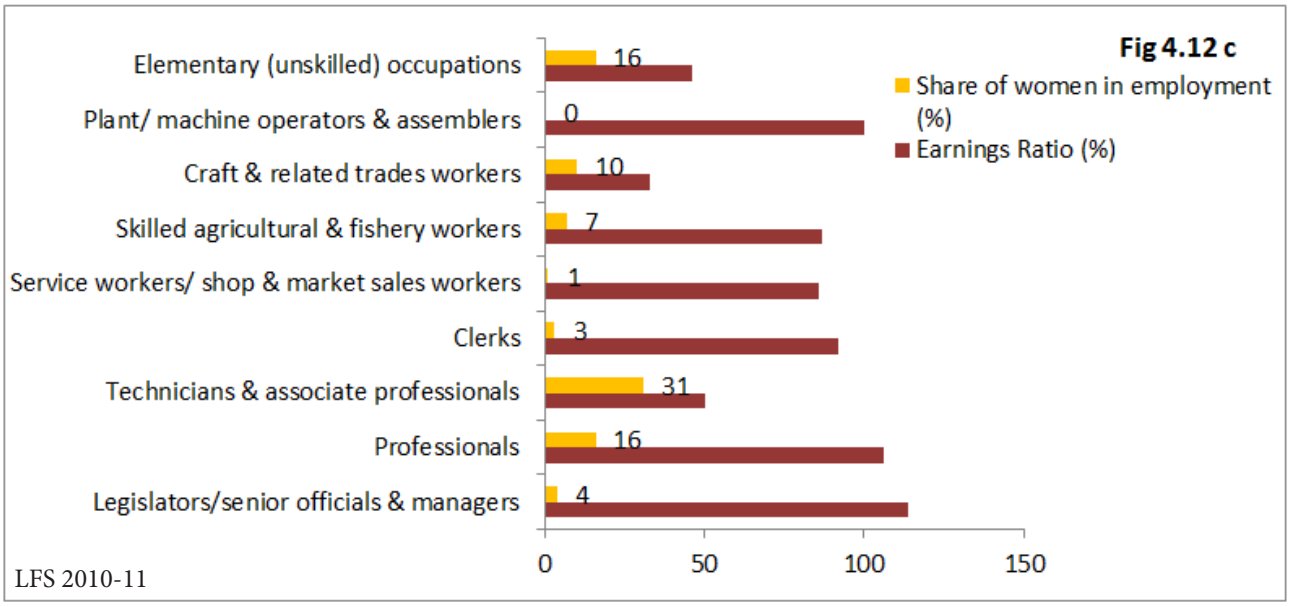
Gender Wage Differentials of Employed Labour Force (ages 10 and above) are shown in Fig. 4.12[70]. The extent of child labor is evident as girls (ages 10-14) have the highest share in employment as compared to females in all the other age groups. This age group also has the highest earnings ratio of women to men, and the lowest wage gap.

As adult workers women earn between 35-61% of what men earn, and their share of employment remains at a low 10-13% of total labor force. When women's share in employment is higher the earnings ratio also improves (Fig 4.12b).



70 Female to Male Earning Ratio is calculated by the formula [Wage F/Wage M]*100. Wage gap = [Men's median earnings – Women's median earnings]/Men's median earnings *100.

Wages of Employees by Major Occupational Groups

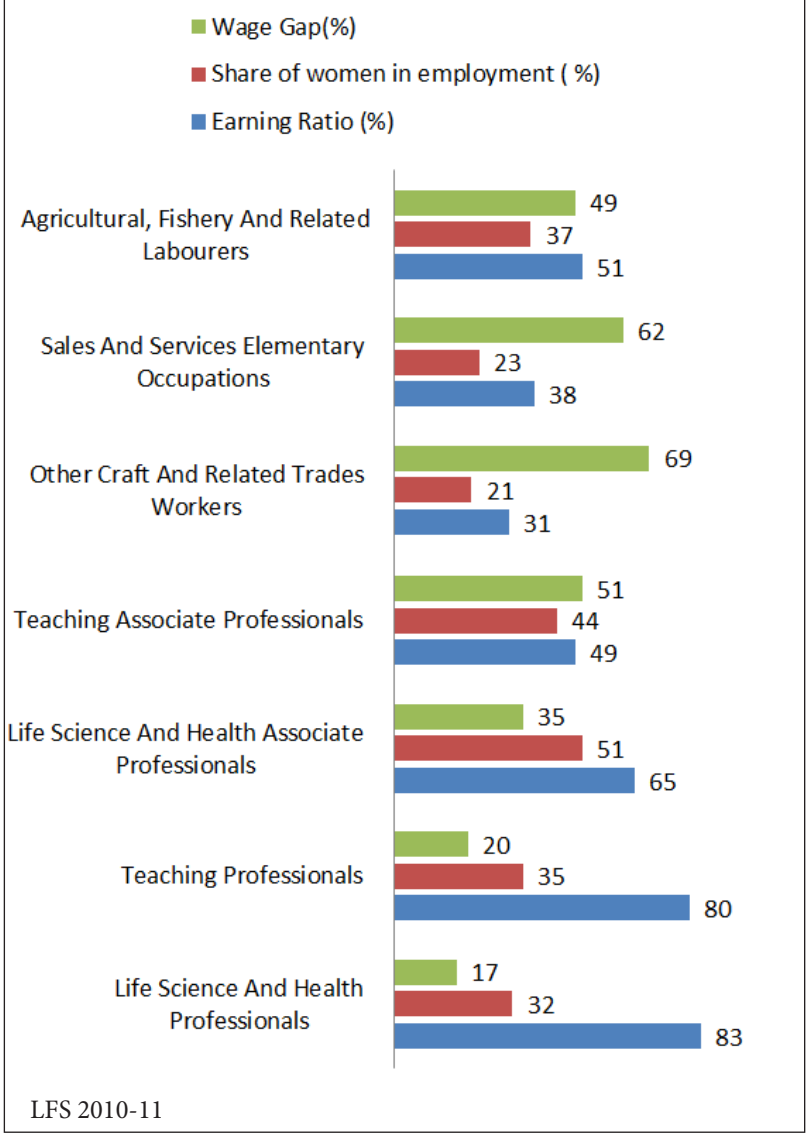


None of the broad occupational categories has a close to equivalent or significant proportion of women to men workers. Since the Labor Force Survey provides two-digit occupation codes only[71], it is not possible to analyze the sub-occupations e.g. garment workers, within the broad categories available, to assess if these are feminized or traditionally female occupations.[72]

71 The occupation codes can be available up to six digits, collecting data on the sub-occupations for each of the two-digit occupations noted above. With such details it would be possible to discern if the occupation is a feminized one.

72 Traditional/ non-traditional work defined as that which has at least 75% of the workers of one gender. Feminized work is one where two thirds of workers are women

Fig 4.13 Occupations with more than 20% female share in employment



LFS 2010-11

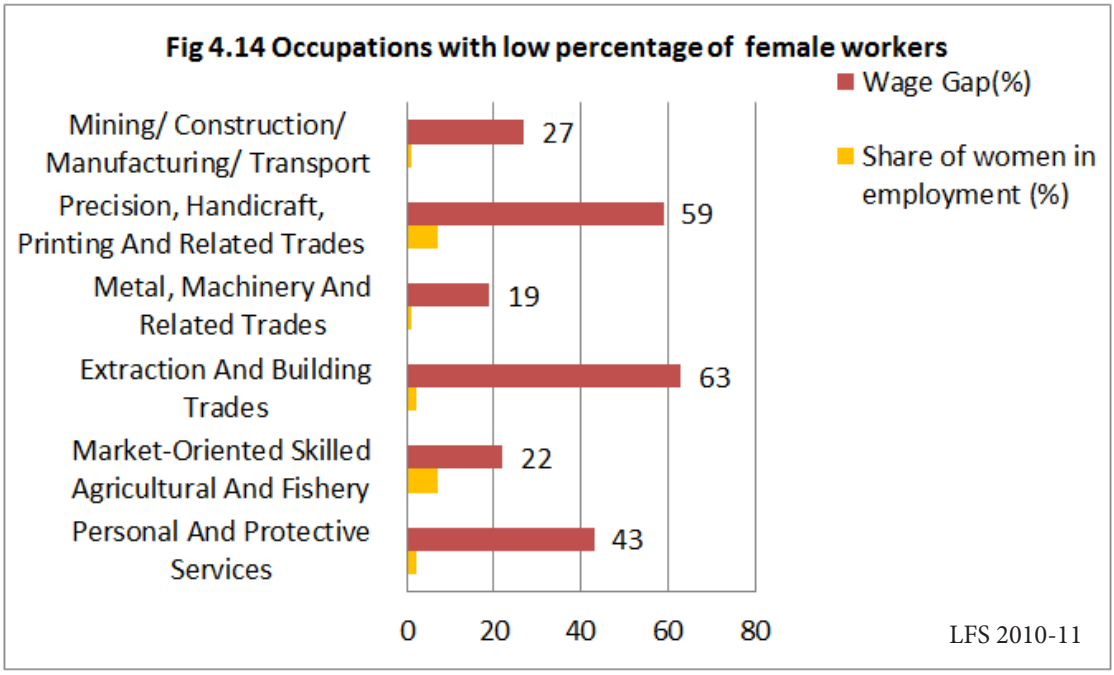
Women's median earnings[73] are lower than men's in all the occupations, regardless of the proportion of women present in them.

Table 4.8 (Annex 5) shows the ratio of median monthly earning of women and men, and the gender wage gap by the two-digit occupation codes. The wage gap remains even when a significant number of workers in that occupation are women — as in Teaching and Associate Professionals. Women earn 83% of men as Life Science and Health professionals, with a low wage gap of 17%. Similarly, in teaching professions the wage gap is 20%. Occupations that require higher investments in education tend to have lower wage gaps. In addition, the majority of teaching and health science professionals work in the public sector education and health system where there is relatively more pay equity.

The wage gap increases in occupations that require relatively less formal education within the same occupations, as in nursing, or technicians. In crafts related occupation, where skills are more important it seems that women are disadvantaged as the wage gap widens.[74]

73 Median earnings instead of average are used to avoid the bias generated by a few high earning cases in the sample.

74 The higher female to male earnings ratio, and lower wage gap in some of the non-traditional occupations such as metal machinery and related trades, or in mining and construction is due to the inaccuracies in LFS data.



Women's share of employment slides down to 7% in the occupational category of "Market oriented skilled agriculture and fishery workers" despite their substantial presence, almost 47%, as "Agricultural, Fishery and Related" workers. Clearly, women are crowded in the least paid segments of this occupation. This also indicates the need for skills enhancement and market orientation of women in these occupations. Occupational categories related to sales and clerical work has low levels of women working, only 1%-9%.

In contrast, such pink-collar work requiring some years of schooling, placed between blue and white-collar work, is a feminized occupation in most of the world with more than two-thirds women employees. Social norms that restrict women's interaction with men in the public sphere partially explain the low percentage of women in pink-collar work, as these occupations require women to work in less segregated environments.

ANNEXES TO CHAPTER 4

Annex 1

Table 4.5: The Determinants of Female Labour Force Participation (15-64 age)—Logistic Regression Model- LFS data

Correlates	Overall		Only Urban	
	Odds Ratio	Z-stat	Odds Ratio	Z-stat
Age	1.112***	15.5	1.263***	13.58
Age square	0.999***	-14.62	0.997***	-12.72
Marital status (unmarried as ref.)				
Married	0.585***	-13.04	0.215***	-16.14
Widow/divorced	0.492***	-9.61	0.264***	-7.93
Education (illiterate as ref.)				
Grade 1-4	0.643***	-4.99	0.780	-1.14
Grade 5-7	0.508***	-16.54	0.710***	-3.51
Grade 8-9	0.304***	-20.94	0.440***	-7.44
Grade 10-11	0.294***	-21.11	0.347***	-10.07
Grade 12 and above	0.587***	-9.87	0.819***	-2.54
Sex of head (male=1)	-.891**	-2.08	0.908	-0.93
Work status of Head (not working as ref.)				
Unpaid work	1.632***	12.38	0.569	-8.3
Paid work	1.032	1.38	0.969	-1.3
Dependency ratio (low as ref.)				
Medium	1.156***	5.07	1.215***	2.8
High	1.151***	4.74	1.330***	3.59
Region (urban=1)	0.229***	-46.03	-	-
Province (Punjab as ref.)				
Sindh	0.537***	-21.53	0.426***	-11.67
KP	0.335***	-32.24	0.438***	-9.54
Balochistan	0.168***	-36.08	0.386***	-8.86
Constant	0.102***	-19.86	0.008***	-16.64
Log likelihood	-24303.124		-5080.4935	
LR chi2	7605.48 (17)		817.62 (16)	
Pseudo R2	0.1353		0.0745	
N	63031		25502	

***pvalue<0.01 **pvalue<0.05
Source: LFS 2010-11

Annex 2

Table 4.5b: The Determinants of Female Labour Force Participation (15-64 age) — Logistic Regression Model (HIES data)

	Overall		Only Urban	
	Odds Ratio	Z-stat	Odds Ratio	Z-stat
Age	1.186***	17.06	1.292***	13.72
Age square	0.998***	-16.28	0.997***	-12.8
Marital status (unmarried as ref.)				
Married	0.509***	-11.65	0.345***	-10.73
Widow/divorced	0.631***	-4.89	0.741	-1.92
Education (illiterate as ref.)				
Grade 1-5	0.558***	-10	0.735***	-2.66
Grade 6-8	0.464***	-9.8	0.826	-1.61
Grade 9-10	0.460***	-10.92	0.755***	-2.63
Grade 11 +	1.550***	6.98	2.710***	10.84
Sex of head (male=1)	0.536***	-9.15	0.602***	-4.59
Work status of Head (not working as ref.)				
Unpaid work	6.222***	7.74	3.674**	2.15
Paid work	2.024***	13.18	1.245***	2.69
Dependency ratio (low as ref.)				
Medium	1.104**	2.33	0.881	-1.63
High	1.220***	4.37	0.969	-0.36
Quintiles (Q1 as ref. [a])				
quintile 2	1.018	0.34	0.909	-0.83
quintile 3	0.956	-0.83	0.751**	-2.51
quintile 4	0.878**	-2.29	0.537***	-5.36
quintile 5	0.721***	-5.25	0.414***	-7.38
Region (urban=1)	0.532***	-16.08	-	-
Province (Punjab as ref.)				
Sindh	0.620***	-11.58	0.852**	-2.26
KP	0.393***	-19.11	0.607***	-5.57
Balochistan	0.181***	-23.46	0.610***	-4.41
Constant	0.033***	-19.93	0.006***	-15.93
Log likelihood	-11898.438		-4063.1249	
LR chi2	2404.53 (21)		714.19 (20)	
Pseudo R2	0.0918		0.0808	
N	30644		12850	

[a] PBS estimates quintiles on the basis of per capita consumption expenditure using the HIES data.
***pvalue<0.01 **pvalue<0.05
Source: HIES 2010-11

Annex 3

Table 4.6: The Determinants of FLFP in Non-Agriculture Employment (Ages 15-64) — HIES Data

	Overall		Rural Only	
	Odds Ratio	**Z-stat**	**Odds Ratio**	**Z-stat**
Age	1.136***	4.81	1.141***	4.54
Age square	0.999***	-4.25	0.998***	-4.05
Sex of head (male=1)	0.615***	-3.14	0.579***	-3.27
Marital status (Ref=unmarried)				
Married	0.349***	-6.39	0.372***	-5.52
Widow/divorced	1.267	1	1.324	1.09
Education (Ref= illiterate)				
Grade 1-5	2.345***	6.25	2.275***	5.47
Grade 6-8	3.575***	6.19	3.409***	5.15
Grade 9-10	12.882***	12.27	14.925***	12.08
Grade 11 and max	59.838***	14.12	84.992***	12.79
Work status of Head (Ref=not working)				
Unpaid work	0.282***	-2.52	0.356**	-2.01
Paid work	0.490***	-5.18	0.478***	-4.91
Dependency ratio (Ref=low)				
Medium	0.822	-1.73	0.928	-0.6
High	0.686***	-3.1	0.664***	-3
Quintile (Q1 as ref. [a])				
Quintile 2	0.841	-1.36	0.751**	-2.11
Quintile 3	0.537***	-4.56	0.441***	-5.48
Quintile 4	0.446***	-5.5	0.377***	-6
Quintile 5	0.343***	-6.07	0.276***	-6.43
Region (urban=1)	20.127***	25	-	-
Province (Punjab as ref.)				
Sindh	1.193	1.65	1.255	1.9
KP	1.317**	2	1.484***	2.68
Balochistan	2.262***	3.4	2.613***	3.72
Constant	0.173***	-3.82	0.174***	-3.45
Log likelihood	-1671.4349		-1360.4101	
LR chi2	2571.10 (21)		724.44 (20)	
Pseudo R2	0.4348		0.2103	
N	4321		3094	

[a] PBS estimates quintiles on the basis of per capita consumption expenditure using the HIES data.
***pvalue<0.01 **pvalue<0.05
Source: HIES 2010-11

Table 4.6b: The Determinants of Female Non-Agriculture job compared to Agricultural Job (Ages 15-64) — LFS Data

	Overall		Only Rural	
	Odd Ratio	**Z-stat**	**Odd Ratio**	**Z-stat**
Age	1.085***	4.4	1.068***	3.19
Age square	0.999***	-4.72	0.999***	-3.5
Sex of head (male=1)	0.478***	-6.4	0.516***	-5.37
Marital status (Ref=Unmarried)				
Married	0.504***	-6.53	0.533***	-5.48
Widow/divorced	1.098	0.54	1.145	0.71
Education (Ref=Illiterate)				
Grade 1-4	2.459***	4.64	2.371***	4.15
Grade 5-7	2.124***	7.6	2.126***	6.78
Grade 8-9	2.851***	7.96	2.734***	6.66
Grade 10-11	6.781***	15.47	6.715***	14.33
Grade 12 and above	19.053***	18.23	16.266***	15.91
Work status of Head (Ref= Not working)				
Unpaid work	0.217***	-16.65	0.238***	-14.05
Paid work	2.746***	9.49	2.741***	8.63
Dependency ratio (Ref=low)				
Medium	0.727***	-4.18	0.800***	-2.62
High	0.767***	-3.35	0.804**	-2.47
Region (urban=1)	16.223***	36.15	-	-
Province (Punjab as ref.)				
Sindh	0.534***	-6.36	0.340***	-8.23
KP	2.216***	8.96	2.191***	8.33
Balochistan	0.975	-0.15	1.592***	2.58
Constant	0.277***	-4.07	0.308***	-3.38
Log likelihood	-3590.7755		-2913.0073	
LR chi2	7615.64 (18)		2562.21 (17)	
Pseudo R2	0.5147		0.3055	
N	12420		9979	

***pvalue<0.01 **pvalue<0.05
Source: LFS 2010-11

Annex 4

Table 4.7: The Impact of Education on Monthly Earning- A Regression Analysis

	For All		Only Female		Only Male	
	Coeff.	**t-stat**	**Coeff.**	**t-stat**	**Coeff.**	**t-stat**
Gender (male=1)	0.601***	43.06	-	-	-	-
Marital status (married=1)	0.009	0.75	0.079	1.77	0.010	0.8
Age (in years)	0.054***	24.53	0.028***	3.14	0.056***	25.14
Age square	-0.001***	-19.89	0.000	-1.63	-0.001***	-20.53
Education (Ref=below matric)						
Grade Matric	0.096***	8.03	0.290***	4.49	0.085***	7.24
Grade Intermediate	0.225***	13.39	0.304***	4.25	0.233***	13.75
Grade Graduation	0.508***	28.46	0.600***	8.67	0.504***	27.56
Grade M.A/MSc	0.718***	33.01	0.758***	10.34	0.700***	30.27
Grade MPhill/PhD	1.194***	14.49	1.311***	5.37	1.161***	13.42
Get technical training (yes=1)	0.134***	13.08	-0.027	-0.65	0.156***	15.08
Formal sector (yes=1)	0.291***	31.3	0.782***	19.28	0.239***	25.72
Occupation (Ref=Clerical support worker)						
Manager	0.403***	15.09	0.543***	2.98	0.394***	15.11
Professional	0.255***	9.93	0.272	1.79	0.165***	6.37
Associate prof.	0.012	0.55	-0.261	-1.79	-0.022	-1.03
Skilled worker	-0.016	-0.74	-0.149	-0.95	-0.031	-1.49
Elementary worker	-0.047**	-2.11	-0.231	-1.46	-0.058***	-2.67
Region (urban=1)	0.024***	2.97	0.096***	2.87	0.010	1.2
Province (Punjab as ref.)						
Sindh	0.024***	2.42	0.212***	5.08	-0.001	-0.09
KP	0.065***	5.96	0.145***	3.15	0.037**	3.36
Balochistan	0.129***	9.41	0.321***	3.67	0.118**	8.78
Constant	7.416***	171.36	7.758***	40.7	8.033**	194.01
R-squared	0.4199		0.5452		0.3923	
F-stat	838.46 (20, 23168)		138.56 (19, 2196)		711.99 (19, 20953)	
N	23189		2216		20973	

***pvalue<0.01 **pvalue<0.05
Source: LFS 2010-11

Table 4.7b: The Impact of Education on Monthly Earning- A Regression Analysis

	For All		Only Female		Only Male	
	Coeff.	**t-stat**	**Coeff.**	**t-stat**	**Coeff.**	**t-stat**
Gender (male=1)	0.324***	16.23	-	-	-	-
Marital status (married=1)	0.055***	2.87	0.155***	2.98	0.037	1.81
Age (in years)	0.057***	12.95	0.070***	4.68	0.051***	11.12
Age square	0.000***	-9.09	-0.001***	-2.84	0.000***	-7.61
Education (below matric as ref .)						
Grade Intermediate	0.079***	4.52	0.079	1.27	0.087***	4.93
Grade Graduation	0.302***	16.15	0.364***	6.12	0.298***	15.36
Grade M.A/MSc	0.469***	20.65	0.524***	8.18	0.461***	18.96
Grade MPhill/PhD	0.873***	10.58	0.961***	4.1	0.858***	9.85
Get technical training (yes=1)	0.080***	4.94	-0.084	-1.51	0.097***	5.85
Formal sector (yes=1)	0.456***	28.19	0.664***	12.25	0.413***	24.78
Occupation (Ref=Clerical support worker)						
Manager	0.461**	16.4	0.520**	2.88	0.460**	16.59
Professional	0.341**	12.34	0.204	1.35	0.307**	10.92
Associate prof.	-0.016	-0.72	-0.291	-2.02	0.011	0.48
Skilled worker	0.041	1.71	-0.049	-0.29	0.017	0.72
Elementary worker	-0.086**	-2.9	0.250	1.05	-0.116**	-3.99
Region (urban=1)	0.050**	3.79	0.040	0.87	0.045**	3.31
Province (Punjab as ref.)						
Sindh	0.035**	2.33	0.137**	2.73	0.019	1.26
KP	0.006	0.34	0.090	1.7	-0.016	-0.89
Balochistan	0.083**	3.98	0.222*	2.4	0.070**	3.34
Constant	7.543**	95.34	7.223**	26.61	8.054**	99.44
R-squared	0.4635		0.5145		0.4506	
F-stat	423.65 (19, 9317)		71.01 (18, 1206)		368.72 (18, 8093)	
N	9337		1225		8812	

***pvalue<0.01 **pvalue<0.05
Source: LFS 2010-11

Table 4.7c: The Impact of Education on Monthly Earning- A Regression Analysis

	For All		Only Female		Only Male	
	Coeff.	t-stat	Coeff.	t-stat	Coeff.	t-stat
Gender (male=1)	0.589***	41.97	-	-	-	-
Marital status (married=1)	0.014	1.14	0.094**	2.1	0.014	1.08
Age (in years)	0.053***	24.14	0.028***	3.14	0.055***	24.75
Age square	-0.001***	-19.34	0.000	-1.52	-0.001***	-20.03
Education (Ref=Illiterate)						
Grade 1-4	0.045**	2.04	0.164	1.37	0.019	0.89
Grade Primary	0.069***	5.60	0.250***	3.75	0.045***	3.68
Grade Middle	0.101***	7.51	0.216***	2.73	0.079***	5.99
Matric	0.145***	10.74	0.399***	5.72	0.120***	9.02
Intermediate	0.277***	15.36	0.422***	5.46	0.270***	14.88
B.A	0.562***	29.44	0.722***	9.56	0.544***	27.84
M.A/MSc	0.772***	33.91	0.883***	11.1	0.740***	30.66
MPhil/PhD	1.247***	15.11	1.431***	5.84	1.201***	13.84
Get technical training (yes=1)	0.132***	12.92	-0.038	-0.91	0.155***	14.98
Formal sector (yes=1)	0.283***	30.32	0.762***	18.69	0.233***	24.98
Occupation (ref= Clerical support worker)						
Manager	0.400***	15.02	0.545***	3	0.392***	15.04
Professional	0.250***	9.72	0.264	1.74	0.162***	6.24
Associate prof.	0.007	0.35	-0.265	-1.82	-0.023	-1.1
Skilled worker	-0.015	-0.68	-0.128	-0.82	-0.030	-1.44
Elementary worker	-0.036	-1.63	-0.168	-1.06	-0.050**	-2.32
Region (urban=1)	0.022***	2.69	0.085***	2.55	0.008	0.98
Province (Punjab as ref.)						
Sindh	0.023***	2.40	0.214***	5.14	-0.001	-0.08
KP	0.065***	5.97	0.150***	3.27	0.037***	3.38
Balochistan	0.131***	9.52	0.335***	3.84	0.120***	8.87
Constant	7.387***	169.64	7.648***	39.85	8.006***	191.08
R-squared	0.4215		0.5490		0.3935	
F-stat	733.95 (23, 23165)		121.36 (22, 2193)		617.71 (22, 20950)	
N	23189		2216		20973	

***pvalue<0.01 **pvalue<0.05
Source: LFS 2010-11

Annex 5

Table 4.8: Median Monthly Wages by Occupation and Sex (ages 10 +)

Codes	Occupation	Earning Ratio (%)	Share of women in employ-ment (%)	Wage Gap(%)
11	Legislators And Senior Officials (Legislators, Senior Government Officials, Traditional Chiefs And Heads Of Villages, Senior Officials Of Special-Interest Organiza-tions)	97	5	3
12	Corporate Managers (Directors And Chief Executives, Production And operations Department Managers, Other Department Managers)	95	5	5
13	General Managers	331	0	-231*
21	Physical, Mathematical And Engineering Science Professionals (Physicists, Chemists And Related Professionals, Mathematicians, Statisticians And Related Professionals, Computing Professionals, Architects, Engineers And Related Professionals)	69	3	31
22	Life Science And Health Professionals (Life Sci-ence Professionals, Health Professionals (Except Nursing), Nursing And Midwifery Professionals)	83	32	17
23	Teaching Professionals (College, University And Higher Education Teaching Professionals, Second-ary Education Teaching Professionals, Primary And Pre-Primary Education Teaching Profes-sionals, Special Education Teaching Professionals, Other Teaching Professionals)	80	35	20
24	Other Professionals (Business Professionals, Legal Professionals, Archivists, Librarians And Related Information Professionals, Social Science And Related Professionals, Writers And Creative Or Performing Artists, Religious Professionals)	36	6	64
31	Physical And Engineering Science Associate Professionals (Physical And Engineering Science Technicians, Computer Associate Professionals, Optical And Electronic Equipment Operators, Ship And Aircraft Controllers And Technicians, Safety And Quality Inspectors)	86	4	14

Codes	Occupation	Earning Ratio (%)	Share of women in employ-ment (%)	Wage Gap(%)
32	Life Science And Health Associate Professionals (Life Science Technicians And Related Associate Professionals, Modern Health Associate Profes-sionals (Except Nursing), Nursing And Midwifery Associate Professionals, Traditional Medicine Prac-titioners And Faith Healers)	65	51	35
33	Teaching Associate Professionals (Primary Educa-tion Teaching Associate Professionals, Pre-Primary Education Teaching Associate Professionals, Spe-cial Education Teaching Associate Professionals, Other Teaching Associate Professionals)	49	44	51
34	Other Associate Professionals (Finance And Sales Associate Professionals, Business Services Agents And Trade Brokers, Administrative Associate Pro-fessionals, Customs, Tax And Related Government Associate Professionals, Police Inspectors And Detectives, Social Work Associate Professionals, Artistic, Entertainment And Sports Associate Pro-fessionals, Religious Associate Professionals)	83	3	17
41	Office Clerks (Secretaries And Keyboard-Operat-ing Clerks, Numerical Clerks, Material-Recording And Transport Clerks, Library, Mail And Related Clerks, Other Office Clerks)	92	2	8
42	Customer Services Clerks (Cashiers, Tellers And Related Clerks, Client Information Clerks)	133	9	-33*
51	Personal And Protective Services Workers (Travel Attendants And Related Workers, Housekeeping And Restaurant Services Workers, Personal Care And Related Workers, Other Personal Services Workers Astrologers, Fortune-Tellers And Related Workers, Protective Services Workers)	57	2	43
52	Models, Salespersons And Demonstrators (Fash-ion And Other Models, Shop Salespersons And Demonstrators, Stall And Market Salespersons)	117	1	-17*
61	Market-Oriented Skilled Agricultural And Fishery Workers (Market Gardeners And Crop Growers, Market Oriented Animal Producers And Relat-ed Workers, Market Oriented Crop And Animal Producers, Forestry And Related Workers, Fishery Workers Hunters And Trappers)	78	7	22

Codes	Occupation	Earning Ratio (%)	Share of women in employ-ment (%)	Wage Gap(%)
62	Subsistence Agricultural And Fishery Workers	125	6	-25*
71	Extraction And Building Trades Workers (Miners Shotfirers, Stone Cutters And Carvers, Building Frame and Related Trades Workers, Building Finishers And Related Trades Workers, Painters, Building Structure Cleaners And Related Trades Workers)	38	2	63
72	Metal, Machinery And Related Trades Workers (Metal Moulders, Welders, Sheet-Metal Workers, Structural-Metal Preparers, And Related Trades Workers, Blacksmiths, Tool-Makers And Related Trades Workers, Machinery Mechanics And Fit-ters, Electrical And Electronic Equipment Mechan-ics And Fitters)	81	1	19
73	Precision, Handicraft, Printing And Related Trades Workers (Precision Workers In Metal And Relat-ed Materials, Potters, Glass-Makers And Related Trades Workers, Handicraft Workers In Wood, Textile, Leather And Related Materials, Printing And Related Trades Workers)	41	7	59
74	Other Craft And Related Trades Workers (Food Processing And Related Trades Workers, Wood Treaters, Cabinet-Makers And Related Trades Workers, Textile Garment And Related Trades Workers, Pelt, Leather And Shoemaking Trades Workers)	31	21	69
81	Stationary-Plant And Related Operators (Mining And Mineral Processing Plant Operators, Metal Processing Plant Operators, Glass, Ceramics And Related Plant Operators, Wood Processing And Pa-per Making Plant Operators, Chemical Processing Plant Operators, Power Production And Related Plant Operators, Automated Assembly Line And Industrial Robot Operators)	-	0	-

Codes	Occupation	Earning Ratio (%)	Share of women in employ-ment (%)	Wage Gap(%)
82	Machine Operators And Assemblers (Metal And Mineral Products Machine Operators, Chemical Products Machine Operators, Rubber And Plas-tic Products Machine Operators, Wood Products Machine Operators, Printing Binding And Paper Products Machine Operators, Textile, Fur And Leather Products Machine Operators, Food And Related Products Machine Operators, Assemblers, Other Machine Operators And Assemblers)	75	0	25
83	Drivers And Mobile-Plant Operators (Locomo-tive Engine Drivers And Related Workers, Motor Vehicle Drivers, Agricultural And Other Mobile Plant Operators, Ships' Deck Crews And Related Workers)	169	0	-69*
91	Sales And Services Elementary Occupations (Street Vendors And Related Workers, Shoe Clean-ing And Other Street Services Elementary Occu-pations, Domestic And Related Helpers, Cleaners And Laundrers, Building Caretakers, Window And Related Cleaners, Messengers, Porters, Doorkeep-ers and Related Workers, Garbage Collectors And Related Labourers)	38	23	62
92	Agricultural, Fishery And Related Labourers	51	37	49
93	Labourers In Mining, Construction, Manufactur-ing And Transport (Mining And Construction Labourers, Manufacturing Labourers, Transport Labourers And Freight Handlers)	73	1	27

*Sample sizes were extremely small (N=1,7,3,1,6) and the skewed results with women earning much more than men, is not valid.
Wage Gap: =100* [Men's median earnings – Women's median earnings]/Men's median earnings
Source: LFS 2010-11

Chapter 5

Maternal Health

Pakistan has one of the highest maternal mortality rates in South Asia, with large variations between and within the provinces. Maternal morbidities are high, estimated at 30-50 mothers living with disabilities, often severe, for each maternal death.[75]

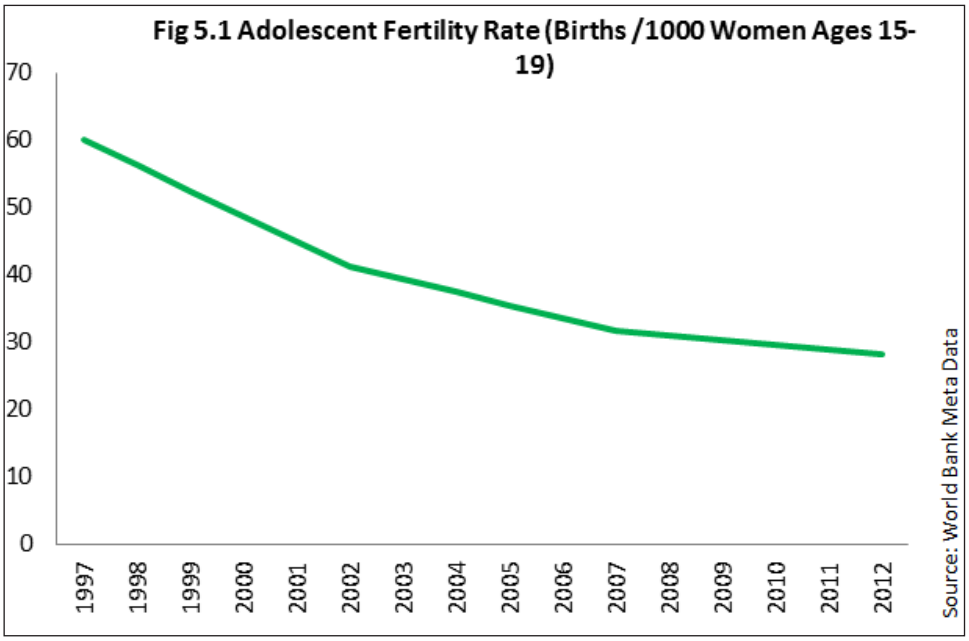
Studies have shown that maternal deaths and morbidities are often the result of obstetric complications easily addressed at an emergency obstetric clinic requiring little financial outlay. Government and international donor support has focused on the provision of such facilities, as well as on building technical capacities of the first level of health care providers, including Lady Health Visitors (LHVs) and midwives to identify and manage potential complications. Research has shown that a minimum four ante-natal visits and one postnatal visit to a trained health provider can successfully avert and manage obstetric complications. The Lady Health Workers (LHWs) have been particularly successful in increasing the number of antenatal visits by pregnant women, but their training does not include childbirth and postnatal care. A national maternal and neonatal health (MNCH) program aims to train 12000 community midwives, thereby increasing the number of births attended by skilled birth attendants (SBAs) and reducing dependence on untrained traditional birth attendants or *dais*. However, women, especially in rural areas still depend on *dais*, trained or untrained, for their home-based deliveries (PSLM 2010-11). Health activists have argued that experienced *dais* are not "unskilled" and excluding *dais* from training programs is a disservice to poor women. Initiatives to train *dais* to manage postpartum hemorrhage (PPH) through home based administration of misoprostol, is cost effective and increases access of women to a lifesaving service.[76]

Global research has shown that social determinants of health influence health disparities and health seeking behavior. While poverty is the most visible cause of poor maternal and reproductive health of women, social and cultural norms lead to delays in health seeking behavior. Delays are caused when complications are not identified in time (lack of education of patient and provider), or in the decision to seek care—the decision to leave the house resides not with the pregnant woman but with her spouse or a family elder, who may draw on custom to deny permission. Costs (of transport, of care), distance to facility, reaching the appropriate facility (lack of transport or its cost, no roads or distance to clinic), and finally delays at the health facility that may be short on staff, supplies of essential drugs, blood, and equipment, can lead to a life lost. Poverty, illiteracy, unequal gender relations, discriminatory cultural practices, and malnutrition among mothers result in maternal deaths and morbidities as well as low birth weight babies, infant mortality and frequent childbearing, punctuated with abortions. Improving MNCH entails recognition of the influence of macroeconomic policies on access to health services, health systems reform, and household and community based interventions.

75 UNICEF Regional Report on Maternal Mortality South Asia.2004 cited in Unicef Situation Analysis 2012, pg51

76 Madhavan, Supriya, and David Bishai. 2010. Private Sector Engagement in Sexual and Reproductive Health and Maternal and Neonatal Health -A Review of the Evidence. Johns Hopkins Bloomberg School of Public Health.

Teenage Pregnancies[77]



9% of women ages 15-19 have begun childbearing
Majority of teenage mothers are ages 18-19

Table 5.1: Teenage Mothers

Age of Mother	% Who Have begun Childbearing
15-16	4
17	7
18	13
19	23
Place of residence	
Rural	11
Urban	7

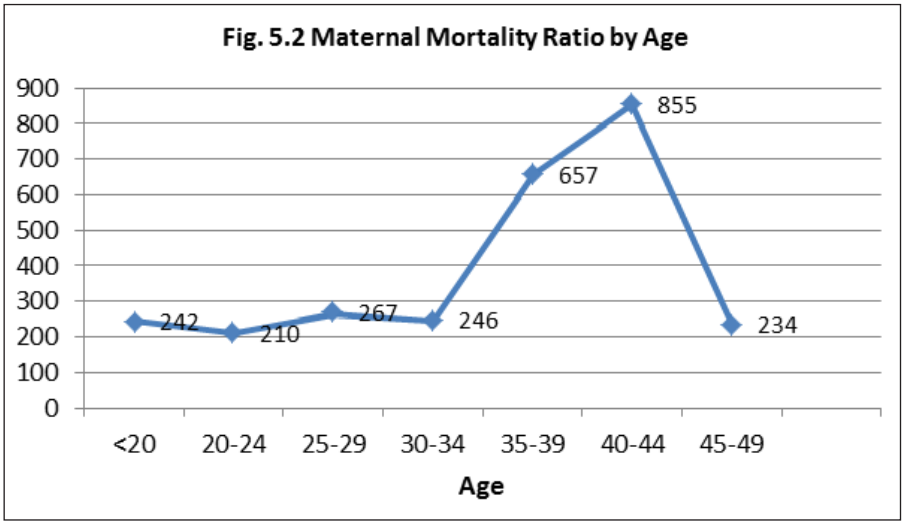
Source: PDHS, 2006-7 Report

The highest percentage of teenagers who had begun childbearing had no education (16%) and lived in poor households (16%).

11% of teenagers in Sindh had begun childbearing compared to 7% in Punjab, 8% in Khyber Pakhtunkhwa and 9% in Balochistan.

77 PDHS 2006-7

Maternal Mortality and Morbidity

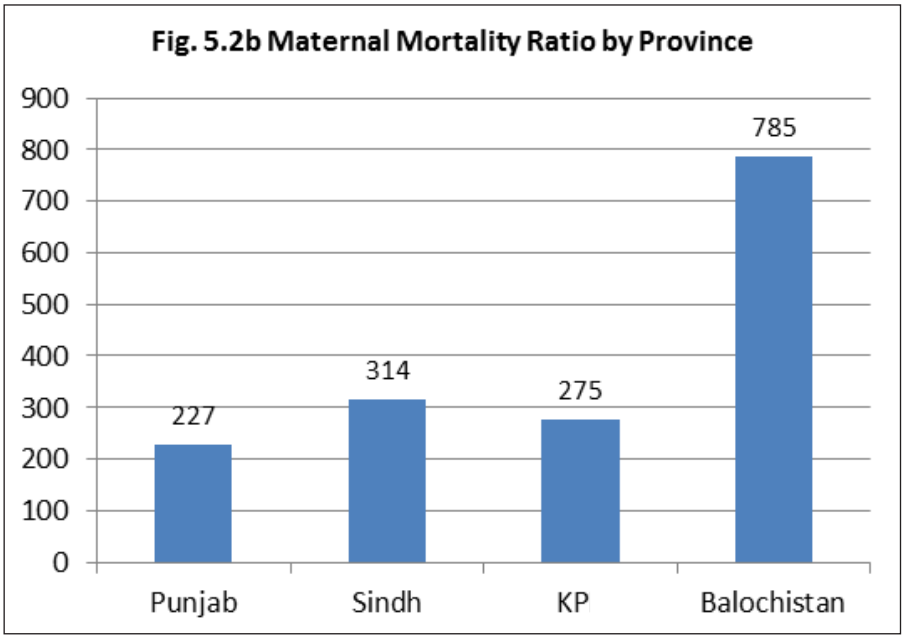


Source: PDHS 2006-7 Report

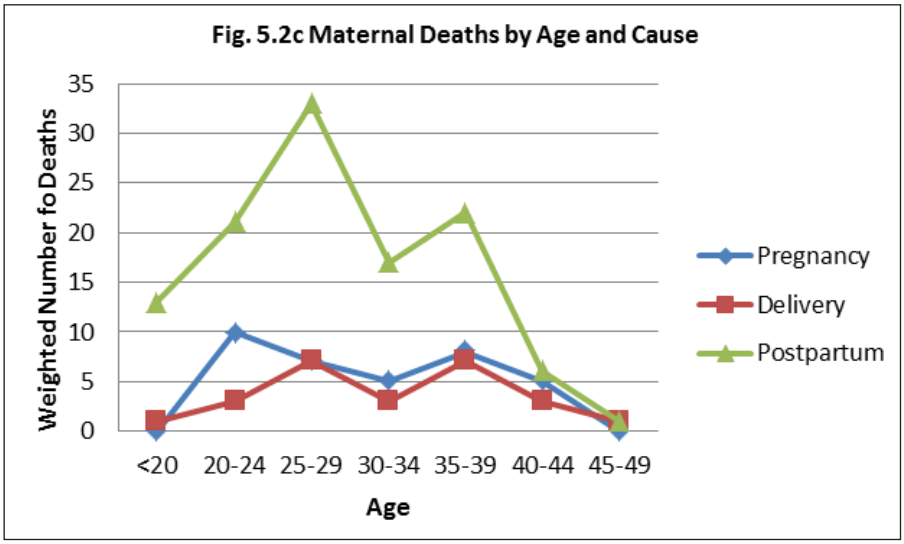
The declining maternal mortality ratio (MMR) in Pakistan, down to 276 per 100,000 is far short of the MDG target ratio of 140 per 100,000. MMR is higher in rural areas at 319 compared to 175 in urban areas. Maternal deaths account for 22% of all adult women's deaths in the rural areas and for 14% in urban areas.

Women in their prime i.e. ages 35-44 years, are most at risk of dying due to childbearing related causes. Pregnancy and childbirth account for one-fifth of all deaths of women in the reproductive age group of 15-49 years.

One woman out of every 89 Pakistani women is likely to die due to pregnancy related complications during her lifetime

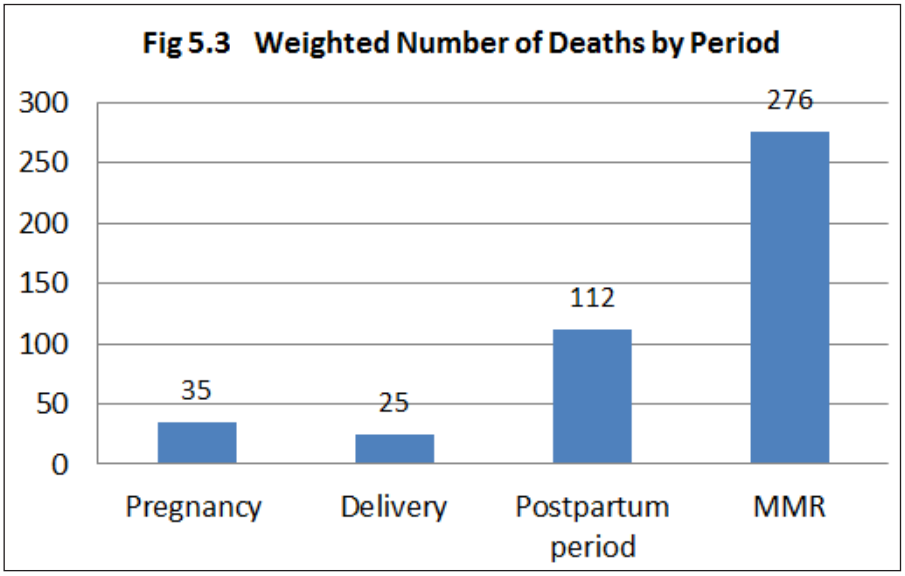


Source: PDHS 2006-7 Report



Source: PDHS 2006-7

More than one-third deaths of women ages 25-29 were due to maternal causes.



Source: PDHS 2006-7 Report

One third of maternal deaths are caused by obstetric bleeding - primarily postpartum hemorrhage (27%) .[78] Yet postpartum care coverage is less as compared to ante-partum coverage.

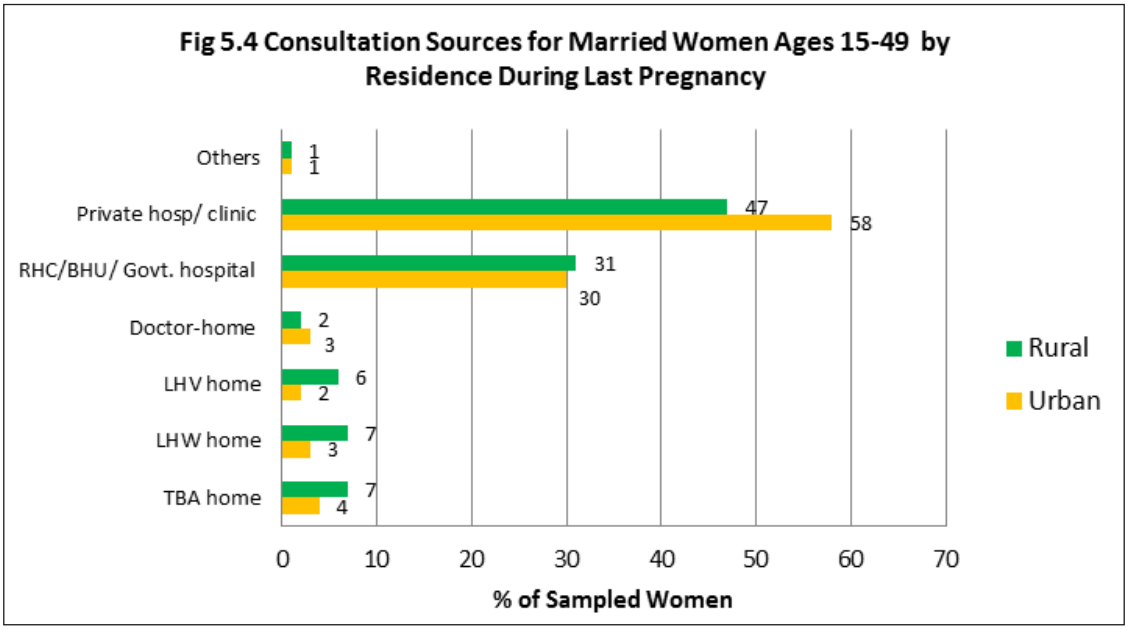
Other causes are puerperal sepsis (14%) and eclampsia (10%).

13 % of maternal deaths are due to indirect causes, such as hepatitis, cancer, and gastrointestinal disorders.

3 % of ever-married women 15-49 who have ever given birth have experienced symptoms of fistula.

78 Annex 5.1 Table 5.2

Seeking Care during Pregnancy



Source: PSLM 2010-11

There are regional and provincial differences in who women consult during pregnancy (Annex 2 Table 5.3 and 5.4). Women in urban Sindh are more likely to consult a private hospital or clinic, with a government facility as their second preference. Private healthcare is favored by 56% of women in urban Punjab, 43% in urban Khyber Pakhtunkhwa and 42% in urban Balochistan.

In all the provinces, the likelihood of rural women consulting someone is lower than their urban counterparts, but when they do their preference is also for a private hospital or clinic.

Consultation with providers who are willing to visit women at their homes – doctors, LHVs, LHWs, and TBAs— is the third preference.

Prenatal Coverage

- Prenatal consultations increased from 53% in 2006 to 58% 2008/09.[79]
- Prenatal consultations in urban areas were higher at 64-84% and 56% in rural areas.
- Prenatal consultations in FATA were a low 28%. [80]

Antenatal care coverage (ANC)

Only 0.2 per cent of pregnant women reported no knowledge of antenatal care, yet almost 36% women reported no intention to seek such care.

61% of pregnant women reported at least one antenatal visit, and 28% reported at least 4 visits. In Balochistan only 39% of pregnant women visited a skilled provider for ANC at least once, and only 11% went four times. [81]

62% of pregnant women in Pakistan consult a gynecologist for ANC, 12% consult nurses, 4% consult LHVs and 2% consult LHWs. [82]

38 % of pregnant women nationwide did not receive any supplementation, 46% in rural areas and 24% in urban.

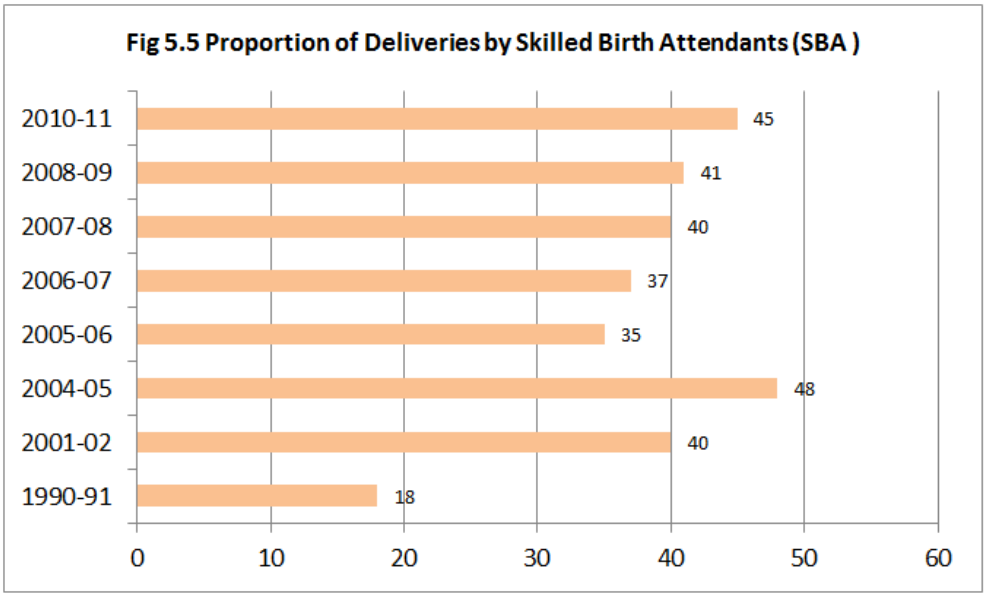
Table 5.6: Tetanus Immunization for Targeted Pregnant women 2010-11 Coverage %

Province	TT1	TT2
Punjab	81	83
Sindh	60	60
KP	68	61
Balochistan	42	45
AJK	98	97
FANA*	35	44
FATA	78	86

Source: PRSP II Progress Report 2010-11
*Federally Administered Northern Areas (FANA) is now a self-governed area known as Gilgit-Baltistan

79 PSLM 2006-7 and 2008-9
80 National Nutrition Survey 2011
81 MICS Balochistan Report 2012
82 ibid

Births Attended by Skilled Birth Attendants



Source: Pakistan Millennium Development Goals Report 2010; WHO Pakistan Health Profile

The increase in births attended by SBAs over the period 1990 to 2010 has been quite significant. However the slight decrease in 2005/6 and 2006/7 can be partially attributed to the aftermath of the 2005 earthquake which recorded a loss in trained human resources, as well as a diversion of funds to meet the health needs of the displaced populations (Fig 5.5).

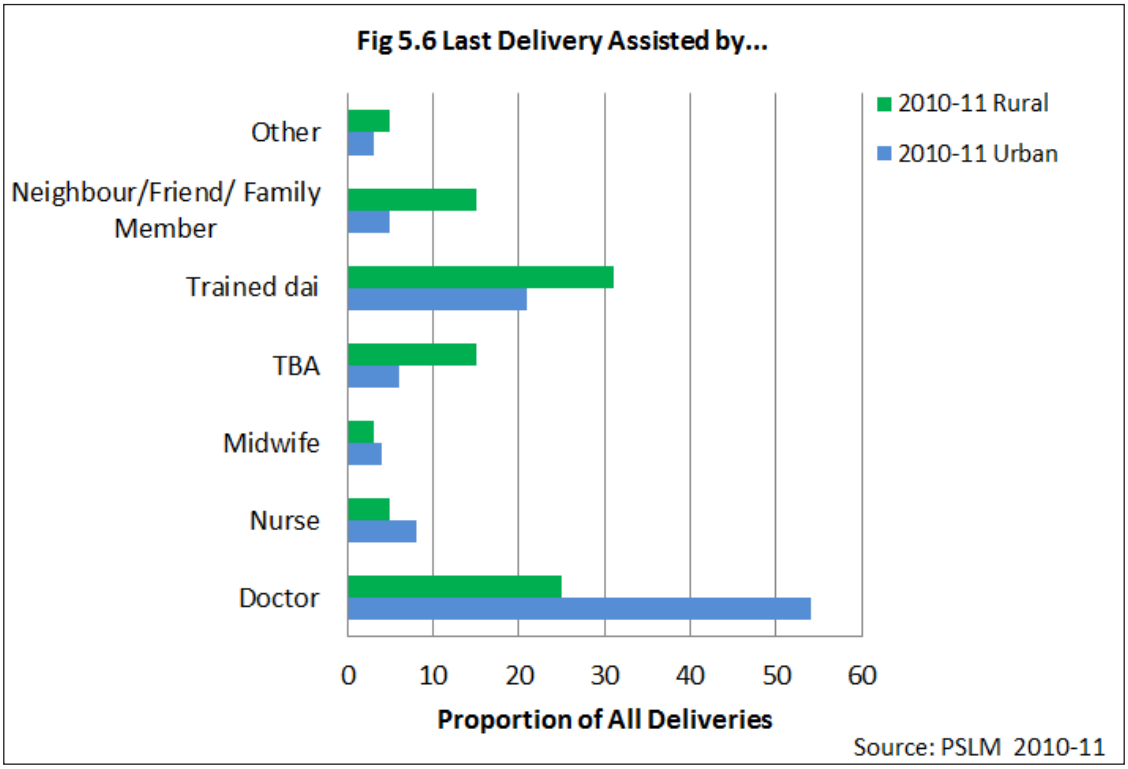
75% of rural childbirths take place at home.

50% of urban childbirths take place in private hospitals and clinics.

Untrained traditional birth attendants (*dais*) assist 54% of rural deliveries and 30% of urban deliveries.

A skilled birth attendant (SBA) attends 25% of births in poor households, compared to 63% in rich households.[83]

83 Alam, A.Y., Nishtar, S., Amjad, S. and Bile, K.M., "Impact of wealth status on health outcomes in Pakistan", Eastern Mediterranean Health Journal, vol. 16,Supplement 2010; PDS 2007



Over 30% of rural deliveries and 20% of urban deliveries are assisted by trained *dai*'s (Traditional Birth Attendants-TBAs) .

25% of rural and 54% of urban babies are delivered by doctors.

15% of rural babies are delivered with the help of *dai*'s (TBAs) and another 15% by family members or neighbors.

There are provincial variations (Annex 5.3 Table 5.5). Urban Sindh has the highest percentage of deliveries assisted by doctors, (64 %), followed by Khyber Pakhtunkhwa (54%) and Punjab (49%). In Balochistan 29% of deliveries were attended by an SBA and 24% took place in a health facility. [84]

Rural Khyber Pakhtunkhwa has the highest number of deliveries assisted by doctors as compared to the rural areas of the other provinces.

84 MICS Balochistan, 2012 Report

Determinants of Births attended by a Skilled Birth Attendant

The PSLM/HIES data lists childbirth attendants into nine categories. To ascertain the factors which have a significant influence on choice of birth attendants, a multivariate analysis was used that classified them into two categories while adhering to the nomenclature of skilled and unskilled birth attendants. The first group of Skilled Birth Attendants (SBA) includes midwives, trained *dais*, doctors, LHVs, LHWs, and nurses. The second group, unskilled birth attendants includes family members, neighbors, friends and *dai's* (TBA). These were regressed against age, education and work status of married women (ages 15-49), household characteristics (sex of head of household, income of household), distance to health facilities, province and place of residence (urban/rural) (Annex 5.4 Table 5.5).

The results indicate that education is one of the most important determinants in selection of SBAs. As compared to an illiterate woman, even a primary education increases the likelihood of using an SBA by 70%, a middle school education raises the likelihood by 150% while an education of grade 11 and above increases it by almost three times. This comes as no surprise since the link between female education and improved reproductive health choices is well established.

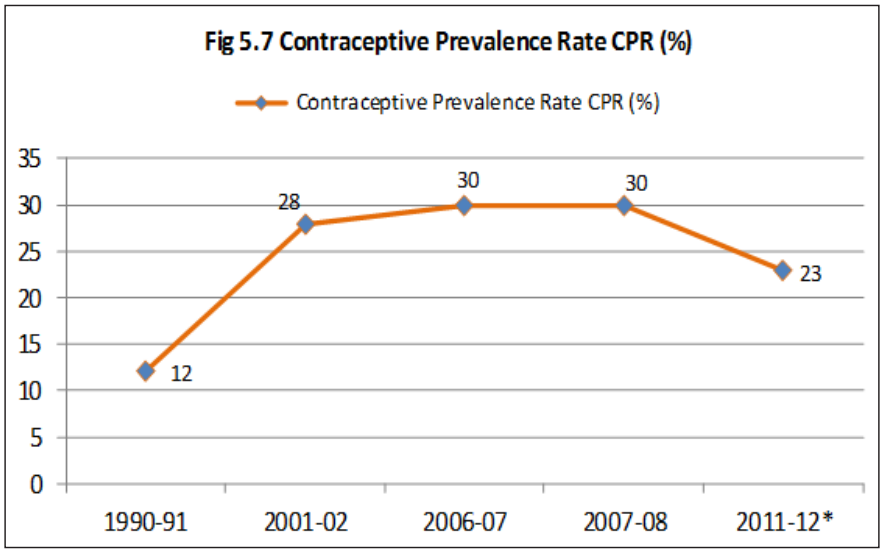
What is surprising is that the women's work status, paid or unpaid, is less likely to influence the choice between an SBA and a non-SBA. If the head of household is a male, the delivery is less likely to be assisted by an SBA, but the finding is not significant.

Households in the higher quintiles are significantly more likely to utilize the services of an SBA. Households in quintile 3 are 38% more likely to choose an SBA than those in quintile 1. The probability increases to 58% for households in quintile 4, and by 133% in quintile 5.

If the pregnant woman has to travel between 15 to 44 minutes to a health facility it has a significant but negative effect on using the services of an SBA during childbirth.

Urban women are 115% more likely to use an SBA for childbirth, while women in provinces other than Punjab are less likely to use the services of an SBA.

Contraceptive Prevalence Rates



Source: Pakistan MDGs Report 2010; CPR Report 2011-12, Pakistan Bureau of Statistics[85]

Contraceptive Prevalence rates (CPR) remained at 30% for most of the period between 2001-2008. The emphasis on social marketing of contraceptives in the mid-1990s seems to have paid off in increasing the rate to a certain level but not moving beyond that.

Access to services, social barriers and economic condition of the household, all influence the adoption of modern methods.

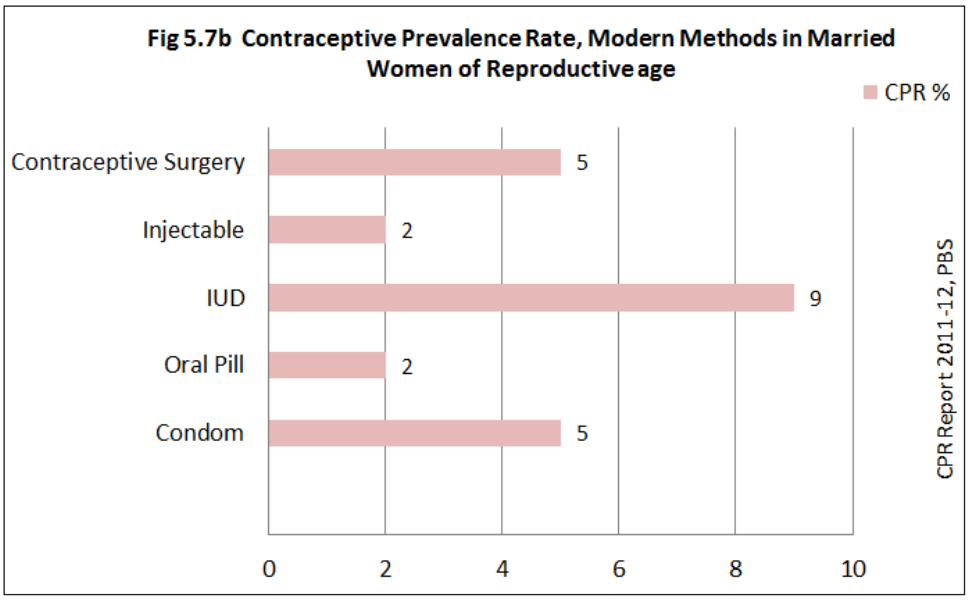
Contraceptive use only begins after the birth of the first child, in deference to social norms that value female fertility.

43% of currently married women with higher education practice contraception in contrast to 25% among women who have no schooling.

43% of women in the highest quintiles use contraceptives compared to only 16% in the lowest quintile.

CPR among married women who are currently working does not differ much from those married women who are not working, and is slightly higher among those who worked *before* marriage. Contraceptive use is the highest among women who worked *after* marriage, signifying that women join the workforce after the family is complete, or those women with family *need* to work and hence practice contraception.

85 Note: definition for 1990 to 2007/08 is proportion of eligible couples for family planning programmes using one of the contraceptive methods and for 2011-12 the CPR is based on modern methods only



Contraceptive prevalence rates for modern methods, noted in Fig.5.7b above, were only 23% in 2011-12.

One fourth of currently married women use any specific method.

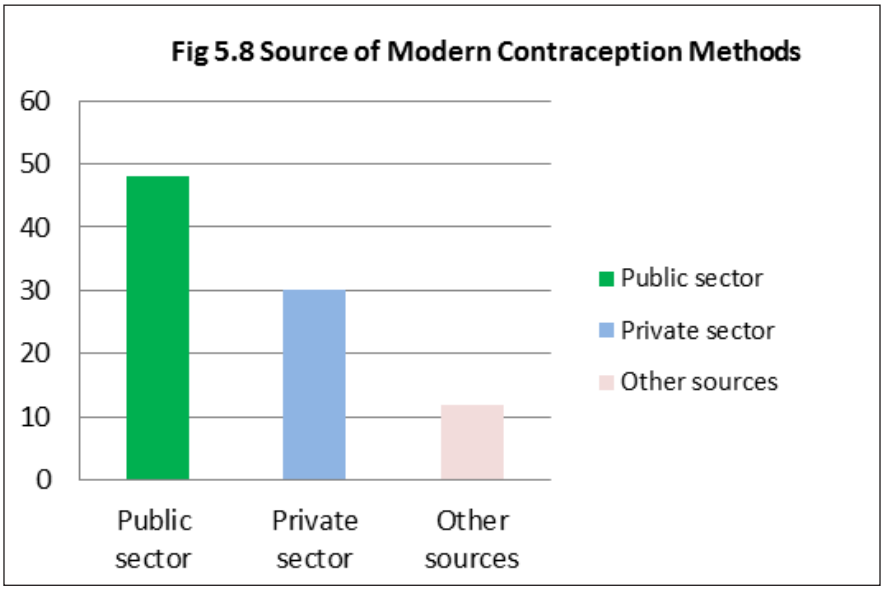
Use of traditional methods is 8% for 2006-7.[86]

41% of urban married women and 24% of rural married women use contraceptives.

33% of married women in Punjab use contraceptives, compared to only 14% in Balochistan, 25% in Khyber Pakhtunkhwa and 27% in Sindh.

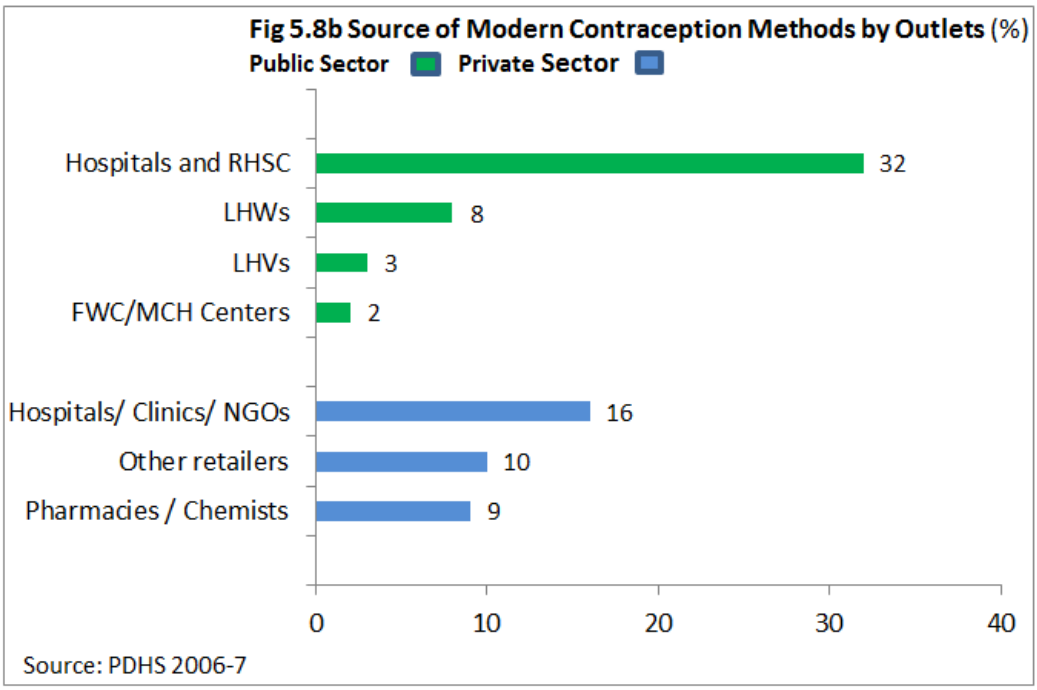
86 Not shown in Fig 5.7b Taken from PDHS 2006-7

Access to Contraceptive Services and Information



Source: PDHS 2006-07

48% of modern method users access contraceptives at public sector institutions, the majority from hospitals and Reproductive Health Centers (RHSC).



LHWs provide modern contraceptives to only 8% of users.
Private hospitals and clinics provide services to 16 % users of modern methods who utilize non-government sources.

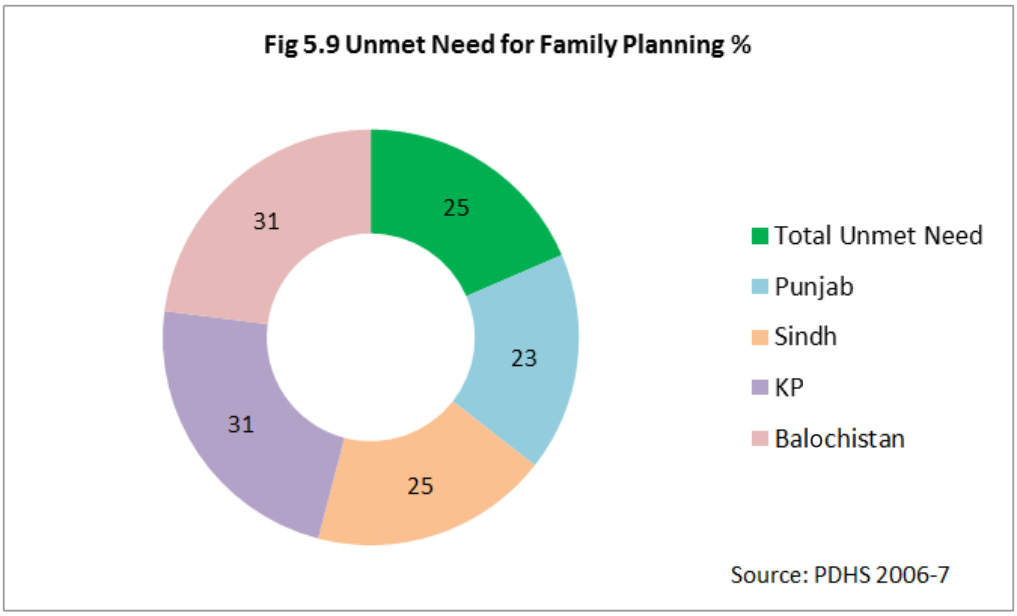
Access to Family planning information

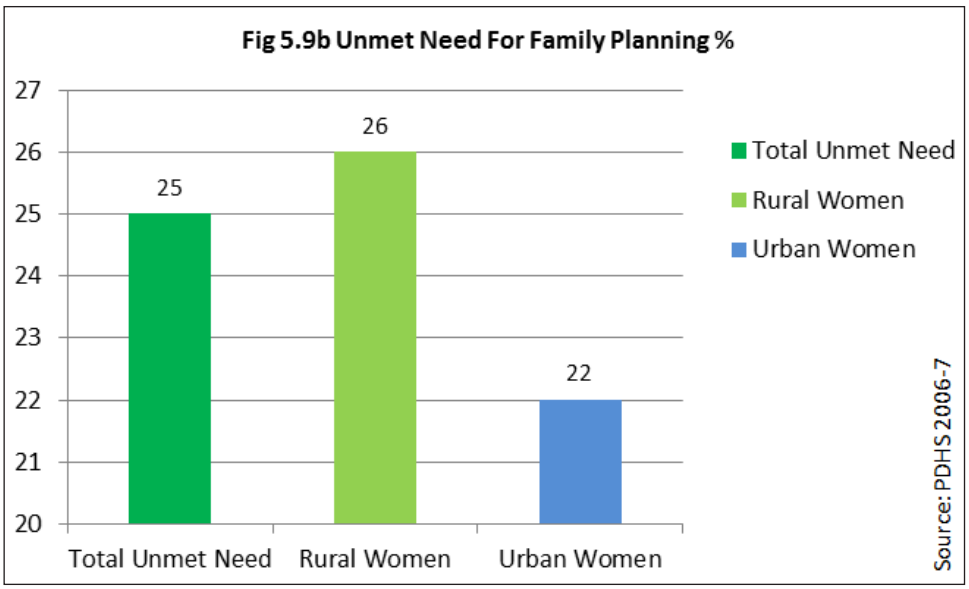
56% of currently married women nationwide ages 15-49 have never received any family planning messages. 87% of currently married women in Balochistan, and 49% in Punjab have never received family planning messages either.

41% of currently married women have seen a family planning message on television, of which 58% are urban based and 33% are rural based. Only 11% have heard such a message on the radio. The youngest and oldest women are more likely to have never seen or heard a family planning message.

Contraceptive information

33% of modern methods users are informed about side effects, 29% are informed about the management of side effects, and 38% know about other methods of contraception.



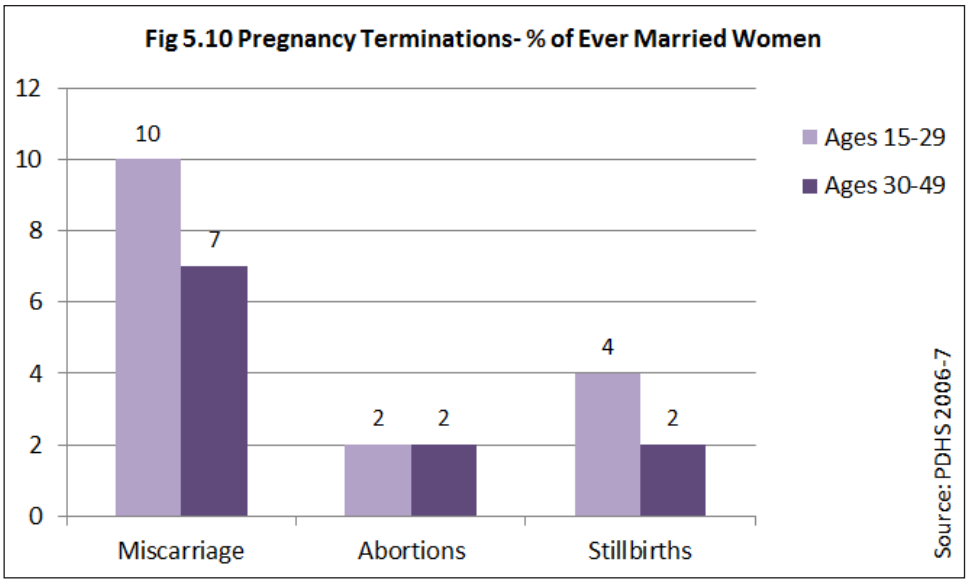


26% of rural women and 22% of urban women have unmet need for family planning

The percentage of married women ages 15-49 who would like to space or limit their family size and are not using contraception is high, indicative of inadequate services, information and the restrictions placed by social gender norms on adopting modern methods.

Qualitative studies note women's fear and misinformation about side effects as one of the main reasons why they are averse to modern methods.

Abortions



8% of Ever married Women who reported pregnancy termination in five years prior to survey reported a miscarriage, 2% reported an abortion and 3% reported stillbirths.

Abortion is under-reported in Pakistan, as it is illegal except under special medical circumstances, and there is social and religious stigma attached to it. Miscarriages may include induced abortions. Studies have estimated that on average Pakistani women have at least one induced abortion. Married women who are older and have completed either their family size or need to space childbirth are more often the ones who terminate unwanted pregnancies. Resorting to unsafe methods and untrained providers, women often end up with severe post abortion complications.[87]

87 Population Council 2004. Unwanted Pregnancy and Post abortion Complications in Pakistan. Findings from a National Study. Islamabad, Pakistan

Health Expenditures

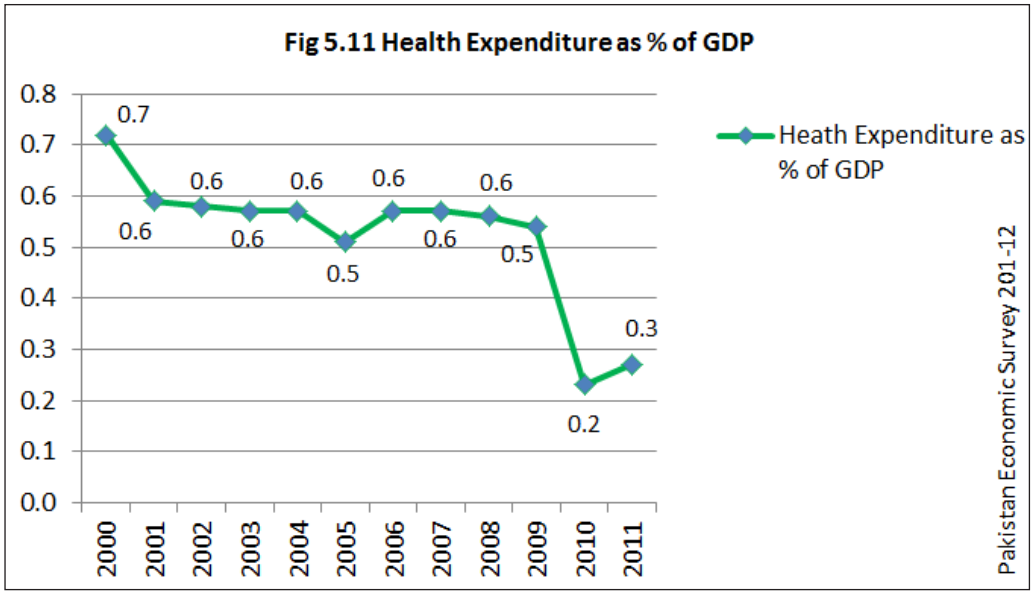


Table 5.6: Health Expenditures

Year	Heath Expenditure as % of GDP
2000-1	0.72
2001-2	0.59
2002-3	0.58
2003-4	0.57
2004-5	0.57
2005-6	0.51
2006-7	0.57
2007-8	0.57
2008-9	0.56
2009-10	0.54
2010-11	0.23
2011-12	0.27

Source: Pakistan economic Survey, Health and Nutrition Expenditures, Table 11.3, pg 153

Health allocations and expenditures have been consistently low.

The sharp drop in 2010-11 is due to diversion of resources to deal with the flood disaster in that year.

Expenditures on health often fall short of the projected allocations. For 2011-12 the projection was 0.7% of GDP against which only 0.3% was expended. 0.92% of GDP is projected in PRSP II for 2012-13

ANNEXES TO CHAPTER 5

Annex 1

Table 5.2: Maternal* Mortality Ratios by Age
Weighted number of deaths during….

Age	Pregnancy	Delivery	Postpartum period	Total	Maternal mortality ratio**
<20	0	1	13	15	242
20-24	10	3	21	36	210
25-29	7	7	33	49	267
30-34	5	3	17	26	246
35-39	8	7	22	38	657
40-44	5	3	6	15	855
45-49	0	1	1	2	234
Total	35	25	112	179	276
Residence					
Urban	7	3	23	34	175
Rural	29	22	89	146	319
Province					
Punjab	11	6	66	84	227
Sindh	14	8	27	50	314
KP	7	7	8	25	275
Balochistan	3	4	11	19	785

*Based on deaths in the 36 months before the survey for which there was a verbal autopsy which was classified as being either a direct or indirect maternal death.
** Deaths per 100,000 live births (calculated by dividing MMRate by the Age-specific fertility rates (ASFR) * 100); The total is obtained by dividing by the general fertility rate of 0.135

Source: PDHS, 2006-07 Report

Annex 2 Table 5.3 PNC Sources

Table 5.3: Percentage Distribution of Sampled Married Women (Ages 15-49) by Source Consulted during last pregnancy

	Urban	Rural	Total
National	**79**	**57**	**64**
TBA home	4	7	6
LHW home	3	7	6
LHV home	2	6	4
Doctor-home	3	2	2
RHC/BHU/ Govt. hospital	30	31	30
Private hosp/ clinic	58	47	51
Others	1	1	1
Punjab	**79**	**63**	**68**
TBA home	4	8	7
LHW home	3	8	6
LHV home	3	6	5
Doctor-home	2	1	2
RHC/BHU/ Govt. hospital	31	26	27
Private hosp/ clinic	56	51	53
Others	1	1	1
Sindh	**85**	**49**	**65**
TBA home	3	7	5
LHW home	3	8	5
LHV home	1	3	2
Doctor-home	3	2	2
RHC/BHU/ Govt. hospital	24	32	27
Private hosp/ clinic	66	47	57
Others	1	1	1

Contd.

Table 5.3: Percentage Distribution of Sampled Married Women (Ages 15-49) by Source Consulted during last pregnancy

	Urban	Rural	Total
KP	**69**	**49**	**52**
TBA home	2	2	2
LHW home	2	4	3
LHV home	4	9	8
Doctor-home	5	6	6
RHC/BHU/ Govt. hospital	45	46	46
Private hosp/ clinic	43	32	35
Others	0	1	1
Balochistan	**55**	**41**	**44**
TBA home	4	10	8
LHW home	2	4	4
LHV home	1	6	4
Doctor-home	3	1	1
RHC/BHU/ Govt. hospital	47	44	45
Private hosp/ clinic	42	33	36
Others	1	2	2

Note: Married women in the reproductive age group 15-49 who experienced childbirth during the last three years.

Source: PSLM 2010-11 Report, Table 3.10

Annex 3

Table 5.4: Type of Attendant that Assisted during Last Delivery by Region

Type of Attendant	2004-05			2006-07			2008-09			2010-11		
	Urban	Rural	Over-all	Urban	Rural	Over-all	Urban	Rural	Over-all	Urban	Rural	Over-all
Doctor	39	15	24	48	17	26	48	19	28	54	25	34
Nurse	9	5	7	10	6	7	13	7	9	8	5	06
Midwife				6	3	3	4	3	4	4	3	3
TBA										6	15	12
Trained *dai*	43	53	49	32	56	49	30	54	47	21	31	28
Neighbour/ Friend/ Family Member	8	26	19	5	18	14	6	16	13	5	15	12
Other	1	1	1	0	0	0	0	1	0	3	5	4
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: PSLM 2004-05 table 3.12; PSLM 2006-07 table 3.12; PSLM 2008-09; Table 3.12 & PSLM 2010-11; Table 3.12

Annex 4

Table 5.5: Type of Attendant that Assisted during Delivery by Region and Provinces

Type of Attendant	2008-09			2010-11		
	Urban	Rural	Overall	Urban	Rural	Overall
Punjab						
Doctor	46	21	28	49	26	33
Nurse	15	9	11	9	6	7
Midwife	5	4	4	3	4	4
TBA	32	60	52	6	16	13
Trained *Dai*				26	38	34
Neighbour/ Friend/ Family Member	2	6	5	2	6	5
Other	0	0	0	4	4	4
Sindh						
Doctor	57	18	34	64	25	42
Nurse	10	3	6	5	2	3
Midwife	3	1	2	7	3	4
TBA	25	58	44	6	23	16
Trained *Dai*				13	27	21
Neighbour/ Friend/ Family Member	6	19	14	3	18	12
Other	0	0	0	1	2	1
KP						
Doctor	35	19	22	53	29	33
Nurse	8	6	6	3	1	2
Midwife	5	3	4	2	1	2
TBA	27	29	29	1	3	3
Trained *Dai*				15	18	18
Neighbour/ Friend/ Family Member	24	41	38	20	37	34
Other	1	2	2	7	10	9

Contd.

Table 5.5: Type of Attendant that Assisted during Delivery by Region and Provinces

Type of Attendant	2008-09			2010-11		
	Urban	Rural	Overall	Urban	Rural	Overall
Balochistan						
Doctor	31	7	12	40	10	17
Nurse	3	2	2	11	5	6
Midwife	6	3	3	9	2	4
TBA	46	58	55	6	22	18
Trained *Dai*				18	20	20
Neighbour/ Friend/ Family Member	14	31	27	13	35	30
Other	0	0	0	2	6	5

Source: PSLM 2008-09; Table 3.12 & PSLM 2010-11; Table 3.12

Annex 5

Table 5.6: The Determinants of Birth Attended by Skilled Birth Attendant—Logistic Regression Model

	HIES	
	Odds Ratio	**Z-stat**
Age	0.988	-0.34
Age square	1.000	0.47
Sex of head (male=1)	0.960	-0.31
Education (Ref=Illiterate)		
Grade 1-5	1.698***	5.42
Grade 6-8	2.509***	6.2
Grade 9-10	3.051***	7.59
Grade 11 and above	3.985***	7.48
Work status of woman (Ref=not working)		
Unpaid work	0.468***	-7.01
Paid work	0.840	-1.49
Per capita household income (Ref=Quintile 1)		
Quintile 2	1.203***	2.36
Quintile 3	1.378***	3.88
Quintile 4	1.583***	4.94
Quintile 5	2.328***	6.75
Distance to health clinic/hospital (0-14 minute as ref.)		
15-29	0.837**	-2.38
30-44	0.781***	-2.8
45-49	0.941	-0.44
60 and above	0.808	-1.72
Region (urban=1)	2.148***	10.39
Province (Punjab as ref.)		
Sindh	0.541***	-7.67
KP	0.458***	-9.56
Balochistan	0.487***	-7.69
Constant	2.327	1.53
Log likelihood	-3618.51	
LR chi2	1094.33 (21)	
Pseudo R2	0.1314	
N	6759	

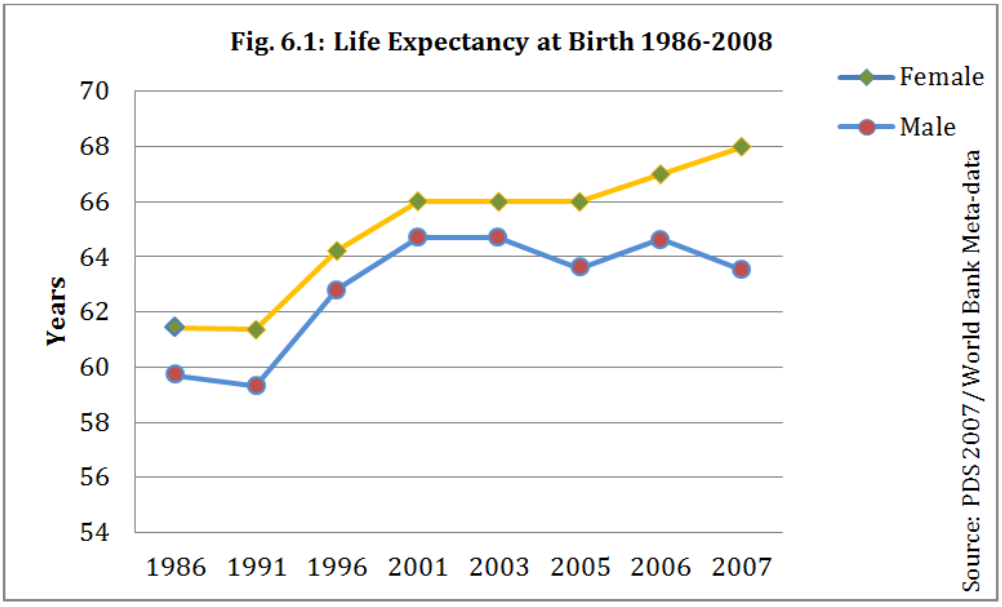
*** value<.001 ** pvalue<.005

Source: PSLM 2010-11

Chapter 6

Infant and Child Health

Life Expectancy

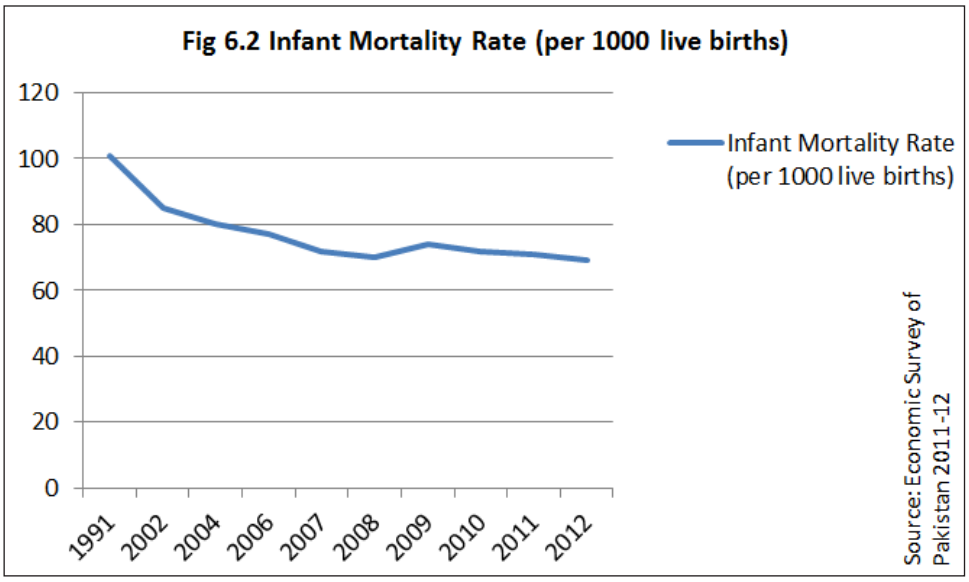


Life expectancy at birth has shown a consistent increase over the past few decades. Female life expectancy over the years has remained slightly higher than males.

The overall crude birth rate is 27%, higher for rural areas at 32%.[88]

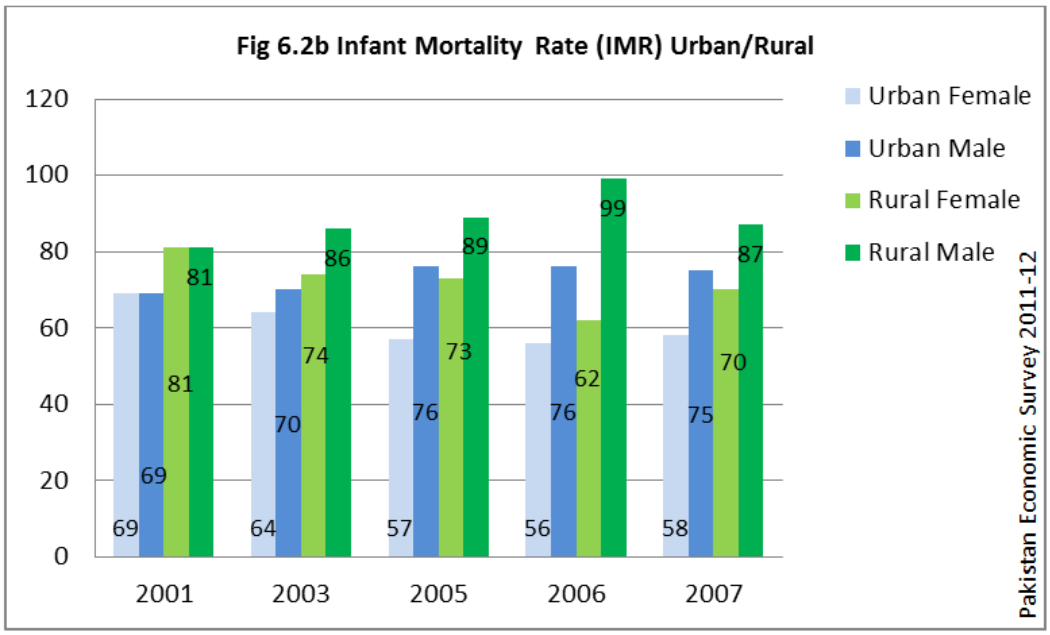
88 Crude Birth Rate by sex and age is not available

Infant Mortality Rate



Infant Mortality rates have shown a slow, but steady decline down to 69 deaths per 1000 live births in 2012, far short of the target of 58 envisaged by the National Health Policy 2009. Given the sliding expenditures on health, the MDG 2015 target of IMR at 40 per 1000 live births is unlikely to be achieved.

Infant mortality is higher in rural areas than in urban, and higher for rural male infants than for urban males or females and rural females. This is not surprising as infant mortality rates for boys are biologically higher than for girls.



Sex Ratios

Table 6.1: Sex Ratio by Age Group

	Overall	Urban	Rural
All Ages	105	106	105
00-04	100	98	101
05-09	108	102	111

Source:PDS, 2007, Table1 http://www.pbs.gov.pk/content/pakistan-demographic-survey-2007

Sex Ratio at Birth (SRB) is biologically around 105 male births per 100 female births.[89] Usually this evens out to 100 in adults[90], as mortality affects men slightly more than women. In Pakistan, the SRB was 109.9 in 2007 (PDS). Usually birth registration, or in the absence of that, census data is a more accurate source of calculating SRB. The PDS then, may not account for all the births. This slightly higher than normal SRB may be indicative of either prenatal sex selection, or postnatal gender discrimination. Post natal gender discrimination[91], especially in the first two years after birth leads to higher female mortality. It is estimated that excess female deaths under five (annual difference between observed and expected deaths per year) is approximately 23000 per year in Pakistan.[92] Pointing to "girl neglect" (passive and active) these excess deaths are avoidable if a shift in social norms occurs in favor of girls and women. Data is not available on the extent of prenatal sex selection in Pakistan. In other countries of South Asia, the prevalence of prenatal sex selection has increased the female deficit at birth.

There is however a social geography of sex discrimination. Urban families, with smaller family sizes and more access to birth control services, have sex ratios that are more normal. Rural families, where son preference is strong and family planning services thinly spread, have higher sex ratios. Families in the poorest quintiles have lower sex ratios and those in the higher quintiles (with more access to prenatal sex selection services) are more likely to have higher sex ratios.[93]

89 This is attributed to slightly higher male embryo fertilization, despite the higher intra-uterine male fetus mortality

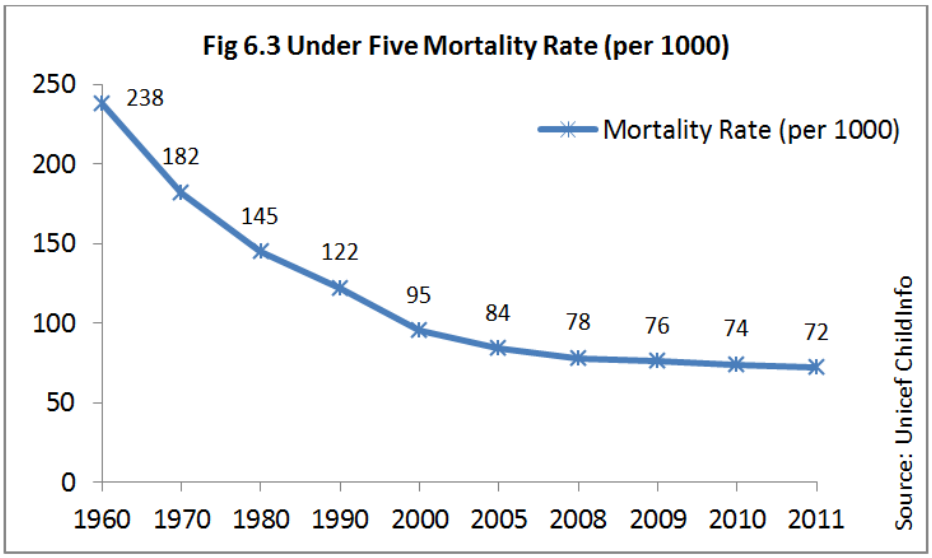
90 Migration may skew the sex ratios if there are areas where men (or women) migrate disproportionally. In Pakistan this can be the economically underdeveloped districts from where men migrate to large cities for work

91 Postnatal gender discrimination manifests itself in childcare, breastfeeding, food allocation immunization etc. In the absence of gender discrimination, mortality rates among boys is higher by about 20-25% (UNFPA 2012, Sex Imbalance at Birth).

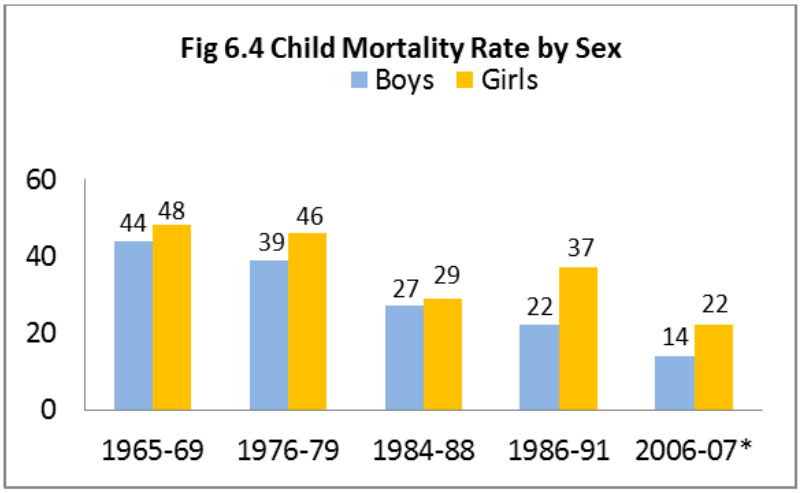
92 ibid Table 2, pg.26

93 Cause specific mortality by sex and age (0-4) not available

Under 5 Mortality Rate



Of the five countries that record half of all under 5 deaths worldwide,[94] Pakistan accounts for 5%, and India for 24%.[95] Low health investments and rates of decline in under-five mortality makes it unlikely that Pakistan will meet the MDG target of 40 per 1000 live births.



Mortality rates for girls are higher than that of boys, high in the period 1986-91 and 2006-07. While inaccuracies in data due to the absence of birth and death registration records may be partially responsible for these discrepancies, gender discrimination in healthcare and feeding practices is a likely cause. It appears that sex differentials in child mortality only surface between ages of 1-4 years as neonatal and infant mortality rates are much higher for boys than for girls in the same periods.[96]

94 The other 4 are India, Nigeria, Democratic Republic of Congo, China

95 Source: Unicef: http://www.childinfo.org/mortality_underfive.php

96 Mahmood, N., & Mahmood, M.A. (1995). Gender Differences in Child Healthcare Practices: Evidence from the Demographic and Health Survey, 1990-91. The Pakistan Development Review, 34(4), 693-707; Also *PDHS 2006-07 Table 8.2

Causes of Child Mortality

Table 6.2: Main Causes of Child Mortality in Pakistan (%)

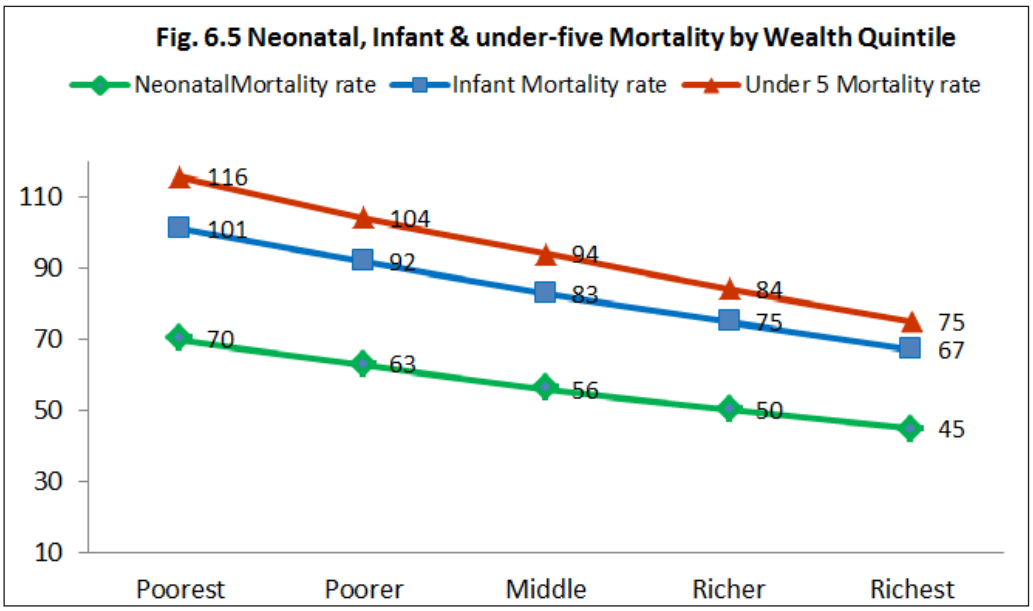
Birth Asphyxia	22
Sepsis	14
Pneumonia	13
Diarrhoea	11
Premature Birth	9

Source: *Situation Analysis of Women and Children in Pakistan* UNICEF, 2012

Almost two thirds of all under-five deaths globally are the result of infectious diseases and conditions. In Pakistan:

- Half of all deaths under five are of newborns.
- Newborns are more likely to die in the absence of skilled birth attendance and postnatal care.
- Mortality for over one third of children under five is due to treatable illness, of which 60% are linked to diseases caused by poor water and sanitation conditions.
- Another 35% of deaths under five are because of malnutrition, with 40% suffering moderate to severe stunting.

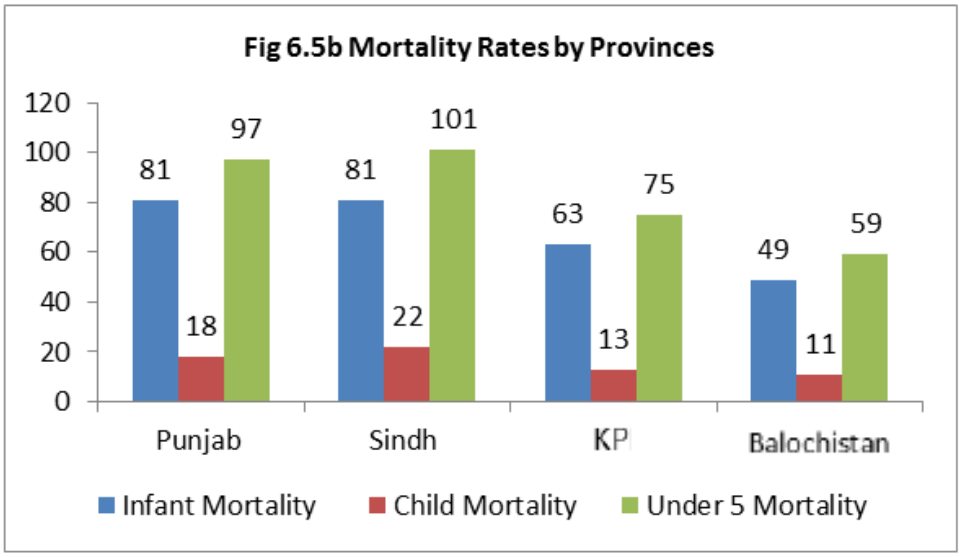
Social determinants of Infant and Child Mortality



Source: PDHS Report 2006-07

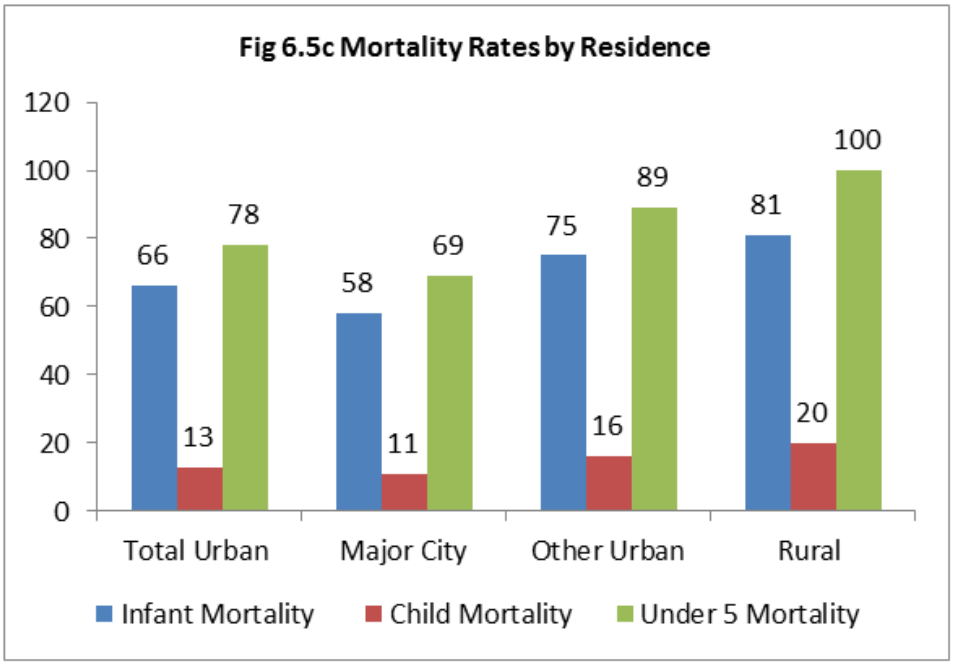
Accident of birth that places a newborn in the poorest household defines their chances of survival.[97] Inequalities of wealth are exacerbated province and place of residence.

97 Source: Journal of Pakistan Medical Association, Karachi, vol. 61 No 1 Jan 2011 cited in UNICEF SitAn 2012
Adjusted*neonatal, infant and under5 mortality rate per 1000 across wealth quintile (*Adjusted for sex of child, urban residence, occupation of mother and father).

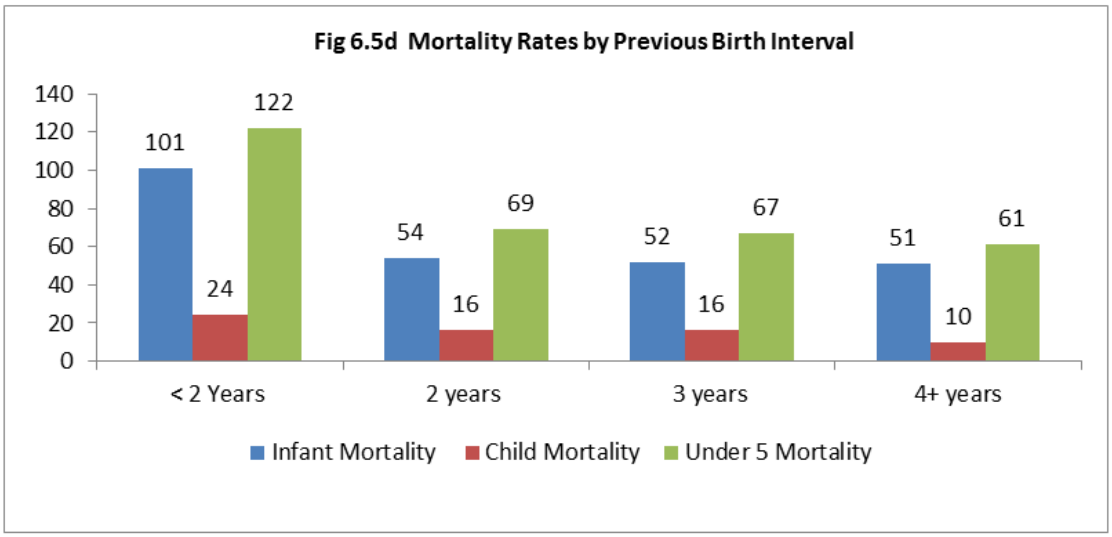


Source: PDHS Report 2006-07

Infant mortality is highest in Punjab (81) and under-5 mortality is highest in Sindh. Rural poverty is very high in both these provinces, which would explain these rates. Under reporting from Balochistan and Khyber Pakhtunkhwa, both of which have hard to access settlements and are affected by multiple crises these past years would account for the unusually low rates for these provinces. MICS 2012 for Balochistan notes an IMR of 72 per 1000, and an under-5 mortality rate as 89 per 1000. Gender differentials are high, 107 per 1000 under-5 mortality rate for girls and 74 per 1000 for boys.

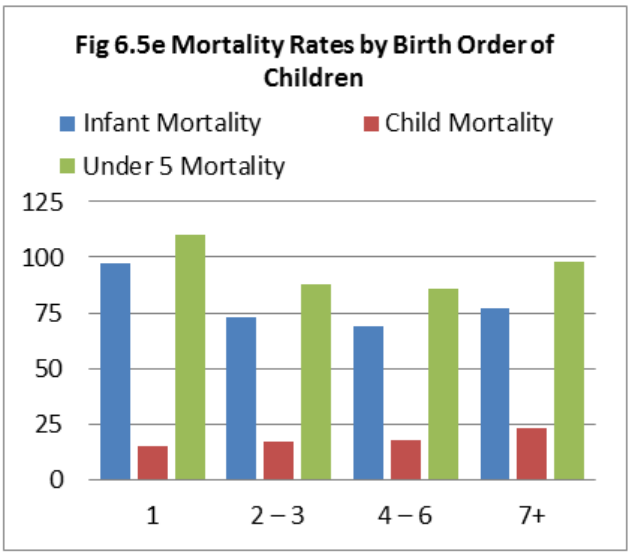


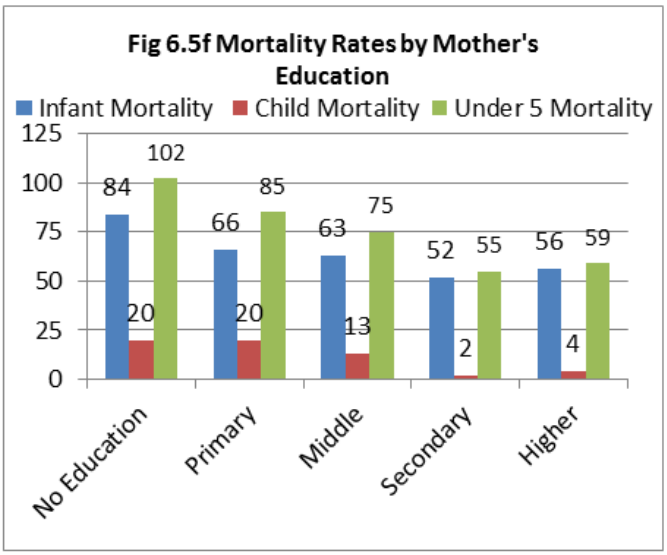
Source: PDHS Report 2006-07



Source: PDHS Report 2006-07

Younger mothers, with no education, with less than two years of birth spacing and living in poor households have higher infant and child mortality rates. Mothers who are better off on each of these counts are less likely to lose a child at birth or within the first year. Moreover, mortality amongst firstborns is higher than amongst the siblings that follow. (Annex 1 Table 6.3)





Source: PDHS Report 2006-07

Improving Access to Primary Health Care - Lady Health Workers (LHWs)

Table 6.4: Distribution of LHWs by Area and Province

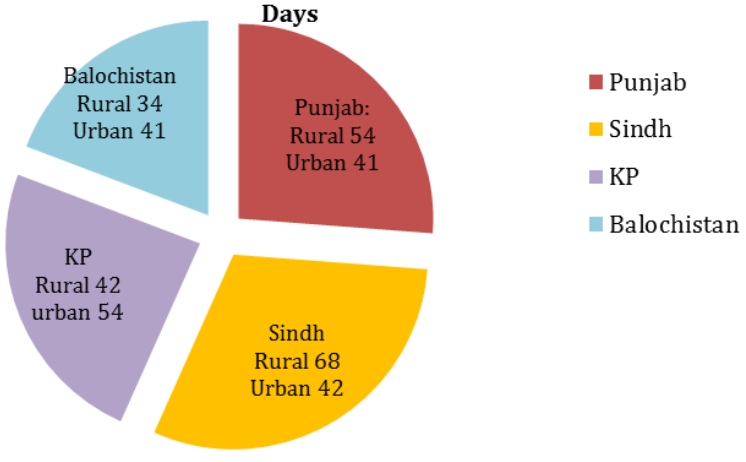
Province	Urban	Rural	Total	%
Punjab	8125	44617	52742	51.2
Sindh	4510	18444	22,954	22.3
KP	1933	12277	14210	13.8
Balochistan	2088	4638	6726	6.5
AJK	185	2963	3148	3.1
FANA	175	1170	1345	1.3
FATA	0	1463	1463	1.4
ICT	38	305	343	0.3
Total Number of LHWs	**17054**	**85877**	**102931**	**100.0**

*Includes under training LHWs Source: National Programme for Family Planning and Primary Health Care, Ministry of Health cited in PRSP II Progress Report 2010-11

As of March 2012 the total number of LHWs in Pakistan was 110000.[98] Each LHW covers 250 households or 1000 individuals on average, though this varies across districts and provinces.

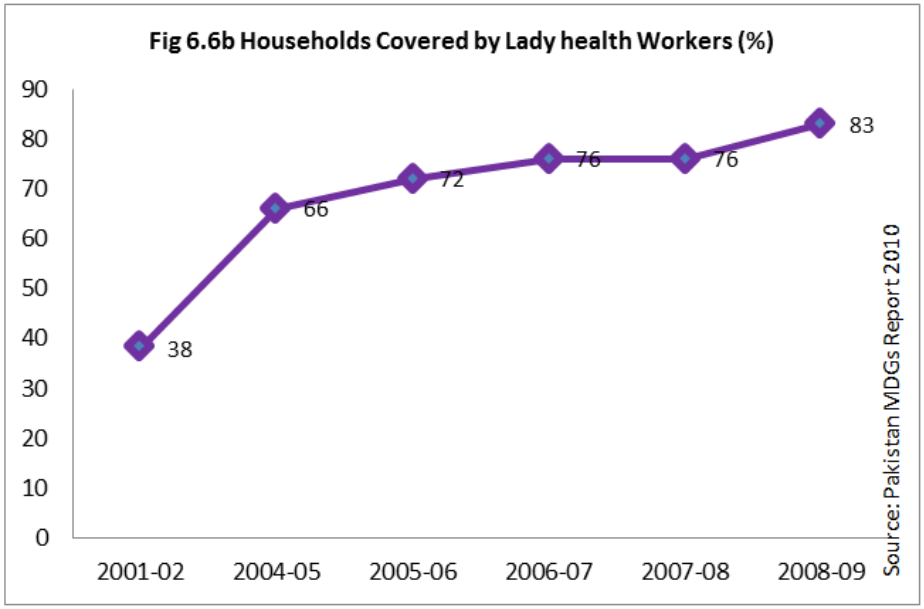
The urban rural coverage of households (Fig.6.6) is estimated from the responses by households to whether an LHW had visited the household during the last thirty days.

Fig. 6.6: % of Households covered by LHWs in the Last 30 Days



Source: PSLM 2010-

98 Planning Commission of Pakistan. Annual Report 2012-13.Chapter 17 Health and Nutrition

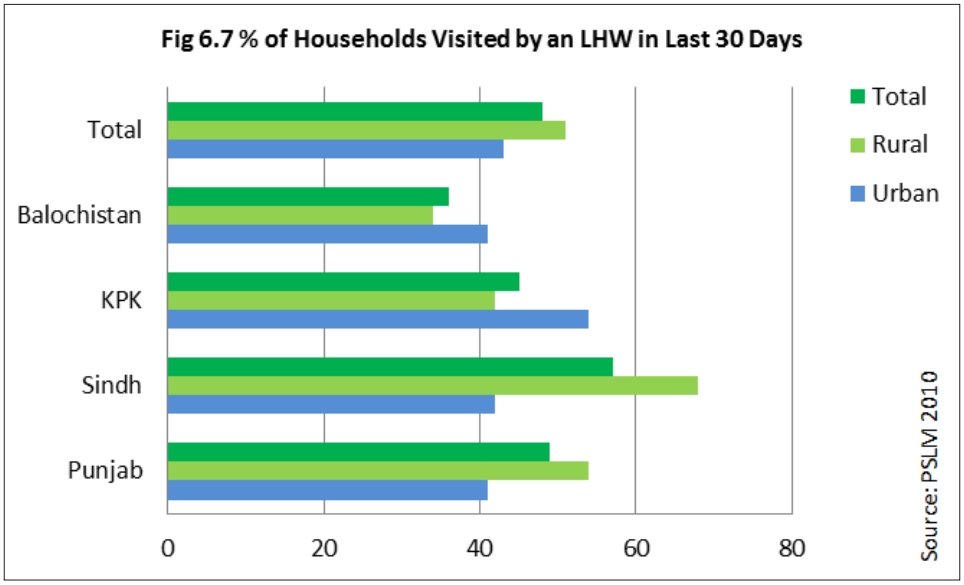


The increase in the number of LHWs and the redistribution of their placements to rural and underserved populations, has improved coverage (Fig6.6b) and access by significantly expanding coverage of specific primary health care initiatives to their target population (Table 6.5)

Table 6.5: LHWs Number and Coverage

Total Number of LHWs	110000
Coverage of Target Population	76%
Children Immunized (16 million of the 30 million needing immunization)	53%
Women immunized in high-risk districts (4.5 m of the 5 m women in high risk districts)	90%

Determinants of LHW Visits



As expected households with a child under age ten are approximately two and half times more likely to receive a visit by an LHW, while the presence of currently married women raises the probability by one and half times than in otherwise comparative households (results of a logistic regression Annex 2 Table 6.6).

Well of households (in the fifth quintile) and urban households are least visited by LHWs—rightly so since the focus of the LHW program is on underserved households.

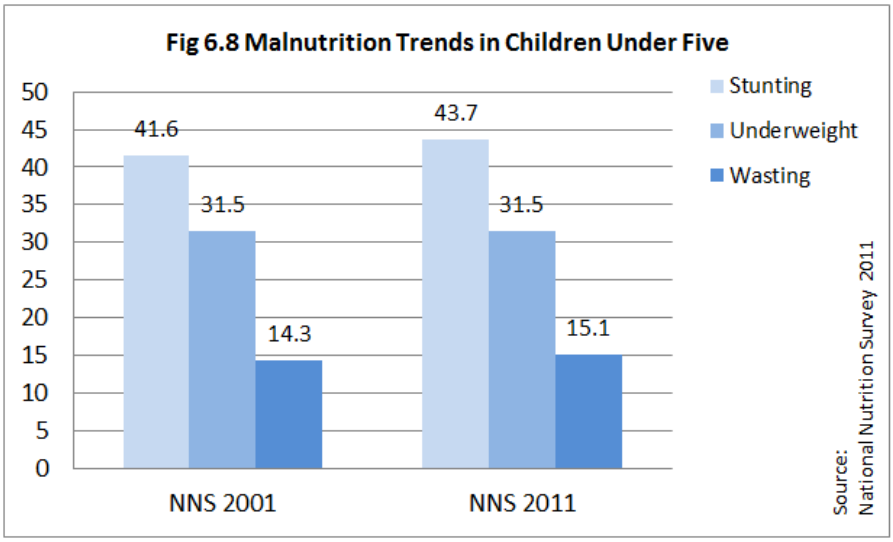
Households in Balochistan and Khyber Pakhtunkhwa receive fewer visits than do their counterparts in Punjab and Sindh. This is hardly surprising as both provinces are coping with multiple crises, not the least of which is security. Furthermore, the total number of LHWs is low in Balochistan (Table 6.4) and more innovative strategies are required to reach the scattered population and large distances between villages.

The achievements and the challenges faced by LHWs in completing their tasks are well documented. While increase in immunization, contraceptive prevalence rates, infant and maternal health show a positive correlation with the presence of an LHW in the community, higher than the national average, LHWs work suffers because of the inadequacy of the health system management, financial constraints and referral systems.[99] LHWs have recently received a boost with the regularization of their services within the government cadres.

However increasing threats from militants and inadequate security and state response has increased the vulnerability of LHWs and resulted in a serious setback for infant and child health.

99 OPM Fourth Third Party Evaluation 2009; Asad Hafeez et al, Lady health workers programme in Pakistan: challenges, achievements and the way forward JPMA Vol 61, No. 3, March 2011

Child Malnutrition



The National Nutrition Survey (NNS) 2011 reveals that:

- The percentage of children under five who are stunted underweight or wasted has shown a slight increase over the past ten years.[100]
- 32 % of Pakistani children under the age of five years are underweight.
- Approximately half of all children in Balochistan, KP and Sindh are stunted.
- Almost 40% of all children in Balochistan and Sindh are underweight.
- Food security remains a national priority.

Table 6.8: Nutritional Status among Children (0-59 months) by Sex and Age, PPHS 2010[101]

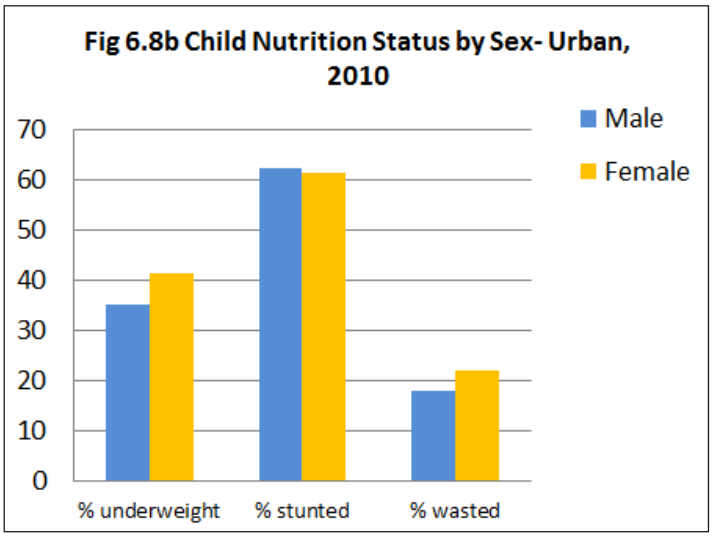
Age (months)	% Underweight			%Stunted			%Wasted		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
0-5	59	56	57	58	60	59	27	26	26
6-11	43	48	46	72	59	66	17	30	24
12-23	39	36	37	62	73	68	22	16	18
24-35	31	46	38	67	65	66	11	21	16
36-47	40	43	41	64	60	62	17	16	17
48-59	40	33	36	61	60	60	18	14	16

Source: Pakistan Panel Household Survey data- PIDE

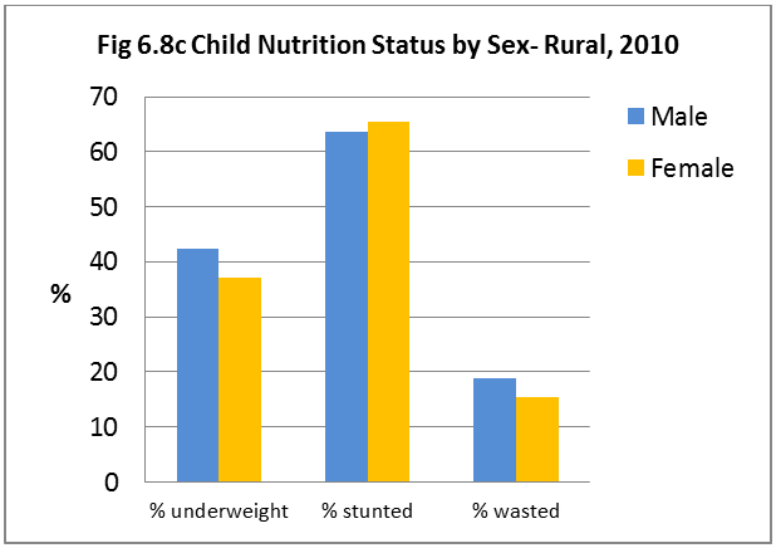
100 This trend may be treated with caution as the National Nutrition Survey (NNS) for 2001 calculates by using ages 6-59 months, NNS 2011 has 0-59 months as its reference age group. For details see Annex 3,Table 6.7 and 6.7b

101 G. M. Arif, Shujaat Farooq et al. Child Malnutrition and Poverty: The Case of Pakistan. *Poverty and Social Dynamics Paper Series,* PSDPS-3, 2012 with additional analysis from the PPHS data

Child malnutrition by Sex and Area of Residence



Source: PPHS

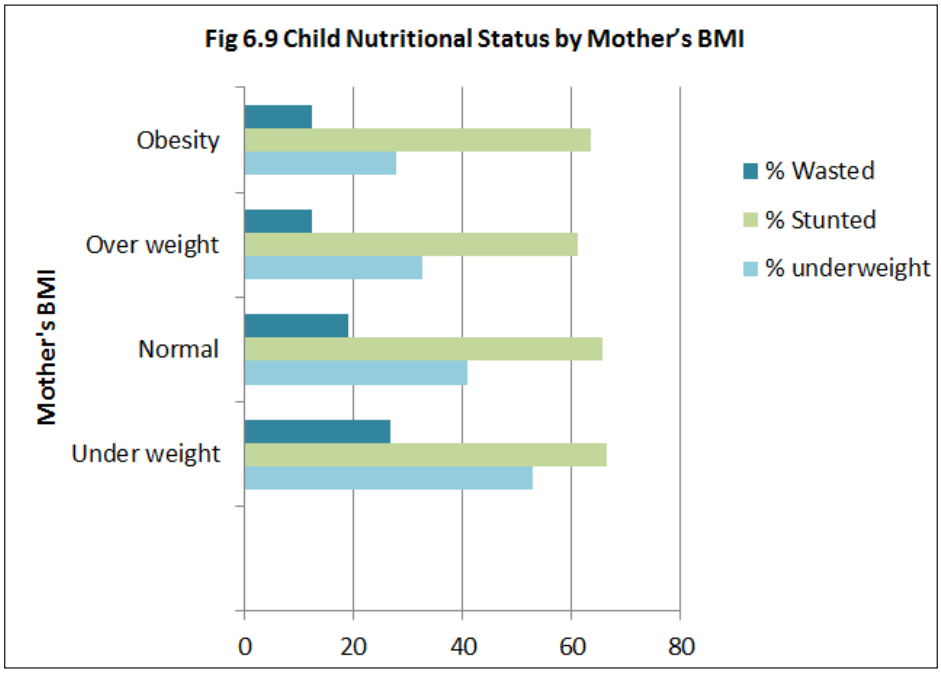


Source: PPHS

The figures[102] above are drawn from Pakistan Panel Household Survey (PPHS) that has a smaller sample size of four thousand households and does not include major urban areas. The figures suggest that in rural Pakistan, contrary to the literature that highlights gender discrimination in nutrition and food practices, more boys are underweight and wasted with only a small difference in stunting as compared to girls. In urban Pakistan the reverse is true and more girls are underweight and wasted than boys.

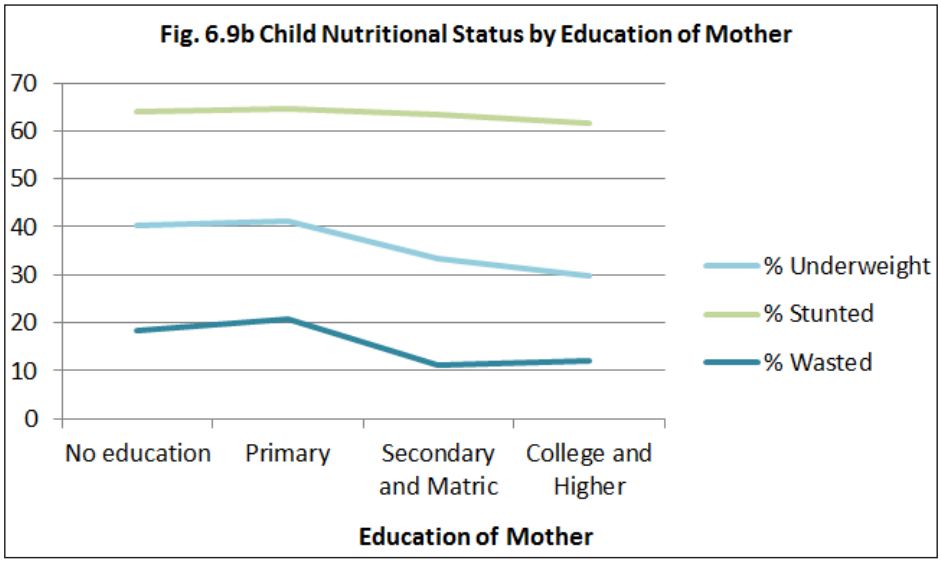
102 Source: G. M. Arif, Shujaat Farooq, Saman Nazir and Maryam Naeem Satti (2012). Child Malnutrition and Poverty: The Case of Pakistan. Poverty and Social Dynamics Paper Series, PSDPS-3, 2012, Figure 2 and 3

Child Malnutrition and Mother's Health and Education



Source: PPHS

Children are stunted irrespective of the mother's body mass index (BMI).[103] A higher percentage of wasted and underweight babies are born to underweight mothers.



Source: PPHS

Children are less likely to be underweight, wasted or stunted the higher the education level attained by the mother (Annex 4 Table 6.9).

103 Both these figures are derived from the PPHS. Source: G. M. Arif, Shujaat Farooq et al. Child Malnutrition and Poverty: The Case of Pakistan. *Poverty and Social Dynamics* Paper Series, PSDPS-3, 2012.

Use of Iodized Salt

Iodine deficiency is one of the leading causes of child and adult malnutrition. Despite efforts to introduce iodized salt across the country, the percentage of households using it is quite low (Table 6.10).

Table 6.10: Households Using Iodized Salt by Province and Region (%)

Province	Urban	Rural	Overall
National	35	21	28
Punjab	32	15	23
Sindh	30	8	19
KP	50	45	47
Balochistan	41	31	36
Distance to place of salt purchase (both ways in minutes)			
1-10	40	37	39
10+-20	36	28	31
20+-60	43	15	18
60+	60	13	15

Source: PSLM 2007

Reasons cited for not using iodized salt (Table 6.10b) include availability and affordability, indicating that access remains low. A high percentage of households stated that they did not prefer it, pointing to the need for increased social marketing and media advocacy on the benefits of iodized salt.

Table 6.10b: Households Not Using Iodized Salt by Reason of Not use (%)

Province	Punjab	Sindh	KP	Balochistan	Overall
Not available in the area	12	13	6	15	11
More costly than normal salt	26	37	40	23	31
Do not like to use	32	36	41	49	36
Others	31	14	13	13	22
Total	100	100	100	100	100

Source: PSLM, 2007

ANNEXES TO CHAPTER 6

Annex 1

Table 6.3: Infant and Child Mortality by Child, Mother, Household and Regional Characteristics

	Infant Mortality	Child Mortality	Under 5 Mortality
Overall	78	93	93
Male	80	14	93
Female	73	22	93
Birth Size			
Small / very small	101	na	na
Average or larger	60	na	na
Mothers Age at Birth			
< 20	116	18	133
20 – 29	75	19	92
30 – 39	67	15	81
40 – 49	55	(20)	(74)
Birth Order			
1	97	15	110
2 – 3	73	17	88
4 – 6	69	18	86
7+	77	23	98
Previous Birth Interval			
< 2 Years	101	24	122
2 years	54	16	69
3 years	52	16	67
4+ years	51	10	61
Mothers Education			
No Education	84	20	102
Primary	66	20	85
Middle	63	13	75
Secondary	52	02	55
Higher	56	04	59

Contd.

Table 6.3: Infant and Child Mortality by Child, Mother, Household and Regional Characteristics

	Infant Mortality	Child Mortality	Under 5 Mortality
Wealth Quintile			
Lowest	94	30	121
Second	87	17	102
Middle	74	18	90
Fourth	67	14	79
Highest	53	08	60
Residence			
Total Urban	66	13	78
Major City	58	11	69
Other Urban	75	16	89
Rural	81	20	100
Province			
Punjab	81	18	97
Sindh	81	22	101
KP	63	13	75
Balochistan	49	11	59

Note 1: All rates are expressed per 1,000 live births, except for child mortality, which is expressed per 1,000 children surviving to 12 months of age.
Note 2: Figures in parentheses are based on 250-499 unweighted cases in one or more of the component rates.
na= not applicable
Source: PDHS Report 2006-07: Table no. 8.3, pp. 91 and Table no. 8.4, pp. 93

Annex 2

Table 6.6: The Determinants of LHW Visits—Logistic Regression Model

	PSLM		HIES	
	Odds Ratio	**Z-stat**	**Odds Ratio**	**Z-stat**
Household size (in numbers)	1.046***	15.32	1.045***	6.86
Sex of head (male=1)	1.043	1.3	0.953	-0.74
Presence of child of age less than 10 (yes=1)	2.385***	42.82	2.692***	21.4
Presence of currently married women in reproductive age 15-49 (yes=1)	1.453***	14.66	1.536***	7.6
Per capita household income (Ref=Quintile 1)				
Quintile 2	1.022	0.88	1.041	0.71
Quintile 3	0.991	-0.37	0.970	-0.53
Quintile 4	0.994	-0.24	0.899	-1.84
Quintile 5	0.854***	-6.19	0.754***	-4.63
Region (urban=1)	0.697***	-21.4	0.691***	-10.25
Province (Punjab as ref.)				
Sindh	1.325***	14.66	2.121***	17.39
KP	0.664***	-18.21	0.776***	-5.33
Balochistan	0.438***	-35.41	0.408***	-16.56
Constant	0.348***	-27.82	0.277***	-13.88
Log likelihood	-49190.819		-10077.985	
LR chi2	7613.58 (12)		2360.14 (12)	
Pseudo R2	0.0718		0.1048	
N	76526		16338	

***pvalue<0.001; **pvalue <.0.005
Source: PSLM and HIES, 2010-11

Annex 3

Table 6.7: Trends in Child Nutrition in Pakistan

Data Source	% Underweight			% Stunted			% Wasted		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
NNS 1985-7	48	–	–	42	–	–	11	–	–
NNS 2001	42	42	39	31	33	25	12	11	12
NNS 2011	32	33	27	44	46	37	15	13	16
PDHS 1990	40	–	–	50	–	–	9	–	–
PSES 2001	48	51	42	50	53	44	–	–	–
PRHS 2001	–	57	–	–	64	–	–	18	–
PPHS 2010	39	40	38	64	65	62	18	17	20

Note: The differences between figures may be due to methodological variations among these surveys. PDHS 1990-1 used NCHS standard with reference population of children (0-59) months. The figures reported for NNS 2001 are percent median with reference population (6-59) months. PRHS, PSES, PPHS-2010, NNS-2011 are using reference population of 6-59, 0-59, 6-59 and 0-59 months respectively.
Source: G. M. Arif, Shujaat Farooq et al 2012. Child Malnutrition and Poverty: The Case of Pakistan. Poverty and Social Dynamics Paper Series, PSDPS-3, 2012. Table 2.

Table 6.7b: Child (0-59 months) Nutrition Status (moderate/severe) by Sex, 2010

Nutritional status of children	% Underweight			%Stunted			%Wasted		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Normal	55	56	55	32	31	31	63	60	62
Moderate	17	16	16	21	19	20	9	9	8
Severe	23	26	24	43	44	44	9	10	10
Over weight/ height	5	3	4	4	6	5	19	21	20
Total	100	100	100	100	100	100	100	100	100

Note: Normal children are healthy children having Z-scores between -2 and +2 SD, while Z-scores for moderate malnourished child is below -2 SD and severe malnourished child is below -3 SD.
Source: G. M. Arif, Shujaat Farooq et al.2012. Child Malnutrition and Poverty: The Case of Pakistan. *Poverty and Social Dynamics Paper Series*, PSDPS-3, 2012. Table 3.

Annex 4

Table 6.9: Child Nutritional Status by Mother's BMI and Education

Mothers' characteristics	% Underweight	% Stunted	% Wasted
Under weight	53	66	27
Normal	41	66	19
Over weight	33	61	12
Obesity	28	63	12
Education			
No education	40	64	19
Primary	41	65	21
Secondary and Matric	33	63	11
College and Higher	30	62	12
Total	39	64	18
(N)	2,568	1,937	1,949

Source: G. M. Arif, Shujaat Farooq et al. Child Malnutrition and Poverty: The Case of Pakistan. *Poverty and Social Dynamics Paper Series*, PSDPS-3, 2012. Table 6

Chapter 7

HIV/AIDS and Vulnerable Populations

The HIV epidemic in Pakistan is concentrated in a few key populations. Recognizing that the risky behaviors of these populations, among them injectable drugs users, has the potential to spread the epidemic faster if not contained, Parliament passed the HIV and AIDS Prevention and Treatment Act, in 2007.

After the completion of the five year National HIV/AIDS Strategic Framework II (Dec. 2011), each province is developing an AIDS strategy that will be consolidated into a Pakistan AIDS Strategy for the period 2012-2016 (PAS III). Gender is recognized as an important determinant of vulnerability and access to HIV services, and "gender sensitivity" is noted as one of the key guiding principles for PAS III.

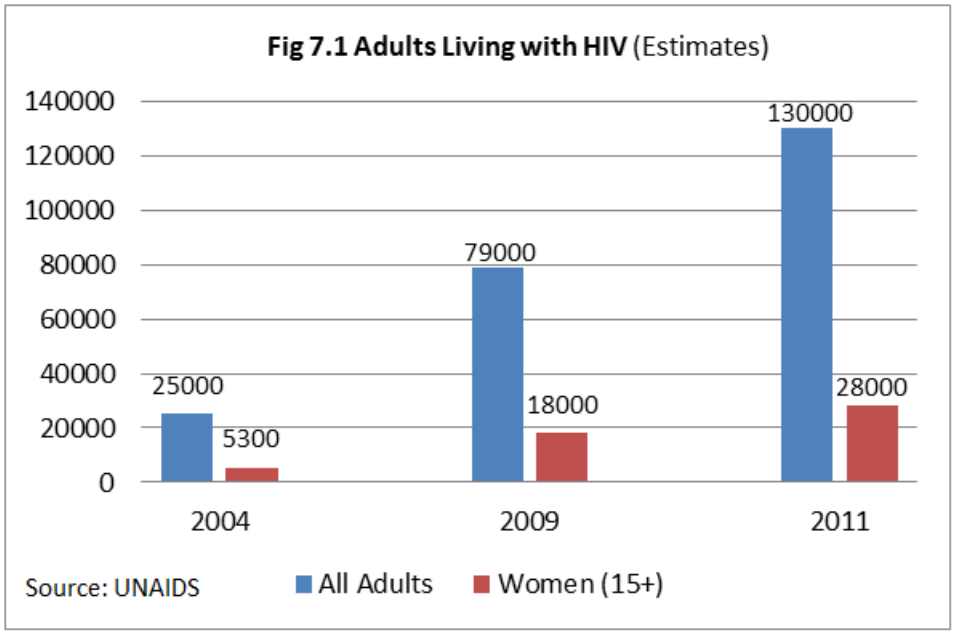
The main implementing agency is the National Aids Control Program (NACP) and the Provincial Aids Control Programs (PACPs). The focus of the government and NGO strategy has been on prevention, raising awareness of HIV/AIDs particularly amongst vulnerable populations.

NACP has detailed policy guidelines on blood transfusion, referral lab, treatment and care and procurement.[104] It also runs seven sites for the prevention of mother / parent-to-child transmission of HIV.

Most of the data now used for reporting on HIV/AIDS progress against international commitments is generated through the HIV/AIDS Surveillance Project or HASP, which is a collaborative effort of Canada and Pakistan for second-generation surveillance of HIV in Pakistan. HASP conducted four surveillance rounds among key populations at risk of HIV in Pakistan beginning with an in-depth mapping to estimate the sizes and locations of the key populations. The key at risk populations are injectable drug users (IDUs), female sex workers (FSWs), male sex workers (MSWs) and *hijras* or transgender sex workers (HSWs).

The figures reported in the following pages could be underestimated, as social stigma and lack of awareness prevents HIV positive individuals from recognizing the symptoms or registering with relevant health services.

104 NACP website http://www.nacp.gov.pk



HIV prevalence is at 0.01% of the population, estimated at 130000 persons, an increase from 79000 persons at the end of 2009.

2% of the HIV positive population is 0-14 years old and 3% are less than twenty years old.

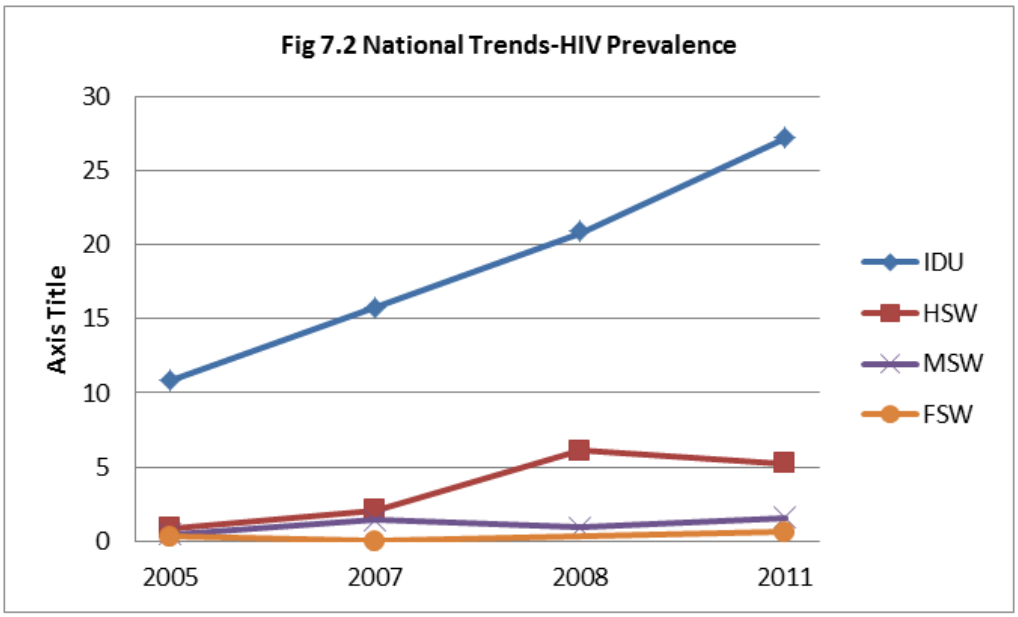
Other than female sex workers, the percentage of women in the identified HIV positive population is low. Given the social stigma attached to HIV/AIDS and lack of awareness about testing and prevention, these numbers may well be larger- particular for women whose husbands may be positive.

Specific awareness and knowledge of AIDS is a low 3.4% among females aged 15-24 years[105], but is slightly higher for married women in the same age group, in which 28% knew about sexual mode of transmission and 17% knew about condom protection against HIV.[106]

These low figures point to the persistence of social taboos and stigma associated with AIDS, which prevents individuals, particularly women from accessing medical care. There is also a lack of awareness as HIV positive individuals, particularly women, may be unaware of their condition.

105 UN Statistics Division 2007
106 DHS 2007 cited in NACP Progress Report 2012

Trends in HIV Prevalence - Pakistan



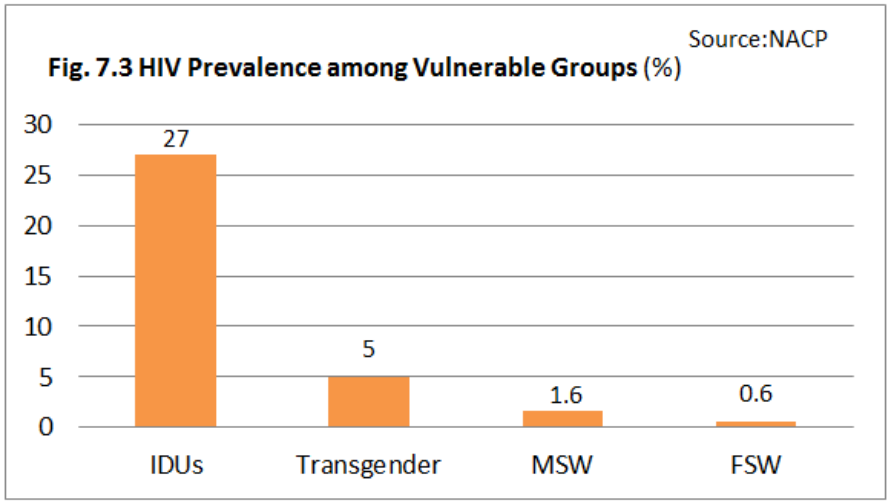
Classified as a 'low prevalence high risk' country until recently Pakistan has now transitioned to a 'concentrated phase' with HIV prevalence rising mainly among the injection drug users (IDUs) from approximately 11% in 2005 to nearly 27% in 2011.

The numbers are concentrated in a few high-risk groups, in the age group 20-45 years (Fig 7.2) mainly injection drug users, and[107] about 11% of the FSWs are 15-19 years old. Of the estimated MSWs and HSWs 23% are 15-19 years old.[108]

Fifty percent of the IDUs are married. Cases of children born to HIV positive mothers have been reported.

Awareness programs by national and international organizations, specifically focused at high-risk populations, has raised condom use to 45% amongst sex workers, 31% amongst IDUs and 24% amongst MSMs

107 NACP Pakistan Progress Report 2012 pg 15
108 NACP 2004, HASP Round 1 Surveillance



Over 40% of seroprevalence is reported among IDUs in some cities (2011 surveillance data), and it is the risky behavior of these individuals that has the potential to spread to other key populations including men who have sex with men (MSM) and male, female and transgender *hijra* sex workers (HSWs).

5,256 people HIV positive persons are registered in 17 antiretroviral therapy (ART) centers [109]

2491 registered HIV positive individuals received antiretroviral therapy -105 children, 646 adult females and 1740 adult males.[110]

Majority of care receivers are IDUs, approximately half of these are on ART i.e. only 9% of the population with advanced HIV infection had access to antiretroviral drugs.[111] The annual number of AIDs related deaths is steadily rising (Fig 7.4) [112]

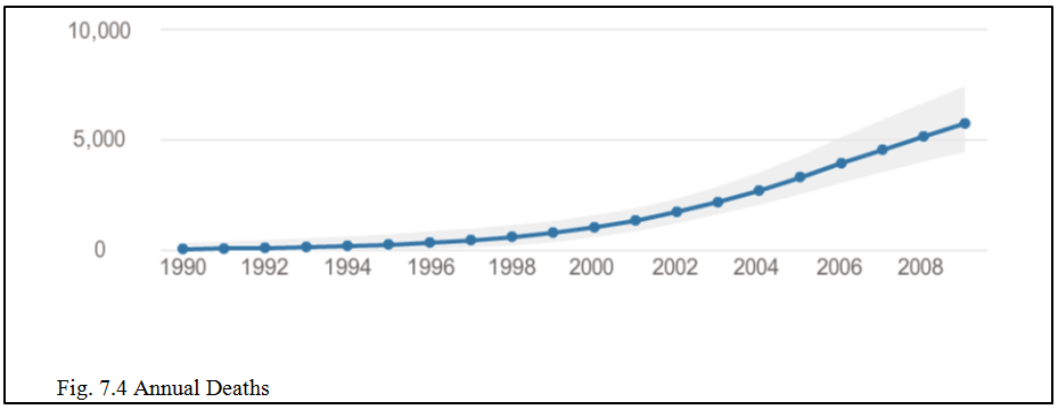


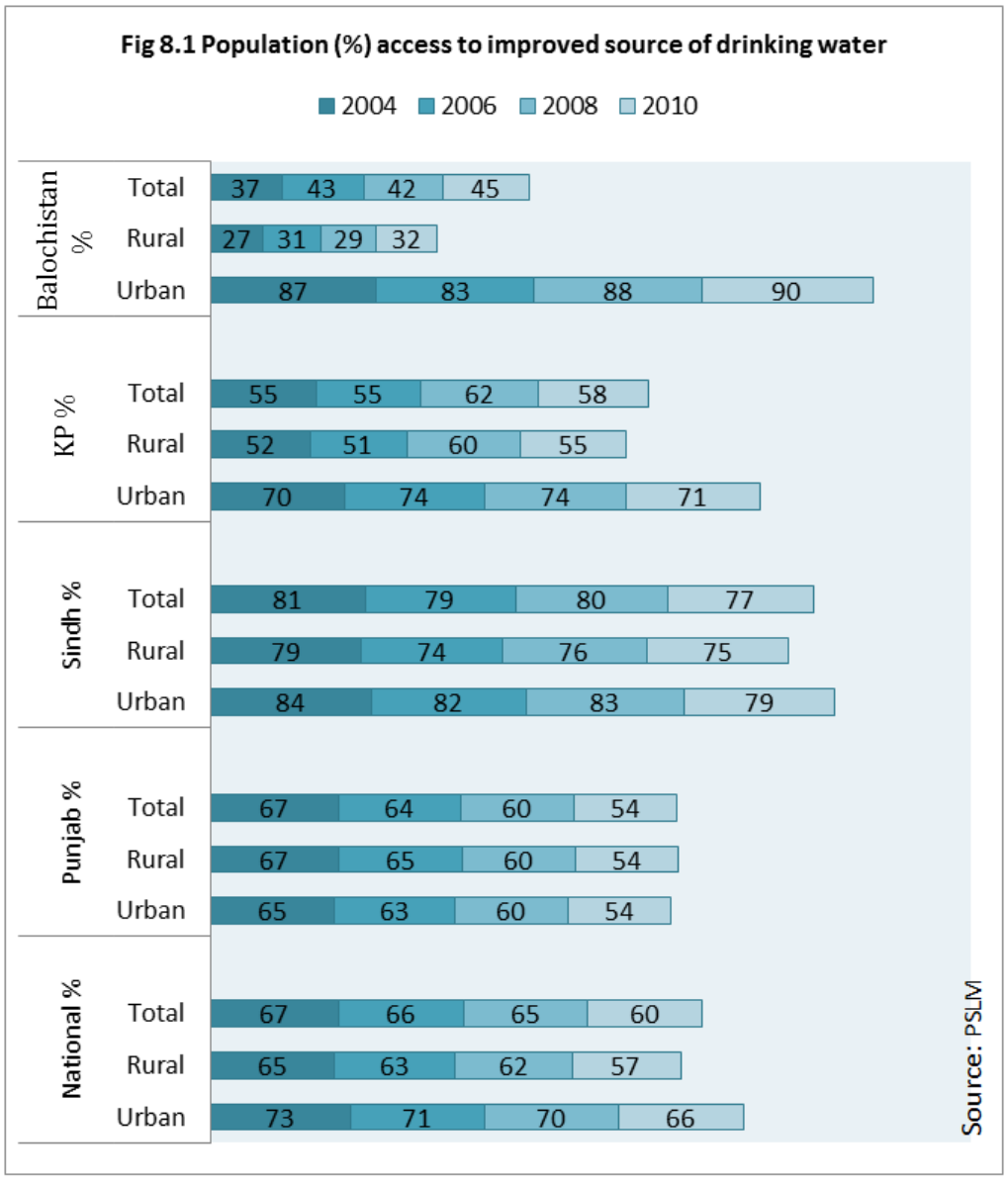
Fig. 7.4 Annual Deaths

109 Figures are for the end of 2011: 189 children, 1018 women, and 4049 men
110 Pakistan Country Progress Report 2012, NACP, Islamabad
111 MDG Report 2012 UN
112 Source: UNAIDS Epidemiological Factsheet, Pakistan (http://aidsinfo.unaids.org)

Chapter 8

Water and Sanitation

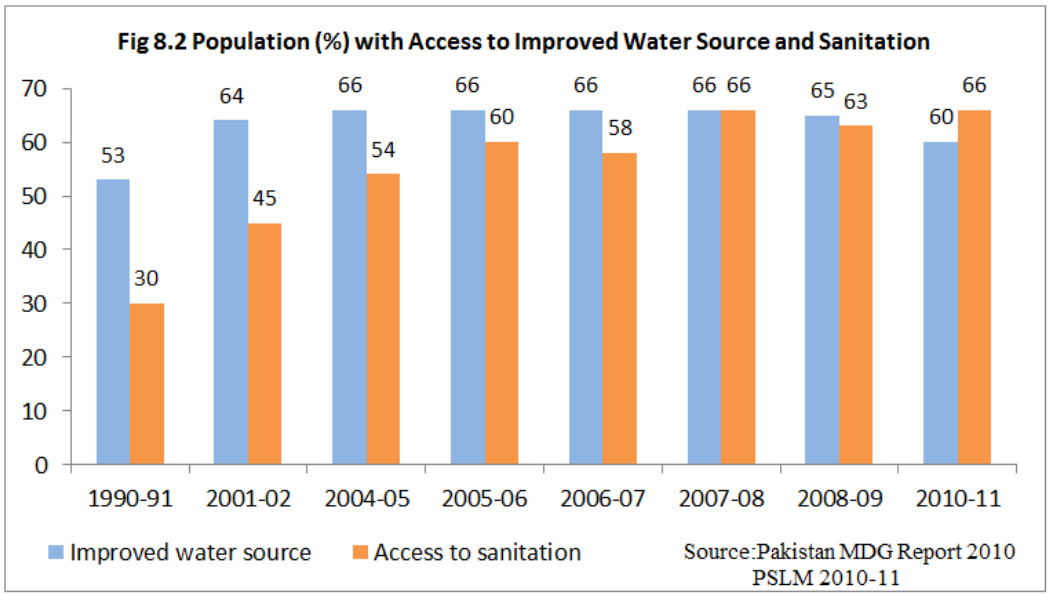
Population with access to improved water sources by region



Provincial and rural/urban disparities in access to improved water sources are glaringly apparent in Fig. 8 - a sad indicator of government priorities.

Urban /rural disparities are prominent in Balochistan and Khyber Pakhtunkhwa, while in Sindh and Punjab a similar proportion of the urban and rural population benefit from improved water sources. Amongst all the provinces, Punjab has the lowest proportion of urban population with access to improved water sources, worse than rural Sindh.

Population with access to improved sanitation and water 1990-2010



Improved water sources (PSLM 2010-11):

Tap water	32% of households
Hand pumps	28% of households
Motor pumps	27% of households

This adds up to 87%[113] of the population with access to improved water sources against the Pakistan Medium Term Development Framework (MTDF) target of 76%.

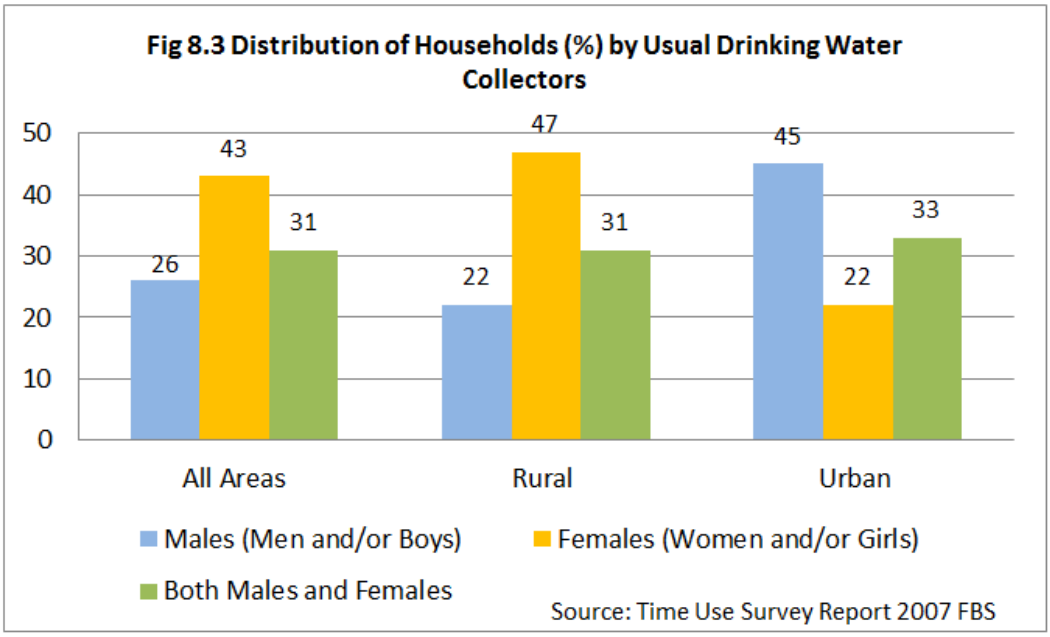
The remaining 13% use dug wells or other sources.

The slight reduction in those having access to improved drinking water in 2010 can be attributed to the floods that year which displaced thousands of families and polluted drinking water supplies.

The proportion of population with access to improved sanitation is noted in Annex 8 Table 8.1

113 If motor pump as a means of getting drinking water is not included, the total is only 60%, as noted in the Figure 8.1.

Who collects drinking water?



Gender disaggregated data is not available for water and sanitation. However the Time Use Survey 2007, reported on who collected the drinking water and the time spent on the activity. In rural areas, women (47%) are often responsible for the drinking water, often walking within a kilometer distance to fetch it. In urban areas, men are primary water collectors, almost 45%, from within a distance of less than a hundred meters.

ANNEXES TO CHAPTER 8

Annex 1

Table 8.1: Percentage of Population with access to improved sanitation by residence

	2004-05			2006-07			2008-09			2010-11		
	Urban	Rural	Over-all	Urban	Rural	Over-all	Urban	Rural	Over-all	Urban	Rural	Over-all
Pakistan												
Flush	86	30	54	92	41	58	95	47	63	96	51	66
Non-Flush	7	30	20	4	21	15	3	21	15	3	22	15
No Toilet	6	40	26	4	39	27	2	33	22	2	27	18
Punjab												
Flush	91	43	66	93	49	64	96	56	69	97	61	72
Non-Flush	2	7	5	2	7	5	1	5	4	1	7	5
No Toilet	7	50	30	5	44	31	3	39	28	2	33	23
Sindh												
Flush	88	17	51	93	16	55	95	25	60	95	26	62
Non-Flush	7	56	32	5	57	31	4	55	29	3	60	31
No Toilet	5	27	16	2	27	15	1	20	10	1	14	8
KP												
Flush	81	32	48	84	45	52	89	49	56	91	56	62
Non-Flush	13	36	28	7	19	17	7	26	21	6	23	20
No Toilet	6	32	24	9	36	31	4	25	21	3	21	18
Balochistan												
Flush	63	7	23	78	9	25	75	10	24	84	16	31
Non-Flush	33	48	44	19	62	52	21	66	56	15	68	56
No Toilet	4	45	33	3	29	33	5	24	20	2	16	13

Source: PSLM 2008-09, Table 4.8 and PSLM 2010-11, Table 4.8

Chapter 9

Empowering Women:
Meeting their Strategic Interests

The word empowerment has been often (mis) used, to express women's improved access to political, social and economic resources,[114] without addressing structural inequities and power relations that do not lend themselves to quick fixes as promoted in development literature. Empowerment also implies a process of self-development, or an expansion in the ability to make strategic life choices. These conceptualizations, which privilege the individual and not the collective, differ from the meaning given to commonly used measures of empowerment that are grounded in widely dissimilar contexts, some of which lie in conflict zones. However, there is evidence to suggest that assets, a greater role in decision-making, and freedom from violence, whether at the intra household and community level, or at national level, furthers what is termed as the strategic interests of women, influencing a shift in the imbalance of gendered power relations in favor of women.

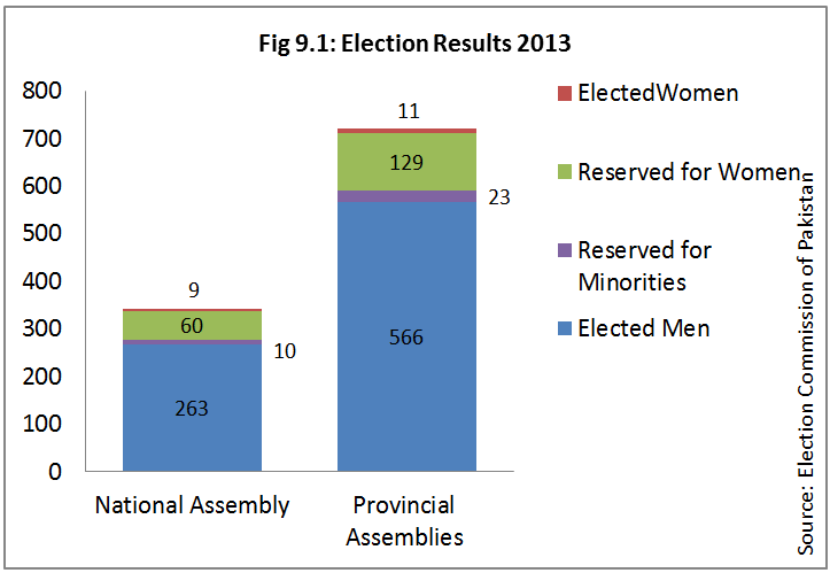
A number of indicators to gauge women's empowerment are included in the MDGs, the SAARC gender database, and other national and international conventions. Three aspects in particular promote women's strategic interests: women's participation in decision-making at all levels, women's access to credit, land or asset ownership, and prevention of violence against women.

Data for each of these aspects is gathered from different sources used in this chapter. A comprehensive gendered analysis is limited by the inadequacy of data in certain areas, such as migration and intra-household power dynamics (other than small-scale qualitative studies that provide useful directions for further research). Not enough data is available on disaggregated asset and landholdings. The excellent, albeit small scale, initiatives in the computerization of land revenue records, disaggregating land ownership records by sex, has provided some interesting data on female ownership of land. More work is of course required to assess whether the ownership translates into effective possession and control of the land.

The most recent data for political participation, from the general elections held on May 11, 2013 became available as this report was being finalized and has been incorporated as far as possible. As has happened in the past, women were discouraged from exercising their constitutional right to participate in the elections, whether as candidates or as voters. Militants in Khyber Pakhtunkhwa and FATA issued warnings to women to stay at home on election day, and mainstream political parties colluded to keep women out of the voting process in a number of locations. No action was taken against these violations. Women were also deterred by the violence that accompanied the elections.

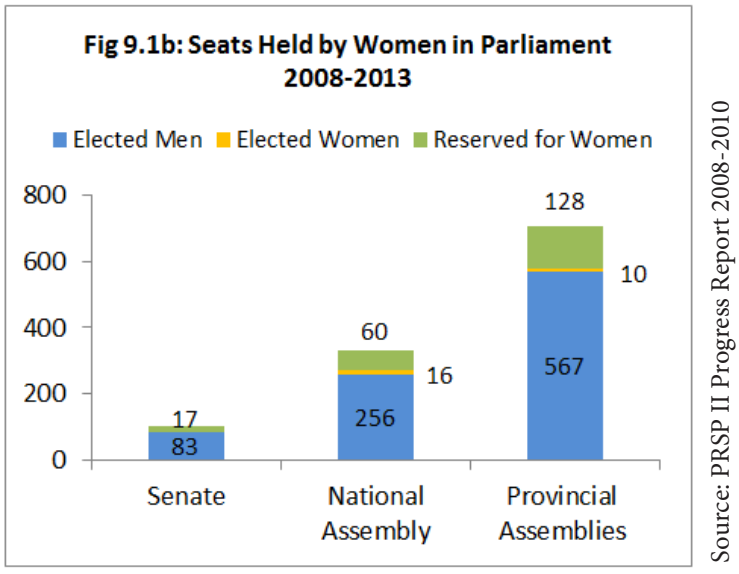
114 For a discussion on the term "empowerment" and the implications for women, see Batliwala, Srilatha. 1994 & 2007, and Kabeer N. 2001 & 2005, and Malhotra, Schuler & Boender 2002

Women in Politics and Decision-making



20 women won seats in the national and provincial legislatures in 2013, compared to 26 in the 2008 general elections.[115] Political violence and direct threats to women, as candidates and as voters, limited their participation in the elections.

Reserved seats for women in the Senate and the National and Provincial Assemblies have ensured a 17-22% representation of women, both in the 2008 and the current 2013 legislatures.



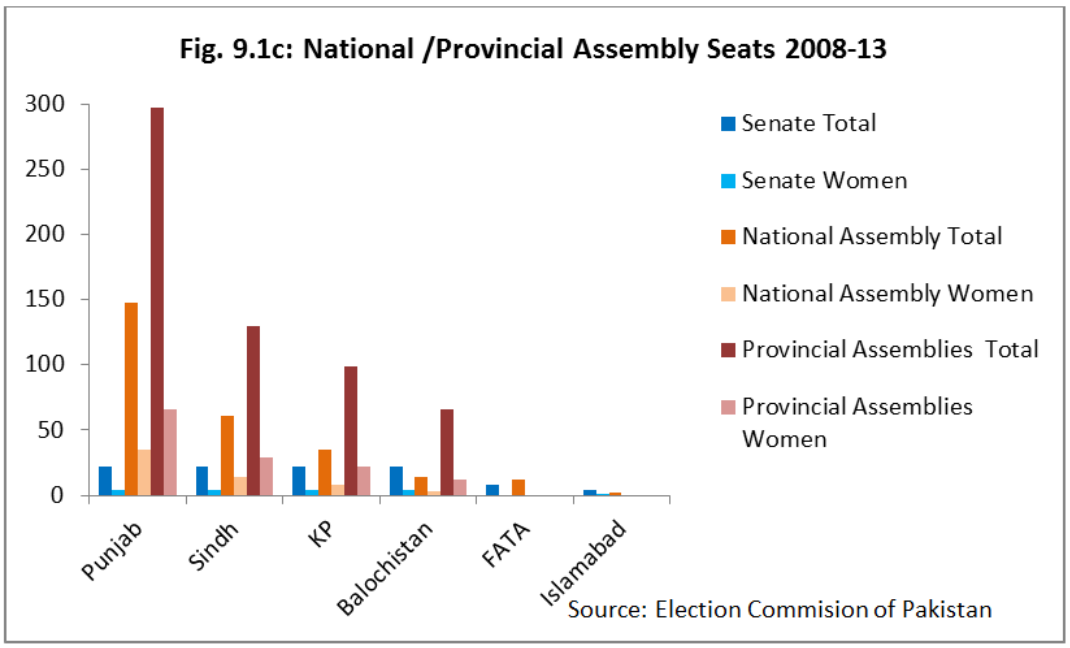
115 Various sources. Fig. 9.1c and d is extracted from Women and Politics in Asia Forum (WPAF) Observation Report of Women Contested Constituencies' 2008-Pakistan. 2008

Table 9.1 Provincial Elections 2013

	General Seats			Reserved Seats		
				Females	Minorities	
Province	Male	Female	Total		Male	Female
KP	99	0	99	22	3	0
Sindh	128	2	130	29	9	0
Balochistan	50	1	51	11	3	0
Punjab	289	8	297	67	7	1
Federal capital	2	0	2	0	0	0
Total	**568**	**11**	**579**	**129**	**22**	**1**

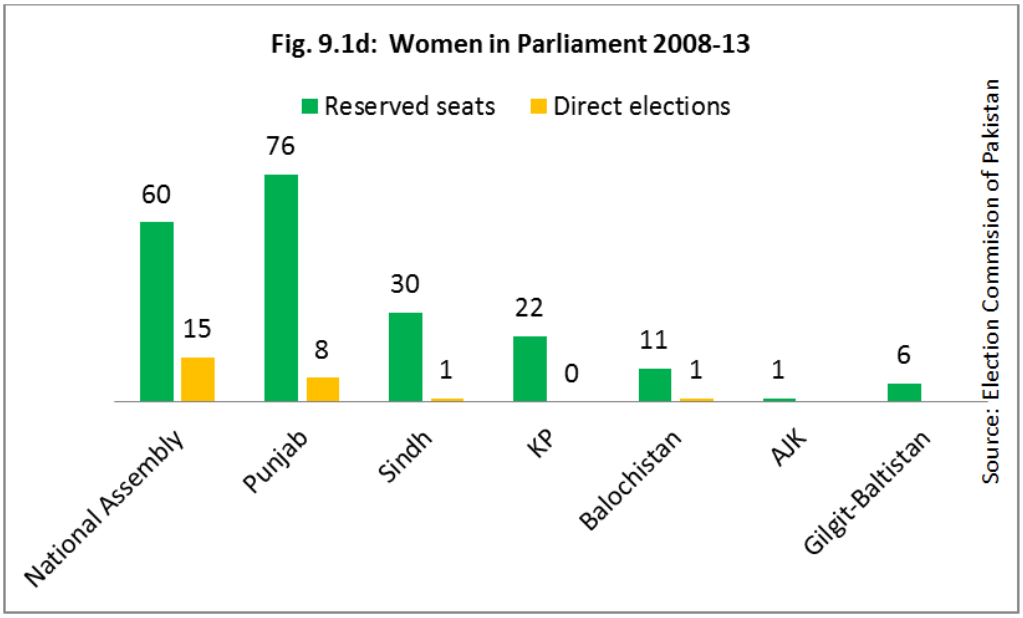
Source: Election Commission of Pakistan

FATA does not have any reserved seats for women though 8 seats are allocated to members from FATA in the National Assembly.



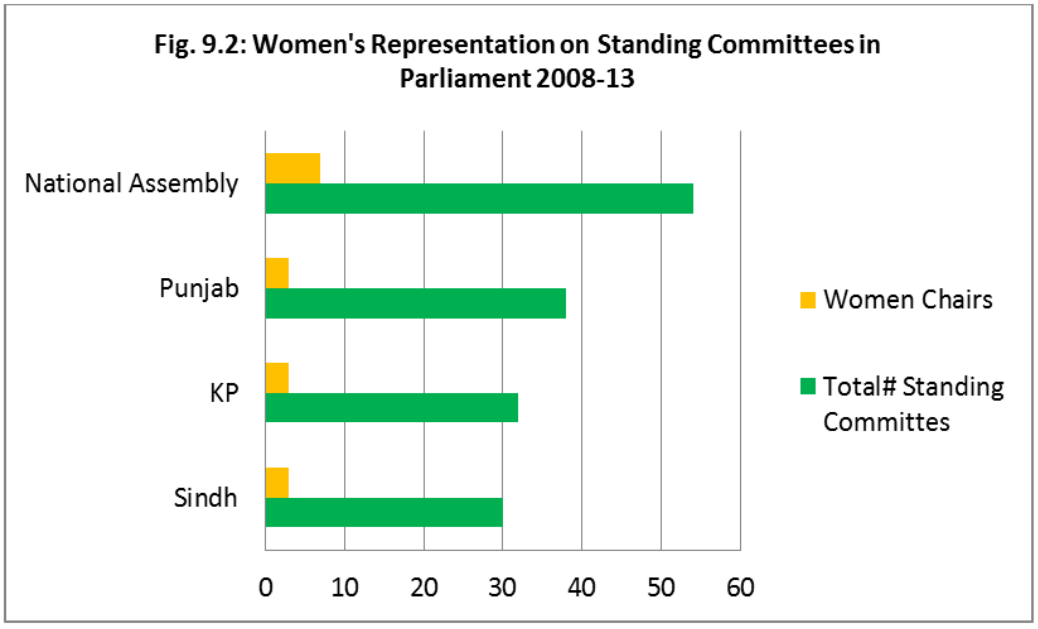
In the 2008 general elections women also contested for the general seats and won a few: 16 for the NA and 10 for the PA. 17% seats reserved for women in the Senate in 2008[116]

116 The convention on the Political Rights to Women, 1952, adopted by Pakistan resulted in a National Plan of Action (NPA) that incorporated the demand for 33% seats as a strategic objective. Yet only 17% seats in national parliament were reserved for women (in 2002).

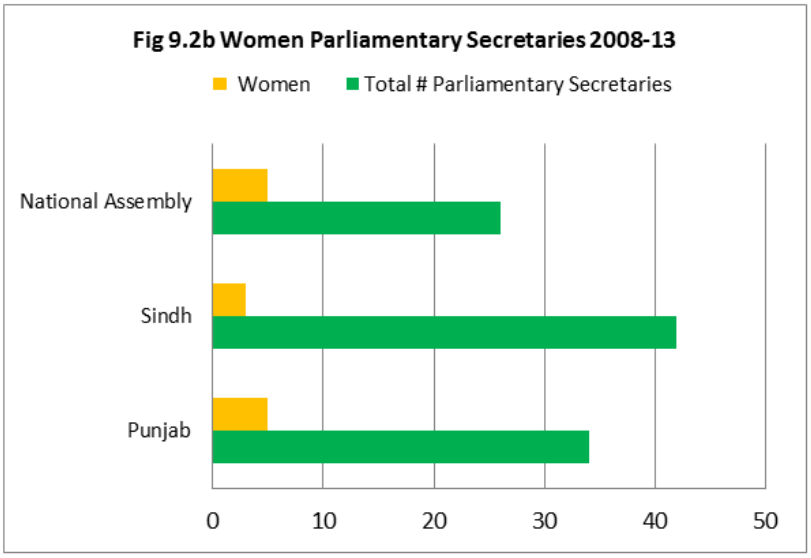


The National Parliament Speaker and the Sindh Provincial Assembly Deputy Speaker during 2008-2013 were women. Women were underrepresented in the cabinets: Only 1 woman minister in the Khyber Pakhtunkhwa (out of 44 members) but 5 in Balochistan (out of 44 ministers).[117]

Standing Committees in Parliament: 54 Chaired by Women: 7



117 NCSW *Gender Review of the Framework for Women's Political Participation* (no date given)



Of the 26 Parliamentary Secretaries, only 5 were women.

Women representatives moved 20 out of the 53 private members' bills presented in the National Assembly during 2008-2013.[118]

The Secretary of the Cabinet Division, a powerful position in the bureaucracy, is a woman.

However, the 10% quota set aside for women at all tiers of government service remains unmet.

All the 17 judges of the Supreme Court are men. No woman has ever been appointed to the apex court. There are only three women judges out of 103 in the five high courts.

Punjab has raised the 10% quota for women in government service to 15%, but recruitment levels continue to be well below 5%.

There are just over 3700 policewomen in the entire country, approximately 0.89% of the police force of 429635, far below the government set quota of 10% women in each department. The majority of the women police are constables, the lowest tier in the police hierarchy and only one woman has ever been a DIG (the second highest tier).[119] There are 19 women-only police stations, the last one opened in Malakand division recently to deal with cases of violence against women.

Of the 203 Pakistan police personnel in the UN Peacekeeping Operations, only 29 are women.[120]

118 The State of Human Rights in 2012. HRCP Pakistan
119 Ms. Helena Iqbal Saeed
120 UN DPKO presentation at the 2nd Islamic Women Police Conference Nov 2011, Islamabad

Only 2% of women in the labor force are in the occupational category of Legislators/Senior officials & Managers.

Women are under-represented, if not altogether missing in camp management of IDPs and refugees, and on peace committees. The National and Provincial disaster management authorities[121] each have a Gender and Child Cell, staffed with one or two women, tasked to "mainstream gender and child issues and vulnerabilities in humanitarian response, crises management and disaster risk reduction initiatives."

Provincial local governments remained suspended during 2008-2013. The new Provincial Local Government Acts retain 33% women's representation at all tiers, except in Khyber Pakhtunkhwa with 10% reserved seats for women. FATA, which received adult franchise in 1997, does not specify any reserved seats, but allows for additional seats to represent women, traders and other special groups to be added at the discretion of the governor as long as these do not exceed 25% of the total membership.

121 Respectively known as NDMA and PDMA; Gender and Child Cells: http://www.ndma.gov.pk/gcc.php

Women Voters

In 2002 there were 72 million registered voters, approximately 54% men and 46% were women.[122] In 2008, the percentage of registered women voters fell to 44%, with the biggest decline in Khyber Pakhtunkhwa (by 45%) and in FATA (by 96%). In both these areas the militancy and the subsequent military action, as well as the natural disasters, led to displacement of families. Unfortunately, the ECP data for voter turnout that would have shed light on the actual voting behavior of women is not sex disaggregated.

The July 2012 electoral rolls for FATA, prepared by ECP show 1.7 m voters, approximately 35% women.[123] Militants have already made known their stance and asked tribal chiefs and households to discourage women from voting or face the consequences. The stock response of the government apparatus to such threats and intimidation that deprive women of their constitutional right to vote has been, and continues to be indifference.

IDPs - almost 48% of the IDPS are over 18 years of age, but lack of CNIC and the requirement to vote at place of origin[124] hampers their participation in the polls.

The ECP has limited female staff to cater to the segregation requirements of the IDPs from FATA and other conservative constituencies. In FATA the ECP set up combined female and male polling stations in several agencies for the 2013 polls, despite prevailing tribal customs that do not allow women to enter non-segregated premises.[125]

Socio-cultural norms, household responsibilities, restricted mobility (and inadequate transport facilities), coercion and fear of reprisals keep women away from the election process, both as candidates and as voters. Observers monitoring past and the current 2013 elections have repeatedly pointed to the obstruction of women exercising their Constitutional right to vote. . This includes agreements, even by candidates from mainstream political parties, with rival candidates to keep women out of the voting process. Yet little action is taken to invoke proceedings against those disenfranchising women against the law of the state.

122 General Election, 2002 Report. Election Commission of Pakistan

123 Electoral Conditions in FATA Democracy Reporting International April 2013

124 Many areas are perceived as unsafe, and the IDPs are reluctant to move back

125 Aurat Foundation, Peshawar

Representation of Women in Top Positions in the Private Sector

The Federation of Pakistan of Pakistan Chambers of Commerce and Industry (FPCCI) created a reserved slot of vice president for women entrepreneurs in its executive body in 2011.[126]

A review of the publicly available data of the 97 largest corporations of Pakistan listed on the Karachi Stock Exchange-100 Index shows that only 5% of the total 838 members of the boards of directors are women and only three of the 97 had female CEOs. The majority of companies with women on their boards are family owned businesses, and women are not encouraged to participate actively.[127]

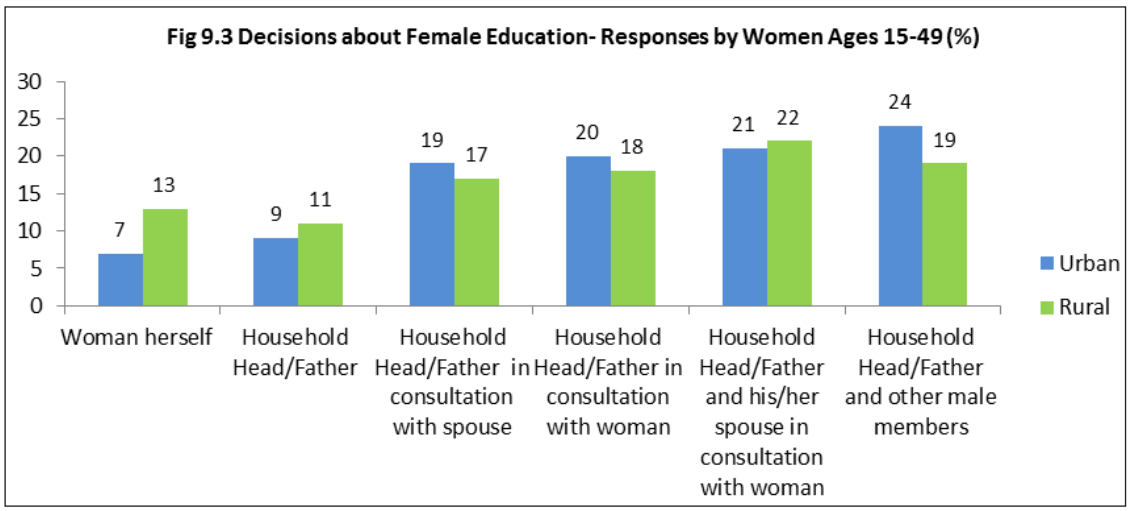
In a survey of board practices in Pakistan,[128] a mere 22% of the 59 companies responding "feel that (the) presence of women on the board of directors adds value to the board."
No bank has women on the Board, except for the National Bank of Pakistan that has one female Board member.

Women entrepreneurs received a boost with the passing of the 2006 Trade Ordinance into law, as it mandated all the regional chambers to induct at least two women members onto their boards and promoted setting up of women's chambers of commerce. As a result, by 2011, there were 60 women members on the Boards of different Chambers of Commerce, and eight women's chambers were registered, some in conservative areas like Mardan, Peshawar, and Quetta.[129]

Women continue to be under-represented in trade union; only 2% registered women members in the 7000 plus trade unions in the country. [130]

126 http://www.fpcci.org
127 http://www.cipe.org/blog/2011/05/26/silent-seats-the-debate-on-women-board-members-in-pakistan/#.UWaeScqSmkk
128 Pakistan Institute of Corporate Governance Survey on Board Practices in Pakistan 2011
129 Anna Nadgrodkiewicz Empowering Women Entrepreneurs: The Impact of the 2006 Trade Organizations Ordinance in Pakistan April 2011. Downloaded from http://www.cipe.org/publications/detail/empowering-women-entrepreneurs-impact-2006-trade-organizations-ordinance
130 HRCP Report 2012

Decision-making in the Home[131]

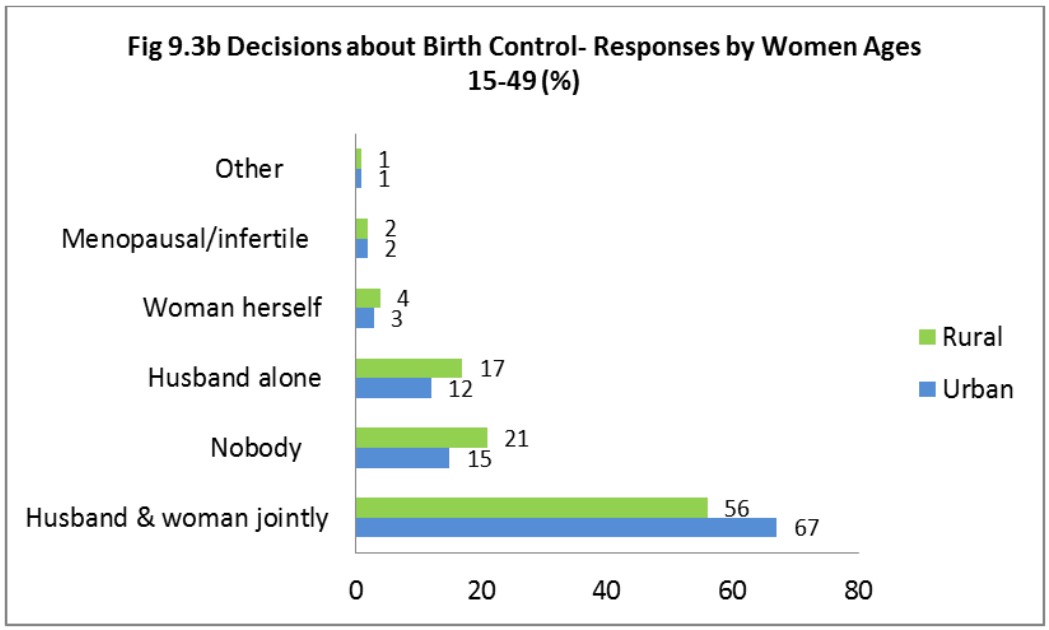


Education, and control over own bodies, are important steps in empowering women. As shown in Fig.9.3, the decision about daughter's education rests primarily with the men of the family, with only a few percentage points difference between urban and rural families. Sometimes this decision is taken in consultation with the mother or the daughter herself.

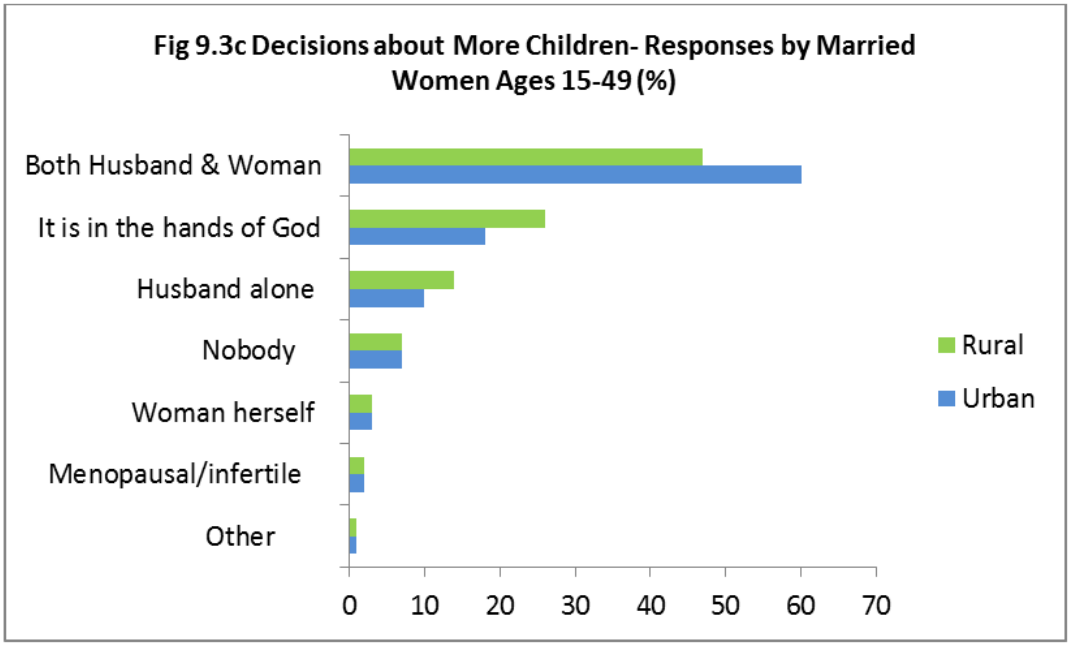
Intra household decision making is a complex, multilayered process, and no simple survey can capture all the related dimensions. For example, women in conservative parts of FATA can tend their fields and walk about their villages and surrounding ones without any hindrance—because all the residents belong to one extended clan or tribe. Thus it is not the public-private divide that determines segregation in these conservative regions, but the presence of strangers. Similar evidence is noted in qualitative studies of the Baluch tribes of Balochistan. Schools within the village perimeters can enroll girls without a problem.[132]

131 Source- PSLM 2007 that contained a specific module asking these questions

132 In one focus group, conducted by the author, with women IDPs from Bajaur and Mohmand, they lamented that their girls could not go to school now that they were in camps- in the village they had attended primary school regularly.



The decision to use contraceptives or take some measures to plan pregnancies or to have more children is reported as a joint decision with husbands by 56% of rural and 67% of urban women. This number is comparatively higher than previous estimates and can be read as an improvement and increase in spousal communication on the issue.



Women's Access to Microcredit and Microfinance

Pakistan has one of the most conducive policy environments for microfinance institutions and banks (MFIs and MFBs) to lend to the poor. Nine large MFIs[133] have a specific lending focus on women.

58% of active borrowers are women, 42% are men [134]

Male relatives use 50-70% of microloans to women. [135]

Less than 25% of Pakistan's businesswomen are microfinance borrowers.

Nearly 68% of women borrowers required a male relative's permission in order to qualify for any kind of loan.

40% of active savers are women but the value of their savings is only 21% of the total savings with MFIs.

The average loan size is Rs. 19691 for female and male borrowers of MFBs and only Rs. 10600 for borrowers of MFIs,[136] hardly enough to catapult the households out of poverty.

Inadequate access to finance, socially restricted mobility and decision making, family responsibilities and markets that favor men have been enumerated in a number of studies as factors limiting women's access to credit.[137]

Discriminatory lending practices require women to have two male guarantors, one of whom is not a relative; lenders also exclude young single women and do not extend credit to them.

Most female entrepreneurs seek business capital form non-MFI/MFB sources. The majority has traditional, micro level businesses in the clothing, education and food sectors.

Evidence on social impact and "empowerment" of women is unclear at best, with marginal improvements in income and asset ownership and no significant increase in female mobility, and male or female employment. [138]

133 Khushali Bank, Kashf Bank, NRSP,The First Micro Finance Bank Ltd, Rozgar MFB, Tameer MFB, Pak Oman MFB, Network MFB

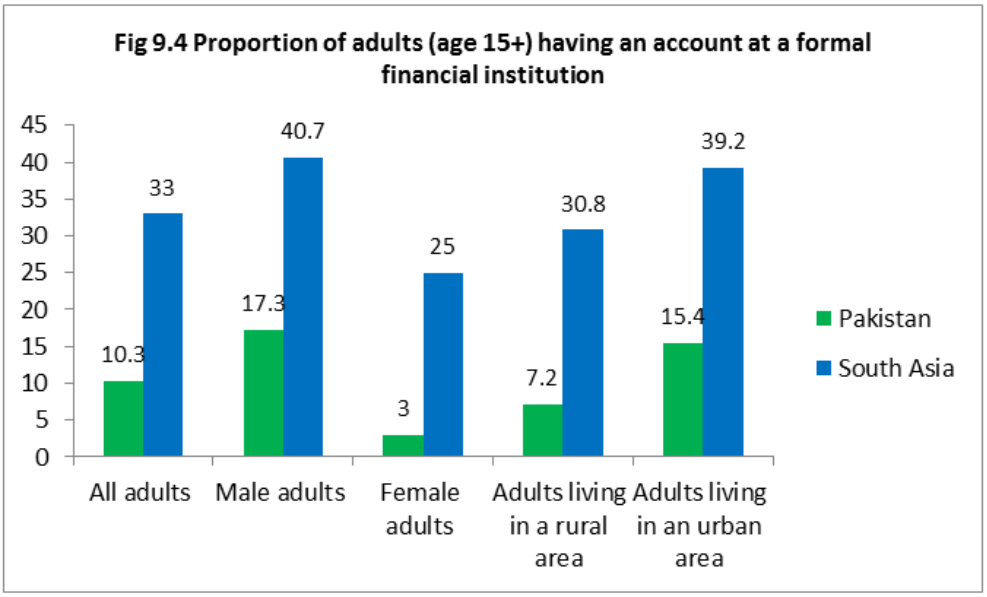
134 MicroWatch issue 25, Pakistan Microfinance Network 2013

135 http://www.worldbank.org/en/news/feature/2012/10/17/are-pakistans-women-entrepreneurs-being-served-by-the-microfinance-sector

136 State bank of Pakistan cited in Pakistan Economic Survey 2011

137 MicroWatch issue 12; World Bank. 2012. Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector? Conference Edition. Washington, DC.

138 ibid



Source: The Little Data Book on Financial Inclusion, World Bank 2012

As compared to South Asia and Sub-Saharan Africa, Pakistan has the lowest proportion of adults that holding an account with a financial institution (Figure 9.4)[139]. Only 3% adult Pakistani women have such accounts compared to the South Asian average of 25%, evidence that formal banking mechanisms bypass women. It indicates the need to go beyond formal banking mechanisms and financial instruments to increase women's access to financial resources, given the 13 million women in the labor force.[140]

23% of the adult population (ages 15 and above) depends on loans from families and friends.

Less than 2% use a formal financial institution for credit.

17% had outstanding loans for health and emergencies, evidence that health shocks drive households into debt. A further 6% reported outstanding credit for funerals and weddings.

139 Access to Finance Survey (A2FS) 2008 Pakistan Microfinance Network
140 Microfinance Information Exchange.

Asset Ownership

Asset ownership, particularly land has been shown to improve women's social status. There is no hard data available on asset ownership by women in Pakistan whether it pertains to housing or land— only 3% of women own land in Pakistan, is the oft-cited but not verified figure. Even where records show women as owners, it is usually to take advantage of loopholes in the property and tax laws, and does not imply control over the asset.[141] Women face customary, legal and procedural barriers to obtaining their inheritance.[142] Women's right to inherit property while widely acknowledged is rarely practiced, justified on the grounds that women lack experience in dealing with property matters, landholdings are small, dowry or maintenance has been given in lieu of share in property, or that women prefer to give up their share in favor of male relatives or brothers. This last ignores the social pressure on women to give up those rights in favor of brothers or husbands. Women however would prefer to receive their property and inheritance rights, but recognize that their restricted mobility, inexperience with dealing with the various offices involved in transferring rights, and long expensive litigation processes work against demanding their share of property.

67% rural households are landless[143]

89% of men believe that women should have land[144]

40% of the land is owned by only 2.5% of households

Water rights linked to land ownership, makes sharecroppers and those without land more dependent on the already powerful landowners. It also deprives women from any participation in water use decisions and water-users associations¬ despite the fact that they are responsible for household water use, including potable water, even when not directly involved in agricultural water use.[145] The local administration—revenue officials, patwaris', law enforcement and politicians—all favor the large landowners depriving the poor and landless, particularly women from taking recourse in law.

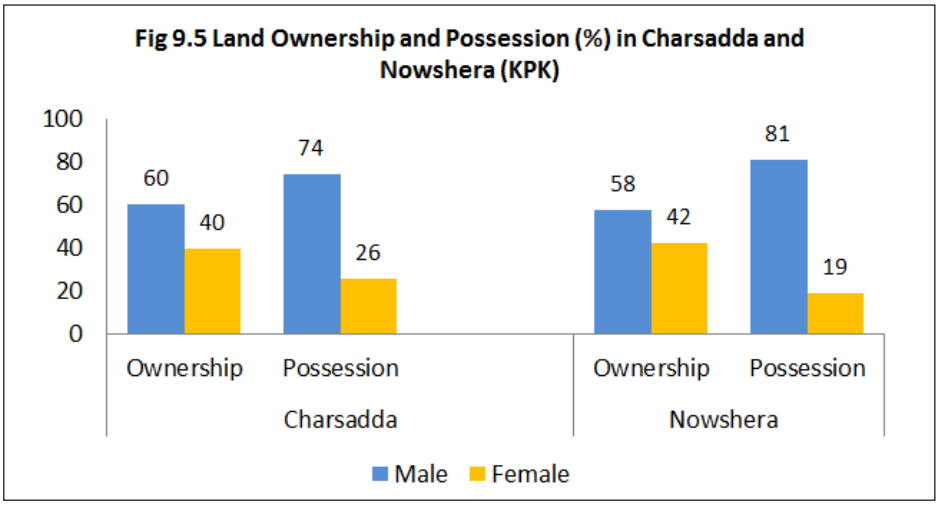
Land ownership by women appears to be correlated positively with women's participation in voting and mobility of women. [146]

141 Rubya Mehdi, *Gender and Property Law in Pakistan, Resources and Discourses*. 2002
142 NCSW Women's Right to Inheritance 2006
143 Anwar, Qureshi, and Ali 2004
144 *Women's Land Rights in Pakistan: Consolidated Research Findings* SDPI 2008
145 Khawar Mumtaz and Meher M. Noshirwani Scoping Study Women's Access And Rights To Land And Property In Pakistan. Shirkatgah
146 Ibid. The study found that in in seven sites of rural Chakwal, 4% of women owned land, and this correlated positively with women's mobility and political participation. Male outmigration, leaving women as household decision-makers and remittances (reducing dependence on landlords) may also be a contributory factor.

Usufructuary rights (the right to use land and to take the fruits of the land for life only), common in rural areas give women access to the land, but leave her without any security—as demonstrated in the recent floods and the earthquake, when only male owners received compensation and reconstruction aid.

The government of Khyber Pakhtunkhwa passed the Enforcement of Women Ownership Rights Act 2012 that provides legal protection to women's right to own property. Violators of the law are liable to punishment of at least five years imprisonment along with a fine up to Rs.50000. [147]

Yet women are not land deprived all over Pakistan, as the recently digitized and mapped land revenue records in two districts of Khyber Pakhtunkhwa reveal. [148]



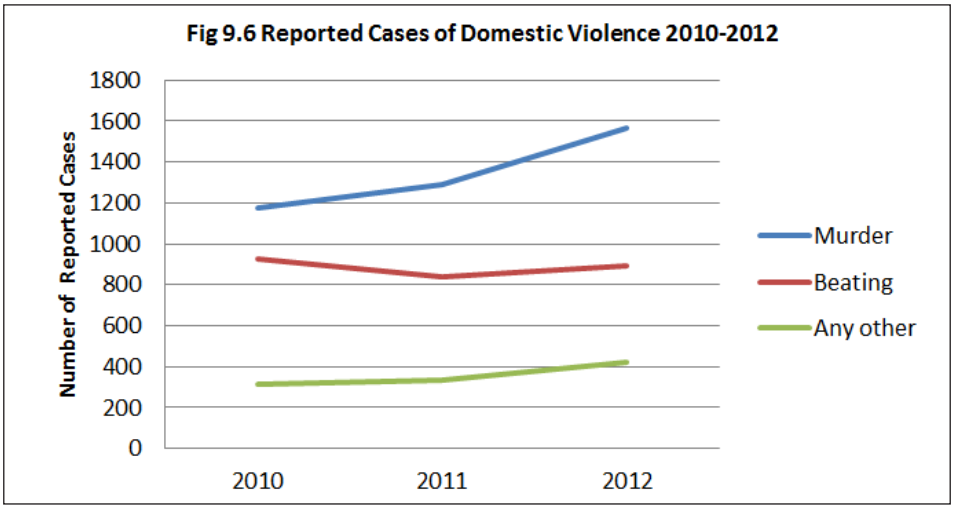
In Charsadda and Nowshera, two well-populated and rather conservative districts of Khyber Pakhtunkhwa province, women *own* 40% and 42% of the land respectively i.e. the title deeds record women as owners.

In contrast to ownership, however women's *possession* of land—i.e. the records indicate the exact size of the land in the women's name—drops sharply to 26% in Charsadda and 19% in Nowshera. This difference could be attributed to the custom of bride price that may include transfer of land to the woman on paper, but actually she does not own it. Nevertheless, availability of digitized records does add to the scant data available so far and opens the door for in-depth qualitative research on how this "ownership" functions and how it affects the lives of the women themselves.

147 HRCP Pakistan State of Human Rights in 2012

148 Data from the project "Land Digitization of Land Revenue Records 2012" - a collaboration of Board of Revenue and Estate Department, Government of Khyber Pakhtunkhwa and UN Habitat. The MIS and GIS mapping of two Khyber Pakhtunkhwa districts has provided a view of women owned/ possessed land, paving the way for future research as to what extent women exercise control of this valuable asset.

Violence against Women



4585 cases of Domestic violence were reported in just the first half of 2012[149]

The majority of victims of violence are married women, closely followed by single women; less than 2% of the women are widowed or divorced. [150]

The highest domestic violence and acid throwing (VAW) cases are reported in Punjab, honor killing cases in Sindh, and murders in Khyber Pakhtunkhwa. The low figures of Balochistan indicate the difficulty in reporting cases due to terrain, scattered population and few services that reach women.

As many as 1109 women and girls were murdered. Between July to December 2012, more than 100 women and girls were reported killed each month.

There were 1976 reported suicides and attempted suicides during 2012—slightly less than half of these were by women.[151]

60% of working women face some kind of harassment. The Protection against Harassment of Women at Workplace Act (2010), introduced strict penalties for harassment of women in public or in the workplace.

Women often see domestic violence as justified — wife beating in particular is accepted as a consequence of neglecting the husband' needs.[152]

149 Aurat Foundation Data cited in HRCP 2012 Report
150 Aurat Foundation 2011 Report on VAW
151 Madadgar helpline LHRLA
152 MICS 2010, Participatory Poverty Assessment 2001, Qualitative studies

Discriminatory cultural practices—forced child marriages, settlement of feuds by exchanging women or girls, bride price—have been documented in all parts of Pakistan, though some are more specific to particular parts of the country. The Prevention of Anti-Women Practices (Criminal Law Amendment) Act 2011, strengthened women's right to inheritance and property, and mandates heavy penalties for forced marriages.

Fig 9.7 Number of Darul Amans/ Province

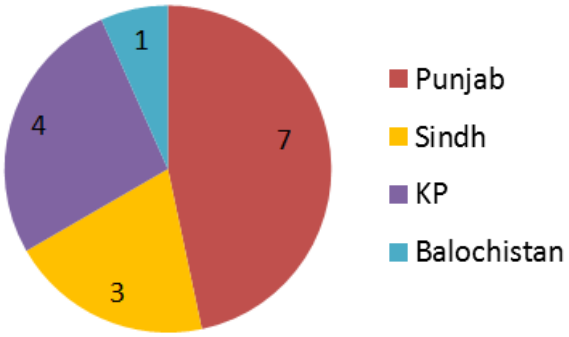
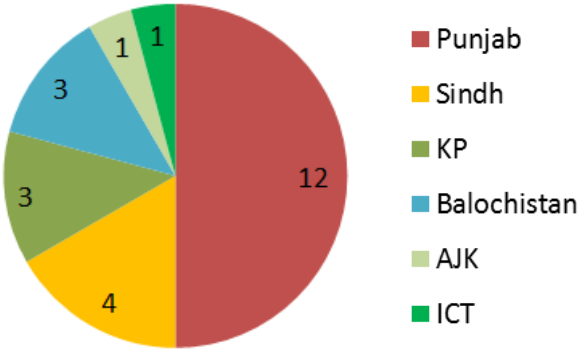


Fig. 9.7b: Number of Crisis Centers for Women



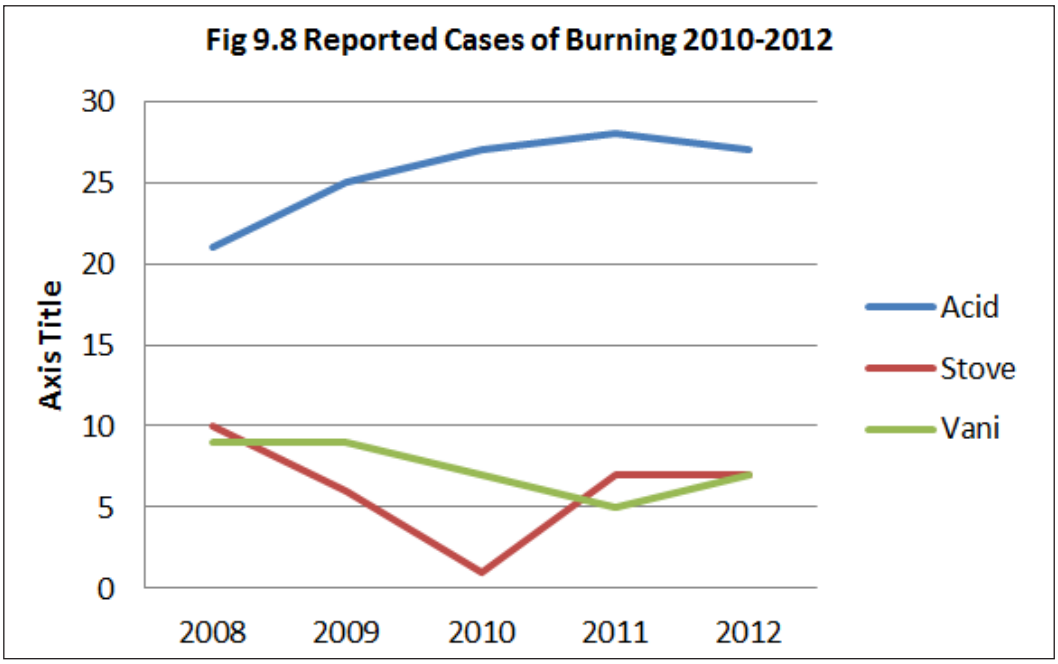
There are a handful of government women's shelters—Darul Aman's— and crisis centers for women in the country.[153]

26 crisis Centers were set up by the now defunct Ministry of Women's Development. After the 18th Amendment the centers were devolved to the provinces, but the provincial governments are reluctant to fund them. Four centers have been closed in Khyber Pakhtunkhwa, whilst the fate of 12 centers in Punjab remains undecided. For now these and the other Crisis centers, 24 in total, are functional, [154] funded by the Federal government (Ministry of Human rights).

There is no Darul Aman or a crisis center in FATA and in Gilgit-Baltistan.

153 Women are referred to the Darul Aman by courts hearing VAW/divorce etc cases of women. They do not offer any counseling or legal services and function more as sub-jails. The crisis centers offer a range of psycho-social and legal services, and are open to women in distress, not just court remanded ones.

154 Ministry of Human Rights- List of Operational Centers 2012. Reportedly, each of the 36 districts of Punjab has a Darul Aman, but the Punjab Government website reports only 7.



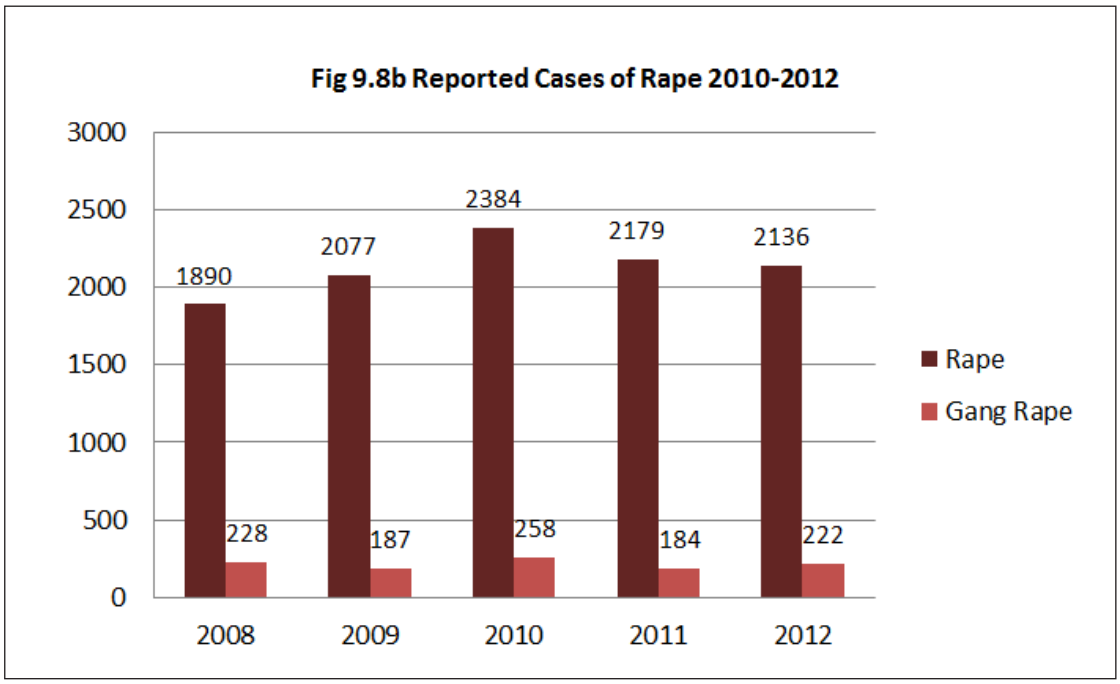
27 Acid burn attacks reported by the Acid Survivors Foundation(ASF); HRCP records 41 acid attacks on girls and women in 2012.

The ASF notes that acid attack convictions have tripled from 6% in 2011 to 18% in 2012.[155]

One third of acid attacks are because of domestic violence, another 23% due to refusal of proposal of marriage (decent/indecent) and suspicion of infidelity, including unintended victims who happened to be in the vicinity of the attack. Punjab seems to have the highest number of reported acid attacks

The Acid Control and Acid Crimes Prevention Act 2010 passed by Parliament aims to prevent the practice of acid attacks, mostly affecting women who exercise autonomy. The Act mandates a minimum fine of Rs. 1 million, and at least 14 years imprisonment for the perpetrators. It is too soon to assess the implementation of these laws, and whether they have effectively curtailed the impunity currently enjoyed by the perpetrators of violence.

155 Acid Survivors Foundation Pakistan *Situation Analysis* Report



7 cases of Vani, 8 cases of custodial rape, and 15 cases of incest and 116 cases of workplace harassment (physical) were also reported in 2012 [156]

514 honor killings were reported in 2012.[157] The HRCP reports a higher figure of 913 (based on media reports), of which 99 were minor girls.

156 Gender Crime Cell Violence Against Women, Reported Cases 2008-2012
157 Official data from the Gender Crime Cell, Islamabad, based on cases reported to the police stations nation-wide.

Trafficking

Pakistan is a signatory to the SAARC Regional Convention on Combating the Crime of Trafficking in Women and Children for Prostitution in January 2002. Women, men and children are trafficked out of Pakistan, mainly to the Middle-East. Men are also trafficked to European countries. Traffickers isolate, coerce and use violence to force women and girls into prostitution. Debt bondage has been linked to trafficking of children for labor, prostitution and sexual exploitation and as camel jockeys in the Gulf States.[158]

Persons are also trafficked into Pakistan, from Afghanistan, and Bangladesh and subjected to forced labor and prostitution. Internal trafficking, including bonded labour, continues as convictions are low and there is no protection for victims. In 2011 only 55 traffickers were prosecuted, one for sex trafficking and 19 for labor trafficking. The government agencies and officials responsible often confuse human smuggling with trafficking and do not necessarily differentiate between sex and labor trafficking.

No definite figures are available on trafficking of women and children. Figures have been cited repeatedly without checking the validity of the sources, and the evidence is often anecdotal. Official estimates put the figure of illegal immigrants at 3.35 million in Pakistan, the majority from Afghanistan (2.2 m) and Bangladesh (1m), but there are no credible sex disaggregated numbers on how many were trafficked.

Small qualitative studies have found that poor households, especially in militancy affected areas are particularly vulnerable to the machinations of traffickers. In Khyber Pakhtunkhwa families have "married" daughters as young as 15 under the customary practice of *wulvar* i.e. for a bride-price. These marriages are mostly unregistered. The "married" women are then trafficked to different parts of the country. Some male family members are also known to be complicit in the practice.[159]

While trafficking related prosecutions have been on the rise, the conviction rates are lower and the penalties quite nominal- an average fine of Rs. 20,000 and imprisonment for less than six months.[160]

158 SPARC- Society for the Protection of the Rights of the Child. http://www.sparcpk.org

159 Azam, Farooq (2009). Human Trafficking, Human Smuggling and Illegal Migration to and from Pakistan. BEFARe

160 ibid

Migration

The net migration rate for Pakistan is estimated at -0.9 per 1000 migrants i.e. more people are leaving the country than are coming in. Immigrants form only 2.3% of the population and of these 44.7% are women.[161]

Pakistani migrants overseas are estimated to be over 7 million, the majority in Saudi Arabia and the UAE, with remittances of approximately Rs.14. billion annually.[162] Sex disaggregated figures are not available, although almost all the migrants registered with the concerned government bureau are male. The government of Pakistan has discouraged female worker migrant labor.

There is large-scale internal migration, with almost equal numbers of men and women- however while men are mostly economic migrants, women move with their family members or due to marriage.[163] Families and men migrate in search of livelihood to urban centers, or the larger cities, mostly from Khyber Pakhtunkhwa, FATA and Balochistan. Women also form a substantial proportion of the migrants- almost 40% for Balochistan higher for FATA[164] - but they move with families rather than for work. This does not preclude their participation in the labor market and there is some evidence to suggest that the proportion of wage earning migrant women is higher than that for non-migrant women.[165]

Migration has been found to have a positive effect on girls nutrition and growth, and such households record lower infant mortality rates and higher birth weights.[166]

161 The difference between the number of persons entering and leaving a country during the year per 1,000 persons (based on midyear population). An excess of persons entering the country is referred to as net immigration; an excess of persons leaving the country as net emigration, as in the case of Pakistan. Source: UNHCR Trafficking in Persons Report 2012 Pakistan. Figures are US Dept. of State.

162 ABDI-ILO-OECD Roundtable on Labour Migration in Asia: Assessing Labour Market :Requirements for Foreign workers. Presentation on Pakistan Dr. M. S. Zahid Joint Secretary Ministry of Overseas Pakistanis. Jan. 2013

163 A Review of Migration Issues in Pakistan. Haris Gazdar. Collective for Social Science Research, Karachi, Pakistan. 2003

164 Gender Profiles for Balochistan and for FATA 2013- UN Women document.

165 Memon Rashid. Pakistan: Internal Migration and Poverty Reduction. Collective for Social Science Research. Pakistan. Undated.

166 Ghazala Mansuri Migration, Sex Bias, and Child Growth in Rural Pakistan World Bank Policy Research Working Paper 3946, June 2006

Temporary Migration — Internally Displaced Persons (IDPs)

The multiple crises befalling Pakistan since 2001 have led to large-scale displacement of households. Women have been the hardest hit, since many households have lost male family members to the earthquake in 2005 and the militancy in FATA (and a few districts of Khyber Pakhtunkhwa) since 2003. Of the estimated 163766 families displaced in FATA, 90% are living with host families and 10% are in camps (16382). The current statistics record 15754 women, 22147 children, and 10288 men in camps. A quarter of FATA's 4 million population is estimated to have registered as IDPs.

Earthquakes, floods, drought, militancy and conflict across the border in Afghanistan have swelled the IDP population in Balochistan too. An estimated 0.3 million people are thought to have left their homes for safer havens over the past several years.[167]

One report suggests that of the estimated 2.5 million people displaced in Khyber Pakhtunkhwa, 60% are women, and that 80% of these displaced women are illiterate. Maternal mortality is very high in this population. Often the family has lost its male providers, and women are left to fend for the family, with few skills that translate into paid work in their host communities. Bereft of the community support structures, older women and widows may resort to begging. [168]

Qualitative data and reports by CSOs working with IDPs and in camps indicate the vulnerability of women, girls and boys. Exploitation, trafficking, sexual harassment and forced marriages are reported by the IDPs. Young boys, often forced to drop out of school to work, are thereby vulnerable to sexual exploitation and forced into prostitution.

Camp management systems unwittingly exacerbate the deprivation and vulnerabilities faced by women. Food and non-food items distributed through the "head of household" (assumed to be male) may aggravate the malnourished status of women and girl children; water and fuel collection by women and girls may result in harassment. Families may be compelled to marry off young girls to avoid losing honor if a girl is sexually harassed or compromised. Some of these young girls and women end up being trafficked within the country or overseas.

The enforced idleness of camps for young men, posttraumatic stress disorders, perceived loss of status and change in roles results in tensions that are ignited by the slightest perceived or real provocation, leading to violence within the family and outside as well.

Recognizing and addressing the material basis of relationships within the constrained camp settings can alleviate the sexual and gender based violence experienced by female IDPS.

167 Internal Displacement Monitoring Centre

168 Reporting On The Gender Equality Interventions MDG Fund, 2010 – An Over-View Note For The HLC, Jan 2011

The Gendered Effects of Conflict

Militancy and conflict-affected areas have been a constant background theme for this analysis of the status of women and men in Pakistan. Other than the massive displacement of households, that continues to date, the militancy has aggravated the already limited space available to women. Militants have destroyed schools, particularly those catering to girl's education. Teachers have been targeted and killed- 22 in Balochistan alone- intimidated and harassed into staying at home, worsening an already depleted education resource. Female health workers have suffered as well, murdered, harassed and threatened into staying away from their duties. These incidents occur predominantly in underserved communities with dismal indicators of education and mother and child health.

However, women from within these communities are finding ways to continue their work, sometimes surreptitiously, sometimes with the support of tribal elders. FATA for instance has female Social Welfare Officers posted to each of the seven agencies who try to continue with their work as far as possible. The FDMA has a gender adviser, who works with community women to form women's groups.

The conflict however is not just in these areas. It has moved to Karachi, Punjab and rural Sindh. The adverse effect on education, health and mobility cannot be underestimated.

There is a need to escalate all efforts to bring peace to the affected areas, and to contain the conflict- sectarian or ethnic. Women and children suffer disproportionately, as direct victims and as collateral damage. Yet, there are no women on any of the forums, national or provincial, that are dealing with these issues. The National Commission of Women, and its provincial counterpart in Khyber Pakhtunkhwa, the Provincial Commission on the Status of Women (PCSW), does bring conflict related gender issues to the notice of the government, but absent reserved seats at the table for women to participate in dialogues to achieve a peaceful future, they will remain invisible and voiceless victims.

ANNEXES TO CHAPTER 9

Annex 1

Women-friendly Legislation 2008-2013

- The Protection of Women (Criminal Law (Amendment) Act, 2010- the amendments diluted some of the discriminatory aspects of the Hudood Ordinances. Earlier amendments had recognized honour killings as a culpable offence murder and liable to prosecution
- Protection against Harassment of Women at Workplace Act, 2010— introduced strict penalties for harassment of women in public or in the workplace.
- The Prevention of Anti-Women Practices (Criminal Law Amendment) Act 2011— strengthened women's right to inheritance and property, and mandates heavy penalties for forced marriages.
- The Acid Control and Acid Crimes Prevention Act 2010 —aims to prevent the practice of acid attacks - mostly affecting women who exercise autonomy. The Act mandates a minimum fine of Rs. 1 million and at least 14 years imprisonment for the perpetrators.
- National Commission on the Status of Women- granted an autonomous status in 2012.
- Provincial Commission on the Status of Women Khyber Pakhtunkhwa- 2010

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