



PAKISTAN COUNTRY GENDER ASSESSMENT

VOLUME 2 OF 2: SECTOR ANALYSES AND CASE STUDIES



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VOLUME 2 OF 2: SECTOR ANALYSES AND CASE STUDIES



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Currency

(As of 16 May 2016)

Unit	-	Pakistan rupee (PRe/PRs)
PRe1.00	=	\$ 0.00955
\$1.00	=	PRe106.70

Note: The fiscal year (FY) of the government ends on 30 June. FY before a calendar year denotes the year in which the fiscal year ends, e.g., FY2016 ends on 30 June 2016.

Preface

In 2014, the Government of Pakistan released Vision 2025, which outlines priorities and strategies toward human, social, and economic development in Pakistan. At the same time, several development partners were conducting reviews of their assistance to Pakistan and developing medium-term strategies for assistance. Five development partners—the Asian Development Bank; Department of Foreign Affairs and Trade, Government of Australia; Department of Foreign Affairs, Trade and Development, Government of Canada; Islamic Development Bank; and the World Bank—thus agreed that it was an opportune time to jointly prepare an updated gender assessment to facilitate mainstreaming of gender into their development efforts in Pakistan.

The resulting country gender assessment is organized into two volumes: Volume I: Overall Gender Analysis, and this publication, Volume II: Sector Analyses and Case Studies. Information for the assessment was drawn from desk review of a large number of background documents, interviews with public and private sector stakeholders, small group discussions with representatives of nongovernment organizations active in gender and development, and dialogues with other development partner representatives. Preliminary findings and conclusions were presented and reviewed by a wide range of stakeholders who participated in a validation workshop in Islamabad.

Volume II includes detailed reviews of gender issues in specific sectors: education; energy; finance; inclusive rural and urban development; population, health, and nutrition; post-conflict and natural disaster reconstruction; social protection; and transport. The chapters present (i) background information on the sector, (ii) women’s roles as consumers and/or providers of sector-specific products or services and sector-specific issues related to gender equality and women’s economic empowerment, (iii) case studies of earlier development partner assistance related to gender quality and women’s economic empowerment with lessons learned, and (iv) potential entry points for future development assistance.

PART A

Education

I. Background

Key Findings: Education

- Pakistan has made domestic and international commitments to educate girls and boys up to the age of 16 years. With the slow progress toward universal primary education and gender equality in education, the optimism for achievement of Millennium Development Goals 2 and 3 was not high.
- While the literacy rates of females and males have improved over the past 13 years, the aggregate literacy rates of females and males aged 10 years and older still showed a gap of 21 percentage points in 2012–2013. Literacy rates among females by province are widely dissimilar, indicating long-run differences in factors that have influenced households' decisions regarding girls' education.
- The 18th Amendment devolved early childhood, primary, middle, and senior secondary education and adult literacy to provincial governments, while the national government retained responsibility for technical and vocational education and training (TVET) and tertiary education.
- Disparities in early childhood, primary and secondary education outputs and outcomes are evident by sex of the child, rural and urban residence, and wealth quintile, reflecting interactions between factors associated with demand for and supply of education.
- Women comprise a little over one-third of TVET and university enrollments and have access to about 50% of higher education institutions.
- Improvements in education sector outputs and outcomes at all levels, including for girls and women, are unlikely without increases in public and private sector spending. Pakistan spends 2%–3% of gross national income on education, low in comparison with other countries in the region and international recommendations.
- Development partner assistance has included policy-based loans to incentivize sector reform, project assistance to improve or expand infrastructure, and pilot studies. The latter have identified cost-effective means for increasing enrollment or improving student performance through incentives like school meals or stipends linked to attendance. Remaining challenges include shortages in financial and human resources needed for scaling up and sustainability.
- Entry points for future development partner assistance include the following:
 - Policy development. Provide sector budget support linked to provincial assembly passage of bills authorizing increases in recurrent budget for education and adult literacy.
 - Program development and implementation. Support review and revision of curricula and textbooks to correct gender biases, support institutionalization of cash transfers for education of girls from poor households, support scaling up of provision of vouchers

- o Capacity development. Strengthen mechanisms that improve accountability of school operations and that effectively increase mothers' participation.
- o Evaluation, research, and statistics. Support inclusion of gender-sensitive targets and indicators in national and provincial education sector plans, finance surveys to monitor progress, and support multivariate analysis of education output and outcome data by gender to take into account the impact of factors other than location and income quintiles.

A. Laws

The Constitution of Pakistan, Article 25 (2) bans sex-based discrimination, and the 18th Amendment added Article 25A, which guarantees free education to those aged 5–16 years. Accordingly, Balochistan and Khyber Pakhtunkhwa have drafted free and compulsory education laws, but their provincial assemblies have not yet passed these drafts. The Punjab Commission on Education has drafted similar legislation, which is under review by the Punjab government, and the Sindh Provincial Assembly adopted the Sindh Right of Children to Free and Compulsory Education Law in 2013.

The 18th Amendment devolved responsibilities for the setting of policy, planning, and selection of curricula for early childhood, primary, and secondary education and adult literacy to provincial governments.¹ The federal government is still the regulatory authority, sets standards in higher education and research, and establishes and oversees scientific and technical institutions.

The Ministry of Federal Education and Professional Training was created after the dissolution of the Ministry of Education in 2011. The ministry oversees educational institutions within federal territories, meeting international conventions and agreements regarding education, achieving the Millennium Development Goals (MDGs) for education, and technical and vocational training.²

B. Policy

Pakistan issued the National Education Policy in 2009, which has two priorities: (i) widening access to education for all; and (ii) improving the quality of education, particularly regarding the needs of the economy. It also has goals that specifically reference girls: (i) equalize access to education through provision of basic facilities for girls and boys, underprivileged groups, and “special” children and adults; and (ii) promote equity in education with the aim of eliminating social exclusion and promoting national cohesion.

1 As of May 2013, no province had deviated from the national curriculum revised in 2007–2008. A. Rana. 2013. Decentralisation of Education under the 18th Amendment. *Economic Review*. 44 (5). pp. 31.

2 The following organizations under the dissolved Ministry of Education were reattached to the newly established ministry: Academy of Educational Planning and Management, Akhtar Hameed Khan, Federal Board of Intermediate and Secondary Education, Higher Education Commission, National Centre for Rural Development, National Commission for Human Development, National Education Assessment System, National Internship Programme, National Talent Pool, National Training Bureau, and National Vocational and Technical Training Commission. A. Rana. 2013. Decentralisation of Education under the 18th Amendment.

However, in general, the National Education Policy does not set targets in measurable terms or disaggregate targets by sex.³

The policy was endorsed by all provincial governments in 2010. Each provincial government then developed its own 5-year education sector plan but with varying emphases on gender. The Punjab School Education Sector Plan, 2013–2017 acknowledges the need for equitable, gender-sensitive education management but does not propose concrete actions to address gender disparities; provide sex-disaggregated data on inputs, outputs, or outcomes; or identify gender-sensitive monitoring indicators for the future.⁴ In contrast, the Balochistan, Khyber Pakhtunkhwa, and Sindh education sector plans to provide gender-disaggregated data on enrollments and outline specific measures to address gender disparities with earmarked budget estimates.⁵

C. Inputs

There are marked differences in the size and amenities of primary schools in urban and rural areas, as well as between public and private schools in both areas. Rural and public primary and secondary schools have fewer amenities than urban and private primary schools, although gaps between urban and rural, and public and private, schools are smaller. In some cases, private schools have fewer amenities such as playgrounds (Figure 1). Lack of amenities may be among the factors that discourage parents from sending children, especially girls, to primary schools due to concerns about safety and/or privacy.

Several attributes related to teachers can be considered proxy measures of their access and quality (e.g., student–teacher ratios, absenteeism, proportion of time spent teaching, and teacher qualifications). Student–teacher ratios were high (over 35) at primary, middle, and secondary school levels for all of Pakistan. Only at the primary and middle school levels in Balochistan and middle school levels in Khyber Pakhtunkhwa and Sindh were student–teacher ratios under 30:1 (Figure 2).⁶ Further, about 13% of rural public and 14% of urban public school teachers were found to be absent compared with 7% of rural private and 8% of urban private school teachers on the day of one survey.⁷

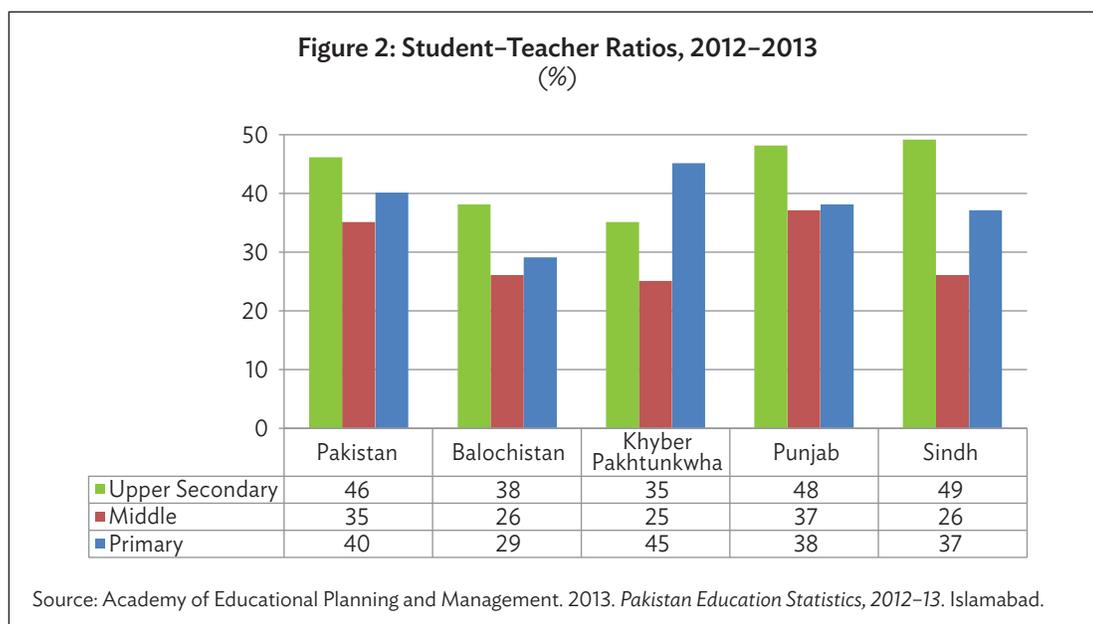
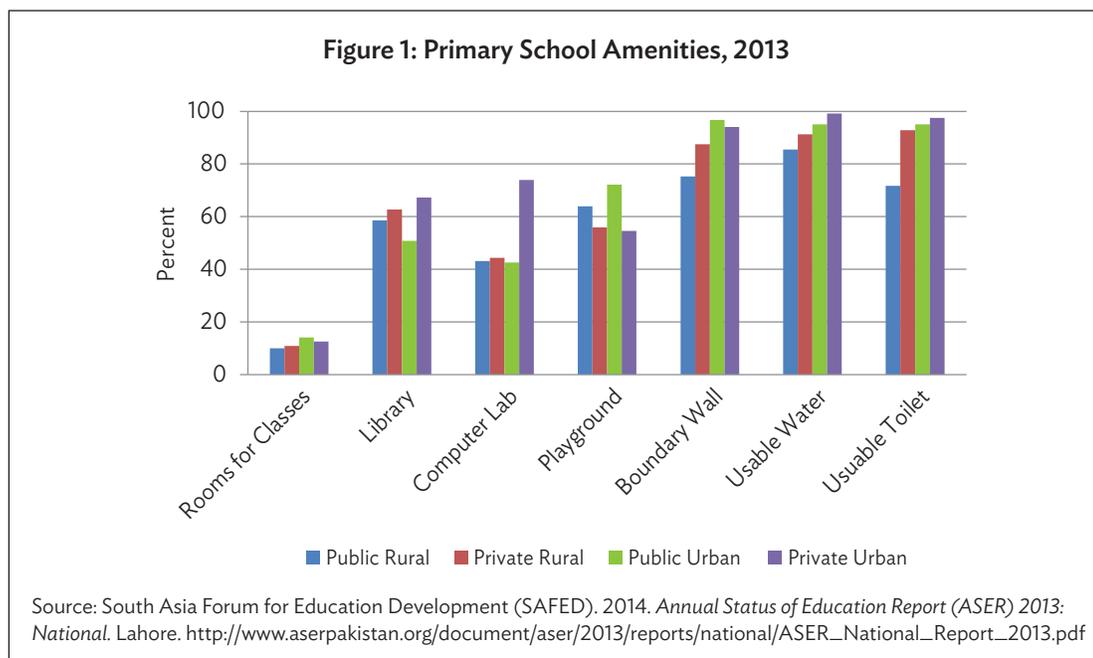
3 Government of Pakistan, Ministry of Education. 2009. *National Education Policy 2009*. Islamabad. http://planipolis.iiep.unesco.org/upload/Pakistan/Pakistan_National_education_policy_2009.pdf

4 Government of Punjab, School Education Department. 2013. *Punjab School Education Sector Plan, 2013–2017*. Lahore. http://www.aserpakistan.org/document/learning_resources/2014/Sector_Plans/Punjab%20Sector%20Plan%202013-2017.pdf

5 Education sector plans could be improved by providing specifics on how more teachers will be recruited, including female teachers; and including financing allocations for all objectives. Government of Balochistan, Education Department, Policy Planning Implementation Unit. 2014. *Balochistan Education Sector Plan 2013–2018*. Quetta. <http://www.globalpartnership.org/content/education-sector-plan-2013-2018-balochistan-province-pakistan>; Government of Khyber Pakhtunkhwa, Department of Elementary and Secondary Education. 2012. *Education Sector Plan 2010–2015*. Peshawar. <http://www.kpese.gov.pk/Downloads/Education%20Sector%20Plan.pdf>; and Government of Sindh, Education and Literacy Department. n. d. *Sindh Education Sector Plan 2014–18*. Karachi. <http://www.globalpartnership.org/sites/default/files/Sindh-EducationSectorPlan.pdf>

6 High student–teacher ratios indicate that each student receives little personalized attention and instruction that would help address any problem in comprehension and mastery of educational materials. Such attention is especially important for students who come from homes where parents have little or no skills in reading and/or mathematics and thus cannot assist their children with lessons.

7 South Asia Forum for Education Development (SAFED). 2014. *Annual Status of Education Report 2013: National*. Lahore. http://www.aserpakistan.org/document/aser/2013/reports/national/ASER_National_Report_2013.pdf



A baseline survey conducted by Aga Khan University’s Strengthening Teacher Education in Pakistan project in Sindh⁸ found that 10% of primary school teachers taught for less

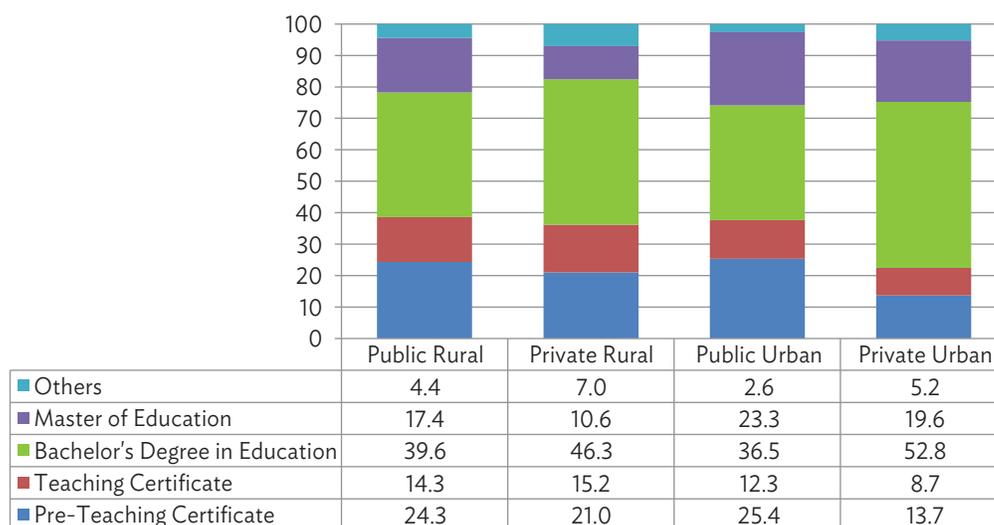
8 The 2011 study covered 196 schools and over 6,000 students from years 4 and 5 across several districts of Sindh. It gathered information on student populations and prevailing teaching, learning, and management practices in these schools, as well as data on student learning achievements in four core subject areas (i.e., mathematics, science, English, and social studies). It recommended enhancing teachers’ morale, providing training, supporting school management, involving the community at various levels, improving head teachers’ capacity to perform, and establishing a province-based examination regulatory authority for primary schools to ensure standardized exams and periodic testing. Pre-STEP. 2009. *Pre-STEP Base Line Survey. A Summary Report 2009*. Islamabad: United States Agency for International Development (USAID).

than 5 minutes of the 35 minutes allocated daily for each subject, another 70% of primary school teachers taught for 15 minutes, while only 20% taught for more than 20 minutes. Moreover, head teachers, who can play an important role in improving the quality of education, were found to have unsatisfactory or only basic leadership and management skills. Only 17% of students in these primary schools passed tests.⁹ Girls performed relatively better in all subject areas, although they were not encouraged, or necessarily provided equal opportunity to participate in classroom activities.

Teachers in public schools had higher levels of general preparation than teachers in private schools, especially in urban areas. However, when the preparation of teachers specifically in education was considered, data show that teachers in private schools generally had higher levels of preparation than teachers in public schools, especially in urban areas. For example, urban private schools employed only 22.4% of teachers without any advanced degree in education, while rural public, rural private, and urban public schools employed 38.6%, 36.2%, and 37.7% of teachers with less than a bachelor's or master's degree in education (Figure 3).¹⁰

As the presence of female teachers facilitates girls' enrollment, attendance, and learning, the proportion of female teachers is an important aspect of teacher access and quality regarding female students. In fact, the National Education Policy notes that the "maximum age limit shall be waived for recruitment of female teachers" as one strategy to increase the

Figure 3: Teacher Professional Education Qualifications by School Characteristics, 2013 (%)



Source: South Asia Forum for Education Development. 2014. *Annual Status of Education Report 2013: National*. Lahore. http://www.aserpakistan.org/document/asere/2013/reports/national/ASER_National_Report_2013.pdf

⁹ The survey found that only 56% of enrolled students attended classes regularly, with the remainder either attending school intermittently or remaining absent.

¹⁰ Data were not identified for comparison of teachers' academic qualifications by primary, secondary, and tertiary level.

number of female teachers. For Pakistan as a whole, females constituted 92% of teachers at the early childhood education level, 48% at the primary level, 61% at the secondary level, and 40% at the university level. This pattern persists when the data are considered by province. Punjab consistently had the highest proportion of female teachers, followed by Sindh, Khyber Pakhtunkhwa, and Balochistan.

Pakistan undertook a comprehensive review of its education curricula and released revised curricula for 23 core subjects in 2007. However, the revised curricula do not cater to diverse conditions in the education sector (e.g., multigrade classes) or on differentiating curricula to be relevant to local cultures.

Achieving gender equity in enrollment may be inadequate to change gender stereotypes if only traditional roles for females and males are presented in school textbooks (Box 1).¹¹ For this reason, the National Education Policy requires that “the Curriculum Wing of the Ministry of Education and provincial textbook boards ensure elimination of all types of gender biases from textbooks [and] adequate representation of females shall be ensured in all curriculum and textbooks review committees.”

Stakeholders generally agree that the quality of public school teachers in Pakistan needs improvement.¹² The National Education Policy suggests better preservice training and standardization of qualifications; professional development; teacher remuneration, career progression, and status; and governance and management. Future reforms of education sector policy, guidelines, and system must also take into account the significant role of schools owned and/or operated by the private sector.

Box 1: Women’s Portrayal in Pakistani Textbooks

A study conducted in the Islamabad Capital Territory aimed to determine whether gender biases existed in government textbooks and if they had any influence on girls’ perceptions regarding the roles of women in society. The study methodology was based on discourse analysis of 23 government school textbooks covering English, Islamiat, Pakistan studies, social studies, and home economics for years 1–10; open-ended and in-depth interviews with 25 public schoolchildren and 4 of their female teachers; and completion of a questionnaire by 15 female teachers to determine their perceptions of gender and to what extent their perceptions are influenced by the content of textbooks and lessons.

Textbook materials were found to provide little reference to the importance of women in Pakistan’s history or more generally, and women’s potential roles in society. Female students were found to have more diverse ideas of the professions in which they would be interested than were presented in the textbooks.

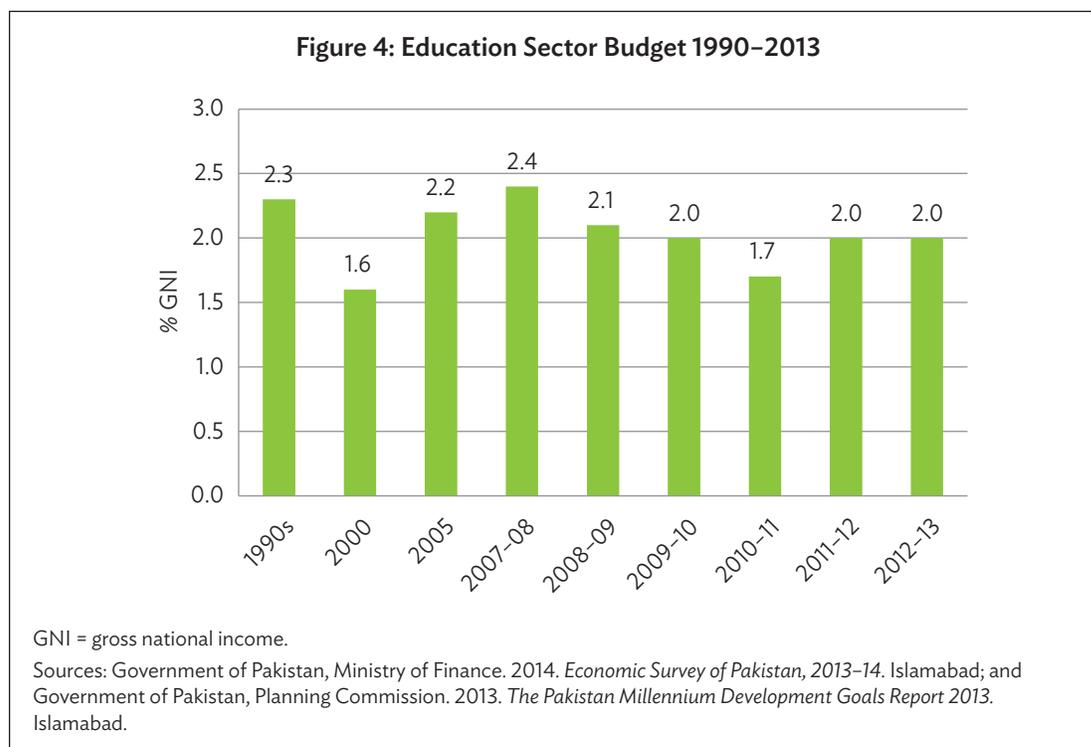
Source: S. McDonald. 2013. Boys Play Cricket, Girls Play House: Examining the Gender Binary in Pakistani Public Schools Textbooks. Islamabad: Sustainable Development Policy Institute. <http://www.sdpi.org/publications/files/W-132.pdf>

11 Historically, gender bias has been part of Pakistan’s public school curriculum. In 1959, the National Commission on Education recommended that school curricula at the secondary school level be “designed to fit [girls] more particularly for their further role...to equip them for their rightful place in society.” S. McDonald. 2013. Boys Play Cricket, Girls Play House: Examining the Gender Binary in Pakistani Public Schools Textbooks. Islamabad: Sustainable Development Policy Institute. <http://www.sdpi.org/publications/files/W-132.pdf>

12 Reasons for poor performance include decentralization and other changes in responsibilities for the education sector and school governance, as well as inadequate preservice training and in-service training programs. Respect for teachers has eroded, and it has become the professional choice of last resort for the best educated, especially males.

D. Finance

One of the impediments to Pakistan achieving MDG targets and improving educational outcomes is the relatively low percentage of gross national income allocated to education (Figure 4). This level is reflected in low spending on the number and quality of schools, the number and quality of teachers, and provision of books and teaching aids. Pakistan also allocates a relatively low percentage of gross domestic product (GDP) for education (2.0%) compared with Bangladesh (2.4%), Bhutan (4.8%), India (3.1%), Iran (4.7%), Nepal (4.6%), and Sri Lanka (2.6%).¹³ The United Nations Development Programme (UNDP) suggests a minimum allocation of 5.0% of gross national product for education.¹⁴



¹³ Government of Pakistan, Ministry of Finance. 2014. *Economic Survey of Pakistan, 2013–14*. Islamabad.

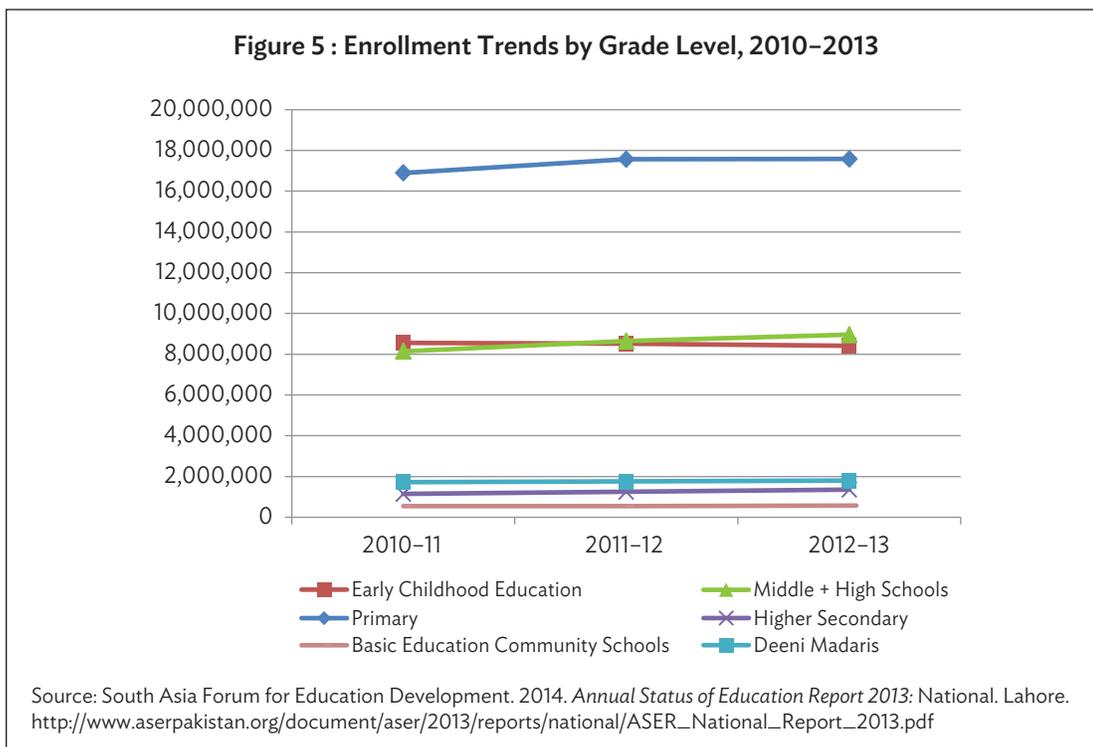
¹⁴ UNDP. 2008. *Human Development Report 2007/08*. New York. <http://hdr.undp.org/en/content/human-development-report-20078>; and United Nations Educational, Scientific and Cultural Organization (UNESCO). 2008. *EFA Global Monitoring Report 2009—Overcoming Inequality: Why Governance Matters*. Paris. <http://en.unesco.org/gem-report/report/2009/overcoming-inequality-why-governance-matters#sthash.EeifixmD.dpbs>

II. Provincial Female Education Programs

A. Overview

From 2010 to 2013, the Annual Status of Education Report (ASER) estimated a 1.7% decline in early childhood education enrollment, a 4.0% increase in primary school enrollment, a 9.7% increase in middle school enrollment, and a 10.4% increase in secondary school enrollment (Figure 5).

Parent decisions to send children to school are influenced by their income, rural or urban residence and distance to the school, school fees and transport costs, total number of family members, parents' own education, and local customs and traditions regarding the value of education. Factors influencing school enrollment and attendance include the size and amenities of the school (e.g., electricity and/or toilets), number of teachers per student, gender and qualifications of teachers, and the quality of teaching.



About 79% of children in rural and semi-urban areas belonging to the lower to middle classes were enrolled in school. They were more likely to attend public schools (74%), which offer free education but have a shortage or absence of teachers, poor facilities, and/or lack of learning materials. About 92% of children residing in urban areas were enrolled in school. About 59% of these, especially those in the upper-middle and upper classes, attended private schools that are more likely to be staffed with qualified teachers; have well-equipped classrooms with all essential facilities; and use good-quality, often imported, teaching and learning materials. These schools also often offer local as well as foreign examination systems (e.g., O and A levels).¹⁵

The gender constitution of public and private schools was similar. Specifically, in rural areas, girls comprised 35% and boys comprised 65% of total enrollment in public schools, and in private schools, 36% were girls while 64% were boys. In urban areas, girls comprised 42% and boys comprised 58% of total enrollment in public schools, and in private schools, 41% were girls and 59% were boys.¹⁶

B. Early Childhood Education

Early childhood education in Pakistan has been neglected for decades. The National Education Policy includes sections on early childhood education that have been endorsed by provincial governments and allocated provincial funding in the 2011/12 budget.

In 2013, an estimated 58% of all children aged 3–5 years were enrolled in any early childhood education program, indicating that the government met its international obligation to attain a gross enrollment rate (GER) of at least 50% of children in early childhood education.¹⁷ However, differences in access and quality of services contributed to the higher proportions of rural preschool children found to be “out-of-school” (33% compared with 17% of urban children). While the proportion of urban “out-of-school” preschool children from 2011 to 2013 fell, there was little change in the proportion of “out-of-school” children in rural areas (Figure 6).¹⁸

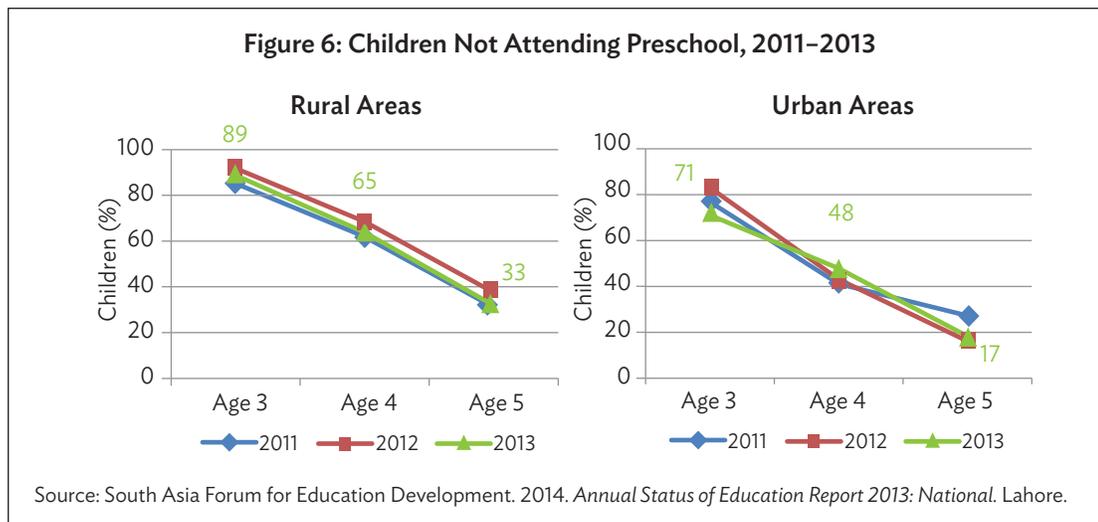
Rural and urban disparities in enrollment reflect differences in access to and quality of early childhood education services across rural and urban locations and among income quintiles within a given location. Most children in rural areas attend traditional *katchi* (early childhood education for children aged 3–5 years) public schools where there are no separate classrooms, the teachers are not trained, national curricula are not followed, and there is a dearth of teaching and learning materials. In contrast, urban areas may have early childhood education programs with essential facilities, trained teachers, and appropriate teaching and learning materials.

15 E. Mujahid-Mukhtar. n. d. Situation Analysis of the Education Sector. Islamabad: UNESCO Pakistan. http://unesco.org.pk/education/documents/situationanalysis/National_Final_Report_Education_Policy_Analysis.pdf

16 SAFED. 2014. *Annual Status of Education Report 2013: National*.

17 The GER is the total enrollment in a given level of education (regardless of age) expressed as a percentage of the population in the official age group corresponding to that level of education. The net enrollment rate (NER) is the enrollment of the age group officially designated for a given level of education expressed as a percentage of the population in that age group.

18 The ASER Pakistan 2013 survey for the national level did not report on the proportion of boys versus girls aged 3–5 years who were “out of school” at the early childhood education level overall or by rural or urban area.



Although there are few cultural and social restrictions for girls taking part in early childhood education, girls comprised only 44% of students in early childhood education (in both public and private schools) at the national level, ranging from a low of 38% in Balochistan to a high of 46% in Punjab.

Parents and communities, especially among the lower-income quartiles, typically lack awareness and understanding of the importance of early childhood education. Historically, early childhood education has been a low priority of the federal and provincial governments; however, following devolution, provincial governments started earmarking funds for early childhood education under both their recurrent and development budgets. A mechanism to coordinate and share experiences among public and private service providers for early childhood education is needed to reduce duplication and waste of resources, and spatial planning needs to be replaced by integrated planning.¹⁹

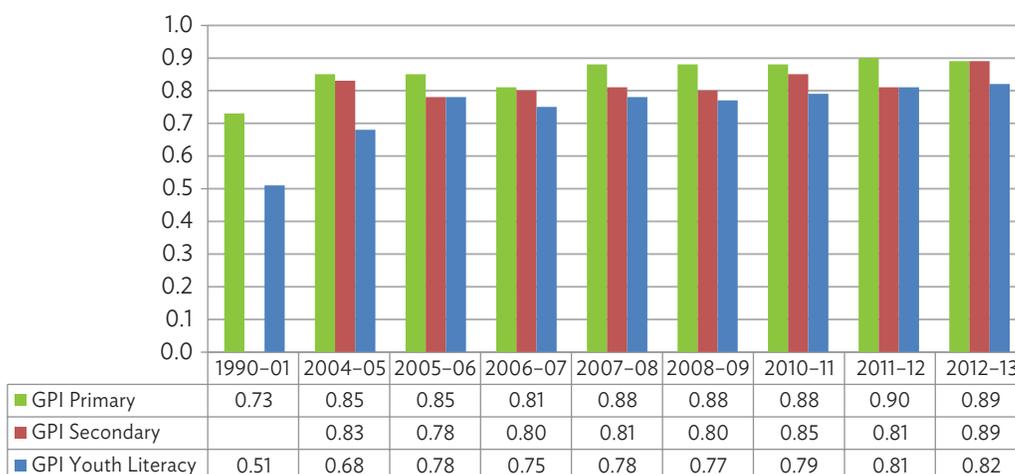
C. Primary and Secondary Education

The National Education Policy includes several policy actions that mention girls. For primary education,²⁰ “all children—boys and girls—shall be brought inside school by the year 2015;” and “food-based incentives shall be introduced to increase enrolment and improve retention and completion rates, especially for girls.” For secondary schools, it states that “provision shall be expanded, particularly in the rural areas and of schools dedicated for girls, [and] priority shall be given to those locations where the ratio of secondary schools is low”; and “special literacy skills programmes shall target older child labourers, boys and girls (aged 14–17 years), (and) special educational stipends shall be introduced to rehabilitate child labourers.”

¹⁹ E. Mujahid-Mukhtar. n. d. *Situation Analysis of the Education Sector*.

²⁰ In Pakistan, primary school is years 1–5, middle school years 6–8, and secondary school comprises matriculation (years 9–10) and high school (years 11–12).

Figure 7: Gender Parity Index Trends, 1990–2013



GPI = gender parity index.

Source: E. Mujahid-Mukhtar. n. d. *Situation Analysis of the Education Sector*. Islamabad: UNESCO Pakistan. http://unesco.org.pk/education/documents/situationanalysis/National_Final_Report_Education_Policy_Analysis.pdf

Gender parity indexes (i.e., the ratio of the GER for girls compared with boys in a given educational level) provide a measure of gender equality in education. Pakistan was able to achieve significant increases in youth literacy gender parity and primary education gender parity from 1990 to 2012, and modest increases in secondary education gender parity from 2004 to 2013 (Figure 7).

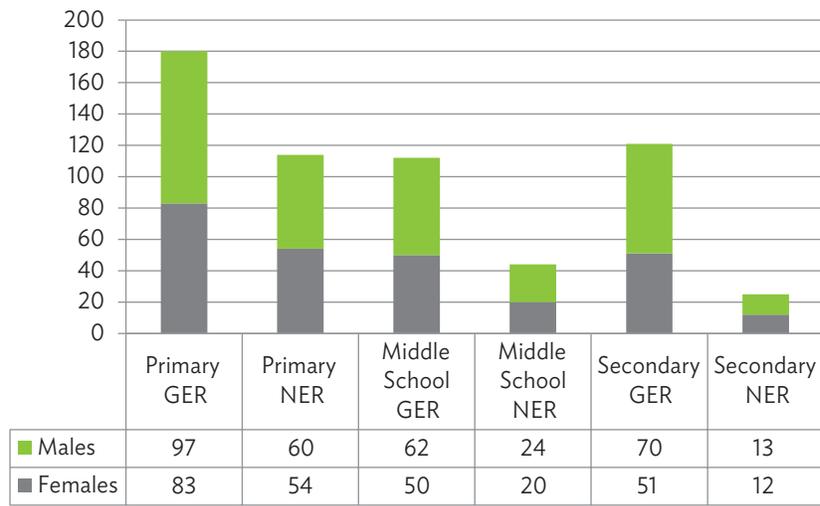
Provincial disparities are evident when gender parity scores are calculated to include both ratios of girls to boys in primary enrollment as well as their completion to year 5. Specifically, the gender parity score for Pakistan as a whole in 2014 was 80.1, ranging from 96.8 for the Islamabad Capital Territory (ICT) to 55.0 for Khyber Pakhtunkhwa. Punjab and Sindh had scores above the national average, with the remaining provinces having scores below the national average.²¹

In 2012–2013, the GERs and net enrollment rates (NERs) by each grade level consistently show disparities by sex. However, the disparities in NERs are smaller, suggesting that fewer girls repeated each grade level (Figure 8).

When females are considered as a percentage of total enrollment by grade level and by province, the number of females as a proportion of total students declined from early childhood education to degree-level education for all of Pakistan. The declines are particularly evident at the secondary and degree levels in Balochistan and Khyber Pakhtunkhwa. Conversely, females comprised over 60% of those enrolled at the degree level in Punjab and Sindh (Figure 9).

²¹ Gender parity scores are also available for Pakistan by district for primary and secondary levels. Alif Ailaan. 2013. *Alif Ailaan Pakistan District Education Rankings 2014*. Islamabad. http://d3n8a8pro7vhm.cloudfront.net/alifailaan/pages/324/attachments/original/1400690777/District_Ranking_Report_Binded_-_comp.compressed.pdf?1400690777

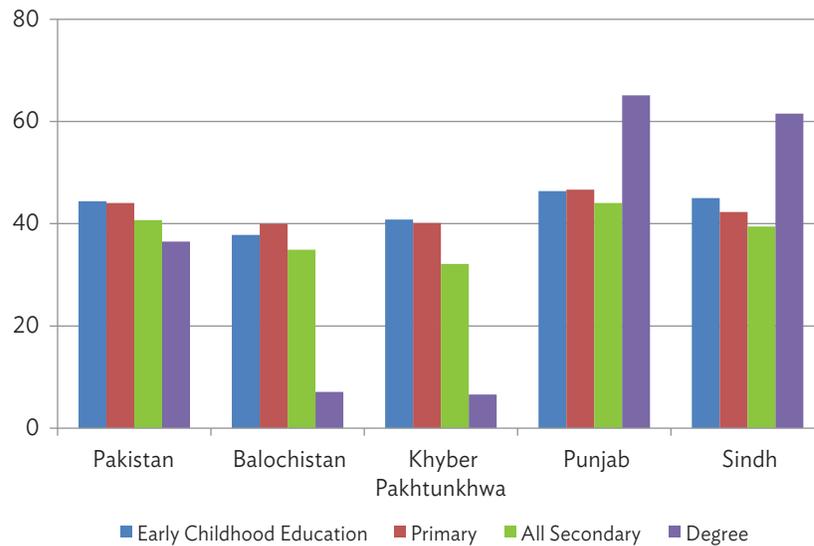
Figure 8: Primary, Middle, and High School Gross and Net Enrollment Rates, 2011–2012



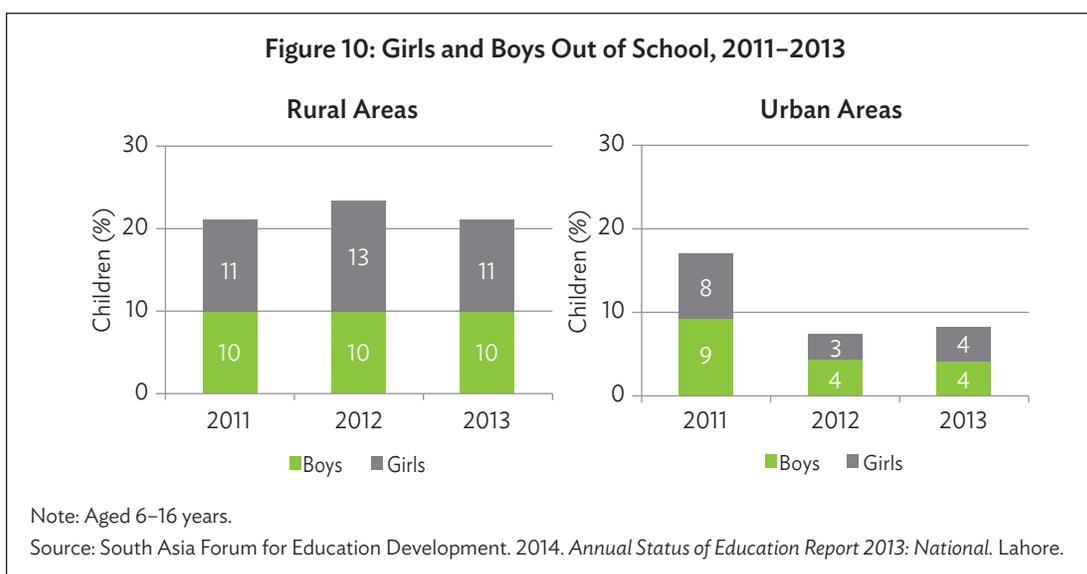
GER = gross enrollment rate, NER = net enrollment rate.

Source: Government of Pakistan, Pakistan Bureau of Statistics. 2013. *Pakistan Social and Living Standards Measurement Survey, 2011–12, National/Provincial*. Islamabad.

Figure 9: Total Female Enrollment by Educational Level by Province, 2012–2013



Source: Academy of Education Planning and Management. 2013. *Pakistan Education Statistics, 2012–13*. Islamabad.



Rural NERs are lower than urban NERs throughout Pakistan. In 2013, higher proportions of rural children aged 6–16 years in Pakistan were “out-of-school.” Rural and urban differences in the proportion of children “out-of-school” were greater than differences between girls and boys within either rural or urban areas, indicating either lower demand for education in rural areas, poorer access and quality of education services in rural areas, or both (Figure 10).

When females are considered as a percentage of total enrollment by grade level in rural areas, the decline of females in urban areas by grade level is only from 47% to 43%, whereas the decline in females as a percentage of total students by grade level is from 43% to 8% in rural areas (Figure 11).

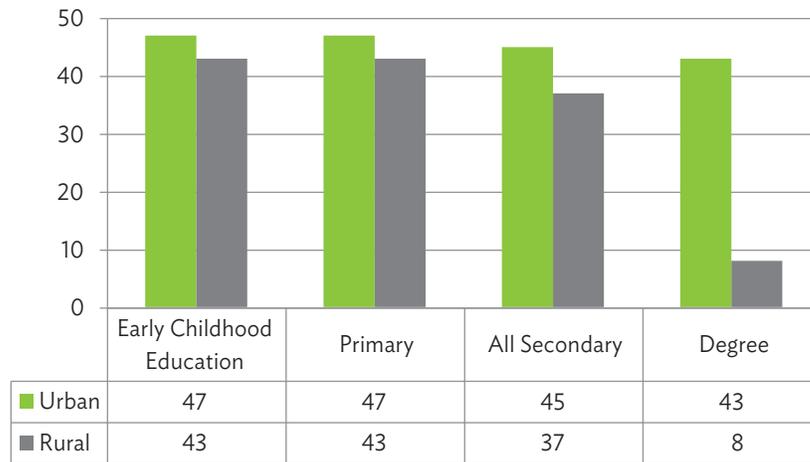
In 2011–2012, GERs and NERs at the primary school level for Pakistan as a whole were 91% and 57%, respectively.²² The discrepancies in GERs and NERs by sex and by province varied, as there was a 20-percentage point gap in NERs for girls and boys in Balochistan (28% versus 48%) compared with a 3-percentage point gap in Punjab (62% versus 65%).²³

About 45% of all primary schools were coeducational or for females only, ranging from 29% in Balochistan to 60% in Punjab. Similarly, wide provincial disparities were found in the proportion of primary schoolteachers who are female; while averaging 48% for all of Pakistan, the figure ranged from a low of 31% in Balochistan to a high of 60% in Punjab. These disparities were not as large when viewing the proportions of females in primary school enrollments by province. Nationally, 44% of primary school students were girls, ranging from 40% in Balochistan and Khyber Pakhtunkhwa to 47% in Punjab (Figure 12).

²² Although Pakistan’s overall primary school NER increased from 46% in 1990–1991 to 57% in 2012–2013, it was unlikely for Pakistan to achieve its MDG target of 100% in 2015. The United Nations Educational, Scientific and Cultural Organization (UNESCO) projects that Pakistan will achieve an NER of 100% by 2029. Source: E. Mujahid-Mukhtar. n. d. *Situation Analysis of the Education Sector*.

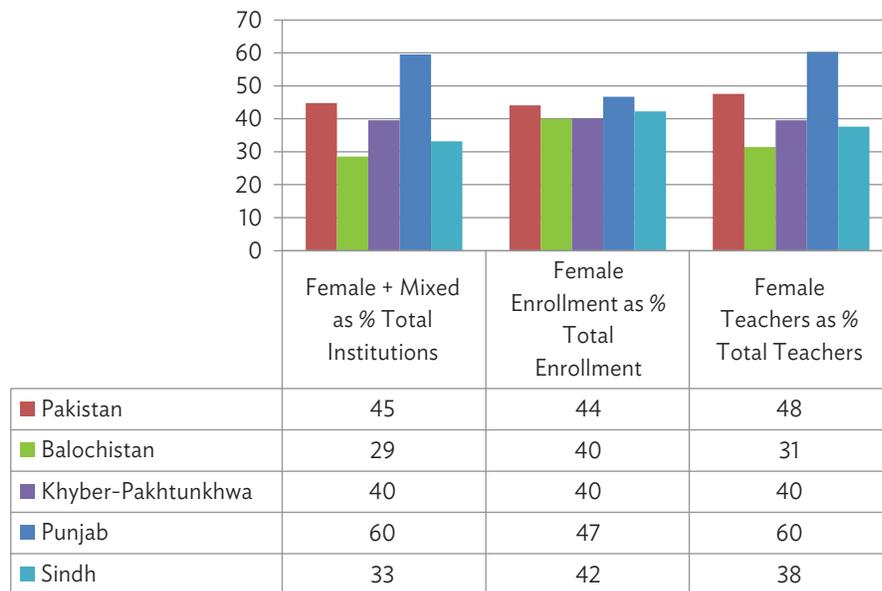
²³ Pakistan’s NERs for both boys (60%) and girls (54%) in primary schools are significantly lower than those for boys and girls in other countries in the region, and gender disparities are also the largest among countries in the region. UNDP. 2008. *Human Development Report 2007/08* and UNESCO 2008. *EFA Global Monitoring Report 2009*.

Figure 11: Total Female Enrollment by Grade Level, 2012–2013 (%)



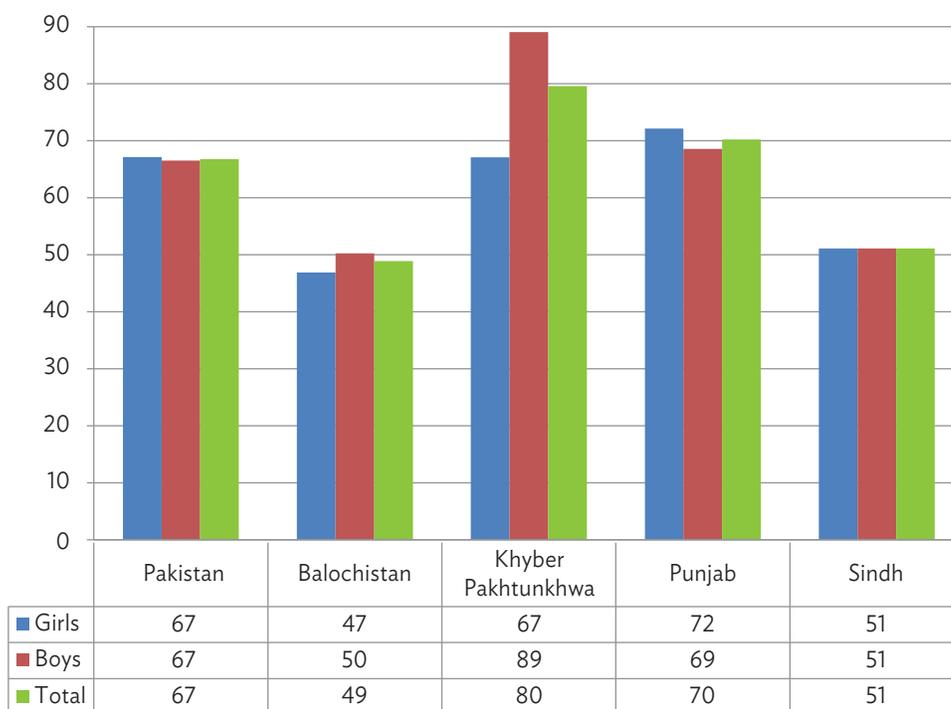
Source: Academy of Education Planning and Management. 2013. *Pakistan Education Statistics, 2012–13*. Islamabad.

Figure 12: Female Institutions, Enrollment and Teachers as Percentages of Totals at the Primary Level, 2012–2013



Source: Academy of Education Planning and Management. 2013. *Pakistan Education Statistics, 2012–13*. Islamabad.

Figure 13: Survival Rates to Year 5 by Sex and Location, 2012–2013
(%)



Source: Academy of Education Planning and Management. 2013. *Pakistan Education Statistics, 2012–13*. Islamabad.

School enrollment also did not guarantee completion of primary schooling. In 2012–2013, for Pakistan, the survival rate to year 5 was 67% of all children entering primary school, with no difference between girls and boys.²⁴ The two with the lowest survival rates to year 5 were Balochistan (49%) and Sindh (51%), but also showed small gender differences. In comparison, Khyber Pakhtunkhwa had a rate of 80% and Punjab had one of 70%, with larger gender disparities in survival rates (Figure 13).

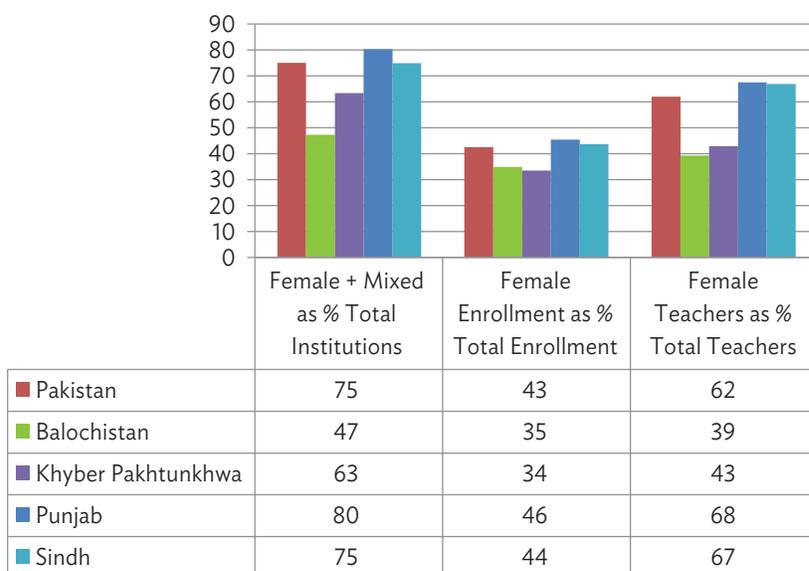
Children drop out of school for several reasons: health problems of the child or within the family, poverty resulting in the family's difficulty in paying school-related fees or requiring that the child provide labor,²⁵ or dissatisfaction with teachers or the quality of teaching. Sociocultural practices related to forced marriage²⁶ or residence in a conflict area are also major deterrents for girls entering and/or completing primary school. Research in conflict areas and internally displaced person (IDP) camps has shown that fewer girls are being sent to schools than boys.

24 The survival rate to year 5 is the number of students in a cohort who enroll in year 1 in a given year who reach year 5. Academy of Education Planning and Management. 2013. *Pakistan Education Statistics, 2012–13*.

25 There is an increased probability of 8% that children will not be enrolled in schools if their mothers are working for low-paid or unpaid work (e.g., family labor). United Nations Children's Fund (UNICEF). 2012. *Situation Analysis of Children and Women in Pakistan*. Islamabad. http://www.unicef.org/pakistan/National_Report.pdf

26 Girls not Brides. <http://www.girlsnotbrides.org/child-marriage/pakistan/> and A World at School. 2014. *Education and Child Marriage*. London. http://b3cdn.net/awas/c865bda73b7233557f_6em6bne9s.pdf

Figure 14: Female Institutions, Enrollment and Teachers, as Percentages of Total Middle and Secondary School Levels, 2012–2013



Source: Academy of Education Planning and Management. 2013. *Pakistan Education Statistics, 2012–13*. Islamabad.

In 2012–2013, 75% of all middle and secondary schools were coeducational or for females only, ranging from 47% in Balochistan to 80% in Punjab. Similarly, provincial disparities were found in the proportion of middle and secondary schoolteachers who are female; while averaging 62% for all of Pakistan, this figure ranged from a low of 39% in Balochistan to a high of 68% in Punjab. These disparities are not reflected in the proportions of total middle and secondary school enrollments that were female. Nationally, 43% of middle and secondary school students were girls, ranging from 34% in Khyber Pakhtunkhwa to 46% in Punjab (Figure 14).

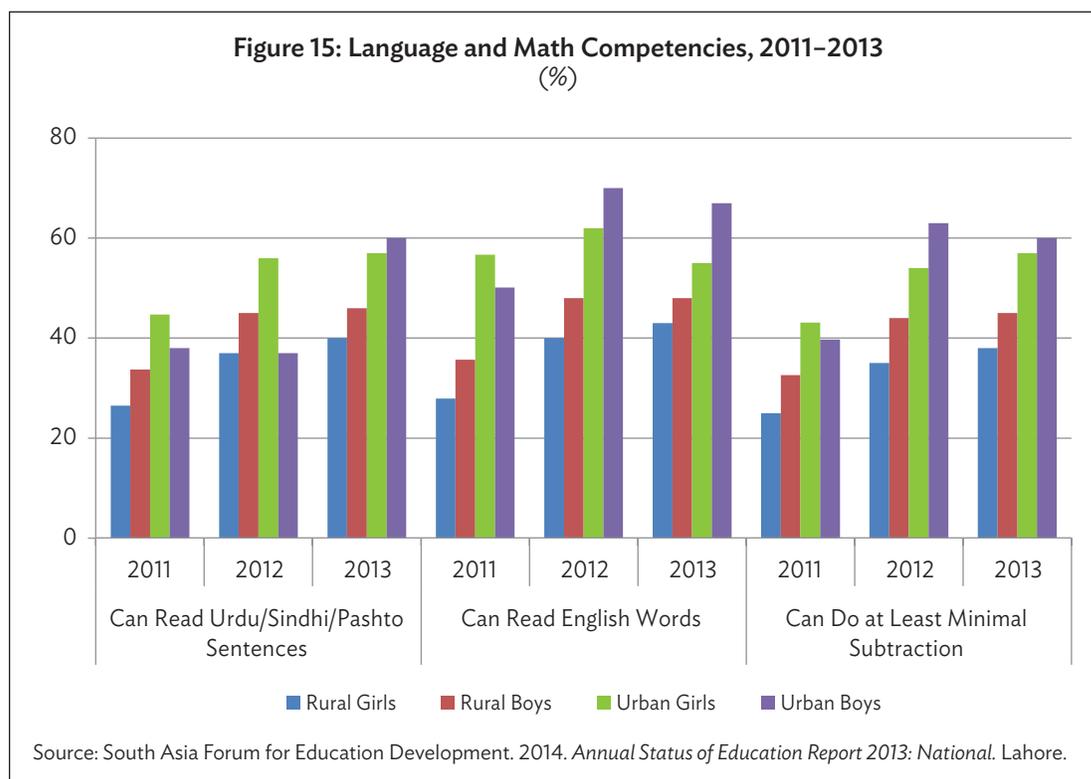
Gender disparities in GERs and NERs at the middle and secondary school levels are generally lower than at the primary level. In 2011–2012, the middle school GER was 56%, and the NER was 22% for Pakistan. There are discrepancies by sex and by province, as there was an 11-percentage point gap in NERs for girls and boys in Balochistan (6% versus 17%), compared with a 3-percentage point gap in Punjab (17% versus 24%). At the secondary school level, the aggregate GER was 60%, and the NER was 13%. There are also discrepancies by sex and by province; there was a 6-percentage point gap in NERs for girls and boys in Balochistan (2% versus 8%) compared with a 3-percentage point gap in Punjab (14% versus 17%).

There are disparities in GERs at the middle and secondary school level by rural and urban location and by wealth quintile as well. Specifically, the GER of children in the poorest quintile (59%) was much lower than that of the wealthiest quintile (83%). Within each quintile, the GERs for girls were lower than for boys, with the size of the disparity between the GERs larger for poorer (e.g., the girls' GER of 47% versus the boys' GER of 67%) than

wealthier quintile (e.g., the girls' GER of 80% vs. the boys' GER of 86%).²⁷ One study reported a similar trend in gender disparity by wealth ranking among primary and all secondary schoolchildren.²⁸

The ultimate test of the quality of education can be assessed by measuring the language and mathematic competencies of children who attend school. In 2013, the ASER was based on a survey of 249,832 children (59% males, 41% females); of these, 217,862 children aged 5–16 years were tested for language and arithmetic competencies. According to ASER, learning outcomes improved for both rural and urban girls and boys from 2011 to 2013. Rural children performed more poorly than urban children on tests that assessed their ability to read sentences in Urdu, Sindhi, and Pashto; read words in English; and perform subtraction calculations.²⁹ Both rural and urban girls performed more poorly than rural and urban boys on the same assessment (Figure 15).

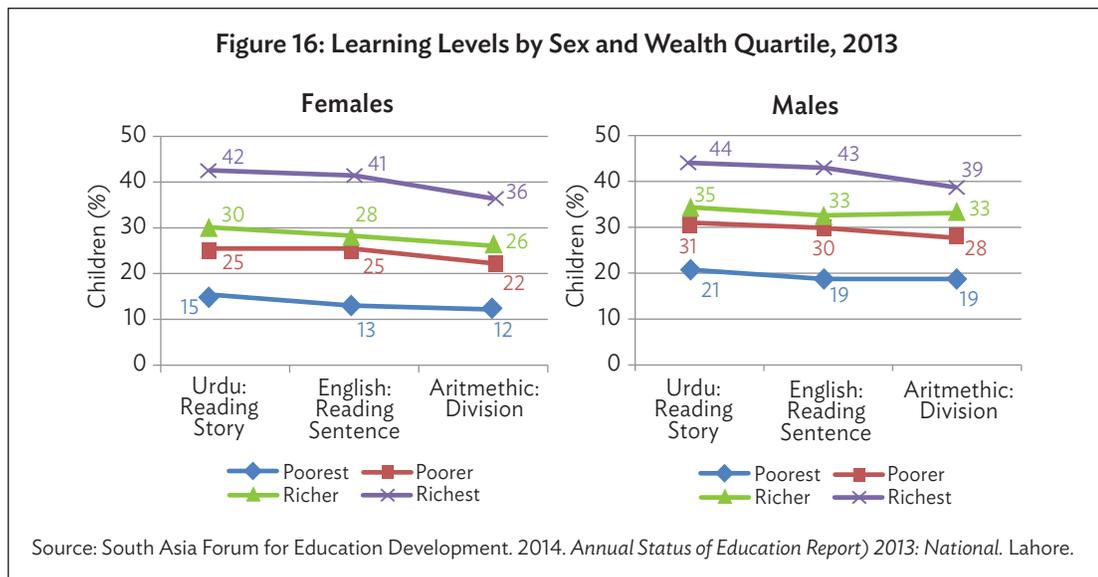
Learning outcomes along all three assessment measures also show disparities when analyzed by gender and wealth quartile. A higher percentage of both girls and boys in higher-income quartiles passed tests than those from lower-income quartiles. When holding income quartile and the type of test constant, girls, on average, performed less



27 Specifically, within the wealthiest quintile, girls' gross enrollment rate was 80% versus boys' of 86%. S. Saeed and H. Zia. 2014. The Growing Gender and Educational Inequalities—Addressing the Marginalized! *NORRAG NEWSBite*. <https://norrags.wordpress.com/2014/02/18/the-growing-gender-and-educational-inequalities-addressing-the-marginalized/>

28 E. Mujahid-Mukhtar. n. d. *Situation Analysis of the Education Sector*.

29 More children in rural areas go to government schools (73.5% compared with 46.0% in urban areas), suggesting that this is one factor in the poorer performance of rural children. SAFED. 2014. *Annual Status of Education Report 2013: National*.



well than boys, although many of these differences are smaller than results for a specific test between income quartiles for either girls or for boys alone (Figure 16).

In addition, the study found that parents' education played an important role in children's access to, and achievement in, education. Mothers' education was especially important regarding educational outputs and outcomes of their daughters.³⁰ Learning outcomes were also, on average, better for students attending private schools. Specifically, 50% of students in public and 59% in private schools in year 5 could read at least a story in Urdu, Sindhi, or Pashto; 48% (public) and 68% (private) could read words in English; and 48% (public) and 68% (private) could complete simple arithmetic problems.

Further analysis of the data is required to determine what attributes associated with residing in a rural or urban household are important in contributing to gender and location differences. Such information is key when allocating programmatic efforts and financial resources to address educational outcome inequalities related to gender and wealth.

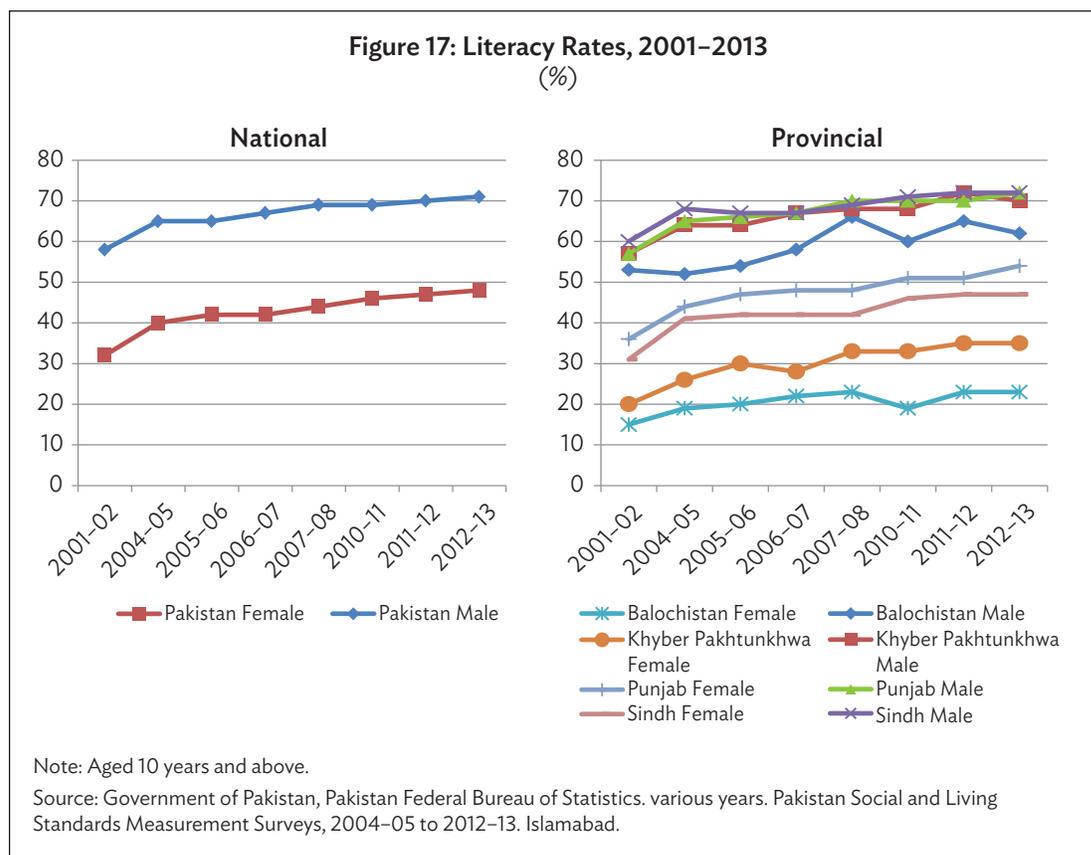
D. Adult Literacy

The National Education Policy sets a goal that the national literacy rate must increase to 86% of the population by 2015, to be achieved through universal primary education, reduction of primary school dropout rates, and the scaling up of adult literacy programs and nonformal education. Program goals are to be achieved through provincial governments allocating 4% of the education budget for literacy and using existing school infrastructure whenever possible.

30 About 24% of rural mothers, 60% of urban mothers, 48% of rural fathers, and 74% of urban fathers in the sampled households had completed at least primary education. M. G. Qureshi. 2012. *The Gender Differences in School Enrolment and Returns to Education in Pakistan*. Islamabad: PIDE. <http://www.pide.org.pk/pdf/Working%20Paper/WorkingPaper-84.pdf>

While provincial governments are responsible for efforts to eliminate adult illiteracy, provincial policies and plans do not clearly outline how adult literacy efforts will be administered in the provinces to meet National Education Policy targets. Provincial adult literacy programs are administered through under resourced departments not organized within the education departments of the provincial governments. For example, in Khyber Pakhtunkhwa, the Elementary Education Foundation has been tasked to help improve literacy by opening nonformal basic schools for “left-out” and dropout children of primary schools; in Sindh, the Directorate of Literacy and Non Formal Basic Education is responsible for adult literacy efforts.

Literacy rates for females aged 10 years and older increased by 16 percentage points, from 32% to 48% from 2001 to 2013, while literacy rates of males increased 13 percentage points from 58% to 71%.³¹ The literacy rates of males aged 10 years or older increased from 2002 by 12% to 15% in Khyber Pakhtunkhwa, Punjab, and Sindh, while in Balochistan, this figure increased by only 9% over the same period. In contrast, the levels and rates of change in literacy rates of females aged 10 years and older by province are diverse, ranging from 15% in Balochistan to 31% in Punjab. This figure increased only 8% in Balochistan (Figure 17). Better literacy rates primarily reflect increases in enrollment and acquisition of reading and writing skills in primary school and, to a lesser extent, in adult literacy programs.



31 Trading Economics. Literacy Rate – Youth Female (% of Females Ages 15–24) in Pakistan. <http://www.tradingeconomics.com/pakistan/literacy-rate-youth-female-percent-of-females-ages-15-24-wb-data.html>

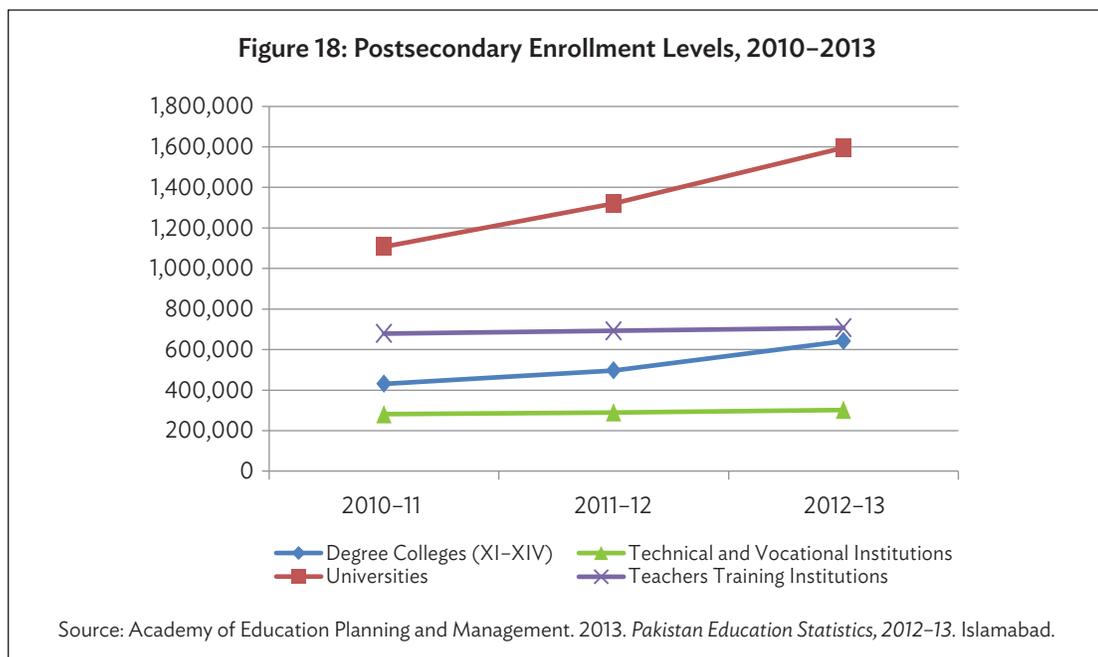
III. National Female Education Programs

A. Overview

Enrollment levels in universities increased significantly from 2010 to 2013, while enrollment levels in teacher-training institutions and technical and vocational education and training (TVET) institutions remained relatively constant (Figure 18).

B. Technical and Vocational Education and Training

The majority of women's enrollment in TVET diploma courses is in classes for embroidery, knitting, and similar skills. Accordingly, diploma-training courses in TVET institutes for women tend to reflect the traditional roles of women in society and have more unpredictable incomes and poorer linkages with the formal labor market. The National Vocational and Technical Education Commission plans to diversify TVET training courses for women, possibly in areas such as information technology, gems and jewelry, and textiles and fashion.³²



32 NAVTEC. 2009. *The National Skills Strategy 2009-2013*. Islamabad: Prime Minister's Secretariat.

Provincial social welfare departments also support community-based vocational training centers that aim to provide skills training to illiterate girls, young women, and/or those with only basic education. These centers are managed by community-based welfare and nongovernment organizations (NGOs) and could be entry points for developing functional literacy centers in the future.

TVET institutions have been unable to effectively coordinate with the secondary school system in the provinces so each system can address the educational needs of their students. TVET curricula and delivery have also not been standardized at the national level and are not well matched with local, provincial, national, or global labor market demand.³³ Further, TVET institutions lack adequately skilled teachers and do not have enough money to acquire and maintain the equipment required for effective training.³⁴

With limited education and literacy skills, women may not meet the educational criteria required by technical courses in nontraditional areas. There is also less acceptance of women in nontraditional areas. TVET centers are mostly based at the district level and in urban centers, which rural women may often not access, women's mobility is often restricted, and they cannot receive instructions from male teachers.³⁵

In 2012–2013, 3,290 public and private TVET institutes offered a variety of diploma and certificate courses, with 48% of these for women. The proportion of TVET schools for women varied by province, with less than 24% of TVET schools in Balochistan for women, compared with over 51% in Punjab.³⁶ However, the proportion of TVET schools for women by province does not appear to be the major determining factor in the proportion of total TVET students or faculty by province who are women. Specifically, women comprised 37% of the total TVET enrollment in Pakistan (302,242), varying from 31% in Khyber Pakhtunkhwa to 36% in Punjab and Sindh. Women comprised 32% of the total TVET faculty of 16,109, from a low of 24% in Balochistan to as much as 32% in Punjab (Figure 19).

C. Tertiary Education

Degree programs are offered in various fields in the arts, social sciences, and sciences; engineering; law; medicine; and education. In 2012–2013, there were 129 tertiary institutions, 72 public and 57 private.³⁷ All public and private universities are regulated by the Higher Education Commission, which was upgraded in 2002 from the University Grants Commission.

Nationally, the proportion of degree institutions that admit women or are coeducational was 50% and varied by province from a low of 42% in Khyber Pakhtunkhwa to a high of

33 The plan included a requirement that any reform of TVET curricula should include input from all stakeholders (e.g., industry, agriculture, and services sectors and the business community) to improve TVET skills demand and supply.

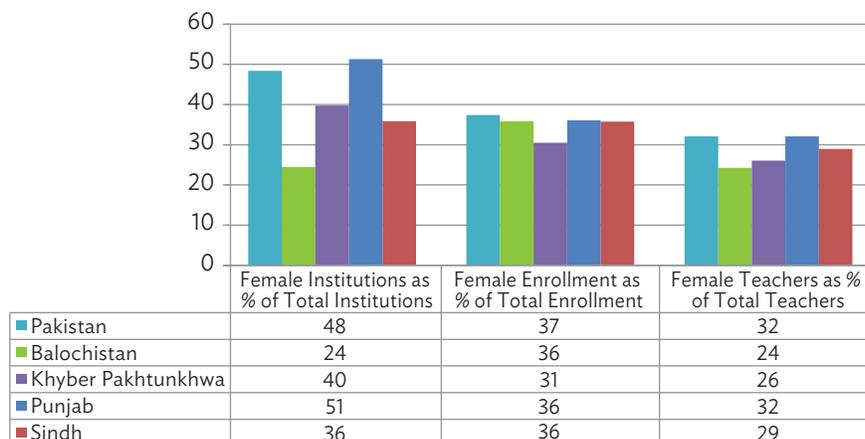
34 National Institute of Science and Technical Education. 2009. *Research Study on Technical and Vocational Education in Pakistan at Secondary Level*. Islamabad: UNESCO. http://unesco.org.pk/education/documents/Report_Study_on_TVE_at_Secondary_Level_Pakistan.pdf

35 NAVTEC. 2009. *The National Skills Strategy 2009–2013*.

36 There are high proportions of TVET schools for women in the Federally Administered Tribal Areas (FATA) (82%) although there is a low number of TVET schools overall. Academy of Education Planning and Management. 2011. *Pakistan Education Statistics 2010–11*. Islamabad.

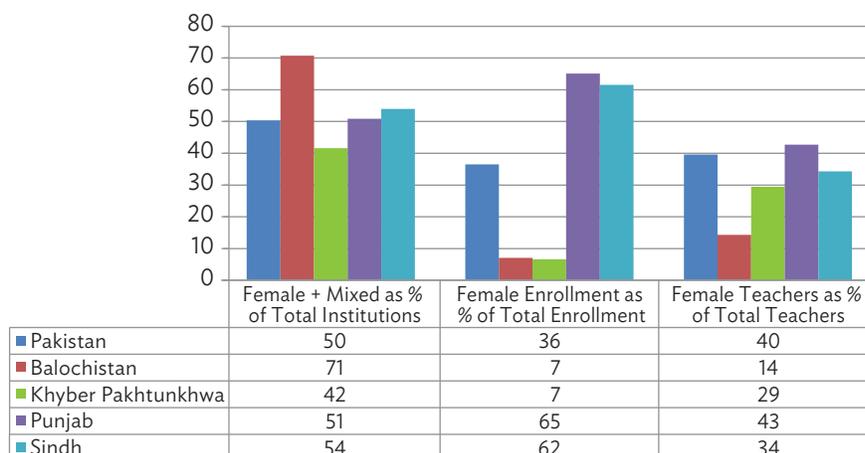
37 There are wider disparities in male–female enrollments in private than in public universities.

Figure 19: Female Institutions, Enrollment and Teachers, as Percentages of Total Technical and Vocational Education Level, 2012–2013



Source: Academy of Education Planning and Management. 2013. *Pakistan Education Statistics, 2012–13*. Islamabad; and authors' calculations.

Figure 20: Female Institutions, Enrollment and Teachers, as Percentages of Total Degree Level, 2012–2013



Source: Academy of Education Planning and Management. 2013. *Pakistan Education Statistics, 2012–13*. Islamabad; and authors' calculations.

71% in Balochistan.³⁸ The proportion of degree-granting institutions that accept women by province did not appear to be the major determining factor in the proportion of students or proportion of faculty who are women. Specifically, women comprised 36% of the total

³⁸ Academy of Education Planning and Management. 2013. *Pakistan Education Statistics, 2012–13*.

enrollment (641,539) in degree-granting institutions, from 7% in Balochistan and Khyber Pakhtunkhwa to 67% in Punjab. Women also comprised 40% of the total faculty of degree-granting institutions (48,809), from a low of 14% in Balochistan to 43% in Punjab (Figure 20).

The key issues in tertiary education, for both public and private sector institutions, include (i) low enrollment despite recent increases in university enrollments, (ii) insufficient financial resources,³⁹ (iii) poor quality of faculty coupled with an inability to provide them with capacity building, (iv) minimal relevance of higher education to labor market needs, (v) lack of compatibility of curricula to international standards, (vi) poor quality of research, and (vii) inadequate governance of universities.

³⁹ *Pakistan Ki Awaz*. 2011. Pakistan Has Lowest Ratio of Access to Higher Education: NA Told. 23 February. <http://www.aaj.tv/2011/02/pakistan-has-lowest-ratio-of-access-to-higher-education-na-told/>

IV. Development Partner Assistance and Lessons Learned

Mobile technology. The United Nations Educational, Scientific and Cultural Organization (UNESCO), with the Federal Directorate of Education, is working to improve the content, knowledge, and pedagogical practices of female, rural early childhood education teachers. The intervention uses mobile technology to deliver information and educational videos to teachers who lack easy access to traditional training or professional development. The educational videos are generally consistent with national curricula and texts, and cover topics such as teaching the Urdu alphabet, basic mathematical concepts, and hygiene. Participating teachers can download the videos to a mobile device, which they then can connect to a digital projector to watch the videos to assist lesson planning, or play videos for students to generate class discussion. Distribution of the videos and supplementary materials is via the Nokia Education Delivery platform that streams the videos to participating teachers and other interested individuals.⁴⁰

In addition, UNESCO, the Bunyad Foundation, and Mobilink collaborated to develop mechanisms whereby mobile phones are used to provide continuing education to young adults (especially young women) who complete courses in literacy centers in Lahore. Teachers use short messaging services (SMSs) to send messages and tests to students who practice their literacy skills by reading, copying, and replying to messages on their mobile phones. The phones also assist teachers in providing students with assistance and accessing program technical support. The intervention also includes formal teacher-training programs and teachers' guides.⁴¹

The tests provide a built-in mechanism to evaluate learners' progress, and the participating young women have showed gains in test scores. Participants acquire new life skills, show a greater enthusiasm for learning, and also express self-confidence. Participants are so enthusiastic about the program, they have been willing to pay about \$6 to continue receiving educational SMSs.

Advantages of mobile devices for supporting learning initiatives include their affordability and user-friendliness, creativity and effectiveness of lessons, and readiness of both communities and the education sector to adopt mobile learning strategies. Essential inputs to success are enthusiastic and supportive decision makers and project implementers, as well as institutional support by government institutions and nongovernment organizations. The teacher-training component serves as an incentive to motivate teachers' participation

40 UNESCO. ICT in Education. Building Capacity of Rural Female Teachers in Early Childhood Care and Education (ECCE) Teaching Methodologies through Mobile Phones. <http://www.unesco.org/new/en/unesco/themes/icts/m4ed/teacher-development/teacher-development-with-mobile-technologies-projects-in-mexico-nigeria-pakistan-and-senegal/project-in-pakistan/>

41 UNESCO. 2012. *Mobile Learning for Teachers in Asia: Exploring the Potential of Mobile Technologies to Support Teachers and Improve Practice*. Paris. <http://unesdoc.unesco.org/images/0021/002162/216284E.pdf>

in the project, especially as teachers in disadvantaged areas have fewer opportunities to participate in in-service training. However, the sociocultural contexts and learning needs of beneficiaries must be understood and taken into account in developing curricula, educational content, and instructional approaches. As importantly, educational curricula need to be aligned with provincial and national curricula and any laws and/or policies.

The primary challenges to implementing mobile learning projects are logistical and technical. Logistical challenges at the start-up phase include orientation of stakeholders on the nature and scope of the project,⁴² and during implementation to ensure the security of equipment. Technological challenges include weak mobile phone signals and limitations to the amount of content that can be transmitted via SMSs.

Conditional cash transfers. In the late 1990s, a pilot study was conducted in Balochistan in 10 urban poor communities that had no public girls' schools. The pilot aimed to attract new private girls' schools by providing subsidies for up to 1,000 girls in the amount of PRs150 per month per girl in year 1, PRs135 per month in year 2, PRs100 per month in year 3, and no subsidy thereafter. In addition, schools would receive an enrollment fee of PRs200 per girl per year. Schools could charge tuition above the subsidy with the understanding that the tuition level would have to increase as the subsidy was reduced if the schools were to become self-sustaining. Schools could enroll girls above the 1,000 quota who would receive the subsidy, and boys could be enrolled as well as long as they did not exceed 50% of the school's enrollment.

More recently, the World Bank supported a pilot effort in Punjab under the Female School Stipend Program. Conditional cash transfers (CCTs) were provided to households if girls were enrolled in years 6–8.

In Balochistan, enrollment rates for girls and boys increased by 26% and 20% respectively, while neighborhood enrollment rose by 1% for girls and fell for boys. The stipends were important in attracting the schools to the poor neighborhoods, but schools realized that their long-run financial sustainability required increasing the number of both girls and boys at any school. One drawback to the approach was the financial incentive to increase the number of students per teacher. After the end of the subsidy program, the number of boys increased more rapidly than girls, as more families were willing to pay to have their sons educated.⁴³

In Punjab, girls who received the CCTs were statistically more likely to continue in and complete middle school and matriculate into secondary school than girls who did not receive the CCTs. In addition, girls receiving the CCTs delayed marriage (more than 1 year) and had fewer births by age 19 years. Finally, the evaluation did not find adverse effects on enrollment and continuation of boys living in the same household with participating girls.⁴⁴

42 Parents and some community members in the project area were initially resistant, as they did not believe that adolescent girls should have mobile phones; they were concerned about extremist group opposition to female education, and/or they doubted that the approach would achieve the desired results. This resistance lessened due to the credibility of the Bunyad Foundation and the fact that the project was able to demonstrate results in a short time.

43 P. F. Orazem. 2000. *The Urban and Rural Fellowship School Experiments in Pakistan: Design, Evaluation, and Sustainability*. Washington, DC: World Bank. <http://documents.worldbank.org/curated/en/2000/07/1615031/urban-rural-fellowship-school-experiments-pakistan-design-evaluation-sustainability>

44 IEG. 2011. *Do Conditional Cash Transfers Lead to Medium-Term Impacts? Evidence from a Female School Stipend Program in Pakistan*. Washington, DC: World Bank.

The success of providing demand-side subsidies to increase girls' education in rural areas is less clear, in part due to the lack of schools, lack of suitable amenities, and concerns over security. Pairing of demand-side household transfers linked to girls' attendance and supply-side subsidies to local government or nongovernment organizations to enable girls to attend are likely to be more successful.

School feeding. In 2003, the government started the Tawana Pakistan Project to improve the nutritional status, cognitive or academic performance, and school enrollment and attendance among girls (over 418,000) attending primary schools in rural areas of the poorest districts of Pakistan. The project provided balanced midday meals from freshly prepared, locally acquired foods. Impact evaluations⁴⁵ were conducted by Aga Khan University in selected schools in Sindh to determine and quantify the impact on girls' attendance, nutritional status, and cognitive development and grade performance.

The evaluation found increases in school enrollment and attendance over the period of research. It also found a significant improvement in nutritional status. Scores on the "draw-a-person" test among girls in both the school feeding and nonfeeding groups improved, but there was significant improvement in scores on the Raven's Coloured Progressive Matrices test and grade performance assessment only among girls in the school-feeding program.⁴⁶

Thus, primary-school-feeding programs, especially in rural and poor communities, have the potential to significantly increase enrollment and attendance, measures of nutritional status, cognitive skills, and educational test outcomes, especially for girls. Concurrent efforts are needed to ensure that the food in schools are additional to the quantity and quality of food already provided at home and that adequate school facility and teacher inputs are also present. It must also be recognized that the provision of food within primary schools may be insufficient to reverse impacts of calorie deprivation during the prenatal period and weaning on growth and cognitive development. Provision of nutritious food and supplements to schoolchildren to be taken home may improve the nutritional status of other family members.

Women in Trade. The United States Agency for International Development (USAID) is providing technical assistance through its Women in Trade program to improve trade-related policies, facilitate reduction of transport-related financial and time costs, support the development of trade-oriented industrial zones, and build trade-related capacities of Pakistan's institutions and people. The project set up the Women in Trade internship program to provide young, university-educated female professionals with 3-month internships in some of Pakistan's leading trade-related enterprises in Faisalabad, Karachi, and Lahore.⁴⁷ The program aimed to have 25% of the interns hired by the companies in which they interned, another 50% employed in trade-related activities post-internship, and at least 70% of the interns to be fully employed after participating in the internship program.⁴⁸

45 The impact evaluation consisted of baseline and endline cross-sectional surveys and a nested longitudinal follow-up survey of a subset of female students 1 year after the implementation of the feeding program.

46 S. Soofi et al. 2013. Impoverished Rural Districts of Pakistan: An Independent Evaluation of Impact on Educational and Cognitive Outcomes in Sindh Province. *IDS Bulletin*. 44 (3). pp. 48–56. <http://onlinelibrary.wiley.com/doi/10.1111/1759-5436.12030/pdf>

47 Interns have been placed with Ellery Homestyles, Engro EXIMP, Euro Centra, Herbion International, Interloop, M. K. Sons, Mondial Orient, Li & Fung Pakistan, Lucky Cement, Masood Textile Mills, Nishat Group, Target Sourcing Services, and Texlynx. PUSH.pk. 2013. USAID Pakistan Launched Women in Trade (WIT) Programme. <http://push.pk/271>

48 PUSH.pk. 2013. USAID Pakistan Launched Women in Trade (WIT) Programme.

The internship program has graduated at least two cohorts of female interns, 17 in 2011 and 48 (of 57 entrants)⁴⁹ in 2012. About 33% of the 57 entrants in the 2012 cohort were fully employed as a consequence of the program, with others reportedly engaged in interview processes. Another 17% of the interns had been offered jobs but had declined those offers.⁵⁰

Several lessons were learned from this pilot effort. The project was overly optimistic in setting the goal of 70% of interns employed full-time postinternship, given that many young women with higher education are married to men with similar education and are thus unlikely to work if they start to have children. In addition, despite the successes of the project, it did not include a component to institutionalize the internship program to enable it to continue after the 2-year pilot phase.

49 Nine of the second cohort interns did not complete the internship program, as they received and accepted full-time employment offers from other companies in and outside of the trade-related sector during the internship. PUSH.pk. 2013. USAID Pakistan Launched Women in Trade (WIT) Programme.

50 Among the Karachi interns, 59% were employed after the internship, and 19% were employed with the firm in which they had interned. PUSH.pk. 2013. USAID Pakistan Launched Women in Trade (WIT) Programme.

V. Entry Points for Future Assistance

A. Policy Development

- Institutionalize gender-responsive budgeting for education linked to gender indicators.⁵¹
- Update the National Curriculum Policy 2006 to make it more relevant to local needs and to reduce gender biases.

B. Program Development and Implementation

- Provide financing (e.g., Multi-Donor Trust Funds) for rehabilitation of primary and all secondary schools in conflict areas; explore implementation of rehabilitation as part of Rural Support Programme (RSP) efforts; and ensure that renovated schools have necessary space, light, and amenities to facilitate the attendance of girls.
- Develop and support institutions and mechanisms to reduce corruption on education (e.g., the political hiring and/or posting of teachers).
- Provide financial and/or technical assistance to provinces for review and revision of textbooks to correct gender biases.
- Provide sector budget support linked with policy and program reforms, including provincial assembly passage of bills, authorizing increases in the percentage of recurrent budgets allocated to financing of primary and secondary education and adult literacy programs.
- Find innovative ways to scale up and improve the quality of early childhood education programs (e.g., link with employer-financed day care centers).
- Finalize, design, and institutionalize cash transfers for education (e.g., through Waseela-e-Taleem) to encourage the daughters of poor households to enroll and complete primary education.
- Scale up provision of vouchers and subsidies to rural communities to attract operators of private primary schools that enroll at least 50% girls.
- Provide financing and/or technical assistance to provinces that wish to update and adapt the 2007 national curricula to serve provincial objectives and to reduce gender biases.
- Invest in developing curricula in select local languages to reduce barriers to education for girls and boys living in more remote, rural areas.

⁵¹ Development partner assistance in support of pilot projects for educational development often have a limited long-term effect, as pilot efforts are not mainstreamed in regular government programs and recurrent budgets. Likewise, some programs in the education sector that receive development partner financial support (e.g., teacher-training colleges in Khyber Pakhtunkhwa) may not be sustainable as the provincial budget includes no funds for them.

- Develop incentives for cross-departmental initiatives to address the needs of girls (and boys) with disabilities to attend primary school.
- Pilot provision of Benazir Income Support Programme (BISP)–type cash transfers for girls to continue through middle and secondary school.
- Work with RSPs and other rural, grassroots organizations to scale up nonformal basic education, including functional literacy for adult women.
- Establish or upgrade technical and vocational education training institutes that matriculate female students in geographic areas and/or technical subjects where the number of new opportunities for employment of women is projected to be high over the next 5–10 years.
- Create or improve mechanisms that link technical and vocational education training institutes with potential employers to ensure that the course content and number of graduates in each field are relevant to labor market demand, especially in fields with high demand for female graduates.

C. Capacity Development

- Build capacity in education strategic planning, managing, implementing reforms, and monitoring, especially related to improving girls' access to quality education.
- Design, test, and scale up curricula for teachers to enable recruitment of female teachers already living in underserved rural areas who may not otherwise have completed the necessary requirements for teacher recruitment.
- Strengthen mechanisms (e.g., public forums) to improve accountability for school operations at community and district levels and for achieving provincial objectives at provincial levels, and develop incentives for females to actively participate in such mechanisms.
- Support a review of Pakistan and South Asia's experience in involvement of women in parent–teacher associations, school management committees, and literacy boards; and develop recommendations regarding methods needed to increase women's effective participation in school oversight.

D. Evaluation, Research, and Statistics

- Ensure that gender-sensitive targets and indicators are included in future national and provincial education sector plans and data collected, and analyze them to monitor progress.
- Institutionalize as part of the collection and analysis of ASER data, estimation of the proportions of boys and girls aged 3–5 years who take part in early childhood education as well as correlations with other household characteristics.
- Ensure that analysis of gender and education panel data takes into account factors other than rural and urban location and income quintiles (e.g., early childhood nutritional status, attendance at early childhood education schools, special initiatives such as school feeding, and degree of parent involvement).
- Evaluate which messages and media outlets are most effective among different groups to raise parent and public awareness of the economic and social benefits of educating girls and to generate public demand for greater government investments and recurrent expenditures in the education sector.

PART B

Energy

VI. Background

Key Findings: Energy

- There is a wide gap between household and business demand for and the supply of energy because of factors that constrain investment in expansion and maintenance of energy production, and government provision of energy subsidies.
- Neither the government energy policy nor the framework for energy sector reform refers to women. In contrast, the Alternative Energy Policy does argue that investing in alternative energies will reduce time and health burdens on rural women.
- About 90% of rural and 50% of urban households utilize biomass fuels as their main or supplementary source of energy for cooking, lighting, and operating appliances.
- Women in households reliant on biomass fuels are responsible for fuel collection, its transport to their homes, fuel processing, and its storage. These tasks have opportunity costs such as less time available for childcare, higher risks of health problems associated with biofuel collection and use, and higher risks of harassment from males during fuel collection.
- Women in households reliant on intermittent electricity also have higher opportunity costs in terms of lower efficiency in carrying out household tasks that require electric appliances and reduced productivity of women who work from home.
- Females comprised 0.7%–1.2% of employees in energy state-owned enterprises (SOEs), far less than the government's 10% quota. Women accounted for 3.5% of total officers of these organizations.
- Women participate in the energy sector as engineers, staff of SOEs, and entrepreneurs in alternative energy design and operations. Female employees in energy SOEs report experiencing discrimination in a variety of forms that effectively limits their professional advancement.
- Policy-based lending for the energy sector has not included any actions related to females, or studied the likely impact of reforms on females. Projects in the energy sector have ranged from those having a significant focus on gender (e.g., biomass), to those including an informal gender component (e.g., management reform of SOEs), to those having no gender requirement (e.g., megaprojects).
- Entry points for future development partner support include the following:
 - *Policy development.* Include prior assessment of gender implications of proposed energy sector reforms (e.g., pricing) on women.
 - *Program development and implementation.* Develop within the government's energy institutions social and environmental impact assessments and monitoring units that include gender experts as members of their permanent staff and support development of models whereby microfinance institutions provide financing to facilitate the scaling up and use of alternative energy technologies.

- o *Capacity development.* Develop training programs for female entrepreneurs to work in a variety of capacities along the alternative energy supply and maintenance chain.
- o *Evaluation, research, and statistics.* Determine effective means of communication, messages, and related incentives to increase efforts toward energy conservation.

A. Demand versus Supply

Three-quarters of households were connected to the electricity grid by 2011, in large part due to the government's commitment to rural electrification. Households were estimated to account for about 50% of total electricity consumption.⁵² While the expansion of connections has social benefits, total generation has not increased from 94 billion to 98 billion kilowatt-hours since 2006;⁵³ thus, increased demand has not been matched by a sufficient increase in supply. Urban areas may have blackouts as long as 8–10 hours per day, which may be up to twice as long in rural areas.⁵⁴

Shortfalls in electricity generation result from inadequate maintenance and rehabilitation of existing electricity generation plants with reduced production capacity, insufficient development of new generating capacity due to lack of domestic and foreign investment,⁵⁵ increasing reliance on electricity generation through imported oil,⁵⁶ reduced generation from hydropower sources during winter, slow progress to develop renewable sustainable energy sources,⁵⁷ and failure to promote adoption of energy-efficient technologies.⁵⁸ Other problems in the sector include tariffs set below cost-recovery, with insufficient effort in tariff billing and collections; and energy state-owned enterprises (SOEs) with weak management, inadequate technical capabilities, overstaffing, and corruption.⁵⁹

Given the incomplete linkage of households to the electrical grid, large gap between electricity demand and supply, and inability of some poor households to pay the highly subsidized price for electricity, it is estimated that 90% of rural and 50% of urban households depend on biomass fuels for cooking and heating purposes.⁶⁰ Households

52 C. Trimble, N. Yoshida, and M. Saqib. 2011. *Rethinking Electricity Tariffs and Subsidies in Pakistan*. Washington, DC: World Bank.

53 While Pakistan has installed new generating units, the production of these units has just been able to replace the generation losses of plants that have been partially or fully depreciated.

54 C. Trimble, N. Yoshida, and M. Saqib. 2011. *Rethinking Electricity Tariffs and Subsidies in Pakistan*.

55 Investment in the energy sector was 52% of the public and 26% of the total investment in the mid-1990s, but declined to 26% of the public and 4% of the total investment by 2009–2010. R. Aziz. 2013. *Pakistan Policy Note 1: Building an Efficient Energy Sector*. Islamabad: World Bank.

56 Energy sources shifted from 67% hydro and 33% thermal (e.g., gas or oil) in the 1980s to 30% hydro and 70% thermal today. Development of domestic coal, gas, and hydropower energy resources has suffered from interprovincial disputes on mining and water-use rights. R. Aziz. 2013. *Pakistan Policy Note 1: Building an Efficient Energy Sector*.

57 Rural Support Programmes Network et al. 2011. *Gender Mainstreaming in the Pakistan Domestic Biogas Programme: Final Report*. Islamabad.

58 Promotion and adoption of energy-efficient technologies (e.g., for home and business appliances and lighting, street lighting, water pumps for cities, and heat recovery from buildings) has not been taken up in Pakistan despite the establishment of ENERCON in the 1990s. Energy savings from adoption of efficient technologies across all sectors is estimated to be 20%–30% of total energy production. R. Aziz. 2013. *Pakistan Policy Note 1: Building an Efficient Energy Sector*.

59 ADB. 2014d. *Performance Evaluation Report: Energy Sector Restructuring Program in Pakistan*. Manila.

60 In Pakistan, reliance on different biofuels is estimated as agricultural residue (14%), dung cakes (18%), and firewood (54%). Balochistan households are more likely to rely on firewood, and Punjab households are most likely to rely on crop residues. About 83% of biofuel use is for cooking purposes, and the remainder for heating water and space. A. M. Spevacek, E. Kim, and N. Mustafa. 2013. *Pakistan Gender Overview*. Arlington, VA: USAID Knowledge Services Center; S. Chaturvedi et al. 2012. *Gender Analysis of the Energy Sector in Pakistan*. Washington, DC: MSI International.

and small businesses with greater financial resources supplement energy available through the grid with pressurized gas for cooking, and diesel- or petrol-fueled generators for appliances.

B. Energy and Renewable Energy Policies

The government developed a power sector reform plan in 2010 to address efficiency, finance and investment, governance and regulatory issues.⁶¹ It issued the National Power Policy 2013 that “frame(s) the broad contours of the energy policy articulating the vision for the power sector, highlighting its key challenges, setting major goals, summarizing policy principles, and highlighting the strategy devised to achieve Pakistan’s aspirations.”⁶²

In 2006, the government issued Pakistan’s first Renewable Energy Policy, which covered to 2008 and focused on a framework in which the government would provide incentives to encourage private investment in energy generation through small-scale hydro, solar, and wind power. “Social equity” was one of the policy’s strategic objectives, and reference was made to the potential that renewable energy development has to reduce rural women’s burden to collect biomass sources of energy.⁶³

In 2011, the Ministry of Water and Power developed the Alternative and Renewable Energy Policy.⁶⁴ Key features are the focus on all alternative and renewable energy sources, and development and scaling up of off-grid (e.g., home-based solar) and on-grid (e.g., wind) energy generation. The policy improves the investor incentives in the previous policy, as well as develops consumer-based initiatives for achieving efficiency in energy use. Goals include the development of alternative and renewable energy technologies in underdeveloped areas to increase income generation and livelihood opportunities.⁶⁵ The government intends to update the present policy after December 2014 with a long-term policy.⁶⁶

In 2014, the Government of Pakistan, the Asian Development Bank (ADB), the Government of Japan, and the World Bank agreed to finance program loans with policy matrix actions aimed to alleviate Pakistan’s chronic energy crisis. Several key areas for policy and institutional reform were identified,⁶⁷ including tariff and consumer subsidy pricing reform.

61 R. Aziz. 2013. *Pakistan Policy Note 1: Building an Efficient Energy Sector*.

62 Government of Pakistan. 2013. *National Power Policy 2013*. Islamabad.

63 Government of Pakistan, Ministry of Water and Power. 2006. *Policy for Development of Renewable Energy for Power Generation: Employing Small Hydro, Wind, and Solar Technologies*. Islamabad.

64 ADB, ENERGIA International, Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ), UNDP, and USAID provided financial and/or technical assistance for development of the policy.

65 Government of Pakistan, Ministry of Water and Power. 2011. *Alternative and Renewable Energy Policy 2011*. Islamabad.

66 Rural Support Programmes Network et al. 2011. *Gender Mainstreaming in the Pakistan Domestic Biogas Programme: Final Report*.

67 Areas identified for reform include strengthening of NEPRA, tariff and consumer subsidy pricing reform, increased rates of tariff collection by distribution companies, increased reliance on natural gas, improved efficiency of SOEs in energy production, increased consumer efficiency in energy use, and improved access to information about the energy sector. ADB. 2014d. *Performance Evaluation Report: Energy Sector Restructuring Program in Pakistan*.

C. Institutions

The Ministry of Water and Power and the Alternative Energy Development Board are responsible for setting national energy and alternative energy policies. The Water and Power Development Authority develops and oversees government-owned water power-generating infrastructure, while the Pakistan Electric Power Company oversees government-owned thermal energy-generating and energy distribution SOEs.

The National Electric Power Regulatory Authority (NEPRA) sets energy prices. These should be fixed to achieve cost recovery, but they do not even cover distribution company operation costs.⁶⁸ As such, circular debt is created, leading to disruptions in fuel supplies, interruptions in energy delivery, and depreciation of generation equipment. This debt also puts a large burden on the government budget, as the government provides financing to close the gaps in the distribution company operating budgets. Reducing government subsidies for energy is among the top priorities of the government under its Extended Fund Facility Agreement with the International Monetary Fund.⁶⁹

The private sector plays various roles in energy production and use. Small-scale energy producers may generate off-grid energy through biogas and diesel-powered generators. Larger-scale energy producers may generate on-grid energy through solar and wind farms. Private firms are also involved in the sale, installation, and servicing of energy-saving appliances, generators, and solar panels.

68 Rates have been set to cover the costs of the most efficient of distribution companies and do not include a margin to cover the maintenance and depreciation costs. Further, NEPRA's rates are updated infrequently and do not reflect changes in the global cost of imported oil. While the structure of electricity tariffs is progressive, few households consume at high enough levels to pay the higher rates; thus, revenue from these households do not cross-subsidize energy use by the much larger number of households with tariffs below cost-recovery levels. C. Trimble, N. Yoshida, and M. Saqib. 2011. *Rethinking Electricity Tariffs and Subsidies in Pakistan*.

69 ADB. 2014f. *Report and Recommendation of the President to the Board of Directors: Proposed Programmatic Approach and Policy-Based Loan to the Islamic Republic of Pakistan for Subprogram 1: Sustainable Energy Sector Reform Program*. Manila.

VII. Women and Energy

A. Women and Energy Demand

In the case of households reliant on biofuels, women are primarily responsible for collection of the fuel, its transport to their homes, and its processing for use, and/or its storage (including tasks such as chopping, drying, forming cakes, stacking, storing, and turning). These efforts require time and physical energy with opportunity or other costs.

Specifically, girls may be withdrawn from school to help with household tasks, including collection of biofuels, and adult women may have less time to invest in childrearing and/or working. Heavy physical exertion during pregnancy may increase the risks of miscarriage, premature birth, or other pregnancy complications. Girls and women may face higher risks of harassment or physical harm from males if they must travel far from their homes to gather fuel. Use of biofuels over open fires or cook stoves that exhaust smoke directly into living areas increases the exposure of women, infants, and children to an increased risk of burns and higher incidence of eye infections, cardiovascular conditions, low birth weight, and respiratory conditions.⁷⁰

In households reliant on energy supplied from the electricity grid, Pakistan's intermittent energy reduces women's efficiency in carrying out household tasks such as cleaning, cooking, and laundry if they rely on electric appliances, and the productivity of home-based workers as well as that of women who telecommute to work in the services sector.

B. Women and Energy Policy

Government energy policies acknowledge women as energy consumers with potentially different needs. The National Power Policy focuses on broad issues and strategies with respect to the supply side of the mega-hydro and thermal energy sector, including privatization of select generation and distribution companies, and does not distinguish between the needs of different consumers.

⁷⁰ Respiratory conditions affected by indoor air pollution from use of biofuels include acute respiratory infections, bronchitis, chronic obstructive pulmonary disease, pneumonia, tuberculosis, and lung cancer. Indoor air pollution from such fuels was cited as the direct cause of 70,700 and a contributing factor in 280,000 deaths in Pakistan in 2010. A. M. Spevacek, E. Kim, and N. Mustafa. 2013. *Pakistan Gender Overview*.

Box 2: Women and Electricity Tariff Reform

A 2012 report indicated that the National Electric Power Regulatory Authority (NEPRA) treats households as one unit and was introducing lower tariff rates at nonpeak hours. Few, if any, women participated in hearings on tariff-setting proposals. Further, NEPRA had not conducted a study on the impact of electricity tariff design based on the different energy needs of females in a household. Some thought is being given to protecting the poor from future increases in electricity tariffs by providing targeted conditional cash transfers to households identified through the Benazir Income Support Programme poverty scorecard.

Future studies to develop options for electricity tariff reform should assess the different energy needs of, and different impacts of, tariff reform on women.

Sources: S. Chaturvedi et al. 2012. *Gender Analysis of the Energy Sector in Pakistan*. Washington, DC: MSI International; and C. Trimble, N. Yoshida, and M. Saqib. 2011. *Rethinking Electricity Tariffs and Subsidies in Pakistan*. Washington, DC: World Bank.

The Alternative and Renewable Energy Policy does recognize that energy needs are diverse among urban and rural populations and among women and men, and that planning for investments must take account of these differences. This policy specifically mentions that the Alternative Energy Development Board “is mandated to attend to [women’s] peculiar energy needs while executing...promotional projects.” The policy also indicates that the Alternative Energy Development Board will sponsor mass awareness campaigns, including those to enhance the effectiveness of alternative and renewable energy investment for women’s empowerment.⁷¹

Efforts to reform the energy tariff policy do not give specific consideration to women’s energy needs (Box 2).

C. Women’s Education and Employment in the Energy Sector

Female university students and faculty who are members of the Institute of Electrical and Electronics Engineers (IEEE) have formed Women in Engineering groups at universities offering education in engineering. These groups are generally not focused on female engineers in any specific sector but with the concerns of women within the engineering profession. These groups belong to the IEEE Pakistan Women in Engineering Forum and provide a professional, social, and support network for female engineers. The forum and groups facilitate the development of programs and activities that promote entry into and retention of women in engineering programs, support development of career opportunities for and advancement of female engineers, and provide recognition for individuals’ contributions to groups and the IEEE.⁷² In addition to these activities, other universities have launched support groups for female students in the energy sector (Box 3).

⁷¹ Government of Pakistan, Ministry of Water and Power. 2011. *Alternative and Renewable Energy Policy 2011*.

⁷² IEEE Pakistan WIE Forum. <http://sites.ieee.org/pakistan-wie-forum/>

Box 3: Encouraging Women to Work in Engineering and the Petroleum Industry

Women in Engineering members, through the Student–Teacher and Research Engineer/Scientist Program, provide outreach to public and private middle and secondary schools to encourage girls to consider engineering professions. Outreach includes volunteers providing informational sessions for groups of interested teachers and students, technical support to secondary school math and science teachers, and providing mentoring to motivated students.

The Lahore University of Management Sciences, in partnership with oil and gas companies, has also created a women’s professional network to promote careers for female petroleum engineers in Pakistan. The network carried out a study of career constraints for women in the petroleum sector and provided recommendations on how these could be overcome. The network publishes a regular newsletter with stories of women already working in the petroleum sector and promotes discussion of their needs as professionals.

Source: IEEE Pakistan WIE Forum. <http://sites.ieee.org/pakistan-wie-forum/>

The Ministry of Water and Power and NEPRA are among the largest employers in Pakistan,⁷³ but female employees comprise far less than the government’s 10% quota. In 2008, it was estimated that the total number of employees in distribution companies, generation companies, and the National Transmission and Despatch Company was 134,848, of which 1.2% were female. Distribution companies accounted for 79.0% of all energy sector employees, of which only 0.7% were women. Women accounted for 3.5% of total officers of these organizations.⁷⁴

Women who are employed in distribution companies reported several issues related to employment and advancement. Women lack awareness of the policies and rules that govern SOEs concerning employee responsibilities and rights, and information about training and workshops is often not shared with female employees. Promotion service rules focus on seniority and fitness; thus, females who have joined more recently and work in lower technical or general cadres find it difficult to obtain promotions. Overall, the industry lacks a culture of females and males working together on a professional basis, and some women face various types of harassment or inappropriate behavior. SOEs were either unaware or had not taken action in response to the provisions of the Anti-Harassment Act of 2010. Finally, distribution companies lack facilities such as bathrooms and common rooms for female employees and customers.⁷⁵

D. Women and Energy Conservation

Women are also engaged in energy-conservation advocacy and provision of engineering consulting services (Box 4).

⁷³ Pakistan Water and Power Development Authority. <http://www.wapda.gov.pk/>

⁷⁴ Data on the number of female and total employees working in these private energy-related businesses were not identified.

⁷⁵ S. Chaturvedi et al. 2012. *Gender Analysis of the Energy Sector in Pakistan*.

Box 4: Women and Energy Conservation

Women in Energy is a nongovernment organization that was registered as a scientific society in August 2009. Its mission is to reduce energy consumption by 30% through increasing awareness and adoption of alternative energy sources as well as energy-efficiency measures by individuals, organizations, and the government. Activities include fostering development of information centers for all stakeholders, and providing technical assistance for alternative energy or energy conservation projects and/or for arrangement of advocacy campaigns, seminars, or workshops. Initiatives have included an on-grid solar project, installation of a solar power system for the Pakistan Engineering Council Building and adoption of other efficiency measures (e.g., use of compact fluorescent lighting and altering office space to conserve energy), and engagement with other organizations involved in alternative energy and energy conservation measures. Women in Energy also hosted the Gender and Energy Forum, which focused on a review of the implementation of an antiharassment policy in energy organizations, compilation of information on females who are qualified engineers working in the energy sector, compilation of information on the availability of female engineers and barriers to entry in the energy sector, and development of a directory of earlier and current gender and energy initiatives and technologies.

Source: Women in Energy. n. d. Energy Saved Is Energy Produced. <http://www.womeninenergy.org.pk/downloads/bripdf.pdf>

VIII. Development Partner Assistance and Lessons Learned

A. Policy-Based Lending

To date, development partner assistance has not included any reference to actions concerning either women or the poor. It is unclear whether quick-disbursing and policy-based lending is an effective vehicle for addressing women's issues in the sector in the absence of better information about women's use of energy and employment in the alternative, hydro, and thermal energy subsectors.

B. Large-Scale Projects

Pakistan has domestic natural resources that can be converted into energy in the form of coal, hydropower, natural gas, and oil. However, development of domestic hydropower and natural gas resources have and continue to pose political and security challenges, and with the difficult economic situation, have nearly eliminated private domestic and/or foreign investment for development of these sources.⁷⁶

Development partners providing significant cofinancing for developing Pakistan's domestic energy sources conduct social and environmental analyses as a routine part of project design, including whether the project will impact women.⁷⁷ While women are acknowledged among the beneficiaries of a project, energy megaprojects are usually classified as having "no or some gender elements," meaning that a full-scale gender assessment is not required as part of project development, nor is a gender action plan developed. Thus, while development partners aim to ensure that displaced populations are provided with adequate compensation, special measures are not designed or put into place to ensure that female-headed households are also able to receive compensation if negatively impacted by a project.

⁷⁶ Dam construction faces strong opposition from upstream populations who may be displaced and may not receive fair compensation. Downstream farmers may also oppose dam construction due to reduced access to seasonal flows of water, except those farmers with access to large-scale irrigation. Further, Pakistan's major gas fields are located in Balochistan, where there is dissatisfaction with the local population's access to gas supplies, jobs in the gas industry, and fair compensation for the gas exported to other parts of Pakistan or other countries. This dissatisfaction has spilled over into five major insurgencies in Balochistan since 1948, with the most recent insurgency in 2006. Pakistan's domestic gas supplies may be depleted in the near term, and alternative sources must be transported by pipeline through Afghanistan or Balochistan. Z. Mian and A. H. Nayyar. 2009. Pakistan and the Energy Challenge. In L. Mez, S. Thomas, and M. Schneider, eds. *International Perspectives of Energy Policy and the Role of Nuclear Power*. Essex, UK: Multi Science Publishing.

⁷⁷ The government and development partners may have different requirements (e.g., notification and compensation) pertaining to persons potentially displaced as a consequence of a project. ADB. 2009a. *Country Partnership Strategy: Pakistan, 2009–2013*. Manila.

Some projects may have small add-on efforts that address women's expressed needs (e.g., building of a clinic or school). In these cases, development partners include a female gender specialist as part of the project implementation team. However, the ability of such gender experts to maintain contact with women in the project-affected areas may be challenging, given social biases against women in the field with unrelated males.

Power Distribution Program. The Power Distribution Program 2010–2015, financed by USAID, aims to improve the operational and financial performance of nine distribution companies by reducing losses, increasing revenues, and improving customer services; and improve governance and the regulatory framework for the sector through assistance to the Ministry of Water and Power and NEPR. ⁷⁸ While there is no specific budgetary resource allocation for gender-related activities, the program has carried out several gender equity and empowerment initiatives, such as sensitization of distribution company management of the need to appoint a gender focal point person; preparation of a distribution company policy manual and ongoing discussions of gender issues; design and implementation of gender equity training courses for distribution company staff to break down gender barriers and create a more female-friendly work environment; ⁷⁹ establishment of day care centers in four distribution companies in response to requests by female employees; provision of information technology training to female employees to enhance their opportunities for promotion; assistance to customer service centers to make them more female-friendly environments, and thereby encourage the number of visits by female consumers; conduct of outreach to students attending women's colleges in the distribution companies' service areas to raise awareness about gender and energy conservation in the home and in the workplace and job opportunities; and provision of internship opportunities for two seconded female employees of distribution companies. ⁸⁰

Through this project, a lesson learned was that energy sector projects, even those including gender equity and empowerment initiatives, often do not include sex-disaggregated indicators as part of the monitoring and evaluation framework.

C. Alternative Energy Projects

Overall, the best examples of engendered energy projects appear to be in the area of alternative energy. Several development partners are providing support in this area, including ADB, ⁸¹ GIZ, ⁸² the Government of the Netherlands, and the United Nations Development Programme. ⁸³

78 USAID Power Distribution Program. <http://www.pdip.pk/about-pdip/>

79 Gender initiatives have not focused on ensuring distribution company implementation of the Anti-Harassment Act of 2010.

80 S. Chaturvedi et al. 2012. *Gender Analysis of the Energy Sector in Pakistan*.

81 ADB. 2014a. *Biogas Brings a Better Life to Pakistan's Rural Women*. Project Result/Case Study. <http://www.adb.org/results/biogas-brings-better-life-pakistans-rural-women>

82 The Renewable Energy and Energy Efficiency Program incorporates gender mainstreaming in all activities to ensure equal participation in, and provision of benefits from, interventions for both female and males in program communities. Interventions include installation of alternative energy sources (e.g., solar power) and provision of equipment and training that women can use in economically productive activities (e.g., motorized sewing machines). ADB. 2014a. *Biogas Brings a Better Life to Pakistan's Rural Women*. Project Result/Case Study.

83 UNDP focuses on energy efficiency and use of renewable energy technologies for sustainable development. Initiatives with the Alternative Energy Development Board and Aga Khan RSP have included training women in productive uses of energy (e.g., heating, ironing, weaving) generated from solar systems in Sindh and microhydel in Northern Pakistan. ADB. 2014a. *Biogas Brings a Better Life to Pakistan's Rural Women*. Project Result/Case Study.

Pakistan Domestic Biogas Programme. The Pakistan Domestic Biogas Programme is financed by the Government of the Netherlands to develop a commercially viable domestic biogas sector nationwide by strengthening the institutionalization of the biogas sector; increasing the demand for biogas technology in central Punjab through increased awareness of the benefits and access to affordable financing; and building the capacity of the private sector in central Punjab for the sale, installation, and servicing of household biogas digesters.

The program selected a specific biogas digester with a scale appropriate for a household that converts animal dung, possibly human excrement, and other organic materials into biogas that can be used to fuel simple gas stoves for cooking and lamps for lighting. It aimed to install 14,000 biogas digesters in Punjab within 4 years, with subsequent expansion to other provinces.

Initially, the program focused on promoting interest in the adoption of biogas technology and installation of biogas digesters. Thus, behavior-change activists (mostly male) focused on male heads of households. Over time, the project developed a gender-mainstreaming strategy to integrate women into the program by training women on how to use and maintain biogas digesters; enabling women to use the time saved from fuel collection and processing in entrepreneurial activities; training “gender-intelligent” professional staff; developing knowledge among all program staff about gender;⁸⁴ training two health and one livestock outreach workers to promote biogas adoption among women; aiming to have a minimum of one gender and energy expert on the national biogas steering committee; and conducting case studies and surveys that add to knowledge about links between energy and women.

A survey found that respondents who were using firewood or gas before the introduction of a biogas generator indicated that they saved on average PRs2,543.23 per month on firewood and PRs2,182.77 per month on gas after installation of biogas digesters. About 92% of survey respondents indicated that the time related to fuel gathering or dung cake making and drying was reduced on average by 157 minutes per day, equivalent to an 11.2% savings in the average time spent in gathering fuel and water as reported by rural households. Further, energy for cooking or lighting was available at any time of day and even in the rainy season. Women could reallocate this time to childcare, production of goods, social activities, or rest, and girls could continue to attend school.⁸⁵ Further, the lighting provided children (including girls) opportunities to study during evening hours.⁸⁶

Household members, especially women and children, also had health benefits from the reduced emissions from biofuels used in open fires in the households and reduced physical effort to collect firewood. To the extent that biogas digester slurry is used to fertilize home gardens, it provided a better yield of vegetables to supplement the diet of household

84 A training workshop was held with all staff members to sensitize them on gender; the staff members scored 17 out of 36 points on a postworkshop test.

85 “Without the [biogas] facility, I would have not been able to attend my school, as my mother would need my help in collecting firewood and prepare food for the family,” says Nazia in the village of Lorai, who just completed year 10 at the local school. ADB. 2014a. *Biogas Brings a Better Life to Pakistan’s Rural Women*. Project Result/Case Study.

86 An ADB project in *barani* (rain-fed) areas found that whereas women had been responsible for collecting firewood and making dung cakes, when biogas digesters were installed, males assisted women in the operation (e.g., putting cow dung and water into the digester) and maintenance of the biogas digesters. ADB. 2014a. *Biogas Brings a Better Life to Pakistan’s Rural Women*. Project Result/Case Study.

members. About 24% of biogas users surveyed indicated that they appreciated the health benefits, and 26% appreciated improvement in their home environment related to use of biogas.

Women on the program staff indicated that both the program office and fieldwork environments were conducive for them. Nevertheless, the program had several challenges hiring and retaining women. While women (and men) were offered paid maternity leave, the program did not provide day care facilities. The program was also unable to retain the three women trained as behavior-change communications activists, and could not identify women interested in training as masons. Overall, it had a high level of turnover of female staff.

Biogas technology requires that a household have at least two cows and a minimum amount of savings to purchase the digester. Early adopters were usually higher-income households, but poorer households were more likely to adopt biogas technology once they observed its benefits. The program survey found that the decision to invest in biogas technology was primarily made by males alone (62%), followed by males after consultation with family members (33%), and females alone (2%).

Several nongovernment organizations indicated an interest in working with the program to ensure the continued capacity of existing and new biogas users. The Department of Agricultural Extension of the University of Agriculture indicated that it would provide training modules and trainers under a memorandum of understanding. Sanatkar indicated an interest in offering training courses at the “communities’ pace” for a nominal fee. The Technical Education and Vocational Entrepreneurship Training Authority offered to include program-nominated candidates in its ongoing courses. The Kashf Microfinance Bank indicated a willingness to work with the program to provide microcredit to borrowers who were located within 10–12 kilometers of an urban area.

IX. Entry Points for Future Assistance

A. Policy Development

- Given the continued dialogue of development partners with the government on electricity tariff reform, conduct a study of the benefit–incidence of such policy changes on energy users, including poor households (including females in poor households) and small businesses (including female-owned businesses), which also analyzes the proposal for substitution of a conditional cash transfer in place of continuation of the existing lifeline tariff and progressive tariff rates.

B. Program Development and Implementation

- Task a public–private committee composed of Alternative Energy Development Board staff, energy professionals including women, engineering faculties of universities, nongovernment organizations, and other activists to generate financial support (including from development partners) for a behavior–change campaign for households on the options, benefits, and costs for adopting energy conservation, including analysis of how to empower women to impact decisions on household conservation behaviors; and promotion of government and large private sector companies moving toward “green designs” in maintenance, rehabilitation, and construction of buildings.
- Review plans and evaluations of specific efforts undertaken within the agenda, and make annual awards to initiatives that achieved the greatest energy savings and included gender mainstreaming among the criteria for selection among contenders.
- Given the success of initiatives to install biogas technologies in rural areas, conduct a study of the staffing and financial requirements to scale up adoption of biogas and other alternative energy technologies (e.g., solar power) at the household and small business level in both rural and urban areas, which includes an assessment of the accessibility, effectiveness, and price competition of existing private companies in supplying, installing, and maintaining alternative energy technologies.
- Analyze pilot efforts to determine requirement of poor households to obtain microfinance for purposes of installing such technologies, effective means to address cultural factors affecting women’s ability to influence household decisions on adoption of such technologies, and requirements for women to have interest in and be successful as entrepreneurs in installation and/or repair of alternative energy technologies.

C. Capacity Development

- Support efforts to build capacity to monitor environmental and social safeguards, including those related to implementation of any gender action plan, through financing to tertiary institutions to develop and incorporate gender materials in engineering and social sector educational degree programs and in short-certificate courses for those who have already completed their degrees, for the creation of permanent environmental and social safeguards units within government energy-related institutions, and through short-course training to sensitize management personnel working in the government on gender issues related to energy.

D. Evaluation, Research, and Statistics

There is a lack of quantitative information about female needs and uses of energy. To address this gap, development partner financing and technical assistance should be provided for

- household surveys to determine the sources of energy and monthly costs disaggregated by a number of household characteristics, including the sex of the head of household and income, for tariff reform options;
- a study to quantify the economic and social benefits and costs to households to access off-grid alternative and on-grid hydro and thermal sources, which disaggregates benefits by age, sex, and other relevant socioeconomic characteristics, for informing the economic and social safeguards sections of energy project preparation documents;
- surveys by distribution companies on female- versus male-headed households and businesses regarding the number with connections to the electrical grid, monthly energy use, and timeliness of tariff payments;
- consumer satisfaction surveys by distribution companies that permit disaggregation of responses by females versus males in the same households;
- a study to document best practices to reduce barriers to women's participation in household- and community-level energy decision making, especially rural electrification and adoption of energy-efficiency measures;
- an update of the Time Use Survey 2007 to include questions on time used for fuel collection and energy production tasks by age and sex of household members and by types of energy sources; and
- a study of the impact of energy supply (by type of supply) on the ability of female (and male) micro and small entrepreneurs to start and grow businesses, to target energy-related microfinance or small business finance products.

E. Development Partner Networking for Energy and Gender

The Inter-Agency Gender Network on Gender and Development should have at least one member who is designated as an energy focal person who attends not only group meetings but also meetings of development partner energy networks and private sector energy networks (e.g., ENERGIA) to learn, share knowledge, and participate in dialogues on gender and energy issues. Responsibilities of the energy focal person should include being updated on gender initiatives and staffing within energy state-owned enterprises, promoting inclusion of gender analysis and actions in development partner energy project designs and monitoring and evaluation frameworks, producing an annual report on gender and energy initiatives supported by development partners including documentation of outputs and outcomes, and producing a brief for nongovernment organizations and media on the gender and energy interests and current initiatives of various development partners.⁸⁷

⁸⁷ S. Chaturvedi et al. 2012. *Gender Analysis of the Energy Sector in Pakistan*.

PART C

Finance

X. Background

Key Findings: Finance

- Only a minority of the population (17%) uses financial services offered by banks and other institutions. The remainder relies either on informal arrangements or do not regularly use financial services of any kind.
- About 26.7% of women reported that they were able to go to a bank alone or with a family member. Despite women's access to and apparent comfort with financial institutions, only 6.0% of women reported having access to either an individual or joint bank account. About 53.0% indicated that they had sole control of the bank account, 33.7% said they had joint control, and 8.7% said that their accounts were controlled by males in the household.
- The microfinance industry is estimated to reach at least 2 million citizens aged 15 years and older. Survey findings suggest that much of the potential of microfinance is unrealized, as household males often control funds borrowed by women.
- Evaluations of the impact of provision of microfinance and microinsurance have not measured impacts on females and not controlled for variables that would also have affected measurement of the impacts on females. Thus, the evidence base to support claims of positive impacts of these on gender equality is weak.
- Entry points for future development partner assistance include the following:
 - *Program development and implementation.* Require financial institutions that receive development partner assistance to provide the financial products needed and amenities required for females.
 - *Capacity development.* Require microfinance providers receiving development partner assistance to provide financial literacy training to all female borrowers, and entrepreneurship training to women intending to start or expand a business.
 - *Evaluation, research, and statistics.* Encourage ongoing and new initiatives by banks and/or microfinance institutions to include measures and analysis of program impacts on females, and develop and pilot curricula to provide financial literacy to students at middle and secondary school levels, including females.

A. Demand

Financial products and services (including savings, credit, insurance, payments, and remittances) are used by about 14% of the population. An additional 50% relies on informal financial mechanisms, while the remaining 36% does not utilize formal or informal institutions or mechanisms to facilitate financial transactions. The low use of financial

products and services places much of the population at risk due to fluctuating income needs at the household level and/or investments needs to start or maintain a business.⁸⁸

Households and small businesses save either in the form of cash or in-kind convertible assets (e.g., gold, silver, homes, land, and/or livestock). Cash savings in the finance sector depends upon financial literacy, access to brick-and-mortar banks, access to electronic direct deposits by employers and electronic payment systems, real interest rates for savings accounts, and protection for depositors. Overall, only about 8% of the population saves in financial institutions.

Households need access to credit when their savings are insufficient to meet extraordinary family expenses, or when expenses are needed for developing and operating small businesses.⁸⁹ Households and small businesses' demand for credit depends on financial literacy, access to sources of credit, expectations of a higher rate of return from the investment than the cost of borrowing, and whether the household can meet the collateral requirements of the lender. Many households do not borrow from the formal sector even if they are creditworthy. This is especially true for poor and rural farm households. Only 3% of poor households and 15% of rural farm households obtain credit through the formal financial system.

B. Supply

In rural areas of Punjab, households were found to save in cash, jewelry, bonds, agricultural products, and livestock. In addition to own cash and in-kind savings, households, sole proprietors, and small businesses may seek financial resources from loans from friends and moneylenders. However, friends can often only make loans of a limited size or at specific times of the year, and moneylenders often charge very high rates of interest.⁹⁰ In Punjab, rural households have other forms of saving and credit institutions such as rotating savings and credit associations (ROSCAs).⁹¹

ROSCAs are a group of individuals (usually either all female or all male) who make periodic (i.e., daily, weekly, or monthly) contributions of predetermined amounts into a shared pool. The whole pool is allotted to one of the members according to some predetermined criteria. The next period, the same members again contribute the same amount to that

88 Households balance income and expenditures on an ongoing basis. Several life cycle events can be anticipated (e.g., education, housing security, start-up of a business, weddings, births, and pilgrimage) as well as less predictable shocks (e.g., accidents, crop or other business failures, displacement due to natural disasters or conflict, and/or serious or prolonged illness or death) when the household will need to access savings and/or credit to finance costs exceeding their ordinary expenses for consumption smoothing or investment purposes. Life cycle events that cause pressure were found generally to be the same for females and males residing in rural or semi-urban or urban areas. State Bank of Pakistan. 2014. Access to Finance in Pakistan: Key Indicators on Gender Mix. <http://www.sbp.org.pk/acd/Access-Finance-Indicators-mix.pdf>; and T. Nenova, C. Thioro-Niang, and A. Ahmad. *Bringing Finance to Pakistan's Poor: Access to Finance for Small Enterprises and the Underserved*. Washington, DC: World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/13803/51834.pdf?sequence=1>

89 Sole entrepreneurs and small and medium-sized enterprises in Pakistan claim only 16% of total formal sector lending, although they comprise 90% of private businesses, employ 78% of the nonagricultural labor force, and contribute more than 30% to GDP. Access to credit on affordable terms is especially tight due to growth in nonagricultural informal sector businesses over the last decade, especially in Punjab and Khyber Pakhtunkhwa. Small and medium-sized enterprises pose higher transaction costs for banks, as they often lack administrative experience, skills, and collateral and credit histories; seek smaller loans; and may result in higher contract enforcement costs. They also have a higher proportion of nonperforming loans (40.3%) than the national average (15.5%).

90 Effective annual interest rates in the informal sector were reported to range from 80% to 120% per year. World Bank. 2011b. *Implementation Completion and Results Report (3834 PAK) on a Credit in the Amount of SDR375.2 Million (US\$ 567.47 million equivalent) to Islamic Republic of Pakistan for the Second Poverty Alleviation Fund Project*. Washington, DC. (Report No. ICR 1016).

91 S. Waheed. 1996. *Household Savings in Rural Pakistan: Empirical and Conceptual Issues*. Gottingen, Germany: University of Gottingen.

month's pool, and that month's pool is given to a different group member. This continues until all members of the ROSCA have received the pool once. ROSCAs are categorized into three types: investment,⁹² bidding, and marketplace.⁹³ Advantages of ROSCAs are the minimal need for paperwork and the generally low cost of accessing finance for a specific period of time.

The commercial banking sector in Pakistan is largely privatized, starting with reforms in the late 1990s. Commercial bank credit to households and businesses declined from 29% in 2008 to 20% of gross domestic product in 2012. Only 3% of the population had loans, and 28% had accounts at commercial banks.⁹⁴ Provision of credit to the rural sector by commercial banks is difficult because of the lack of collateral among the many poor and landless households. Commercial banks accounted for about 40% of outstanding credit; a state-owned enterprise, Zarai Taraqiaiti Bank, for another 50%; and five provincial cooperative banks provided the remaining 10% of rural lending.

The microfinance industry consists of four types of microfinance institutions. Microfinance banks are licensed, regulated, and supervised by the State Bank of Pakistan to exclusively provide services to the microfinance market.⁹⁵ Microfinance institutions provide specialized microfinance products.⁹⁶ Rural Support Programmes (RSPs) provide microfinance products within a multisector rural development program.⁹⁷ In addition, there are other providers that do not fall within the previous three categories.⁹⁸

Microfinance institutions and RSPs are licensed and regulated under one of three different frameworks and authorities overseen by provincial authorities: Societies Registration Act (1860), Trust Act (1882), and Voluntary Social Agencies Welfare Ordinance (1961). Microfinance banks and some of the larger microfinance institutions are incorporated under the Companies Ordinance (1984) and regulated by the Securities and Exchange Commission of Pakistan. Microfinance banks benefit from the State Bank of Pakistan's Credit Guarantee Scheme for Small and Medium-Sized Enterprises.⁹⁹

The State Bank of Pakistan's legal and other guidance concerning microfinance include Microfinance Institutions Ordinance, 2001 (Ordinance No. LV of 2001); Guidelines for

92 A study was conducted of investment ROSCAs in the southern Punjab city of Dera Ghazi Khan. The study found that investment ROSCAs are called a "committee," and a member is referred to as a "party" to the committee. ROSCAs do not involve written or legal contracts, but organizers generally keep track of payments through bookkeeping. Considerable variety was observed in the amount of periodic contributions, number of members, and frequency of payment into and out of the pool, depending upon the financial capability and interests of members. Smaller rotating ROSCAs were found among those in informal or irregular employment, compared with those employed in salaried positions or who had bigger businesses. In Dera Ghazi Khan, an individual indicated that he or she participated in a committee with daily contributions of PRs5,000–PRs10,000, but some wholesalers participated in committees with a daily contribution of PRs30,000. M. Khan and G. Lightfoot. n. d. *ROSCAs: Alternative Funding for Sustainable Enterprise*. http://www.uclan.ac.uk/research/explore/groups/assets/igfd_roschas_alternative_funding_for_sustainable_enterprise.pdf

93 Investment ROSCAs comprise the distribution of the pool determined by random selection with previous winners excluded from the next random selection. This form is most commonly used by entrepreneurs. Bidding ROSCAs comprise the distribution of the pool determined by whom pledges the most money or who pays a one-time additional payment to members. This form of ROSCA allows members to use the ROSCA to deal with adverse shocks or respond to specific time-bound opportunities. With marketplace ROSCAs, an organizer (on commission) collects contributions and then auctions off the pooled funds. M. Khan and G. Lightfoot. n. d. *ROSCAs: Alternative Funding for Sustainable Enterprise*.

94 ADB. 2013b. *Report and Recommendation of the President to the Board of Directors: Proposed Guarantee Facility to the Islamic Republic of Pakistan for the Rural Financial Inclusion and Dairy Growth Facility*. Manila.

95 These include First Microfinance Bank, Khushhali Bank, Network Microfinance Bank, PakOman Microfinance Bank, Rozgar Microfinance Bank, and Tameer Microfinance Bank.

96 These include Akhuwat, Asasah, Community Support Concern, Development Action for Mobilization and Emancipation, Kashf Foundation, Orangi Pilot Project, and Sindh Agricultural and Forestry Workers Coordinating Organization.

97 These include National Rural Support Programme, Punjab Rural Support Programme, Sarhad Rural Support Programme, and Thardeep Rural Support Programme.

98 Others include Bank of Khyber, ORIX Leasing Pakistan, Sungi Development Foundation, and Taraqee Foundation.

99 Pakistan Microfinance Network. 2010. *Pakistan Microfinance Review, Annual Assessment of the Microfinance Industry 2011*. Islamabad.

Mobile Banking Operations of Microfinance Banks; and Branchless Banking Regulations (20 June 2011).

The Pakistan Microfinance Network, an association of microfinance providers, requested that the government develop a single regulatory framework for all types of microfinance providers. In 2011, the State Bank of Pakistan published a framework for microfinance development focused on the twin goals of serving the poor and low-income population as well as being financially and institutionally sustainable.¹⁰⁰

The gross asset base of the microfinance industry has grown over sixfold since 2004. The amount of gross deposits has also shown growth over the period, and the number of borrowers reached 2 million (equivalent to an estimated 1.7% the population aged 15 years or older).¹⁰¹ The average number of borrowers per microfinance bank staff member ranged from 114 to 153, with no evident trend showing increasing returns to scale as the number of borrowers has increased (Table 1).

Microinsurance is a second product offered by 19 microfinance providers as well as other institutions. Since 2004, many microinsurance products have been designed to take into account the cash constraints and priority coverage needs of poor and low-income

Table 1: Microfinance Trends, 2004–2012

	2004	2006	2008	2010	2012
Assets (PRs billion)	9.6	17.5	33.2	35.8	61.9
Deposits (PRs billion)		1.5	4.1	10.1	20.8
Depositors ('000)		1,365	1,315		
% Female		40	31		
Average Savings per Depositor (PRs)		1,700	16,523	13,258	12,041
Loans (PRs billion)	4.0	8.5	20.1	20.2	33.1
Borrowers ('000)	451	836	1,695	1,567	2,040
% Female	44	52	47	52	63
Average Outstanding Loan per Depositor (PRs)		10,100	11,797	12,949	16,602
Branches	386	1,073	1,379	1,405	1,460
Staff	2,948	7,342	11,499	12,005	14,648
Staff per Borrower	153	114	147	131	139

Sources: M. S. Chaudhry et al. 2009. *Towards Achieving Social and Financial Sustainability: A Study on the Performance of Microfinance in Pakistan*. Islamabad: ILO and State Bank of Pakistan. <http://www.sbp.org.pk/ead/pdf/Sus.pdf>; Pakistan Microfinance Network. 2006. *Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry 2007*. Islamabad; Pakistan Microfinance Network. 2008. *Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry 2009*. Islamabad; Pakistan Microfinance Network. 2010. *Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry 2011*. Islamabad; and Pakistan Microfinance Network. 2012. *Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry 2013*. Islamabad.

¹⁰⁰ State Bank of Pakistan. 2011. *Strategic Framework for Sustainable Microfinance Development in Pakistan*. Islamabad.

¹⁰¹ The Pakistan Microfinance Network estimated that the potential microfinance market could be 27.5 million clients. Pakistan Microfinance Network. 2010. *Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry 2011*.

households. Credit-life microinsurance products have been available since 2004,¹⁰² and in 2006, health microinsurance products¹⁰³ were introduced under the national RSP before being adopted as products by other microfinance providers. From mid-2007 to mid-2010, the number of life microinsurance policies increased from about 250,000 to nearly 2.0 million before declining by the end of 2012 to about 1.6 million policies. Health microinsurance policies increased less quickly than life-credit policies from mid-2007 to mid-2009, but then sharply increased to about 2.25 million policies before declining rapidly by mid-2010 to about 1.30 million policies by the end of 2012.

102 Some microfinance providers require borrowers to buy credit-life microinsurance to ensure loan forgiveness in the event of the death of the borrower. Some life-credit policies also include payment of a death benefit to cover all or a portion of funeral costs. Credit-life policies cost about 1.5% of the microfinance loan.

103 There is considerable variability in health microinsurance coverage and premiums. Most policies cover hospitalization (sometimes including delivery), but do not cover outpatient services and have a cap on the total amount that can be paid out in any year.

XI. Women and Financial Services

A. Women's Access

Female members of rural households are usually unpaid family members and thus do not have access to cash or other outputs to save. Female-headed households, often far from urban markets and restricted in travel, may be at a disadvantage in conversion of their in-kind forms of savings into cash, as this is usually done within the local market. About 26.7% of women surveyed in the National Baseline Survey 2012 reported that they could leave the home to go to a bank, irrespective of whether they were alone or with another person. However, only 4.0% reported having been to a bank (although another 11.2% did not respond whether they had or had not been to a bank). Finally, women who lack citizen's national identity cards do not have the required government-issued identity papers for opening a bank account.

The majority of women who had been to a bank reported a good experience and availability of female-friendly facilities. About 78.6% of those who visited a bank indicated that women could visit it alone, 75.7% reported that the overall environment in the bank was good, and another 21.8% said that the environment was fair. About 71.3% reported that staff attitude was good, and another 26.1% said it was fair. Further, 79.0% said that the bank had female staff members, 78.1% said that there was separate seating for women, 66.8% reported that the bank had a separate counter for women, 40.9% reported that there were separate toilet facilities for women, and 34.3% reported that there was a separate prayer area for females.¹⁰⁴ In fact, banking services specifically for women are developing throughout Pakistan (Box 5).¹⁰⁵

B. Women's Use of and Control over Financial Services

The World Bank reported that in 2011, 3% of women and 17% of men had an account at a formal financial institution.¹⁰⁶ The National Baseline Survey 2012 found that, on average, only 6% of women and 7% of males reported that females in the household had access to either an individual or joint bank account. About 53% of females who reported having access to a bank account said that they had control of the account, 33.7% reported that they participated in a joint account, and another 8.7% reported that the account was controlled by household men. This is in contrast to 65.6% of males who indicated that

104 Gender Equity Program. 2012. *Gender Differences: Understanding Perceptions: National Baseline Study*. Islamabad: USAID and Aurat Foundation.

105 Data are unavailable on the commercial banks and number of branches that provide separate areas for women. Likewise, the provision of BISP "smart cards" to women may lead to more women opening and managing accounts.

106 World Bank. 2013a. *The Little Data Book on Gender 2013*. Washington, DC. <http://issuu.com/world.bank.publications/docs/9780821398203/2?e=1107022/5172017>

Box 5: First Women Bank

In 1987, First Women Bank was established to “[undertake] the conduct of all forms of business of a banking company in a manner designed to meet the special needs of women, and to encourage and assist them in promotion and running of trade and industry, and practice of profession” with the ultimate aim of making rural and urban women self-reliant. As of 2012, it had 41 branches that provide checking and savings accounts, as well as microfinance, small and medium-sized enterprise and commercial credit to entities where women are 50% of employees, 50% of shareholders, or a female is the managing director. In addition, the bank aims to strengthen entrepreneurship among its female borrowers by providing business and computer literacy training, as well as advice on legal issues, marketing, and taxation requirements through business development training centers in Islamabad, Karachi, and Lahore. First Women Bank has established a women’s training center with the Small and Medium Enterprise Development Authority in Karachi, and is providing training to youth through the Benazir Bhutto Shaheed Development Program in Sindh, including in the field of banking. Overall, bank employees are 95% female.

First Women Bank is unable to meet the government’s capital requirements for its existing scale of services. This limits its ability to expand provision of credit and to increase its geographic scale. Further, it constrains its ability to launch and maintain entrepreneurship training and business services programs, unless largely or wholly financed by government or development assistance funds.

Source: First Women Bank. 2013. *Annual Report 2012*. Karachi.

females controlled the account, 26.4% indicated that the account was jointly controlled, and 4.0% said that the account was controlled by household men.

The National Baseline Survey 2012 also found that 6% of female respondents, compared with 2% of male respondents, reported that a woman in the household had accessed credit from a bank or microfinance institution.¹⁰⁷ About 17% of women in Balochistan, 9% in Sindh, 8% in Khyber Pakhtunkhwa, and 3% in Punjab reported having taken a personal loan. About 27.5% indicated that they had made the choice to borrow, 44.0% indicated that they had taken a loan at the behest of their husbands, and another 8.3% indicated that they had done so at the request of men in the household. None of the women said that they had decided on their own how to spend the loan, and only 4.3% said they had made the decision jointly. About 38.2% indicated that the decision on how to use the loan was made by their husbands, 38.5% indicated that the decision was made by men of the family, and 7.5% by a household family member. Men were more likely than women to indicate that husbands had driven the decision to borrow and/or the decision on how to use the loan.¹⁰⁸

From 2004 to 2012, females comprised over 45% of microfinance borrowers, and after a brief decline from 2006 to 2008, they increased to 63% of all borrowers by 2012.¹⁰⁹ Microfinance institutions generally prefer to lend to females, as women are more likely to repay a loan and use loan proceeds in ways that improve family welfare. Further, it is argued

107 It is unclear whether the question as presented in the National Baseline Survey referred only to taking a loan from a bank in the formal sector, or also included loans from family, friends, moneylenders, and/or microfinance institutions.

108 A high rate of women (8.2%) and men (12.0%) who indicated that a woman in the household took a loan did not answer the question of who decided how to use the loan.

109 Women as a share of total microfinance borrowers are below regional averages. Women in Pakistan comprise 50% of microfinance borrowers in comparison to Bangladesh (92%), India (96%), and Nepal (98%). World Bank. 2013a. *The Little Data Book on Gender 2013*.

Box 6: Case Study—Microfinance’s Impact on Women’s Lives

Sughra Baji’s income from sewing on a piecemeal basis was PRs50 per day. After taking a microfinance loan, she was able to open a small cloth embellishment business, hire more than 25 other women, and provide them with a dignified way to earn a living.

“On average, my daily takings range from 700 rupees on a very slow day to 2,500 rupees on a good day, and that is good profit. I’ve bought a refrigerator and purchased some land in the village...I now send two of my sons to school. My elder son didn’t go to school as we couldn’t afford it before, but he helps me with my business so has a good job. I was able to give the gift of marriage to both my daughters. In the future, I want to buy the cloth and stones in bulk direct from Karachi, and set up other women with their own businesses who I will supply to.” – Sughra Baji

Source: DFID. 2013. *Pakistan: Reaching the Poorest through Cash Transfers*. London. <https://www.gov.uk/government/case-studies/pakistan-reaching-the-poorest-through-cash-transfers>

that access to loan finance increases women’s options and thereby contributes to women’s empowerment (Box 6).

Different types of microfinance providers appear to target loans to either both males and females or to females only. Specifically, microfinance banks have provided loans more frequently to males than females. This was also true for RSPs until 2010, after which their overall contribution in terms of the number of microfinance borrowers declined, and females increasingly made up a larger portion of borrowers. Microfinance institutions have consistently lent to more females than males, perhaps due to intensification of outreach efforts, increase in the number from 9 in 2006 to 13 by 2012, and/or development of social protection graduation programs (Figure 21).

A World Bank survey found that 90% of women had to seek permission from their husbands to borrow money from microfinance institutions, but 30%–50% could use the loans for their own purposes. The remainder had to pass on the loan proceeds to males in the household, often to males who had defaulted on a previous loan and thus were unable to borrow themselves. Passing on of loans to males was found to be more common among female borrowers of microfinance institutions and in urban areas.¹¹⁰ Further, 60% of women reported that they had to urge husbands to give them money to repay the loan.¹¹¹

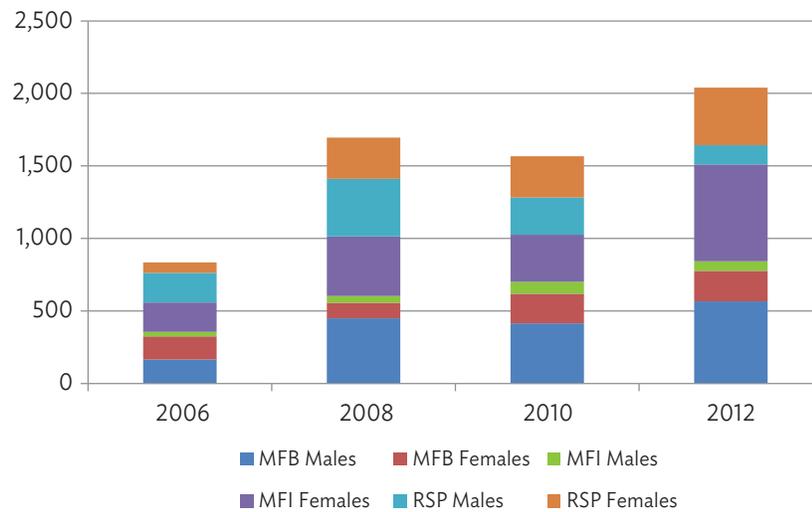
Over 4.1 million credit-life and 0.3 million health microinsurance policies were provided to BISP beneficiaries by the end of 2012, and another 0.02 million microinsurance policies were issued to customers of Naya Jeevan.¹¹² Reflecting their higher proportions of the population and higher population densities that reduce costs of marketing and managing the policies, 6.0 million of the 7.4 million microinsurance policies outstanding at the end of 2012 were to residents of Punjab or Sindh.

110 About 82% of urban females, compared with 32% of rural females, reported passing on their microfinance loans to husbands or other household males.

111 M. Safavian and A. Haq. 2013. *Are Pakistan’s Women Entrepreneurs Being Served by the Microfinance Sector?* Washington, DC: World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/15929/9780821398333.pdf?sequence=1>

112 Naya Jeevan Foundation provides low-income families with affordable health insurance to cover the costs of catastrophic health care services. Naya Jeevan. <http://www.njfk.org/>

Figure 21: Borrowers by Sex and Type of Microfinance Institution, 2006–2012
(‘000)



MFB = microfinance bank, MFI = microfinance institution, RSP = Rural Support Programme.

Sources: Pakistan Microfinance Network. 2006. *Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry 2007*. Islamabad; Pakistan Microfinance Network. 2008. *Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry 2009*. Islamabad; Pakistan Microfinance Network. 2010. *Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry 2011*. Islamabad; and Pakistan Microfinance Network. 2012. *Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry 2013*. Islamabad.

XII. Development Partner Support and Lessons Learned

A. Development Partner Assistance

Seven development partners have supported, or continue to support, microfinance from 2008 to today: the Asian Development Bank; Department of Foreign Affairs, Trade and Development, Government of Canada; Department for International Development of the United Kingdom; International Fund for Agricultural Development; the International Labor Organization (ILO); Kreditanstalt für Wiederaufbau; and the World Bank.

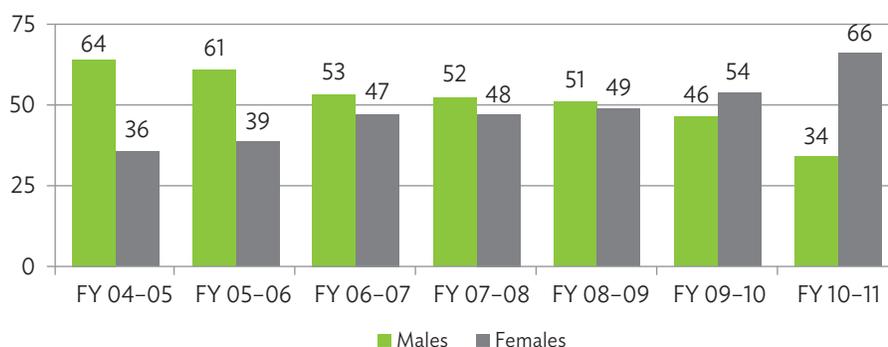
B. Project Loans

Pakistan Poverty Alleviation Fund. The Pakistan Poverty Alleviation Fund (PPAF) was created in 2000 as an autonomous institution to provide resources and services to the poor through nongovernment organizations (NGOs). Since its creation, the PPAF has received World Bank funding through three projects: PPAF-I, PPAF-II, and PPAF-III. PPAF-I focused on building the PPAF as a national institution. PPAF-II focused on providing funds to the rural poor, including women, through community grants for infrastructure projects related to improvement of social services (e.g., community schools, health posts, and water supply), microfinance lending, and training for enhancement of skills. Additional World Bank financing was provided to the PPAF for rapid response to the 2005 earthquake and the 2011 floods.

Over 5 million individuals benefited from the PPAF-II (2004–2011). Of 56 partner organizations, 45 disbursed funds to 33% women, while 22% of PPAF funds benefited women. About 52% of project funds provided microfinance to 4.7 million borrowers, with women comprising 50% of all borrowers (Figure 22). The majority of borrowers (82%) achieved a positive rate of return (an average of 78%) on their investment. Women tended to borrow in summer months for purchase of livestock, and men tended to borrow during the later months of the year for other agricultural purposes.

Gallup Pakistan evaluated the impact of PPAF-II on the income of borrowers. It found that borrowers had greater increases in income than nonborrowers, whether measured at the individual or household level. Microfinance borrowers who invested in livestock or a business had larger increases in income than nonborrowers, while microfinance borrowers who invested in agriculture did not appear to have any greater increase in income than nonborrowers. It found only mixed results concerning whether microfinance improved the

Figure 22: Female and Male Microfinance Borrowers, Pakistan Poverty Alleviation Fund, 2004–2011
(%)



FY = fiscal year.

Source: World Bank. 2011. *Implementation Completion and Results Report (3834 PAK) on a Credit in the Amount of SDR375.2 Million (US\$ 567.47 million equivalent) to Islamic Republic of Pakistan for the Second Poverty Alleviation Fund Project*. Washington, DC.

social status of borrowers, and did not provide details concerning results for female versus male borrowers and nonborrowers.¹¹³

An implementation completion report provided a number of lessons learned. The PPAF management information system did not include any information on the role of women in community organizations or decision making by women on the use of microfinance loans. Lack of information on the PPAF's impact on improvement of the women's agency was a missed opportunity, given the continued funding of the PPAF and similar efforts by development partners. Further, the PPAF as a multidimensional development fund should include databases for each component that are web-based, accessible to all provider organizations, and permit timely updating. The system should permit linkage of information on PPAF community-specific (e.g., building of girls' schools) and PPAF household-specific interventions (e.g., women's access to microfinance), with information about which households receive demand-side transfers (e.g., BISP) to determine the impact. Consideration should be given to piloting disaster insurance with microfinance loans to reduce risks to borrowers (including females), as well as to the microfinance providers that lend to them in areas likely to be affected by natural disasters.¹¹⁴

Microfinance to compensate for reduction in child labor. The ILO worked with partner NGOs to prevent and rehabilitate child labor through nonformal education. The NGOs were encouraged to provide PPAF microfinance to participating families to compensate for the income lost from withdrawal of their child from the labor force.

113 Gallup Pakistan. 2004. *PPAF Micro Credit Financing: Assessment of Outcomes*. Islamabad. http://www.pfaf.org.pk/Gallup/Gallup%20Study%201_PPAF%20Microcredit%20Financing_Assessment%20of%20Outcomes%202009.pdf

114 World Bank. 2011b. *Implementation Completion and Results Report (3834 PAK) on a Credit in the Amount of SDR375.2 Million (US\$567.47 million equivalent) to Islamic Republic of Pakistan for the Second Poverty Alleviation Fund Project*. Washington, DC.

About 67.1% of households had one child, 22.4% had two children, and 10.6% had three or more children under the age of 14 not attending school. About 62.9% of parents receiving microfinance indicated that the increase in income facilitated sending their younger children to school. The correlation of provision of microfinance and parents' decision to school children was higher with complementary inputs such as free education, provision of free health services, as well as social mobilization of households against child labor. While outcomes did not differentiate between the sex of the child sent to school, the microfinance may have enabled more households to send girls to school.

From this project, it was determined that knowledge and attitudes are important determinants of parents' decision making concerning schooling. While provision of microfinance can reduce the opportunity cost of removing a child from the labor force, microfinance alone may not induce a family to school their child unless the benefits of schooling are perceived and the financial costs of schooling are low. Thus, in the future, an impact evaluation should be conducted of the separate and joint impacts of Waseela-e-Taleem (i.e., education CCTs) and microfinance on household decisions to send children to school.

C. Projects, Evaluation, and Research

Microinsurance and impact on child labor. In 2005, the national RSP built mandatory health insurance components into microcredit loans. The health insurance covered all loan clients, their spouses, and children under age 18. However, claim submission rates were low due to borrowers' low awareness of the health insurance benefits built into their loan package. In 2009, the national RSP introduced, into randomly selected treatment microfinance institution branches, voluntary insurance for older children and other household members (e.g., grandparents) for a premium of PRs100 per adult and year. In addition, those who purchased the voluntary insurance were visited monthly and asked whether they had incurred any medical costs and if they needed assistance with claims. The institutions did not offer voluntary insurance or provide assistance in filing claims for the mandatory insurance.

A study found that the innovation package, particularly the increased insurance coverage, reduced child labor hours, earnings, and engagement in hazardous work. The impacts of the microinsurance intervention were larger for boys than girls, primarily because boys are more likely to be engaged in child labor, especially hazardous labor. It was also able to examine impacts on girls as well as boys as the research design and the data collection forms distinguished family members and impacts by age and sex. This practice should be incorporated more broadly into evaluations of development programs that have both females and males as beneficiaries.

Adoption of new microfinance products. A study was conducted to compare the responses of men and women to marketing materials promoting the adoption of a microcredit product in Pakistan. A brochure with the same content—but two different covers—was randomly distributed among male and female borrowing groups. One cover featured pictures of five businesses run by men, while the other cover showed identical businesses run by women.

Men who were not business owners, had lower measured ability, and whose wives were less educated had more negative responses to the brochure with the female cover than other males. Female business owners with low or even higher levels of autonomy within the household had a negative response to the brochure with males pictured on the cover. Female business owners with very high levels of autonomy did not respond negatively to the brochure with males pictured on the cover. The study thus suggested that the sex of role models pictured on promotional materials is important when trying to foster adoption of new microfinance products by men or women.¹¹⁵

115 X. Giné, G. Mansuri, and M. Picon. 2011. Does a Picture Paint a Thousand Words? Evidence from a Microcredit Marketing Experiment. *The World Bank Economic Review*. 25 (3). pp. 508–542. http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2012/04/02/000158349_20120402163829/Rendered/PDF/WPS6020.pdf

XIII. Entry Points for Future Assistance

A. Policy Development

- Develop a code of business practice that recognizes and accommodates the different needs of female customers.

B. Program Development and Implementation

- Conduct a business analysis to determine ways that First Women Bank can expand its client base and meet its capital requirements, such as by increasing the number of banking facilities and ATMs; exploring female-friendly banking services in partnership with other banks (e.g., Standard Chartered); and providing mobile banking and microfinance services, including to Benazir Income Support Programme (BISP) recipients.
- Explore ways that First Women Bank may rent or sell its training services to provide borrowers of microfinance institutions with courses on entrepreneurship and business skills.

C. Capacity Building

- Require all microfinance borrowers to provide to potential female borrowers financial literacy courses that familiarize women with financial terminology and concepts so that women may have a greater input and control over decision making regarding use of the microloan proceeds.
- Encourage microfinance lenders to build the capacity of female borrowers in microenterprise and business skills through training and/or ongoing consultative services.¹¹⁶

¹¹⁶ The Kashf Foundation focuses on enhancing the role that women play in improving the economic status of their families by building their entrepreneurship skills through access to business loans, improving their financial management skills through financial education training, and reducing family-level contingencies by providing microinsurance services. Kashf Foundation. http://kashf.org/?page_id=16

D. Evaluation, Research, and Statistics

- Ensure that BISP evaluations assess the extent to which women influence the type and timing of expenditure and/or investment with unconditional and conditional cash transfers.
- Given that BISP transfers are insufficient for households to rebuild shelter and livelihoods after natural disasters or conflicts, develop a pilot project to determine the feasibility of providing debt consolidation products via microfinance institutions to highly indebted households in affected areas.
- Incorporate a rigorous evaluation component in any pilot or scaled-up efforts to determine the impacts on females.

PART D

Inclusive Rural and Urban Development

XIV. Situation Analysis

Key Findings: Inclusive Rural and Urban Development

- Inclusive development aims to provide equality of opportunity in participating in and benefiting from economic growth, while providing social safety nets for those who do not benefit from growth. Inclusive development projects include components that develop or rehabilitate infrastructure, improve governance, and provide social services.
- Women play various roles related to rural and urban development. About 72% are employed in the agriculture sector. However, women often work as unpaid family labor, have limited roles in decision making, and have restricted mobility limiting access to irrigated water supplies and/or markets. In rural and urban areas, women have the primary responsibility for collecting water, which reduces their time for schooling or wage employment.
- Rural support programs are Pakistan's model for inclusive rural development, as they reach the most rural women of any nongovernment organization (NGO) and have shown greater success in improving women's livelihoods than increasing women's participation in their communities.
- Urban governments face many challenges in planning and coordinating inclusive urban development given their large and densely distributed populations, and presence of numerous private and state-owned companies that provide services. They often lack personnel with training on how to incorporate gender into urban planning and/or services provision, and/or such personnel lack a mandate from senior officials to incorporate gender considerations. Urban NGOs provide services to women who lack mechanisms for knowledge sharing due to few funds for such purposes.
- Evidence is weak concerning best practices to achieve gender objectives in multisector efforts because of failure at project design to clearly specify gender-related outputs and to develop monitoring and evaluation systems to allow rigorous impact evaluation.
- Entry points for future development partner assistance include the following:
 - o *Program development and institutionalization.* Incentivize institutionalization of permanent environmental, gender, and social units within state-owned enterprises rather than relying on temporary project cadres; incentivize industries that disproportionately hire women to locate in semi-rural and peri-urban areas; provide seed capital to develop organizations like the Punjab Skills Development Fund to develop job placement opportunities for urban women; create programs on mobile platforms to provide re-training for women laid off during periods of slow or negative economic growth; and incentivize female-owned businesses or those with high percentages of female employees into value chains for agricultural and industrial products and services.

- o *Capacity development.* Provide financing to support leadership and staff development and financial savings by NGOs to facilitate retention of experienced staff (especially female).
- o *Evaluation, research, and statistics.* Test or scale up approaches that improve women's income from agriculture; test approaches for women to provide sales and maintenance services for low-cost technologies to remove bacterial, viral, and other contaminants from water; and identify incentives needed to reverse women's declining employment in industry and service sectors in peri-urban and urban markets.

Inclusive development can be understood as economic growth and social development that provide equality of opportunity for all to benefit from economic growth and reform and strengthen social policies to avoid extreme deprivation for those whose circumstances prevent them from benefiting from the opportunities created by growth.¹¹⁷ Inclusive development assistance usually includes components designed to strengthen infrastructure development to generate economic growth and employment opportunities, increase participation in governance, and improve services provision.

This chapter focuses on similarities and differences between females and males regarding agriculture, irrigation, water and sanitation, and on the lessons learned from irrigation and water and sanitation infrastructure within inclusive rural and urban development projects.

A. Agriculture and Irrigation

Agriculture contributed to 24% of gross domestic product in 2013, and accounted for 45% of labor force employment and 72% of female employment. Agricultural output consists of three primary groups: cereals (19%), horticulture (17%), and dairy and livestock (52%).¹¹⁸ The sector also provides inputs for the agrofood processing and textile industries that account for 70% of export earnings.¹¹⁹ Development plans of the federal and provincial governments consider increasing agricultural productivity a key strategy for accelerating and sustaining higher levels of economic growth, improving rural livelihoods, and bringing about greater food security.

About 90% of agricultural output relies on irrigation, primarily from the Indus River, while the remaining 10% of output comes from *barani* (rain fed) areas. Investments and program efforts focused on improving water management include modernization of irrigation infrastructure through maintenance and/or replacement; expansion of irrigation to new areas; improvement of water conservation and management practices (e.g., through reduced losses of canal and groundwater and improved rainwater storage); development

¹¹⁷ Inclusive development requires (i) efficient, environmentally friendly, sustainable economic growth to generate productive opportunities for the labor force, including generation of decent jobs for those engaged in unskilled or semi-skilled employment; (ii) reform of governance and institutions to level the economic and political playing fields so that all can participate in, contribute to, and benefit from new opportunities; and (iii) strengthen effective, efficient social sector services to generate human capital and develop social protection systems to prevent human capital deterioration in cases of extreme deprivation. G. Rauniar and R. Kanbur. 2009. *Inclusive Growth and Inclusive Development: A Review and Synthesis of Asian Development Bank Literature*. Manila: ADB.

¹¹⁸ S. A. Ahmed and M. Gautam. 2013. *Increasing Agricultural Productivity*. Islamabad: World Bank.

¹¹⁹ FAO. 2014. *Women in Agriculture in Pakistan*. Islamabad.

of plans and measures to mitigate the impacts of floods on irrigation systems; and reduction of land degradation due to water logging and salinity.¹²⁰

Women play various roles in agricultural labor, depending on the type of production suited to the ecological zone (i.e., farming, fishing, forestry, or livestock).¹²¹ From 1995 to 2013, the percentage of females employed in agriculture increased from 67% to 72%, during a period when the percentage of females aged 15 years and older who were employed more than doubled from 10.7% to 22.2%. Yet while women make up an increasing share of the agricultural labor force, their restricted mobility limits the extent to which they can leave their communities to access water or to take their products to market. Further, women often cannot participate in community decision making about water as members of water users' associations due to lack of land rights, illiteracy, agricultural and household workload, and social norms that block women from attending public meetings.¹²² Finally, to the extent that women work with crops sprayed with pesticides, they are at risk of environmental health hazards but generally not informed about such risks or measures that they can take to reduce their exposure.¹²³

B. Water Supply and Sanitation Access and Time Use

In 2006–2007 and 2012–2013, the Pakistan Demographic and Health Survey (PDHS) found that more than 90% of both rural and urban households had access to improved sources of water. However, the proportion reporting having water on their own premises declined from 81.6% in 2006–2007 to 76.5% in 2012–2013¹²⁴ with concomitant increases in the percentage of the population that had to walk up to 30 minutes for water (from 9.2% to 14.3%) and over 30 minutes for water (from 7.4% to 8.8%). The increase in the proportion of the urban population that had to walk for water was greater compared with the increase among the rural population.¹²⁵ Further, despite the high access to an improved water source, water availability during the day still varied depending upon amount of water pumped from tube wells for irrigation in rural areas and/or availability of energy needed to pump water in urban areas. One estimate suggested that 35% of the population has access to water only 3–6 hours per day, with time needed to collect water at other times of the day increasing.¹²⁶

In contrast to declining access to water on their own premises, a greater share of both rural and urban households reported having their own improved sanitation facilities. In 2012–2013, 94.4% of the urban population had access to improved sanitation, compared

120 ADB. 2014b. *Interim Country Partnership Strategy: Pakistan, 2013–2014*. Manila.

121 In 2008, women were responsible for 60%–80% of dairy livestock care (i.e., feeding and milking) in Pakistan. ADB. 2008a. *Releasing Women's Potential Contribution to Inclusive Economic Growth—Country Gender Assessment: Pakistan*. Manila. <http://www.adb.org/sites/default/files/pub/2008/cga-pakistan-2008.pdf>

122 ADB. 2008a. *Releasing Women's Potential Contribution to Inclusive Economic Growth—Country Gender Assessment: Pakistan*.

123 ADB. 2000. *Country Briefing Paper: Women in Pakistan*. Manila. http://www.adb.org/sites/default/files/pub/2000/women_pakistan.pdf

124 It is unknown to what extent this was caused by the 2011 floods that would have impacted water quality as well as the functioning of water-pumping equipment.

125 A United Nations Children's Fund (UNICEF) analysis showed that while rural areas still lag behind urban areas in terms of access to improved sources of water and access to improved sanitation facilities, rural areas have shown significantly more improvement than urban areas in access to water and sanitation facilities from 1990 to 2011. UN Women calculated changes in rural and urban access to improved water by province and found that disparities are greatest in Balochistan and Khyber Pakhtunkhwa, and smaller in Punjab and Sindh. Y. Zaidi. 2013. *Baseline Study on the Status of Women and Men in Pakistan, 2012*. Islamabad: Center of Gender and Policy Studies, Management Development Institute.

126 A. M. Spevacek, E. Kim, and N. Mustafa. 2013. *Pakistan Gender Overview*.

Table 2: Access to Drinking Water and Sanitation Facilities, 2006–2013
(%)

	Population 2006–2007			Population 2012–2013		
	Rural	Urban	Total	Rural	Urban	Total
Water source						
Improved	91.9	94.0	92.6	91.2	96.8	93.0
Piped into house or yard or public standpipe	24.8	65.3	38.6	23.9	59.0	35.5
Tube-well or borehole with hand pump	61.0	25.9	49.1	61.7	23.7	49.3
Non-improved	7.2	4.7	6.3	8.2	2.8	6.4
Time to collect water (round trip)						
On premises	77.9	88.9	81.6	75.7	78.0	76.5
Less than 30 minutes	11.1	5.4	9.2	13.4	16.2	14.3
More than 30 minutes	9.4	3.7	7.4	10.5	5.2	8.8
Sanitation facility, improved, not shared	38.0	78.4	51.8	46.2	86.8	59.5

Sources: *Pakistan Demographic and Health Survey 2012–13*. Islamabad: NIPS and Calverton, MD: ICF International. <http://dhsprogram.com/pubs/pdf/FR290/FR290.pdf>; and NIPS and Macro International. 2008. *Pakistan Demographic and Health Survey 2006–07*. Islamabad: NIPS and Calverton, MD: Macro International. <http://dhsprogram.com/pubs/pdf/FR200/FR200.pdf>

with 56.7% of the rural population. The lack of reliable energy supply in urban areas affects the effectiveness of urban water treatment systems (Table 2).

In 2007, the Time Use Survey found that females and males reported allocating significantly different amounts of time to collect fuel and/or water. Urban and rural women aged 10–39 years spent from 2.0 to 3.5 times as much time (in minutes) as males of the same age groups collecting fuel and/or water (Figure 23). Data from the same survey show that women in rural areas are more likely than males to collect water, often walking within 1 kilometer of their homes (Figure 24). In urban areas, males are more likely to collect water, usually from a distance of only a few hundred meters.¹²⁷ Women’s responsibility for water and fuel collection tasks competes for the time that they may use for education, home- or non-home-based employment, or higher-quality childcare.

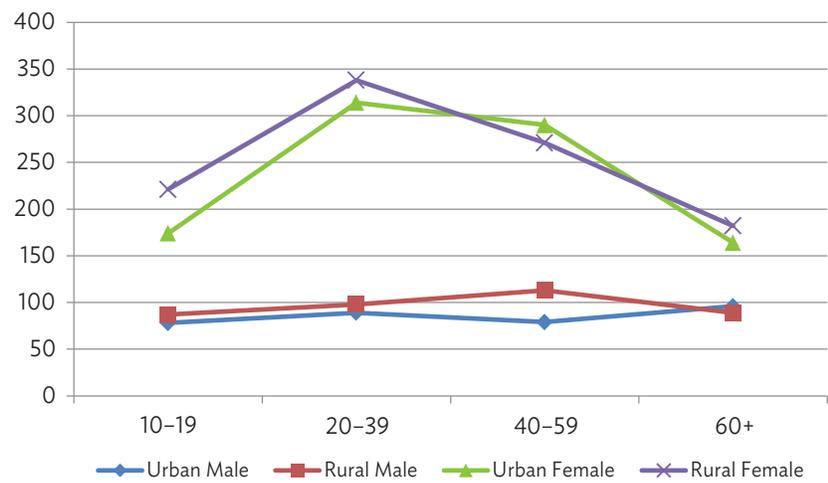
C. Water and Environmental Health

Not more than 10% of the population reported drinking treated water in either survey year. Many water sources are contaminated by bacteria and viruses that cause diarrhea, and by agricultural pesticides and industrial pollutants that can cause skin conditions, cancer, and other diseases.¹²⁸ Those displaced by conflict are more likely to be exposed to contaminated water before camps with proper safe water and sanitation facilities are set up. In areas affected by natural disasters (e.g., floods), tube wells, pumping machinery,

¹²⁷ It is unclear why there is a large time difference between urban males and females in water collection tasks; perhaps urban males collect water if the source is nearby while women collect water if the source is farther away.

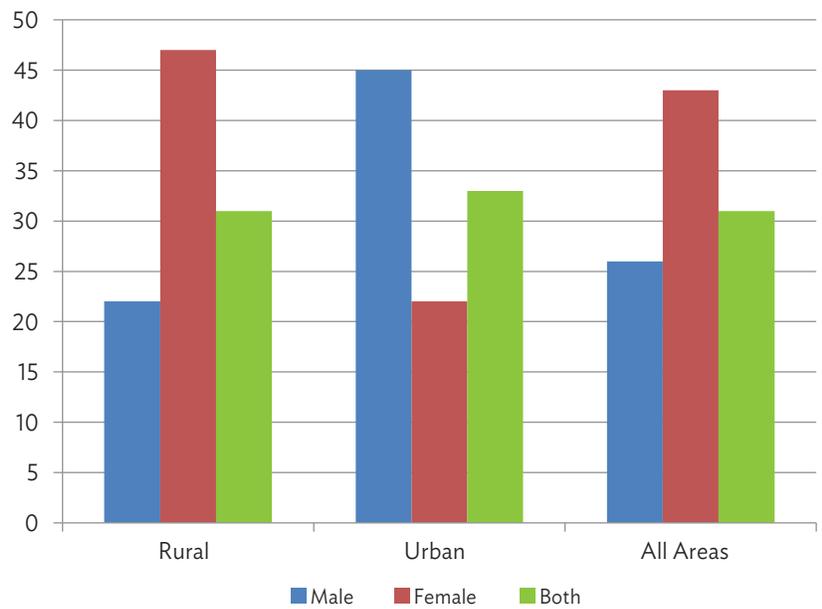
¹²⁸ Estimates of organic water pollutants for Pakistan for 2006 (the latest year that data are available) indicate that the textile industry contributed 55.6% of biochemical oxygen demand, food industries 15.1%, chemical industries 9.1%, and all others less than 5.0% each. A. M. Spevacek, E. Kim, and N. Mustafa. 2013. *Pakistan Gender Overview*.

Figure 23: Minutes per Day to Collect Fuel or Water, Age in Years, 2007



Source: Government of Pakistan, Pakistan Bureau of Statistics. 2009. *Time Use Survey 2007*. Islamabad.

Figure 24: Responsibility to Collect Water, in Percent, Age in Years, 2007



Source: Y. Zaidi. 2013. *Baseline Study on the Status of Women and Men in Pakistan, 2012*. Islamabad: Center of Gender and Policy Studies, Management Development Institute.

water distribution networks, and sewerage and drainage systems may be damaged and require disinfection and rehabilitation before safe drinking water can again be provided.

Poor hygiene and water quality contribute to child malnutrition, and contribute to an estimated 11% of all deaths of children under 5 years old, and cost Pakistan over \$3.5 million per day in earnings lost due to illness.¹²⁹

Despite rural and urban differences in access to types of improved water sources and sanitation facilities, the incidence of diarrhea¹³⁰ in children under 5 years old during 2 weeks before the PDHSs 2006–07 and 2012–13 did not change significantly. In 2012–2013, the incidence of diarrhea did not differ by the sex of the child or the type of toilet facility, but was higher among households using a non-improved drinking water source. Holding other factors constant, boys were more likely to be taken to a provider with diarrhea in both survey years. However, while in 2006–2007 there was no reported difference in the provision of oral rehydration therapy between sexes, by 2012–2013, boys were more likely to be treated with prepackaged oral rehydration therapy (Table 3).

Table 3: Drinking Water Treatment, Diarrhea Incidence and Treatment, 2006–2013 (%)

	Population 2006–2007			Population 2012–2013		
	Rural	Urban	Total	Rural	Urban	Total
Drinking water, not treated	96.8	76.8	90.0	96.6	78.4	90.6
Diarrhea, all cases within 2 weeks of survey	22.1	21.1	21.8	22.7	21.9	22.5
Diarrhea treatment	Male–Female			Male–Female		
Taken to medical provider	50.0	65.5	1.05	56.4	72.3	1.08
Treated with ORT	40.0	43.8	1.02	36.6	41.5	1.21

ORT = oral rehydration therapy.

Sources: NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*. Islamabad: NIPS and Calverton, MD: ICF International. <http://dhsprogram.com/pubs/pdf/FR290/FR290.pdf>; and NIPS and Macro International. 2008. *Pakistan Demographic and Health Survey 2006–07*. Islamabad: NIPS and Calverton, MD: Macro International. <http://dhsprogram.com/pubs/pdf/FR200/FR200.pdf>

129 A. M. Spevacek, E. Kim, and N. Mustafa. 2013. *Pakistan Gender Overview*.

130 About 53,300 children in Pakistan die from diarrhea per year. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*. Islamabad: NIPS and Calverton, MD: ICF International. <http://dhsprogram.com/pubs/pdf/FR290/FR290.pdf>

XV. Rural and Urban Development Models

A. Rural Development Model

Rural support programs (RSPs) are based on the objective of reducing rural poverty through utilizing social mobilization or community-driven development approaches. There are nine organizations in the RSP network, incorporated as nonprofit companies and recognized as having capable management; dedicated staff; and a flexible, organized approach to community-driven development.¹³¹ Over the past 25 years, the RSP approach has been mainstreamed into Pakistan's Poverty Reduction Strategy. Pakistan's second Poverty Reduction Strategy Paper indicates that RSPs are key for implementing national initiatives to increase crop productivity and livestock management to increase food security and livelihoods.¹³² Further, RSPs have been able to mobilize their community-based networks after natural disasters and other emergencies.¹³³

By 2008, RSPs had established working relationships within 75% of Pakistan's districts and 67% of rural union councils¹³⁴ through village development organizations with male and female or female-only membership,¹³⁵ and local support organizations to coordinate relationships of village development organizations with union councils. Membership in RSPs was 1.9 million households (15% of rural households), with 681,000 female members.¹³⁶

Social organizers are assigned to mobilize and motivate village development organizations, but the ratio of organizers to organizations has been around 1:30. Members participate in community-selected activities including microcredit, building small-scale infrastructure (e.g., community schools, microhydroelectricity generation facilities, and rural access roads), or those that improve livelihoods and community welfare. Training has been provided to social organizers and to local support organization office

131 Z. U. Ahmed et al. 2009. *Assessing the Impact of Community-Driven Development, Twenty-Six Years of Pakistan's Rural Support Programmes*. Hemel Hempstead, UK: HTSPE.

132 The paper designates the empowerment of women and reduction of gender disparities as cross-cutting issues. Government of Pakistan. 2008a. *Poverty Reduction Strategy Paper (PRSP-II)*. Islamabad. http://www.finance.gov.pk/poverty/iprsp_2.pdf

133 Since 1999, RSPs have been among the beneficiaries of PPAF loans of over \$650 million for creation of community organizations, skills and enterprise training for individuals, microcredit loans, and building or repair of community infrastructure (e.g., community schools, provision of safe drinking water, micro hydro plants). An additional \$238 million was allocated for post-2005 earthquake relief and reconstruction. World Bank. Rural Communities Push Back Poverty. <http://web.worldbank.org/WBSITE/EXTERNAL/NEWS/0,,contentMDK:21396023-menuPK:141310-pagePK:34370-piPK:34424-theSitePK:4607,00.html>

134 In 2008, coverage of total union councils was above 70% in Balochistan, ICT, and Punjab; and 49%–64% in Khyber Pakhtunkhwa and Sindh. Z. U. Ahmed et al. 2009. *Assessing the Impact of Community-Driven Development, Twenty-Six Years of Pakistan's Rural Support Programmes*.

135 Women comprised only 31.1% of all village development organization members. However, women surpassed men on measures of proportion of members who received training and are active microcredit borrowers, as well as measures of the cumulative microcredit borrowed per member and current levels of microcredit borrowed per active member. Z. U. Ahmed et al. 2009. *Assessing the Impact of Community-Driven Development, Twenty-Six Years of Pakistan's Rural Support Programmes*.

136 Assuming 2–4 adults per household, the proportion of women members in RSPs in 2008 was 17.9%–89.6%.

managers (300,000 women and 600,000 men by 2009) in administration and financial management. Selected members have also been trained in maintenance of community infrastructure and microcredit borrowers in entrepreneurial skills.

To date, RSP activities have focused on improving women's livelihoods, although an indirect benefit has been that 775 female members of village development organizations were among those elected as government councilors in local government elections in 2005. Limited impact evaluation findings have suggested that RSP training has increased self-respect for both female and male participants, and has increased women's mobility outside of the home.

Women are more likely than men to take RSP microcredit loans. Approximately 72% of women reported that their status within the household improved moderately or significantly after taking a microcredit loan, and it was determined that their incomes grew faster compared with nonborrowers.¹³⁷

B. Urban Development Model

The government's current vision is to "make cities engines of national growth, centers of economic activity and knowledge, and focal points for cultural change."¹³⁸ Achievement of this vision requires improved access to functioning urban infrastructure (e.g., drainage, housing,¹³⁹ roads, water supply, and sewers) and services (e.g., energy, public safety, solid waste management, and transport) be achieved as part of urban planning that also increases efficiency and reduces congestion, pollution, and carbon emissions. To maintain services access and quality, urban centers must increase collection of revenues. An additional objective of urban development is the provision of employment opportunities and social infrastructure.

A multitude of actors are involved in planning, construction, and services management within the urban environment. Urban governments are the key public entity with oversight and coordination of all elements of urban development, with other federal agencies or provincial departments also involved in infrastructure development and repair. Urban governments may separate regulatory from services provision functions through development of urban services corporations that are responsible for services provision and revenue collection. Some state-owned enterprises (SOEs), public providers, and private providers may also provide some urban services. Urban community service organizations are often formally incorporated and focus on one or more areas of community development within one or more cities. Yet, like the federal and provincial governments, urban governments lack personnel trained to incorporate gender into urban planning and/or services provision, and when such personnel exist, they generally lack a mandate from senior officials to incorporate gender considerations.

137 Z. U. Ahmed et al. 2009. *Assessing the Impact of Community-Driven Development, Twenty-Six Years of Pakistan's Rural Support Programmes*.

138 ADB. 2013a. *Country Assistance Program Evaluation: Pakistan, 2002-2012—Continuing Development Challenges*. Manila.

139 Urban housing and neighborhoods pose a number of issues for women. Some are similar to those for rural women, such as ownership of a title to land and/or a house. If a woman or household does not own their own home, then slum upgrading may lead to increased rent, the need to rent with other families, and/or potential eviction. Other urban issues relate to women's physical safety such as availability of streetlights, female-friendly public transport, and/or police stations with staff sensitized to women's issues.

XVI. Development Partner Support and Lessons Learned

Multisector rural development. The Sustainable Livelihoods in Barani Areas Project focused on improving the livelihoods of 3.2 million persons, about half of whom were living below the poverty line. The project objectives were to enhance access to land, water, and agricultural inputs; new production methods; and markets; as well as build capacity of village and union councils to plan and implement development activities (i.e., medium-scale infrastructure) with the ultimate goal of improving agricultural productivity. The project design included targeted interventions for females (e.g., establishment of women’s community-based organizations and emphasizing females’ participation in the literacy through skills training program). The project used a community-driven development model already proven successful in Pakistan.

Overall, women comprised 22% of the 858,654 project beneficiaries. The project also supported the formation of 8,918 community-based organizations with 34% for women only and 15% including both female and male members. Total membership was 144,157, with 48% being female. Women comprised 44% of the 57,772 office bearers and activists who received training in basic and advanced village development planning, community mobilization, fund management and accounting, and gender-mainstreaming skills.

The project also supported 619 medium-scale infrastructure schemes, with 18.6% having gender and development as the primary objective. It supported 1,364 small-scale infrastructure schemes, with 63.3% having gender and development as their primary objective and 40.0% executed either by female-only or mixed community-based organizations. These schemes benefited 545,524 persons, with 30% being women. RSPs disbursed \$22.5 million of microcredit to 97,528 individuals, with 69% of total funds disbursed to women. The project also supported vocational training for 18,442 individuals to work in small and medium-sized enterprises, including 13,827 women (75%) who received literacy through skills training. After 8 months of training, an impact study found that 52% of the women trained were using skills for income generation or expenditure savings. This component cost \$9.7 million, and women were estimated to have benefited from 67% of the funds disbursed.

Efficient and effective implementation of a multisector project into which gender and development outcomes are integrated was judged to require selection of an implementing agency with a mandate closest to the project’s objectives, decentralized project management with dedicated subaccounts for local governments, use of local full-time staff and provision of market-based salaries to reduce turnover, adherence to communities’ selection of interventions, minimal cofinancing by poor communities, and flexibility to respond to conflict and/or natural disaster-related crises. Sustainability of project efforts

needed project implementation over a sufficiently long period, especially in light of institution-building and training objectives. Achievement of gender and development objectives required clear specification of gender-related outputs and setting of targets at levels likely to be achievable in the specific context. Measurement of project outputs, outcomes, and impacts, including those that are gender-related, required design of the project performance management and evaluation systems at appraisal.¹⁴⁰

Multisector urban development. The Sindh Cities Improvement Investment Program is a 10-year multitranche financing facility between the government and the Asian Development Bank with the objective of improving water supply, wastewater management, and solid waste management services for up to 4 million residents in secondary cities in Sindh. The program began in December 2008, and expected project outcomes include improved urban environments, public health, and economic opportunities.¹⁴¹

The land acquisition and resettlement plan outlined measures for ensuring that the needs and priorities of women were identified and addressed during program design and implementation, specifically through collecting gender-disaggregated socioeconomic data; consulting with women during program preparation, planning, and implementation; providing consideration to complaints and/or grievances raised by women; and hiring female staff to consult with women and assist them as necessary with complaints or in cases of resettlement.¹⁴²

The program is now implementing activities under the second tranche of financing. Its communication strategy promotes the active participation of women in public consultations and awareness programs, and women have been consulted in selection of the *tehsil* (municipal) administrations for both tranches. Monitoring reports have indicated that the program has been successful in including three women as members on the North Sindh Urban Services Corporation board, hiring women in the Customer Relations Unit (60%), and hiring women as sanitary workers (18%).

The Customer Relations Unit also registers the sex of anyone registering a complaint. Although women have the primary responsibility of obtaining water and disposing of solid waste in households, few women have lodged complaints against the corporation. Staff members have suggested this is because interaction with organizations is considered among the responsibilities of males in the household.¹⁴³

This project has shown that mobilization of urban women for a project is most successful when mobilization is for an employment position, especially in an office setting.

140 ADB. 2012. *Completion Report: Sustainable Livelihoods in Barani Areas in Pakistan*. Manila.

141 ADB. 2008b. *Report and Recommendation of the President to the Board of Directors: Proposed Multitranchise Financing Facility and Technical Assistance Grant to the Islamic Republic of Pakistan for the Sindh Cities Improvement Investment Program*. Manila.

142 Government of Pakistan. 2008b. *Sindh Cities Improvement Investment Program: Resettlement Planning Document* Islamabad. Draft.

143 U. Altaf. 2012. *Sindh Cities Investment Improvement Program: Tranche II Consultation Mission. Back-to-Office Report*. Manila: ADB.

XVII. Entry Points for Future Assistance

A. Women in Agriculture

- Consult with provincial governments to determine how they can assist in enhancing the productivity, employment, and incomes of women in agriculture, livestock, and food processing. Livestock and dairy production are thought to have the greatest potential for providing landless women with assets and income in the short term, thus reducing poverty.¹⁴⁴
- Provide technical assistance to determine how to improve productivity of dairy animals in different ecosystems, and facilitate movement of dairy output to markets.
- Support projects that increase women's linkage to agricultural value chains, including as a part of microfinance and entrepreneurship building (e.g., in development of milk collection centers, transport to larger markets, and/or development of small-scale and organic agro-processing facilities).
- Support pilot efforts to determine what market information would best serve female workers in the agriculture sector (e.g., commodity prices for output in different markets, and how best to present information in a form understandable by women), and what potential there is for use of information technology compared with more traditional methods of outreach.
- Provide grant assistance to scale up successful pilot experiences whereby women are trained to provide basic veterinary services in their communities, including through existing and other public-private partnership (PPP) approaches.¹⁴⁵

B. Irrigation and Water Management

- Utilize program lending to encourage national and provincial governments and state-owned enterprises involved in irrigation and water management to set up permanent environmental, gender, and other social groups within their organizations for assessment of impacts of both government and development partner investments; and monitor adherence of contractors to action plans developed for government and development partners following international best practices. Pakistan's universities produce graduates with skills in environmental, gender, and other social impact technical areas and assessment who could be employed in these newly formed units.

¹⁴⁴ FAO. 2014. *Women in Agriculture in Pakistan*.

¹⁴⁵ The Community Empowerment through Livestock Development and Credit Project in Pakistan was sponsored by Nestlé Pakistan, Engro, and UNDP. ADB. 2008b. *Report and Recommendation of the President to the Board of Directors: Proposed Multitranches Financing Facility and Technical Assistance Grant to the Islamic Republic of Pakistan for the Sindh Cities Improvement Investment Program*. Manila.

- Support development of training and communication approaches to increase men's and women's awareness of water conservation approaches.¹⁴⁶
- Provide technical assistance for a study to document the experience of women as participants in rural and urban water users' groups; based on the findings of the review, develop pilot efforts with the objective of increasing their participation.

C. Safe Drinking Water

- Intensify lady health visitor (LHV) efforts to educate women in the household and at least male leadership in the village, about the benefits of oral rehydration therapy, the need to treat both boys and girls with diarrhea, and signs when children need to be taken to a health provider for antibiotic or antiparasitic treatment.
- Conduct a review of low-cost, appropriate technologies for removal of the bacteria, viruses, and other chemical pollutants in water likely to be prevalent in specific areas; test the acceptability of a variety of these technologies with women in communities; and determine the potential for women's employment through sales of new treatment equipment, replacement parts, and/or testing kits.
- Study the need to provide, and methods for, de-worming treatments to girls who do not attend school where such treatments are often provided.

D. Multisector Rural Development

- Have greater concern at the project design phase for the longer-term institutionalization of female community-based organizations after a project intervention in terms of leadership development and generating own revenue.
- Provide funding for institution building to nongovernment organizations that work with women in rural areas, especially as these have had some success in identifying female staff willing to work on community development in rural areas and have experience in how to create effective, sustainable improvements in women's livelihoods.
- Increase emphasis on design and funding for impact evaluations (e.g., training for functional literacy and/or entrepreneurship skills with microfinance) included in multisector rural development projects and in particular the impact on females.¹⁴⁷

E. Multisector Urban Development

- Replicate organizations, such as the Punjab Skills Development Fund, in other provinces to develop job placement opportunities for women in urban corporations and state-owned enterprises, including those that may be privatized in the future.
- Identify and/or create programs to provide re-training for women laid off during periods of slow or negative economic growth.

146 ADB. 2008b. *Report and Recommendation of the President to the Board of Directors: Proposed Multitranchise Financing Facility and Technical Assistance Grant to the Islamic Republic of Pakistan for the Sindh Cities Improvement Investment Program*. Manila.

147 For example, the Gender Equity Project may undertake a meta-analysis of data on the impact of literacy and/or entrepreneurship training for women in single and multipurpose projects. The World Bank could review monitoring and evaluation data from PPAF loans to determine if any data are appropriate for evaluation of training efforts within PPAF recipients.

- Encourage graduate programs in urban development and civil engineering that encourage the admission of women and have networks for their subsequent professional development, and encourage financing from private companies engaged in urban infrastructure and/or services to endow such programs.
- Identify incentives needed to encourage investment of industries in semi-rural and peri-urban areas that disproportionately hire women, especially young literate women who are unemployed or underemployed in the agriculture sector.
- Identify incentives needed to reverse women's declining employment in industry and service sectors in peri-urban and urban markets.
- Identify incentives needed to link businesses with high percentages of female employees and/or businesses that are female-owned into value chains for agricultural and industrial products and services.

PART E

Population, Health, and Nutrition

XVIII. Background

Key Findings: Population, Health, and Nutrition

- Pakistan has made progress toward achievement of, but was not expected to reach its health Millennium Development Goals by the end of 2015. Specifically, from 1990 to 2013, the percentage of underweight children under 5 years old decreased from 40.0% to 31.5%; the infant mortality rate declined from 102 to 74 deaths, and the child mortality rate from 117 to 89 deaths per 1,000 live births; and the maternal mortality ratio declined from 533 to 276 deaths per 100,000 women.
- Pakistan has created two cadres of female health providers to work at the household and village level, lady health visitors (LHVs) and community midwives to improve rural women and children's health. Effectiveness is limited by the low level (1%) of total health financing allocated to public health.
- The Pakistan Demographic and Health Survey included data on provision of health care to, and health outcomes of, boys compared with girls under 5 years old.
 - The median duration of dominant breastfeeding did not differ by the sex of the infant, but for any amount of breastfeeding was higher for boys than girls (20.3 months versus 18.4 months).
 - Boys were more likely than girls to be underweight (33% to 27%), stunted (47.9% versus 41.7%), and severely stunted (26.2% versus 21.4%).
 - Boys were more likely than girls to be fully immunized (56% versus 52%) and to have received vaccinations.
 - No significant difference was found in care-seeking behavior, or provision of antibiotics, for treatment of acute respiratory infection for boys or girls.
 - No significant difference was found in the incidence of diarrhea by the sex of the child, but affected boys were 8% more likely to be taken to a health provider, and 21% were more likely to be treated with prepackaged oral rehydration therapy.
- A recent pilot study of integrating early childhood development and nutrition interventions in the work of LHVs showed significant positive outcomes. However, the long-run sustainability of development partner support for health has been constrained by the lack of recurrent budget for the sector, a shortcoming that has not to date been effectively addressed by program assistance.
- Entry points for future development partner assistance include the following:
 - *Program development and implementation.* Continue to finance essential foreign exchange using health commodities (e.g., contraceptives, immunizations, and antiretroviral drugs).

- o *Capacity development.* Support efforts to introduce and expand the use of information and communication technology to provide LHVs, community midwives, and others providing health services in rural areas with continuing education and outreach.
- o *Evaluation, research, and statistics.* Analyze Pakistan Demographic and Health Survey data to determine, controlling for other factors, whether and by how much the sex of a child is correlated with health services utilization and/or outcomes; estimate the resource gap for provision of maternal and child health services as planned by each province; test conditional cash transfers and contracting options to identify innovations that can most efficiently achieve improvements in maternal and child health outcomes; and support efforts to introduce or expand the use of information and communication technology to improve collection of vital and health services statistics.

A. Policy and Programmatic Administration

After passage of the 18th Amendment, the ministries of Health and Population Welfare were dissolved, and administrative and technical responsibilities for setting health sector policy and plans and management of programs and budgets, including vertical programs,¹⁴⁸ were devolved wholly to provincial departments of Health and Population Welfare. The federal government has retained responsibility for provision of health care to military personnel, operation of select hospitals and health institutions in the Islamabad Capital Territory, oversight of research institutions through the Ministry of Inter Provincial Coordination, and health-related activities under other ministries.

The federal government also developed several relevant policies. The National Health Policy (2009) aims to enhance the equity, efficiency, and effectiveness of the public health sector, while the draft national food and nutrition security policy addresses food insecurity. It aims to reduce poverty by 50% by 2030, and completely eliminate poverty and food insecurity by 2050.¹⁴⁹ In addition, Khyber Pakhtunkhwa, Punjab, and Sindh have developed provincial health sector strategies.¹⁵⁰

B. Financing

According to the National Health Accounts for 2011–2012, Pakistan spent 2.8% of its gross domestic product on health. There were three main sources of health financing (current and development expenditure): government and semi-autonomous bodies (35.8%), the private sector (63.0%), and development partner contributions (1.2%). Government

148 Vertical health programs include the Enhanced HIV/AIDS Control Programme, Expanded Programme on Immunization, Improvement of Nutrition through Primary Healthcare and Nutrition Education/Public Awareness, Maternal Newborn and Child Health Programme, National Emergency Action Plan for Eradication of Polio, National Programme for Family Planning and Primary Health Care, National Programme for Prevention and Control of Avian and Pandemic Influenza, National TB Control Program, Prime Minister's Program for Prevention and Control of Hepatitis, and Roll Back Malaria in Pakistan. TRF. n. d. *18th Constitutional Amendment and National Health Programmes: Options and Way Forward*. Islamabad. <http://www.trfpakistan.org/LinkClick.aspx?fileticket=7rVOA-NBoAk%3D&tabid=2397>

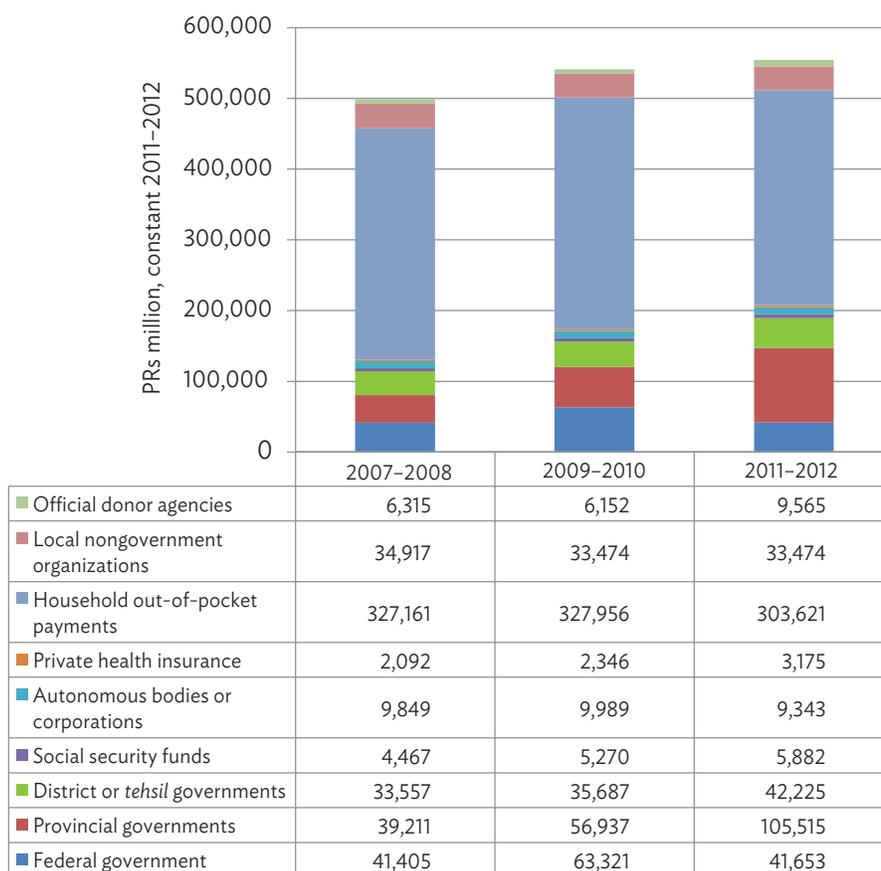
149 SDTV. Draft of National Food and Nutrition Security Policy. <http://sdpi.tv/show.php?cat=fs&id=415>

150 Government of Khyber Pakhtunkhwa. n. d. *Khyber Pakhtunkhwa Health Sector Strategy 2010–2017*. Peshawar; Government of Punjab. 2012. *Draft Strategy 2012–2020, Health Sector of Punjab*. Lahore; and Government of Sindh. n. d. *Sindh Health Sector Strategy 2012–2020*. Karachi.

health expenditures comprised 9.7% of total government expenditure, while private health expenditures were 2.1% of household final consumption expenditure.¹⁵¹

An analysis of total real health expenditure shows that from 2007 to 2012, the federal government has spent roughly the same amount, while health expenditures by provincial governments increased significantly. In addition, total government spending for health steadily grew in real terms over this period, but health expenditures of autonomous bodies and local nongovernment organizations remained the same. Health expenditures by social security funds and by private health insurance increased, albeit from low levels. Household out-of-pocket expenditures and expenditures of development partners showed little change in real terms from 2007 to 2010. However, while household health expenditures declined, development partner health expenditures increased in real terms by 2012 (Figure 25).

Figure 25: National Health Accounts by Financing Agent, 2007–2012



tehsil = second-lowest tier of local government in Pakistan. Each *tehsil* is subdivided into a number of union councils and is part of a larger district.

Source: Government of Pakistan, Pakistan Bureau of Statistics. 2014. *Pakistan National Health Accounts 2011–12*. Islamabad.

151 Government of Pakistan, Pakistan Bureau of Statistics. 2014. *Pakistan National Health Accounts 2011–12*. Islamabad.

Allocation by providers reveals that 38.4% of total health expenditure was for hospital services, 26.3% for ambulatory care services, 21.3% for medical supplies, 0.9% for provision and administration of public health programs, 2.6% for health administration, 1.9% for development partner programs, and 11.3% was unallocated. A National Health Accounts-associated study of household use and out-of-pocket health expenditure found that 83.4% of household health expenditures were for private services, while the remaining 16.6% was to public providers. About 39.3% of household health expenditures nationally were for fever, 9.3% were for respiratory diseases, 7.8% for muscular diseases, 10.7% for other or unspecified, and the remaining expenditures were distributed at less than 5.0% each among various causes. Households also reported that 4.6% of total household expenditure for health was for “women’s issues.”

The charging of formal user fees is common in both public and private facilities. In addition to paying formal user fees, up to 96% of the population pays additional informal payments in cash or in-kind to ensure prompt access to health care. Out-of-pocket payments can be high, relative to household incomes, even for the population using public facilities. Medical care expenditures are estimated to move 4% of households into poverty each year, indicating that the current health system and its financing do not provide financial protection to households.¹⁵²

152 M. Hafeez. 2014. Poverty and Poor Health in Pakistan: Exploring the Effects of Privatizing Healthcare. *Harvard International Review*. 35 (4). <http://hir.harvard.edu/archives/5768>

XIX. Females and the Population, Health, and Nutrition Sector

A. Women and Health Sector Policy

Prior to passage of the 18th Amendment, Pakistan elaborated several important health policies related to women:

- (i) **Population Policy 2002.** The objective is to reduce fertility and mortality rates in Pakistan by 2020 to achieve a balance between the country's resources and population. The policy's strategies include increasing awareness about the adverse consequences of rapid population growth at the national, provincial, district, and community levels; promoting family planning based on informed and voluntary choice; improving access and quality of reproductive health services; advocating for delaying the age of the mother at birth of the first child, increasing child spacing and reducing family size; and ensuring universal access to safe family planning methods by 2010.
- (ii) **Protection of Breast-Feeding and Child Nutrition Ordinance 2002.** This prohibits promotion of products as substitutes for breast milk, or as comparable with or superior to breast milk; and manufacturers from giving any gifts or money or distributing free products to health workers, employees in health facilities, or National Infant Feeding Board members. It mandates that manufacturers provide appropriate labeling in Urdu on contents of formula as well as the following message: "Mother's milk is best for your baby and helps in preventing diarrhea and other illnesses." Health care workers and facilities were also given the responsibility of encouraging, supporting, and promoting breastfeeding. Adherence to provision of the ordinance is overseen by the National Infant Feeding Board, which includes senior representatives of all provincial health departments.¹⁵³
- (iii) **National Maternal and Child Health Policy and Strategic Framework 2005.** This was developed to ensure that quality maternal and child services are accessible for all, particularly for the poor and disadvantaged populations that may not have the financial resources to access private services.

An updated National Population Policy was drafted in 2010, but has not been approved, nor have provinces elaborated their own population policies. Balochistan (2014), Punjab (2012), and Sindh (2013) have all passed provincial Protection and Promotion of Breast-Feeding and Child Nutrition acts. While they have made commitments to implement these acts, no province has yet developed an action plan for implementation. Provincial

¹⁵³ Government of Punjab. 2002. *Protection of Breast-Feeding and Child Nutrition Ordinance, 2002*. <http://punjablaws.gov.pk/laws/2246a.html>

departments of Health have adopted specific initiatives to accelerate progress toward achievement of health Millennium Development Goals (MDGs).

B. Programs

The government, under the Ministry of National Health Services Regulations and Coordination, has several vertical health programs with targeted initiatives to address women's health concerns and to improve women's health indicators, including the National Programme for Family Planning and Primary Health Care (1994), which aims to improve women and children's health through introduction of community-based lady health visitors (LHVs); and the National Program for Maternal, Neonatal and Child Health (2006), which aims to strengthen integrated delivery of maternal and child health services within public sector health institutions and through community midwives (Box 7).

Box 7: Community-Based Approaches to Improve Rural Access to Maternal, Neonatal, and Childcare

The lady health visitor (LHV) program started in 1994 with the objective of increasing access of rural communities to health education and basic services. LHVs are selected from rural communities and receive basic training in family planning and primary health care. Their responsibilities include (i) identifying pregnant women, providing them with multivitamins, and referring them for antenatal care offered free of charge at government basic health units; (ii) providing family-planning advice; (iii) providing basic health care (i.e., teaching mothers about oral rehydration of children with diarrhea); (iv) participating in pilot immunization campaigns; (v) supporting directly observed treatment strategy for community-based provision of tuberculosis drugs; and (vi) providing outreach to married women in their homes, thereby providing a source of information for women who may lack information or mobility. Coverage of the program has increased steadily from 38% in 2001–2002 to 83% in 2008–2009. The Millennium Development Goal target for LHV coverage is 100%; however, postdevolution data on LHV coverage are unavailable, and more recent data suggest that LHV coverage ranges from 28% to 58% depending on the province. Despite evidence of the positive impacts of the program, its future is uncertain, as provincial governments have not made provision for LHV salaries in their budgets, and the federal government has committed to financing these salaries only through 2015.

The community midwives program started under the National Program for Maternal, Neonatal and Child Health. Community midwives are women selected from rural communities to participate in 18 months of training in antenatal, intrapartum, postnatal, and newborn care, enabling them to provide improved services within their communities. The program was designed to train and deploy around 12,000 community midwives nationwide, but by December 2011 only 4,700 had been trained and deployed. There is a lack of coordination of the community midwives with institution-based service providers and LHVs. Lady health supervisors also do not refer their clients to the community midwives, limiting the potential impact of the program.

Sources: Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*. Islamabad; and USAID. 2012. *The Community Midwives Program in Pakistan. Policy Briefs Series*. No. 20. Washington, DC. http://www.resdev.org/files/policy_brief/20/20.pdf

The most recent government initiative linked to women's health is the pilot provision of health and life insurance to Benazir Income Support Programme (BISP) beneficiaries. Waseela-e-Sehet provides coverage for all members of an enrolled family including those with preexisting conditions or who are above a specific age, normal deliveries, hospitalizations due to complicated deliveries and caesarean sections, diagnostic tests and procedures inclusive of the day of surgery, and total hospitalization costs resulting from illness or injury up to PRs25,000 per family.¹⁵⁴ The life insurance coverage under Waseela-e-Sehet provides compensation of PRs100,000 to dependents in the event of the death of a primary wage earner.

C. Eradicate Extreme Poverty and Hunger

The Pakistan Millennium Development Goals Report 2013 stated that the percentage of underweight children aged under 5 years decreased from 40.0% in 1990–1991 to 31.5% in 2011–2012. Despite this progress, the proportion of underweight children remains higher than the MDG target of 20.0%.¹⁵⁵ One of the challenges to addressing underweight and stunting is the high percentage of children with recorded birth weights under 2.5 kilograms (25%). Children born to women with no or little education or in the lowest wealth quintiles were most likely to have children with birth weights under 2.5 kilograms.¹⁵⁶

According to the PDHS 2012–13, 30.0% of children aged under 5 years were underweight and 9.7% were severely underweight. Children who are more likely to be underweight are

- (i) boys (33%) compared with girls (27%);¹⁵⁷
- (ii) rural children (33%) compared with urban children (24%);
- (iii) children living in Sindh (42%)¹⁵⁸ compared with Khyber Pakhtunkhwa (10%), Punjab (10%), and the Islamabad Capital Territory (ICT) (14%);
- (iv) children born to underweight mothers (44%) compared with mothers who are overweight or obese (19%);
- (v) children born to mothers with no education (39%) compared with mothers with higher education (10%); and
- (vi) children in the poorest households (48%) compared with children living in the wealthiest households (16%).¹⁵⁹

When the period of caloric and nutritional deficiency is more than transient, children become stunted.¹⁶⁰ The PDHS 2012–13 found that 44.8% of children were more than two standard deviations below, and an additional 23.7% were more than three standard deviations below, the normal height for age. Boys were found to be more likely to be stunted than girls (47.9% versus 41.7%) and more likely to be severely stunted (26.2% versus 21.4%). Rural children were found to be more likely stunted than

154 Benazir Income Support Programme. <http://www.bisp.gov.pk>

155 Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*. Islamabad.

156 NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

157 Reasons for this difference between the proportion of male and female children who are underweight were not presented in the PDHS 2012–13.

158 Rural children (48%) in Sindh are more likely to be underweight, versus 34% of urban children.

159 NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

160 Observations of high percentages of stunting are of concern, as stunting often accompanies lower development of cognitive abilities and greater probability of illness at older ages. Further, stunting is not reversible through better nutrition at older ages.

urban children (48.2% versus 37.2%) and to be severely stunted (26.0% versus 18.7%). Other characteristics of children more likely to be stunted were the same as those for underweight children, although the percentages may vary.

Despite government efforts to encourage early breastfeeding, the PDHS 2012–13 found that only 18% of infants were breastfed within 1 hour of birth, and only 58% of infants were breastfed within 1 day of birth. Over 75% of newborns were provided a prelacteal feed with a fluid other than breast milk during the first 3 days of life. Further, despite the World Health Organization’s recommendation that infants be exclusively breastfed for the first 6 months of life, in Pakistan, 17% of infants aged under 6 months received water, 28% received other milk, and 10% were fed foods in addition to breast milk.

The median age of exclusive breastfeeding was 0.7 months and of any breastfeeding was 19 months. The median duration of dominant breastfeeding was 2.7 months and did not differ by the sex of the infant. The median duration of any breastfeeding was slightly higher for boys (20.3 months) compared with girls (18.4 months). Breastfeeding initiation and duration practices varied considerably among provinces. While it was reported that women with higher education and in higher wealth quintiles were less likely to be in the labor force, they had shorter periods of exclusive or dominant breastfeeding than women with lower education or in lower wealth quintiles.¹⁶¹

The survey also revealed that last-born children of mothers with higher education levels were more likely to be breastfed within 1 hour of being born or within the first 24 hours of birth than other children. Wealth quintiles had an impact on breastfeeding as well; women from the highest wealth quintile began breastfeeding before women in other wealth quintiles.¹⁶² Reasons for not breastfeeding include mothers’ belief that if they are weak themselves, their breast milk is not likely to provide adequate nutrition for their babies, and because they believe that formula is better than breast milk and will make babies stronger.¹⁶³

D. Reduce Child Mortality

Pakistan’s infant mortality rate declined from 102 to 74 deaths per 1,000 live births, and its under-5 mortality rate declined from 117 to 89 deaths per 1,000 live births from 1990 to 2013 (Figure 26). Despite these achievements, it was unlikely for Pakistan to reach its MDG targets by 2015. When disaggregated by sex and urban and rural areas, the infant mortality rate in urban areas was 58% for girls and 75% for boys; in rural areas, it was 70% for girls and 87% for boys. The infant mortality rate is higher for boys because, to some extent, the infant mortality rates for boys are biologically higher than for girls.¹⁶⁴

The PDHS 2012–13 estimated that 1 out of every 14 children died before reaching the age of 1 year, and 1 out of every 11 children did not reach 5 years of age. Balochistan had the highest mortality rate (111 deaths per 1,000 live births), followed by Punjab (105 deaths

161 NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

162 NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

163 IRIN. 2012. Pakistan: More Work Needed on Breastfeeding Awareness. 17 April <http://www.irinnews.org/report/95306/pakistan-more-work-needed-on-breastfeeding-awareness>

164 Y. Zaidi. 2013. *Baseline Study on the Status of Women and Men in Pakistan, 2012*.

Figure 26: Infant and Under-5 Mortality Rate Achievements and Targets

MDG = Millennium Development Goal.

Source: Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*. Islamabad.

per 1,000 live births), Sindh (93 deaths per 1,000 live births), and Khyber Pakhtunkhwa (70 deaths per 1,000 live births). Under-5 mortality increased by 10% over the last 20 years in Balochistan, but declined elsewhere in Pakistan.

Estimates of neonatal mortality increased for Pakistan by about 8% over the past 20 years, from 51 deaths per 1,000 live births in 1990-1991 to 55 deaths per 1,000 live births in 2012-2013. Estimates of neonatal mortality increased in Balochistan, Punjab, and Sindh, but declined in Khyber Pakhtunkhwa. The PDHS 2012-13 advocated for additional in-depth research to determine why neonatal mortality in Pakistan is worsening.¹⁶⁵

The PDHS 2012-13 also provided information on a number of health services that could change the mortality rate of children.

- (i) **Postnatal care.** About 57.2% of children received no postnatal checkup within the first 2 days after birth; while 34.3% were taken to a doctor, nurse, or LHV; and another 8.3% were seen by a *dai* (traditional birth attendant). The PDHS 2012-13 did not report any difference in postnatal care seeking for infants by sex of the infant.
- (ii) **Immunization.** The government launched a national immunization program, the Expanded Programme on Immunization, over 3 decades ago, to provide all six of the World Health Organization's recommended antigens: bacillus Calmette-Guerin (BCG, tuberculosis); diphtheria, pertussis, tetanus (DPT); oral polio; and measles.¹⁶⁶ Childhood vaccines are provided free of charge in all public health facilities in Pakistan, and recently there have been community-based initiatives

¹⁶⁵ NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012-13*.

¹⁶⁶ World Health Organization immunization guidelines state that children are considered fully immunized when they have received one dose of BCG; three doses of the vaccine against DPT; three doses of polio vaccine (excluding polio vaccine given at birth); and one dose of measles vaccine. All children are to receive the suggested number of doses of vaccines during their first year of life.

to increase coverage of the population with polio vaccine. The percentage of fully immunized children aged 12–23 months increased from 47% in 2006–2007 to 54% in 2012–2013.¹⁶⁷ The PDHS 2012–13 found that 85% and 61% of children received the BCG and measles vaccines, respectively.¹⁶⁸ About 79% and 92% of children received the first doses of the DPT and polio vaccines, respectively; however, only 65% and 85% of the same children received the third doses of DPT and polio, respectively. About 5% of children were found not to have received any vaccine at all.¹⁶⁹ Boys were more likely to be fully immunized than girls, 56% versus 52%. Further, boys were found to be more likely than girls to have received vaccination with any specific antigen.¹⁷⁰

- (iii) **Acute respiratory infection.** In the PDHS 2012–13, mothers reported that 15.9% of children aged under 5 years had symptoms of acute respiratory infection during the 2 weeks preceding the survey. The prevalence of symptoms did not differ by the sex of the child, but was highest in those aged 6–23 months. Children were more likely to have symptoms in rural and/or Khyber Pakhtunkhwa households. Mothers with primary education or in the second wealth quintile were more likely to report children with symptoms. The frequency of symptoms did vary with the type of fuel used; that is, symptoms were highest in households using charcoal (20.9%) and lower in households using straw or wood (16.9%), liquid petroleum gas (15.5%), and animal dung (9.5%). About 64.4% of children with symptoms were taken to a health facility or provider. There was no significant difference in care-seeking behavior for boys or girls. Care by a provider was sought more frequently for children aged under 6 months and by households in urban areas. Women with higher education and/or in a higher wealth quintile were more likely to seek care for children with symptoms. Antibiotics were received by 41.5% of children with symptoms. Provision of antibiotics did not vary significantly by the age or sex of the child, but was more likely for children in Khyber Pakhtunkhwa and/or rural areas.¹⁷¹

E. Improve Maternal Health

The maternal mortality ratio is defined as the number of deaths among every 100,000 women that occur during childbirth or pregnancy in any given year. The estimated maternal mortality rate for Pakistan as a whole fell from 533 deaths per 100,000 women in 1990–1991 to 276 in 2006–2007 and 2012–2013.¹⁷² Reductions may have been achieved after 2007, except for the impacts of the global financial crisis, the 2010 and 2011 floods, and intra- and interregional conflicts. It was unlikely that the MDG target of 140 was achieved (Figure 27).

167 While immunization coverage has increased for measles and for all required vaccines, coverage levels still fell short of meeting Pakistan's MDG target of 90% coverage. Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*.

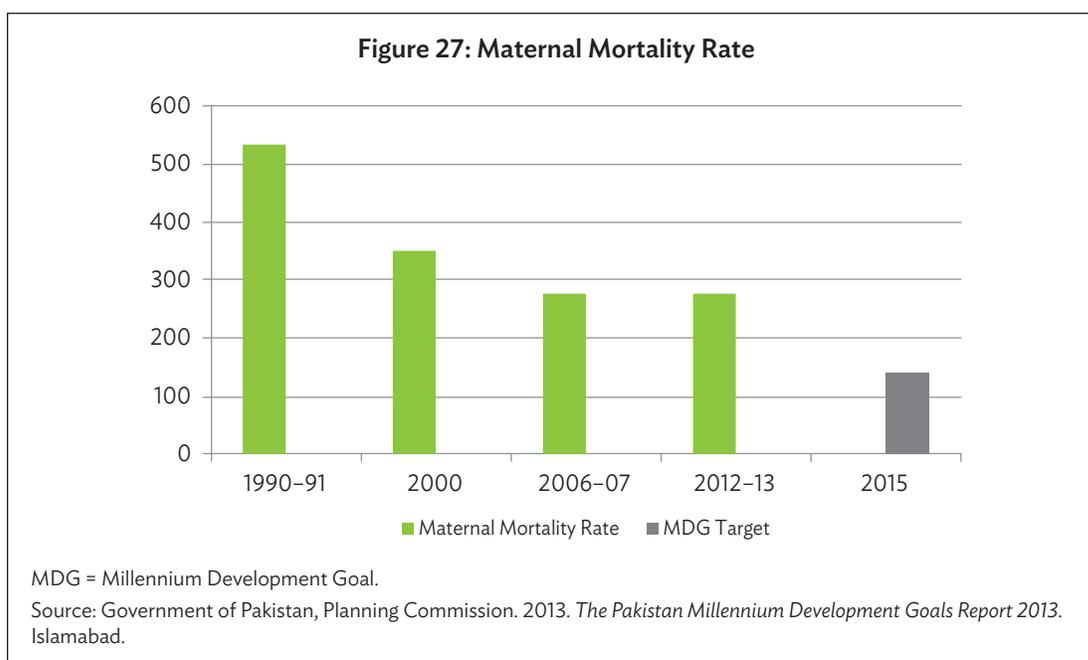
168 Measles is a leading cause of death among young children, especially among malnourished children. There was a large outbreak of measles in Pakistan from January 2012 to February 2013 with 19,048 suspected cases and 463 deaths recorded nationwide. Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*.

169 Only one-third of children aged 12–23 months were found to have a vaccination card. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

170 Immunization coverage declined for children later in birth order (i.e., 64% of first-born children were fully immunized, as opposed to 39% of children of birth order six and above). NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

171 NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

172 The most recent maternal mortality estimates for each province are: Balochistan (785), Khyber Pakhtunkhwa (275), Punjab (227), and Sindh (314). NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.



The PDHS 2012-13 and other studies reported on women's use of maternal and reproductive health services that could contribute to a lowered maternal mortality rate.

- (i) **Antenatal, supervised delivery, and postnatal services.** Going to at least one antenatal care visit increased from 15% in 1990 to 68% in 2012. Despite this rate of progress, Pakistan was unlikely to reach its 2015 MDG target of 100% of pregnant women having a minimum of one visit.¹⁷³ About 67% of rural and 88% of urban women indicated that they had at least one visit during their last pregnancy; of these, 30.6% in Balochistan, 60.5% in Khyber Pakhtunkhwa, 77.8% in Punjab, and 78.2% in Sindh indicated that their visit was to a skilled provider.¹⁷⁴
- (ii) **Supervised delivery attended by a skilled birth attendant.** About 52% of births in Pakistan were assisted by a skilled birth attendant, who may be a doctor, nurse, midwife, or LHV.¹⁷⁵ About 41% of all deliveries were assisted by *dais*, and 6% of deliveries were assisted by friends and relatives. Less than 1% of deliveries took place without any assistance. Factors associated with the increased likelihood of having a skilled birth attendant present at the time of delivery included women who are aged under 20 years, giving birth for the first time,¹⁷⁶ residing in urban areas,¹⁷⁷

¹⁷³ Government of Pakistan, Planning Commission . 2013. *The Pakistan Millennium Development Goals Report 2013*.

¹⁷⁴ NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012-13*.

¹⁷⁵ The percentage of births assisted by a skilled birth attendant increased from 39% in 2006-2007 to 52% in 2012-2013. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012-13*.

¹⁷⁶ About 55% of women aged under 20 years, compared with 44% of women aged 35-49 years, delivered with the assistance of a skilled birth attendant. About 68% of women delivering for the first time, compared with 36% of women not delivering for the first time, delivered with the assistance of a skilled birth attendant. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012-13*.

¹⁷⁷ About 71% of women who deliver in urban areas were likely to be assisted by a skilled birth attendant, as opposed to 44% of women in rural areas. In all provinces, the percentage of births conducted by skilled birth attendants in urban areas was 20-30 percentage points higher than in rural areas.

more educated,¹⁷⁸ and living in households in higher wealth quintiles.¹⁷⁹ Provincial analysis shows a wide range of reliance on skilled birth attendants reflecting a combination of factors.¹⁸⁰

- (iii) **Supervised delivery at a health facility.** The percentage of births taking place in a health facility increased from 15.0% in 1990 to 48.2% in 2013.¹⁸¹ However, in 2013, 51.6% of women still delivered at home. About 64% of those who had a normal delivery at a health facility left the facility within 6 hours after birth, and another 14% left within 24 hours. About 78% of women requiring caesarean sections remained 3 or more days at the health facility. Factors associated with a higher probability of delivering in a health facility are similar to those associated with a higher probability of having a skilled birth attendant present during delivery: women aged under 35 years, urban mothers, women with higher numbers of antenatal visits, women with more years of education,¹⁸² and women living in households in higher wealth quintiles.¹⁸³ Provincial analysis shows a wide range of use of health facilities, reflecting a combination of the underlying characteristics of women and households as well as availability of health facilities and personnel.¹⁸⁴
- (iv) **Postnatal care visits.** About 60.3% of women who gave birth in the 2 years preceding the PDHS 2012–13 reported receiving postnatal care within 2 days of their delivery, 1.1% somewhat later, and 37.6% did not receive any postnatal care. About 47.8% of women had postnatal care with a doctor, nurse, or LHV, and 12.1% with a *dai*. Women most likely not to have received postnatal care included those residing in a rural area, with less education, in a lower income quintile household, not giving birth in a health facility, and having more children. About 19.9% of mothers in the ICT did not seek postnatal care.¹⁸⁵

F. Combat HIV/AIDS, Malaria, and Other Diseases

Data on the incidence and prevalence of HIV/AIDS are very limited, as a large-scale national survey has not been conducted. At present, proxy measures of incidence and prevalence in the general population are estimated from HIV testing of women attending antenatal clinics. According to the Planning Commission's MDG report, HIV affects 0.04%

178 About 92% of women educated beyond secondary school, compared with 38% of uneducated women, reported receiving delivery assistance from a skilled birth attendant. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

179 Women in the highest wealth quintile were almost three times as likely to be assisted by a skilled birth attendant as women in the lowest wealth quintile (85% and 30%, respectively). NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

180 About 18% of deliveries in Balochistan were attended by skilled birth attendants (urban, 34%; rural, 14%), 48% of deliveries in Khyber Pakhtunkhwa were attended by skilled birth attendants (urban, 70%; rural, 44%); 53% of deliveries in Punjab were attended by skilled birth attendants (urban, 69%; rural, 46%); and 61% of births in Sindh were attended by skilled birth attendants (urban, 79%; rural, 49%). NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

181 About 68% of births in urban areas and 40% of births in rural areas occurred in a health facility. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

182 About 34% of mothers with no education and 90% of mothers with higher education delivered in a health facility. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

183 Delivery at a health facility among women in the lowest wealth quintile was 27%, compared with 84% of women in the highest wealth quintile. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

184 About 16% of deliveries in Balochistan took place in a health facility (urban, 31%; rural, 13%); 41% of deliveries in Khyber Pakhtunkhwa took place in a health facility (urban, 63%; rural, 36%); 49% of deliveries in Punjab took place in a health facility (urban, 65%; rural, 42%); 59% of deliveries in Sindh (urban, 78%; rural, 47%) and 86% of deliveries in the ICT took place in health facilities. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

185 NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

of pregnant women aged 15–49 years. Given this low prevalence, it is likely that the 2015 MDG target of reducing the baseline by 50% was achieved.¹⁸⁶

Among groups at higher risk for HIV infection, such as intravenous drug users and sex workers, HIV prevalence increased from 10.8% in 2005 to 37.4% in 2011.¹⁸⁷ This trend is cause for concern, as the spread of HIV can occur through interactions of the general population with high-risk groups.

Pakistan is considered to be a high-burden tuberculosis country. The prevalence of tuberculosis increased from 171 cases per 100,000 people in 1990 to 230 per 100,000 people in 2011. Pakistan was not expected to meet its MDG target of 45 tuberculosis cases per 100,000 people by 2015. Despite the increase in incidence, Pakistan has met its MDG targets for case detection, case verification, and provision of treatment according to the World Health Organization's recommended directly observed treatment strategy.

Most of the population is at risk of malaria due to poor housing and low use of untreated or insecticide-treated bed nets. However, efforts to improve prevention and treatment have improved, with coverage of correct methods from 20% of the population in 2001–2002 to 30% in 2004–2005, 25% in 2005–2007 and 40% in 2010–2011.¹⁸⁸

In addition to malaria, Pakistan has experienced annual outbreaks of swine flu and multiple outbreaks of dengue.¹⁸⁹ The PDHS 2012–13 reported that 38% of children under 5 years old had a fever in the 2 weeks preceding the survey. Prevalence was highest among children from ages 6 months to 11 months, with mothers having a primary education and living in Khyber Pakhtunkhwa. There was no significant association of fever by the sex of the child, rural or urban residence, or wealth quintile.¹⁹⁰

G. Missing Millennium Development Goals

The contraceptive prevalence rate is the percentage of currently married women using any contraceptive method, including traditional methods. According to the PDHS 2012–13, 35% of women reported current use of contraception, with 26% using modern methods and 9% using traditional methods.¹⁹¹ Factors associated with a greater likelihood to report current use of any contraceptive method include older women,¹⁹² higher numbers of living

186 Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*.

187 During 2010–2011, the HIV prevalence rates among hijra (transgender) sex workers was 7.3%; for female sex workers, 3.1%; and for male sex workers, 3.1%—all higher than HIV prevalence rates measured in 2005–2006. HIV prevalence among intravenous drug users was 10.8% in 2005, increasing to 37.4% during 2010–2011. Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*.

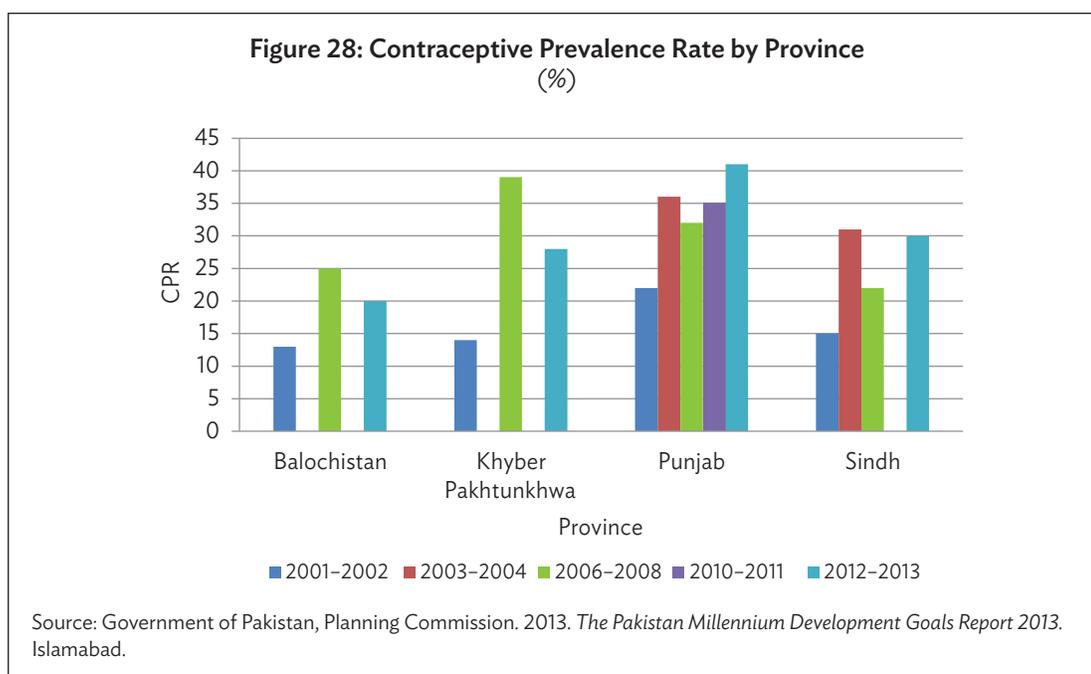
188 Achievement of the 2015 MDG target of 75% coverage with malaria prevention and treatment was unlikely. Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*.

189 Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*.

190 NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

191 Preferred modern methods are condoms (9%) and female sterilization (9%). Withdrawal (9%) was the preferred traditional method during 2012–2013, up from 4% during 2006–2007.

192 About 10% of married women aged 15–19 years used contraceptive methods, compared with 48% of married women aged 35–39 years. Younger married women (aged 20–34 years) preferred temporary methods (i.e., condoms and injectables) while older women (aged 35–49 years) preferred permanent methods (i.e., female sterilization).



children,¹⁹³ more years of education completed,¹⁹⁴ urban residence,¹⁹⁵ and higher wealth quintile of the household.¹⁹⁶ Data on the contraceptive prevalence rates for all provinces are difficult to interpret due to gaps in measurement and perhaps smaller sample sizes for Balochistan and Khyber Pakhtunkhwa. The data for Punjab suggest that demand for family planning and/or supply of methods was highest there among all provinces. Data for Punjab and Sindh suggest that improvements in the rate have stagnated since 2003–2004. Data for Balochistan and Khyber Pakhtunkhwa show significant variability over the period, but do support the conclusion that the rate increased from 2001 to 2013 (Figure 28).¹⁹⁷

Despite the appearance of stagnation since 2003–2004, Pakistan's total fertility rate has declined from 5.4 in 1990–1991, to 4.1 in 2006–2007, to 3.6 in 2010–2011, to 3.8 in 2012–2013.¹⁹⁸ While the decline from 1990 to 2009 coincided with an increase in the contraceptive prevalence rate, the subsequent decline in the total fertility rate does not appear to be correlated with an increase in the contraceptive prevalence rate.¹⁹⁹

193 Contraceptive use was lowest among women with none or one child, 29% for women with one or two children, 46% among women with three to four children, and 48% for women with five or more children.

194 The contraceptive prevalence rate among women with no education was 30%, 41% among women with primary and middle education, and 44% among women with secondary or higher education.

195 About 45% of married urban women and 31% of married rural women used any contraceptive method.

196 About 21% of women in the lowest and 46% of women in the highest quintiles reported using contraceptives. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

197 Estimates suggest that the rate for the FATA is 28%, comparable to those of Khyber Pakhtunkhwa and Sindh. Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*.

198 The total fertility rate for achieving the MDG by 2015 is 2.1, but it was unlikely for Pakistan to have met this target given the data trend in 2015. Government of Pakistan, Planning Commission. 2013. *The Pakistan Millennium Development Goals Report 2013*. Fertility was higher in rural areas (4.2 births) versus urban areas at (3.2 births) per woman. This trend is apparent at every age and is likely a consequence of women in urban areas having more education, higher status, greater access to health and family-planning information and services, and higher age at marriage. Within the provinces, the total fertility rate in Balochistan was 4.2; Khyber Pakhtunkhwa, 3.9; Punjab, 3.8; and Sindh, 3.9 births per woman. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

199 Reasons for the recent decline in the total fertility rate are unclear but may include increased age at marriage and/or deferred first pregnancy as youth and households are faced with economic instability and deteriorating security.

H. Non-Millennium Development Goals

The National Health Accounts survey found that 54.3% of all health care services used by households in a 4-week period were by females, compared with 45.7% by males (Table 4).²⁰⁰

The gap between the geographic access of the poor and the wealthy quintiles of the population to health, nutrition, and population services is large and has not been narrowing. There are differences in rural and urban populations' access to such services that are not explained by wealth differentials alone. The use of public facilities is low because of the poor quality of services. For example, the absentee rate for doctors was 50% in Balochistan and 45% in Sindh basic health units and 46% in Sindh rural health centers. Public health facilities are often poorly equipped and lack basic drugs and consumables.²⁰¹

Table 4: Distribution of Health Care Use by Sex and Type of Care, 2011–2012

Type of Care	Males	Females	Total
Inpatient	49.1	50.9	100.0
Outpatient	45.9	54.1	100.0
Self-Medication	45.4	54.6	100.0
Total	45.7	54.3	100.0

Source: Government of Pakistan, Pakistan Bureau of Statistics. 2014. *Pakistan National Health Accounts 2011–12*. Islamabad.

200 Financing may be provided to conduct more in-depth analysis of sex-disaggregated data regarding utilization and expenditures by service provider and by province and by sex.

201 In Sindh, only 50% of basic health units and rural health centers had equipment necessary to carry out deliveries, while antibiotics were available in only 12% of rural health centers and 22% of basic health units. Oral rehydration salts were available in only one-third of the basic health units and rural health centers. World Bank. 2010. *Delivering Better Health Services to Pakistan's Poor*. Washington, DC. <https://openknowledge.worldbank.org/handle/10986/12369>

XX. Development Partner Assistance and Lessons Learned

A. Active Development Partners

Development partners contributed 1.9% of total population, health, and nutrition expenditure in Pakistan in 2011/12.²⁰² These included the Department of Foreign Affairs and Trade, Government of Australia; the Government of Germany; and the United States Agency for International Development.²⁰³ Others include the World Food Programme and United Nations Children’s Fund (UNICEF). Reporting is not detailed, as 54.8% of total support was in the unallocated category.²⁰⁴ Support that was allocated among specific categories shows that medical services received 12.2%; HIV/AIDS received 7.2%; maternal health received 7.0%; and child health, health and nutrition administration, health and nutrition other, and primary health each received 4.0%–5.0% of financing. Family planning received only 0.2% of support. Most financing was allocated at the national level (75.8%) due to the allocation of many subsector funding amounts to this level. Balochistan, Khyber Pakhtunkhwa, and Sindh received 3.2%, 6.0%, and 12.3% of total funding, respectively, while Punjab received around 1.0% of funding (Table 5).²⁰⁵

B. Project Loans or Grants

Family Advancement for Life and Health. The Family Advancement for Life and Health project was implemented to reduce the unmet need for contraceptives by removing cultural and other barriers to access; improving appreciation of the value of family planning for family health and well-being; increasing knowledge of birth-spacing methods; integrating family-planning messages and services with maternal, newborn, and child health programs; and improving access to and quality of care in both the public and private sectors.²⁰⁶ After devolution in 2011, the program assisted the government with the process of integrating health and population programs at the provincial and district level through initiatives, such as leadership training and assistance for district technical committees, to

202 National health accounts do not include development partner funding for food aid used for food security and/or disaster relief purposes.

203 UN Pakistan. 2014. *Pakistan Donor Profile and Mapping*. Islamabad.

204 This illustrates a common problem with assessing levels and programmatic allocations of assistance in Pakistan. Prior to devolution, the government did not have a strategy in which development partners could align and coordinate their assistance programs. A database containing information on aid is no longer being updated. Postdevolution, it is more difficult to track funding by sector within different provinces. In addition, aid is often distributed across many small initiatives, including outside of the public sector, which makes it difficult to track and may diminish overall efficiency.

205 Public Sector Development Programme allocations are not included in these figures since they are part of a different health expenditure category recorded under the departments of Health in the provinces.

206 The project expended \$48.4 million from June 2007 to May 2012 for activities in selected districts of Balochistan, Khyber Pakhtunkhwa, Punjab, and Sindh. It was implemented by the Population Council with input from the RSP network and other NGOs. It did not provide contraceptives directly to either the public or private health sectors but supported partners to ensure contraceptive availability.

Table 5: Development Partner Expenditure for Population, Health, and Nutrition by Subsector and Province, 2011–2012
(PRs million)

Subsector	Area/Province					Total	
	Balochistan	Khyber-Pakhtunkhwa	Punjab	Sindh	National	PRs million	%
Child Health					428	428	4.5
Family Planning		20				20	0.2
Health and Nutrition	1	64	1	2	325	393	4.1
Administration	20	271	24	70	17	411	4.3
HIV/AIDS					693	693	7.2
Infectious Disease Control	6	15	7	11	122	162	1.7
Maternal Health	205	38	1	2	425	671	7.0
Medical Services				1,092		1,170	12.2
Primary Health	75	169	75	59		378	4.0
Unallocated					5,239	5,239	54.8
Total PRs million	307	577	108	1,236	7,249	9,565	100.0
%	3.2	6.0	1.1	12.9	75.8	100.0	

Source: Government of Pakistan, Pakistan Bureau of Statistics. 2014. *Pakistan National Health Accounts 2011–12*. Islamabad.

facilitate the transition toward integrated services. The program also collaborated with key decision makers and stakeholders at the national level to reposition family planning as a health intervention within an updated national population policy and strengthened national capacity to increase advocacy, communication, and demand generation; improve access to high-quality family-planning services; improve the efficiency and effectiveness of project management; and strengthen project monitoring and evaluation.

The project met or exceeded its activities and targets and thus helped build an enabling environment for increased demand for contraceptives. Public and private key informants and stakeholders at the national and provincial levels indicated that it helped remove many of the religious and cultural barriers to family-planning acceptance. The Population Council evaluated that it contributed to an 8.5% increase in the contraceptive prevalence rate in project districts, with higher increases among the rural, the uneducated, the poor, and young women, and increase a satisfied demand from 45% to 54%.

Security threats in some project districts, a poor economic environment, and/or insufficient supplies of contraceptives at public health facilities were major obstacles. Policy changes, beneficiary behavior, health worker clinical practices, and management capacity building were judged to be the most sustainable aspects of the project. Project elements such as preservice and in-service clinical health provider training and engaging religious leaders as supporters of family planning and reproductive health will only become sustainable if included in government programs and budgets.

C. Projects, Evaluations, and Research

Pakistan Early Child Development Scale Up Trial. The Pakistan Early Development Scale Up Trial worked with LHVs to provide child development and enhanced nutrition.²⁰⁷ It was implemented in Naushero Feroze district in Sindh from June 2009 through March 2012.

The child development intervention improved cognitive, language, and motor development outcomes at age 12 months and 24 months compared with the stand-alone enhanced nutrition intervention and the control group; increased support for maternal psychosocial well-being; improved the quality of the home environment for child-rearing; created higher-quality mother-child interaction; and increased knowledge and practices pertaining to health, feeding, and development. The enhanced nutrition intervention showed significantly greater improvements in child cognition, language, and motor development at ages 12 months and 24 months; better length-for-age at 6 months of age; improved hemoglobin status at 24 months of age; and improved caregiver knowledge and practice pertaining to care for feeding and health. Both interventions together provided the greatest range of measured outcomes resulting from benefits of both stand-alone interventions.

Lady health visitors (LHVs) were more effective at providing the interventions during home visits that involved a number of women. Strengths of these small group sessions included peer-to-peer learning and social interaction, which helped mothers cope with everyday stresses. The group sessions also helped create a wider community demand for services. The integration of the new interventions to the LHV efforts did not reduce their delivery of existing community-based health services. Additional efforts will be needed, however, to improve nutrition during the preconception, prenatal care, infancy, and early childhood periods.

²⁰⁷ The Care for Child Development Initiative was developed by UNICEF and the World Health Organization to promote cognitive, motor, social, and affective development of infants and young children by training and supporting mothers and other caregivers to provide better care for their children at home through early nutritional and health supports and through play and communication activities. It is designed to be integrated with other social services provided by health, nutrition, education, and child protection services.

XXI. Entry Points for Future Assistance

A. Policy Development

Provide technical assistance to the government at national and provincial levels to estimate the cost implications of a minimum package of health services that the poor may access for free or at highly subsidized rates through social assistance.

B. Program Development and Implementation

- Explore ways to improve access to health services (especially for the poor) through demand-side (e.g., CCTs or vouchers linked with use of maternal and child health services) and supply-side measures (e.g., incentives for skilled providers to work in rural and underserved areas).
- Explore ways to improve the efficiency of provision of primary health care services through assessment of experience with contracting options with public or private sector providers to provide maternal and child health services (e.g., pay-for-performance contracting) and on best practices to scale up workable models.

C. Capacity Building

- Support provincial governments in revision of the national strategies for LHVs and community midwives to better fit provincial needs and resources, and provide financing as needed for refresher training, re-supply of basic commodities, and further scaling up of the coverage of LHVs and community midwives.
- Support training for health facility staff in emergency obstetric care and active management of the third stage of labor (e.g., administration of misoprostol for prevention and treatment of postpartum hemorrhage).

D. Evaluations, Research, and Statistics

- Develop and/or scale up information technology approaches for collection of vital statistics, especially in remote areas, and use a similar platform for collection of data for community-based primary and maternal, neonatal, and child health services including analyses regarding needs for resupply of basic commodities.

- Strengthen the collection and analysis of ongoing health services statistics at the provincial and district levels, including regarding diagnosis and services provided by the private sector.
- Support rigorous evaluations of vertical programs so that disparities in health outcomes, including by gender, can be addressed strategically.²⁰⁸

²⁰⁸ Information was obtained from discussions with representatives of the National Committee for Maternal and Neonatal Health and health department representatives.

PART F

Reconstruction—Postconflict and Natural Disasters

XXII. Background

Reconstruction Postconflict and Natural Disasters

- Over the past 5 years, conflicts and natural disasters have displaced millions, some temporarily to internally displaced person (IDP) camps and some on a permanent basis as migrants to urban areas.
- Women are especially vulnerable to higher stress and/or harassment if displaced given traditional attitudes restricting women’s mobility outside of the home; greater requirements related to fulfilling expectations regarding their primary role to care for other family members, care for crops and livestock, and collect fuel and water in settings that are less secure; and increased probability of harassment in IDP camps, especially when male members of the household stay behind.
- Pakistan, in signing the Hyogo Framework for Action, accepted the principle that gender was an essential part of efforts to mitigate and respond to natural disasters. The government has subsequently engendered relevant policies and plans, created gender and child cells in national and provincial disaster management authorities, and has committed to collect gender-disaggregated data for planning and evaluation purposes. It is unclear whether the disaster management authority’s gender-sensitive policies, institutions, and responses extend to their responsibilities for IDPs from conflict areas.
- Development partner financial support for the basic needs of those displaced by conflict or natural disasters is often via ad hoc pledges and thus underfinanced. Development partner efforts to assist IDPs resettle and resume their livelihoods after the end of the crisis include special Benazir Income Support Programme (BISP) transfers to flood-affected households; support for “shovel-ready” projects, which included efforts to engage women as workers to rebuild rural roads after floods; and community-led efforts to engage in projects to reconstruct local infrastructure destroyed by conflict in Balochistan, the Federally Administered Tribal Areas, and Khyber Pakhtunkhwa. Evaluation of the special BISP transfers found them insufficient to restore households to pre-flood levels of well-being. Evaluations of efforts to involve women in community infrastructure or rural road reconstruction projects have had limited impact due to a surplus of males willing to accept the reconstruction work and due to other household work responsibilities that compete for women’s time.
- Future priorities for development partner support include strengthening of gender and child cells at the provincial and district disaster management authorities; gender-sensitive disaster risk mapping, sex-disaggregated data collection, and pre- and postevaluation for gender impacts; and improving coordination and partnerships for aid effectiveness.

A. Displaced Persons

There are two major groups of displaced persons in Pakistan: internally displaced persons (IDPs) and refugees. In 2009, the United Nations High Commissioner for Refugees estimated 1.9 million IDPs in Pakistan as a result of three internal conflicts and associated military actions. The number of IDPs declined in 2010 to about 1.0 million persons despite floods and to 0.5 million in 2011 despite continued flooding, before increasing again in 2012 to 0.8 million. Pakistan has also long been a place of refuge for foreigners fleeing conflict, especially from Afghanistan, Iran, Iraq, and Somalia. The numbers of refugees in Pakistan fluctuated from a high of 2.2 million in 2001 to a low of 0.9 million in 2007 before increasing sharply again to over 1.8 million in 2008, 1.9 million in 2010, before declining again to 1.6 million by 2012.²⁰⁹

B. Climate Change and Natural Disasters

Pakistan is prone to a number of natural disasters including cyclones, droughts, earthquakes, and floods. Fourteen cyclones have affected Pakistan in the past 4 decades, with the most recent in 2007. About 60% of Pakistan is semiarid and prone to droughts approximately twice in every decade, which result in higher infant and livestock mortality rates and lower crop yields. Pakistan is also located on a seismically active plate, and earthquakes have incurred significant losses. The 2005 earthquake was estimated to have caused 73,000 deaths and over \$5 billion in losses. Further, a large proportion of Pakistan's population lives in the floodplain fed by snowmelt from the Karakoram, Himalayan, and Hindu Kush mountains. Major floods in 2010 and 2011 resulted in estimated losses of over \$10.0 billion and \$3.7 billion and displaced millions of people, many of whom have not been able to rebuild their homes and/or have migrated permanently to larger cities.²¹⁰

The frequency and severity of cyclones, droughts, and floods are affected by climate change. Sea-level rises will increase saline water intrusion and threaten fragile coastal areas and marine ecosystems. Pakistan has developed laws, policies, and institutions at national, provincial, and district levels to develop climate change mitigation measures and natural disaster response plans and capacity (Table 6). Challenges facing the government in mitigating disaster risks and preparing disaster responses are an inadequate budget, insufficient mainstreaming of disaster risk management in public investment planning, and insufficient baseline data and technical capacity to conduct and utilize the results of risk assessment research in planning.²¹¹

209 In 2012, the number of refugees (1.6 million) is equivalent to 7.5% of Khyber Pakhtunkhwa's population of 22.0 million.

210 H. Khan and M. Forni. 2013. *Managing Natural Disasters*. Islamabad: World Bank.

211 ADB. 2014b. *Interim Country Partnership Strategy: Pakistan, 2013–2014*. Manila.

Table 6: Climate Change and Natural Disaster Policies, Plans, and Institutions

	Federal	Provincial
Climate Change		
Policy	National Climate Change Policy 2012	Provinces to elaborate
Institution(s)	Climate Change Division, Cabinet Secretariat	Departments of Environment
Natural Disasters		
Law	National Disaster Management Ordinance 2002 National Disaster Management Act 2010	
Policy	National Disaster Risk Reduction Policy 2007 National Disaster Risk Reduction Policy 2013 National Policy Guidelines on Vulnerable Groups in Disasters 2014	
Plans/ Framework	National Disaster Risk Reduction Framework 2007 National Disaster Management Plan 2012–2022 National Gender and Child Cell Framework 2013–2016	
Institution(s)	Earthquake Reconstruction and Rehabilitation Authority National Disaster Management Authority	Provincial Disaster Management Authority

Source: ADB. 2014. *Interim Country Partnership Strategy: Pakistan, 2013–2014*. Manila.

C. Conflict

Pakistan’s population experiences both ethno-political and religiously motivated²¹² violence that have long-standing roots in Pakistan’s history. Rates of violence have been increasing in recent years because of two key factors: spillovers of regional conflict primarily from Afghanistan, and competition for jobs and resources in an economy not growing fast enough to create jobs for increasing numbers of youth who are then vulnerable to recruitment into criminal gangs or terrorist groups (Box 8).

In addition to ethnic, political, and religiously motivated conflict, the government periodically conducts intensive operations against militants, such as in the Federally Administered Tribal Areas (FATA) in 2009 and 2014.

²¹² The largest religious minorities in Pakistan are Shi’a Muslims (including Ismailis), followed by Christians and Hindus, with Ahmadis, Baha’is, Buddhists, Hindus, Parsis, and Sikhs constituting minority populations of less than 1 million each.

Box 8: Conflict and Security in Pakistan

Conflict in Pakistan arises from four principal causes:

- (i) **Economically motivated conflict.** Karachi has many predominantly male criminal and militant groups that struggle for the allegiance of unemployed youth who purpose in life, land, and other resources. Struggles have become increasingly violent, especially as economic growth has not kept pace with demand and in the face of increasing rates of in-migration from frontier and postflood areas.
- (ii) **Ethnopolitical conflict.** Karachi also has long-standing ethnopolitical tension among the Pakistan Peoples Party (mostly Sindhi), Muttahida Qaumi Movement (mostly Mohajirs), and Awami National Party (mostly Pashtun). Post-2008 elections, efforts to reduce ethnopolitical violence by dividing ministerial posts among the three parties resulted in party priorities dominating the development priorities of specific ministries and, in some cases, ministries solely working to reduce the political influence of other parties.
- (iii) **Religious conflict.** All provinces have experienced attacks against religious minorities. In Quetta, anti-Shi'a rallies have led to sectarian attacks and bombings (January and February 2013). Shi'a massacres have occurred in Kohistan (February 2012) and Mansehra (August 2012) in Khyber Pakhtunkhwa. Other incidents include anti-Ahmadi attacks on mosques in Lahore (May 2010) and anti-Christian riots in Gojra (2009), Joseph Colony (2013), and Gujranwala (2013) in Punjab.
- (iv) **Regional conflicts and separatist efforts.** The conflict in Afghanistan, and collaboration between Afghan and Pakistani militant groups, has given rise to an escalating cycle of violence in Khyber Pakhtunkhwa (including Peshawar) and the Federally Administered Tribal Areas (FATA). Likewise, Afghanistan's Taliban and Pakistan's Islamic extremists collaborate in Balochistan for short-term financial gain through kidnapping for ransom, as well as to achieve the longer-term objective of greater political and economic autonomy from the Government of Pakistan. Conflicts in Balochistan, the FATA, and Khyber Pakhtunkhwa contribute to a large number of internally displaced persons, the majority of whom are women and children. The government has been unable to stem the rising violence through appeasement, negotiation, or force. Further, Pakistan's police often lack political support and/or resources to provide security to reduce criminal and sectarian acts of violence.

Source: International Crisis Group. 2014. Policing Urban Violence in Pakistan. *Asia Report No. 255*. 23 January. [http://www.crisisgroup.org/~media/Files/asia/south-asia/pakistan/255-policing-urban-violence-in-pakistan](http://www.crisisgroup.org/~/media/Files/asia/south-asia/pakistan/255-policing-urban-violence-in-pakistan)

XXIII. Women, Climate Change, Natural Disasters, and Conflict

A. Women and Natural Disasters

Natural disasters may disproportionately affect women through various routes. Women often have less access than men to assets, income, and information; and are more limited in mobility and in the degree to which they may voice preferences on planning for and responding to disasters. Women may lack documentation that qualifies them to receive disaster relief.²¹³ They also generally have a greater responsibility for caregiving within the household; during times of natural disaster or other crises, this may stress women's coping skills and ability to respond to chronic physical stress. Further, as women are disproportionately employed in the agriculture sector, natural disasters such as earthquakes and floods disrupt production and directly affect their livelihoods.

Women displaced from their homes by natural disasters may be temporarily placed in camps that do not provide adequate services for women; provisions for privacy; or security against gender-based violence, trafficking, or other forms of coercive exploitation. Last, natural disasters may increase the time demands on women due to increased distance to sources of biofuels and/or clean water. With no legal entitlements, women may face difficulties in receiving compensation for their losses and damaged assets and property.

Pakistan is signatory to the Hyogo Framework for Action, which requires that disaster planning and responses be sensitive to the needs of vulnerable groups, including women. It states that “a gender perspective should be integrated into all disaster risk management policies, plans and decision-making processes, including those related to risk assessment, early warning, information management, education and training.”²¹⁴

Since passage of the National Risk Reduction Policy in 2007, the government has made substantial progress in bringing its climate change and disaster risk reduction and response

213 Government of Pakistan, Gender and Child Cell. 2014. *National Policy Guidelines on Vulnerable Groups in Disasters*. Islamabad.

214 Government of Pakistan, Gender and Child Cell. 2014. *National Policy Guidelines on Vulnerable Groups in Disasters*.

policies and efforts into conformity with the Hyogo Framework for Action. Specifically, the government

- (i) created, with assistance of the Government of Canada and UNICEF, the Gender and Child Cell in the National Disaster Management Authority in 2010 to ensure that government policies and efforts include a strong focus on the special needs of women and children, and efforts are under way to create gender and child cells in the provincial disaster management authorities;
- (ii) recognized women's vulnerability to natural disasters resulting from climate change in the National Climate Change Policy 2012, calling for an assessment of gender-differentiated impacts of climate change, development of indicators to capture female and male vulnerability and adaptation to climate change, and mainstreaming gender into government and community efforts to reduce vulnerability and increase resiliency to climate change including involvement of women into decision-making processes;²¹⁵
- (iii) highlighted vulnerabilities in the Natural Disaster Risk Reduction Policy 2013, which recognizes the low level of awareness of, and knowledge about, the dynamics of natural disasters and prevalence of vulnerabilities among the population, and advocates for recognition of women as stakeholders in building resilient communities so vulnerability and risk assessments, mitigation initiatives, transmission modalities and early-warning systems, postdisaster needs assessments, and recovery and reconstruction efforts to be gender sensitive as well as involve women in planning and decision making to the extent possible; and
- (iv) developed biannual reports on actions under the Hyogo Framework for Action to show progress on engendering plans and programs regarding disaster preparedness and response.²¹⁶

B. Women and Conflict

Women and children usually comprise the majority of internally displaced persons (IDPs) and refugees, as males remain behind in an effort to protect their land and homes. Conditions in IDP and refugee camps do not provide women with sufficient privacy, or ensure that they are safe from harassment or violence from men.

In 2009, a postconflict needs assessment was carried out, which included consultations with females. Although militias target unemployed boys and young men and boys for recruitment, they also target girls' schools, reducing attendance and progress toward reducing the gender gap in education. Women's decisions regarding whether to support the militias are generally affected by propaganda. Post conflict, greater restrictions may be placed on women's mobility and/or freedom to interact with nonfamily members, reducing women's ability to contribute to food security and/or generate income for the household.

²¹⁵ Government of Pakistan, Ministry of Climate Change. 2012. *National Climate Change Policy*. Islamabad.

²¹⁶ Government of Pakistan, National Disaster Management Agency. 2009. *Pakistan: National Progress Report on the Implementation of the Hyogo Framework for Action, 2007–2009*. Islamabad; Government of Pakistan, National Disaster Management Agency. 2011. *Pakistan: National Progress Report on the Implementation of the Hyogo Framework for Action, 2009–2011*. Islamabad; and Government of Pakistan, National Disaster Management Agency. 2012. *Pakistan: National Progress Report on the Implementation of the Hyogo Framework for Action, 2011–2013*. Islamabad.

Impacts of displacement include increased mental and physical stress as well as increased risk of gender-based violence.²¹⁷

Projects to rebuild small-scale local infrastructure as well as livelihoods through community-driven development models are often undertaken to address reconciliation and reconstruction needs. Findings highlighted the need to include females in consultations during project preparation to ensure that they benefit from project-supported infrastructure and are included in livelihood activities, even when the social context requires that such initiatives be organized separately from those involving men.²¹⁸

217 While the experience of female IDPs has been studied, the experience of females due to economically, ethnically, politically, or religiously motivated violence in Pakistan has not been systematically documented.

218 ADB, European Union, United Nations, and the World Bank. 2010. *Post Crisis Needs Assessment: Khyber Pukhtunkhwa and Federally Administered Tribal Areas*. Pakistan. Washington, DC: World Bank.

XXIV. Development Partner Assistance and Lessons Learned

Postnatural disaster response and reconstruction.²¹⁹ The 2010 floods put about 20% of Pakistan's land area under water, affected some 20 million people across all provinces, and contributed to some 1,600 deaths. Damage occurred to small- and large-scale public infrastructure as well as to assets such as housing, fisheries, and livestock, with losses estimated from \$10 billion to \$20 billion. The government's flood response program had three stages: rescue and relief, early recovery (i.e., rehabilitation of housing and small-scale local infrastructure), and reconstruction and rehabilitation of major infrastructure.

The government was receptive to borrowing for rehabilitation and reconstruction of major infrastructure and agreed to the Flood Emergency Reconstruction Project financed by an ADB loan and technical assistance grant. The project was designated as one that would mainstream gender; thus, a gender action plan was designed with gender-related activities and targets specified for three outputs: repair the road network, reconstruct provincial irrigation facilities, and provide capacity building to irrigation and city works departments.

With this project, it was found that women who self-selected to work on road reconstruction projects were frequently related to males working on similar projects. Women did not acquire skills that will allow them to compete for future road-related construction jobs, and they were not perceived to have the same physical strength as men for future road projects.

The gender mainstreaming approach addressed mobility restrictions faced by female staff by implementing a buddy approach whereby at least two female implementing and/or executing agency personnel were partnered to undertake field site visits.

Institutionalizing a gender-sensitive approach within government and provincial institutions involved in building and/or maintaining infrastructure requires more than training and requiring collection of sex-disaggregated data for a project. Institutions must form permanent environmental and social units that review all projects for their environmental and social (including gender) impacts.

²¹⁹ Development partners providing financial and technical assistance for the irrigation subsector in Balochistan, Punjab, and Sindh include ADB, Japanese International Cooperation Agency, USAID, and the World Bank. The overall goals are to enhance agricultural productivity; increase food and water security; and strengthen the capacity of government institutions, water users, and community organizations.

Postconflict rural reconstruction. In 2009, the government conducted intensive operations against militants in the Federally Administered Tribal Areas (FATA) and Khyber Pakhtunkhwa. Following a post-conflict needs assessment, community-driven development approaches were used to rebuild small-scale local infrastructure as well as to provide financing to rebuild livelihoods. The assessment highlighted the need to include women and girls in consultations during project preparation to ensure that they benefited from project-supported activities.²²⁰

Under the Multi-Donor Trust Fund initiative to improve governance, infrastructure, livelihoods, and services provision in Balochistan, the FATA, and Khyber Pakhtunkhwa, the World Bank is providing grant support for two rural development projects. The FATA Livelihoods and Community Infrastructure Project includes the Livelihoods through Livestock Development subcomponent that provides poultry, goats, and sheep; develops backyard dairy capacities; and provides veterinary services. Priority is given to households identified by *jirgas* (tribal councils) where women are already active in livestock management and that agree that women (or a male member of the household) will participate in project trainings and health campaigns.²²¹ The Khyber Pakhtunkhwa Southern Area Development Project includes a community-driven investment program to assist 100,000 beneficiaries, of which 30% are women. To encourage women's involvement, the project aims to have 50% of the community development agents be female, and for women to participate on project planning and oversight committees.²²²

Up to date information from publicly available project monitoring and evaluation reports is limited. However, the project design recognizes the potential for elite capture of project benefits when *jirgas* select beneficiary households, even when women's participation is required.²²³

220 ADB, European Union, United Nations, and the World Bank. 2010. Post Crisis Needs Assessment: Khyber Pukhtunkhwa and Federally Administered Tribal Areas, Pakistan. Washington, DC: World Bank.

221 World Bank. 2011a. *Emergency Project Paper on a Proposed Grant in the Amount of \$12.0 Million under the Multi-Donor Trust Fund for Khyber Pakhtunkhwa, Federal Administered Tribal Areas's and Balochistan to the Islamic Republic of Pakistan for a FATA Rural Livelihoods and Community Infrastructure Project.* Washington, DC.

222 World Bank. 2012a. *Emergency Project Paper on a Proposed Grant in the Amount of US\$18.0 Million under the Multi-Donor Trust Fund for Khyber Pakhtunkhwa, Federally Administered Tribal Areas and Balochistan to the Islamic Republic of Pakistan for a KP Southern Area Development Project.* Washington, DC.

223 World Bank. 2012a. *Emergency Project Paper on a Proposed Grant in the Amount of US\$18.0 Million under the Multi-Donor Trust Fund for Khyber Pakhtunkhwa, Federally Administered Tribal Areas and Balochistan to the Islamic Republic of Pakistan for a KP Southern Area Development Project.*

XXV. Entry Points for Future Assistance

A. Policy Development

- Provide technical and financial assistance to national, provincial, and district disaster management authorities in institutionalizing the national policy guidelines and action plans on vulnerable groups.²²⁴

B. Program Development

- Provide support to gender cells at national, provincial, and district disaster management authorities to develop gender-responsive standard operating procedures, operational plans, and capacity-building programs for the entire cycle of disaster risk response and management including disaster risk reduction, preparedness, and rehabilitation systems.
- Create collaborations and coordinated efforts to ensure aid effectiveness, and strengthen networking with the government and other partners for developing joint funds and programs.

C. Evaluation, Research, and Statistics

- Provide support for gender-sensitive disaster risk mapping and sex-disaggregated data collection, as this will be helpful in effective planning.

²²⁴ The National Policy Guidelines on Vulnerable Groups in Disaster have been developed by the National Disaster Management Authority through a consultative process across the country.

PART G

Social Protection

XXVI. Background

Key Findings: Social Protection

- The Constitution of Pakistan 1973, Article 38 (d, e) states that the government is responsible for providing social security to all public employees, providing basic necessities to all citizens unable to earn a livelihood, and reducing disparities in income and earnings.
- The government faces a number of challenges in providing social security and social assistance, including population growth, aging, and more people requiring assistance in cases of conflict and natural disaster; multiple institutions charged to develop policy and provide social security or social assistance benefits; and slower growth in government revenue because of slow or negative economic growth since the mid-2000s.
- In 2008–2009, Pakistan introduced the Benazir Income Support Programme (BISP) to provide targeted cash transfers to poor households, which is now a permanent part of social assistance. BISP transfers are made to women in the hope that this will empower them to influence spending on inputs that improve human capital. The BISP has started piloting programs to assist recipients to graduate from dependence on the program, and to test the effectiveness of unconditional versus conditional cash transfers in increasing household investments in human capital.
- Development partners have supported the government in launching the BISP and associated initiatives. Lessons learned include the following:
 - *Conflict.* BISP-eligible households in conflict areas are more likely to be in debt and to have higher levels of debt. While BISP payments may help reduce households' need for additional borrowing, they are too small to help households pay off existing loans. Since debt may reduce households' investment in education (especially for girls) and/or be a reason for girls' earlier marriage, developing debt consolidation programs for families affected by conflict is needed.
 - *Natural disasters.* The BISP paid PRs20,000 to households affected by the 2010 floods for initial capital to rebuild homes and livelihoods. Later, PRs8 billion was distributed to BISP beneficiaries whether flood-affected or not, illustrating the need for the BISP to maintain separate lists of beneficiaries as well as separate accounts for earmarked funds.
- Entry points for future development partner assistance are as follows:
 - *Policy development.* Support the review of options to standardize benefits across social insurance programs, including for females, whether married or not.
 - *Programmatic development and institutionalization.* Develop and test strategies effective at reducing underemployment and underemployment of women in rural areas.

- o *Capacity building.* Assess and finance the capacity-building requirements to decentralize part or all of BISP and its related graduation programs to the provincial level.
- o *Evaluation, research, and statistics.* Support the development of a national beneficiary registry to improve the coordination, efficiency, and monitoring of social benefits provided to females; support inclusion of indicators and analysis of survey data to ensure that quantification of the need for and impact of social protection takes into account gender; and support the development of up-to-date provincial databases on public and private facilities and staffing to ensure that recipients of conditional cash transfers have access to functioning facilities and trained personnel.

A. Policy

The Constitution of Pakistan 1973, Article 38 (d, e) states that

“[t]he State shall provide for all persons employed in the service of Pakistan or otherwise, social security by compulsory social insurance or other means; provide basic necessities of life such as food, clothing, housing, education and medical relief, for all such citizens, irrespective of sex, creed, caste, or race, as are permanently or temporarily unable to earn their livelihood on account of infirmity, sickness or unemployment; reduce disparity in the income and earnings of individuals.”

In 2006, the Planning Commission conducted a review of social protection²²⁵ policy and programs,²²⁶ which resulted in adoption of the National Social Protection Strategy in 2007. This strategy elaborated the

“vision to develop an integrated and comprehensive social protection system, covering all the population, but especially the poorest and the most vulnerable... the goals of the strategy are to: (i) support chronically poor households and protect them against destitution, food insecurity, exploitation, and social exclusion; (ii) protect poor and vulnerable households from the impacts of adverse shocks to their consumption and well-being that, if not mitigated, would push non-poor households into poverty, and poor households into deeper poverty; and (iii) promote investment in human and physical assets, including health, nutrition, and education, by poor households capable of ensuring their resilience in the medium run and of interrupting the intergenerational cycle of poverty.”²²⁷

225 The purpose of social protection is defined differently by various countries and development partners, but generally the aim is to reduce poverty, whether chronic in nature or due to short-term shocks, and to reduce risks to households' ability to be self-sustaining over various life events. There are three programmatic approaches through which countries provide social protection: (i) labor market interventions to promote employment and worker protection (especially during economic downturns); (ii) social insurance to mitigate the risks of becoming poor because of unemployment, illness, disability, or old age (e.g., health and life insurance, unemployment insurance, and social security); and (iii) social assistance in the form of cash or in-kind transfers targeted to households without alternative adequate means of support.

226 Various development partners contributed analytical reports to the Planning Commission for consideration in developing the National Social Protection Strategy. A. Barrientos. 2006. *Development of a Social Protection Strategy for Pakistan*. Sussex, UK: Institute of Development Studies.

227 Government of Pakistan, Planning Commission. 2007. *Annual Plan 2007-08*. Islamabad. <http://www.pc.gov.pk/annual%20plans/2007-08/6-Poverty-Human%20Dev.pdf>

B. Social Protection Programs

Pakistan's social insurance programs have developed in a piecemeal fashion over time and primarily provide benefits for public sector workers and their dependents, while mandating that benefits be provided for private sector workers and their families. Pakistan's social insurance programs require reform to respond to population aging, inadequate financing of pension funds, and devolution.

Before 2007, the largest social assistance programs in Pakistan were (i) Zakat for needy and destitute Muslims established in 1980, and (ii) Bait-ul-Maal (1992) for needy and destitute Pakistanis. The Pakistan Bait-ul-Maal program included the Food Support Programme, which provided a cash transfer twice a year to poor families, and the Individual Financial Assistance Program that provided cash transfers for a number of different life events that place extra financial pressure on poor families.²²⁸ In addition, the federal and provincial governments subsidized the prices of energy, wheat, and other goods; however, these subsidies were weakly targeted, and changes in world prices relative to the subsidized prices placed fluctuating demands on the finances of both levels of government. Finally, the PPAF provides financing to communities for building small-scale community infrastructure and microfinance.

Core programmatic initiatives outlined in the National Social Protection Strategy are (i) expansion of the coverage of unconditional cash transfers (Zakat and the Food Support Programme) with introduction of CCTs; (ii) expansion of school-feeding and social care services; (iii) introduction of public works programs using low-wage employment; and (iv) piloting efforts to reduce child labor, such as combining CCTs with skill development programs for parents, and linking microfinance with ending bonded and child labor.

C. Policy and Institutional Challenges

No single institution is responsible for organizing policy and rationalizing program benefits at the national or provincial level. Before the 18th Amendment, social insurance and social assistance policies were managed by at least four ministries.²²⁹ The Planning Commission has reportedly started to work with provincial governments “to develop a consensus on a framework for social protection, including institutional arrangements, coverage of policy, compliance monitoring arrangements, legal and regulatory arrangements to align social protection policies with international commitments and meeting the national goals.”²³⁰

228 The Food Support Programme was discontinued in the 2009/10 budget as the BISP was being rolled out; A. Barrientos. 2006. *Development of a Social Protection Strategy for Pakistan*; A. Channa. 2012. *Social Protection in Pakistan: A Profile of Existing Programmes and an Assessment of Data Available for Analysis Background Paper*. London: London School of Economics; H. Jamal. 2010. *A Profile of Social Protection in Pakistan: An Appraisal of Empirical Literature*. Islamabad: SPDC; and A. Sayeed. 2004. *Social Protection in Pakistan: Concept, Situation Analysis and the Way Forward*. Islamabad: Centre for Research on Poverty Reduction and Income Distribution.

229 The Ministry of Human Resource Development coordinated policy and financing for the employees' social security institutions. The Ministry of Labor and Manpower administered the Workers' Welfare Fund. The Ministry of Social Welfare and Special Education oversaw many social assistance programs and also interfaced with community organizations and NGOs that cofinanced or provided a variety of social assistance to various geographic groups and/or the disadvantaged.

230 The Ministry of Planning, Development and Reform was responsible for drafting the social protection strategy. Z. Abbasi. 2013. *Developing Social Protection Strategy: Policy Dialogue Initiated with Provincial Govts*. *Business Recorder*. 3 February. <http://www.brecorder.com/top-news/108-pakistan-top-news/104301-developing-social-protection-strategy-policy-dialogue-initiated-with-provincial-govts.html>

However, none have completed provincial-level social protection policies, strategies, or undertaken related administrative reforms.

The need for a central, coordinating body remains to ensure that provinces with less capacity are not disadvantaged in delivering social protection services and support. While some federal bodies do remain (e.g., National Commission for Child Welfare and Development, National Council for the Rehabilitation of Disabled Persons, National Council of Social Welfare, National Trust for the Disabled, Pakistan Bait-ul-Mal, and Trust for Voluntary Organizations), none has the mandate to review social protection in the nation as a whole. One interesting development is that the Pakistan Business Council has formed the Social Protection Panel, which prepared reports for Pakistan Economic Forum meetings in 2011 and 2013 to review social protection developments in Pakistan and recommend future reforms.²³¹

Finally, ongoing challenges are also related to strengthening monitoring and evaluation to improve the accuracy of targeting program benefits and to measure the effectiveness of social insurance and social assistance programs.

²³¹ Pakistan Business Council. 2011. Social Protection: Targeted, Transparent, Empowering—A PBC Position Paper. Islamabad; and Pakistan Economic Forum. 2013. Pakistan Economic Forum II. Islamabad. Draft.

XXVII. Women and Social Protection Needs and Programs

A. Social Insurance

The share of the population that is aged 60 years or older was estimated at a high of 7.7% in the PDHS for 1990–91 to a low of 5.5% in the 1998 census. The most recent PDHS 2012–13 estimated that 6.6% of the population was aged 60 years or older.²³² Females and urban residents appear to be less likely to survive after reaching the age of 64 years.²³³

One-third of the elderly were still working after age 60. About 80% of men and 43% of women reported having at least a modest income, and this income provided them with influence over decisions concerning themselves. Only an estimated 28% of elderly men and 8% of elderly women received pensions, indicating the relatively limited role played by social insurance in the financial security of the elderly and the essential role that children play in providing for their well-being. Over 66% of the elderly lived with their son's family, 25% lived with their spouse,²³⁴ and 6% lived alone. Overall, 80% were dependent on their families, with 35% of men and 70% of women being fully dependent on their families. Rural elderly men and women reported living in worse conditions than those in urban areas, tended to be poorer and thus more financially dependent on their families, and had less education contributing to less influence in decision making. Elderly women reported living in worse conditions than elderly men.²³⁵

B. Social Assistance

Disability. In 2012, efforts were made to update estimates of disability based on the 1998 census.²³⁶ The findings suggested that 2.5% (or 5.0 million) of the population had

232 A study found that 40.2% of the elderly were aged 60–64 years, 23.3% were aged 65–69 years, 24.1% were aged 70–79 years, and 12.4% were aged 80 years and older. Pakistan Medical Research Council. n. d. *Survey on the Health and Living Conditions of the Elderly Population of Pakistan*. Islamabad.

233 Elderly persons reported having cardiovascular disease, arthritis, respiratory conditions, vision and hearing problems, and poor mental health, and that the onset of these physical deficiencies seemed associated with reduction in influence in decision making. Elderly persons living in rural areas tended to be healthier, although they had less use of and poorer quality of health services. The high cost of medications and laboratory tests is one reason that elderly persons do not continue treatment for chronic conditions. Pakistan Medical Research Council. n. d. *Survey on the Health and Living Conditions of the Elderly Population of Pakistan*.

234 Those living with a spouse reported being worse off than those living with extended family, probably because of the added stress of caregiving.

235 Pakistan Medical Research Council. n. d. *Survey on the Health and Living Conditions of the Elderly Population of Pakistan*.

236 Estimating the incidence and prevalence of disability in Pakistan is problematic for many reasons, with the most significant being the lack of population census data after 1998 and the tendency for households to “hide” disabled family members, especially those with congenital disabilities, because of anxiety that awareness of congenital disabilities raises questions as to whether there are genetic issues within the household and potentially the extended family.

disabilities.²³⁷ About 48% (2.1 million) of persons with disabilities were female, ranging from 38% in the Islamabad Capital Territory to 43% in Balochistan. The burden of caring for persons with disabilities largely falls on females in the household, as does earning an income to replace that of husbands with disabilities when there are no other adult males in the household.

Poverty. From 1987 to 2008, survey data indicated significant and continued reductions in the poverty headcount and poverty gap. The Pakistan Panel Household Survey provided the most recent estimates of total (20.7%), urban (16.6%), and rural (22.4%) poverty incidence in 2010. Analysis of the data found that poverty, especially chronic poverty, was more common in households that are larger, have a higher dependency ratio, are headed by a person with less education, and do not own land and/or livestock. Analysis of three rounds of data for rural households found that a greater proportion of female- than male-headed households were chronically poor (i.e., poor during all three survey rounds); conversely, the proportion of female-headed households who were never poor (i.e., not poor during all three survey rounds) was larger (67%) than the corresponding proportion of male-headed households (48%). Together, these results suggest that male-headed households were more likely than female-headed households to be able to move into and out of poverty over time.²³⁸

Benazir Income Support Programme. In 2008/2009, the government established the Benazir Income Support Programme (BISP) to provide cash transfers of PRs1,000 per month to a nominated woman of each eligible household²³⁹ as income support in the face of higher food and fuel prices as well as decreased remittances because of the global financial crisis. Initially, a set number of forms were provided to Parliamentarians who then encouraged households in their constituencies to apply for BISP benefits. Efforts to improve targeting of BISP benefits were carried out through surveying all households to determine a score on a poverty scorecard. Establishment of the score-based database of eligible households was completed by mid-2011, and identification of eligible women by Parliamentarians was phased out at that time.

While the BISP had initially been conceived as a response to the food and fuel price crises, the Parliament made BISP monthly cash transfers a permanent part of Pakistan's safety net programs through passage of the Benazir Income Support Programme Act 2010.²⁴⁰ The act established the BISP Fund and the establishment and composition of the BISP Council to oversee policy and management decision making as well as a process for filing grievances. Institutions involved in BISP implementation include the National Database and Registry Authority for issuance of computerized national identity cards; the Pakistan Post Office and commercial banks for delivery of cash benefits; and nongovernment organizations and private sector institutions for pilot efforts, surveys, and evaluations.

237 About 19% of those disabled were crippled, while 8% were blind, 8% deaf/mute, 8% mentally retarded, and 8% had multiple disabilities. About 6% of those who were disabled were "insane," while another 43% had a disability lumped into a category called "others." The report did not show estimates for national or provincial population aggregates by gender, urban or rural residence, and disability. This level of disaggregation is only provided in district-level tables. Disability rates at the district level ranged from under 1% to 10%, suggesting several factors influencing disability across Pakistan.

238 The size of the sample was small, limiting the degree of confidence in its estimates at the subnational level. G. M. Arif and S. Farooq. 2012. *Rural Poverty Dynamics in Pakistan: Evidence from Three Waves of the Panel Survey*. Islamabad: PIDE.

239 BISP eligibility is for households in the first and second quintile who qualify based on the scorecard, are headed by widows or divorcees and a male family member is not present, or are families that include individuals who have physical or mental disabilities.

240 Gazette of Pakistan. 2010. *Benazir Income Support Program Act (Act XVIII of 2010)*. 18 August.

To date, documentation of the impacts of the BISP on recipients has only been possible through use of administrative data and qualitative information from focus group discussions.²⁴¹ Administrative data show that 15 million women were encouraged to register to receive an identity card, which not only made them eligible to apply for BISP benefits but has also opened opportunities for beneficiaries to register to vote, open bank accounts, and access other services requiring government-issued identification. Rapid assessments based on focus group discussions reported that BISP transfers helped households smooth out household consumption on basic items;²⁴² set aside minimal savings, avoid debt, and/or be better able to make debt payments; and reduce tensions between BISP recipients and their husbands.

Focus group respondents also reported that the receipt of BISP payments via the Pakistan Post Office had some irregularities, and this led to the BISP developing and rolling out a payment system based on debit cards.²⁴³

Several other BISP-related interventions have been started (most on a pilot basis) to either assist BISP recipients graduate from dependence on the program (i.e., Waseela-e-Haq and Waseela-e-Rozgar) or to provide benefits intended to build and maintain the human capital of household residents (i.e., Waseela-e-Sehet and Waseela-e-Taleem, Table 7). BISP cardholders are also provided a 10% discount at utility stores.²⁴⁴

Table 7: Benazir Support Income Programme, Special Initiatives

Name	Date Established	Description
Waseela-e-Haq	2009	Provision of one-time, interest-free, long-term loans of PRs300,000 to beneficiaries selected at random for establishing a female- or jointly-owned business
Waseela-e-Rozgar		Provision of vocational or technical training to a beneficiary or her designee by select public and private training institutions
Waseela-e-Sehet		Provision of health insurance to beneficiaries to enable access to health care, and payment of life insurance of PRs100,000 to dependents upon death of main wage earner
Waseela-e-Taleem		Provision of additional cash transfers to beneficiaries conditional on their children attending primary school

Source: Benazir Income Support Programme. <http://www.bisp.gov.pk>

241 The BISP has had other impacts in demonstrating the benefit of targeting program benefits to a defined population. The program has elevated women as stakeholders with potentially significant relevance in the political arena. H. Gazdar. 2011. *Social Protection in Pakistan: In the Midst of a Paradigm Shift? CSP Research Report 13*. Brighton, UK: Institute of Development Studies. <http://www.ids.ac.uk/files/dmfile/ResearchReport13FINAL.pdf>; Quantitative impact evaluation data are still being collected.

242 On average, recipients allocated the BISP monthly payment to food (32%), medical expenses (23%), debt repayment (10%), clothes (7%), and children's education (5%).

243 World Bank. 2013b. *Pakistan: Towards an Integrated National Safety Net System—Assisting Poor and Vulnerable Households: An Analysis of Pakistan's Main Cash Transfer Program*. Washington, DC.

244 Utility stores have traditionally sold subsidized food and other goods. To improve targeting, they are now primarily located in poor communities. Pakistan Economic Forum. 2013. *Pakistan Economic Forum II*. Islamabad. Draft.

XXVIII. Development Partner Assistance and Lessons Learned

A. Development Partners Active in Social Protection

The International Labour Organization and GIZ have been providing the government with technical assistance for social insurance. While males comprise greater numbers of the formal sector labor force, women also likely benefit from this assistance, as they are also employed in the formal labor sector and may be spouses who receive income assistance from their husband's social insurance programs in the event of illness, disability, or death.

From 2008 to 2012, the Asian Development Bank, the Department for International Development of the United Kingdom, United States Agency for International Development, and the World Bank provided approximately \$1.15 billion in financing for development and expansion of the Benazir Income Support Programme (BISP) and its ancillary programs. About 80% of social assistance aid was in the form of loans to support program implementation, with the remainder as grant financing to support technical assistance. Starting in 2013 to 2019, over \$1.54 billion has been committed to support the BISP and ancillary components. About 55% of funds committed were loans, and 45% were grants, with both primarily supporting the financing of beneficiary payments. Since women are the primary beneficiaries of BISP cash payments, women have greater control over this additional financing; thus, it not only alleviates poverty but improves their agency within the family. However, impact evaluations are required to determine whether decision making concerning the use and investment of unconditional cash transfers are significantly influenced by female recipients.²⁴⁵

B. Policy-Based Loans and Grants

It has been noted that crisis-motivated economy-wide policy-based lending has not been a successful approach to financing social protection programs in cases where systems are only in a nascent phase.²⁴⁶ This is because of the priority given to quickly mobilize financing to meet critical foreign exchange needs, rather than to engage in sector-specific policy reforms. Sector-specific policy lending may be suitable when those undertaking policy reforms can appreciate the benefits of the funds released in terms of improvements for

²⁴⁵ The Punjab Female School Stipend Program, a targeted CCT program, was found to increase girls' progress through and completion of middle school, reduce their concurrent work in the labor force, delay marriage, and have fewer children. IEG. 2011. *Do Conditional Cash Transfers Lead to Medium-Term Impacts? Evidence from a Female School Stipend Program in Pakistan*.

²⁴⁶ ADB. 2013a. *Country Assistance Program Evaluation: Pakistan, 2002-2012—Continuing Development Challenges*. Manila.

their programs. Technical assistance is also important to move policy reforms in social protection policy loans forward.²⁴⁷

C. Project Loans

As the BISP and associated initiatives are intended to benefit poor households and the cash transfers are specifically targeted to women, development partner support for development and rollout can be considered specifically targeted at gender empowerment.

Many of the lessons learned from development partner support for social protection echo similar lessons learned in other countries that have developed social security networks.²⁴⁸ Pakistan's experience has offered some more unique insights in providing BISP-like social assistance in areas affected by conflict and natural disasters.

BISP-eligible households in conflict areas tend to be more likely in debt and to have higher levels of debt.²⁴⁹ While BISP payments may help stem the need for households to engage in additional borrowing, BISP payments may be too small to help households pay off existing loans. Higher debt may constrain households' investment in children's education (especially for girls) and contribute to girls' earlier marriage.

Following the 2010 floods, the National Disaster Management Authority was tasked to develop lists of households that were affected by the floods, and the BISP was to pay PRs20,000 per household over four installments. The BISP assistance was intended to provide some initial capital to households for rebuilding their homes and livelihoods.²⁵⁰ By 2011–2012, only PRs12 billion had been distributed to members of provincial assemblies to distribute to their beneficiaries affected by the floods, with the remaining PRs8 billion distributed directly to BISP beneficiaries who may or may not have been affected by the floods.²⁵¹ This illustrates that programs that target social protection payments to women and also are engaged on a periodic basis to distribute disaster-response funding, need to maintain separate lists of beneficiaries and separate accounts for funds allocated for each purpose.

247 World Bank. 2012b. *Implementation Completion and Results Report (IDA-45940) on a Development Policy Credit in the Amount of SDR133.8 Million (US\$200 million equivalent) to the Islamic Republic of Pakistan for a Social Safety Net Development Policy Credit*. Washington, DC.

248 Specifically (i) political will and commitment are essential not only to start a major program, but also to make major improvements in design (e.g., a shift from Parliamentary identification of beneficiaries to the poverty scorecard approach); (ii) establishment of a BISP board that included nonpolitical members has been important to maintaining a broad base of support; (iii) reliance on competent domestic institutions can shorten the time needed to move forward with implementation and scaling up (e.g., NADRA for beneficiary registration, and PPAF, RSP, and other organizations for conduct of surveys); (iv) consensus is needed among major development partners on adoption of policies to reduce general subsidies and to improve targeting of transfers to the poor; (v) government and development partner technical and operational interactions are managed by skilled and experienced technical staff, resident and in-country; (vi) pilot testing and rapid assessment determine the appeal of cash transfers like the BISP to recipients, and population sensitization is used prior to roll-out; (vii) there is flexibility in adopting new approaches, (e.g., solving payment system issues); (viii) management authorities are developed (e.g., the BISP board), and institutional capacity is supported for continued improvement of the program; and (ix) there is timely coordination with other development partners that may provide cofinancing and/or technical assistance.

249 Reasons for higher debt include (i) larger household size; (ii) absence of adult males contributing to regular income; (iii) conflict disruption of local production and local sale of goods and services, resulting in lower incomes and higher costs to procure from farther markets; and (iv) greater distance of households from microfinance institutions, resulting in greater reliance on traditional moneylenders who charge higher interest rates.

250 Awaz.tv. 2010. NADRA, BISP Asked to Finalise Flood Victims List. 26 August. <http://www.awaztoday.tv/singlenews/1/6803/Political-News/NADRA-BISP-asked-to-finalise-flood-victims-list.aspx>

251 *The Express Tribune*. 2012. Flood Money Went to BISP: Civil Society Report. 17 February. <http://tribune.com.pk/story/337530/flood-money-went-to-bisp-civil-society-report/>

XXIX. Entry Points for Future Assistance

A. Policy Development

- Review options for making social insurance benefits more uniform across programs, including providing equivalent benefits for females (whether single or married) as males who work full-time in the formal sector.
- Develop clear guidance in the National Disaster Management Authority and provincial disaster management authorities' emergency action plans on the roles of safety protection institutions in providing financial and in-kind assistance to those affected or displaced by natural disasters, including women who may not only be disproportionately represented among the displaced but may be more easily registered as eligible under the Benazir Income Support Programme (BISP) and other social benefit programs.

B. Program Development and Implementation

- Increase, over time, coverage of social insurance programs beyond registered workers in the formal sector.
- Develop and pilot BISP graduation strategies that are effective at reducing unemployment and underemployment of women in rural areas and/or the agriculture sector, possibly through linkage of the BISP, microfinance, and RSP community mobilization efforts.

C. Capacity Building

- Assess the feasibility of decentralizing the BISP and/or its related graduation programs to the provincial level, and support an assessment of capacity-building needs including financing.

D. Statistics, Evaluation, and Research

- Develop a national beneficiary registry on the foundation of the BISP database to improve coordination, efficiency, and monitoring of various social benefits provided to females.

- Improve the design and initiate regular conduct of Pakistan Bureau of Statistics surveys to provide information on poverty and disabilities by age and sex and concerning access of groups to, and adequacy of, social protection transfers.
- Develop up-to-date provincial databases on public and private sector education and health facilities and staffing, including facilities for females, and female staff to ensure that recipients of any future education and health conditional cash transfers have access to functioning facilities and trained personnel, and continue to conduct independent, third-party evaluations of cash transfer programs to provide credible evidence of impact and fairness.
- Conduct an impact evaluation of the separate and joint impacts of community infrastructure grants, microfinance, and provision of Waseela-e-Sehet and Waseela-e-Taleem on households' use of social services and health, education, and poverty impacts.

PART H

Transport

XXX. Background

Key Findings: Transport

- Transport services are directly responsible for 11% of gross domestic product. Addressing the deficits in transport infrastructure (especially rural roads and railways) is challenging given the large number of public and private institutions involved and the high investment and maintenance costs relative to revenues.
- Transport is an essential input to household and business investment and production. However, problems arranging transport was cited by 40% of women as a problem in accessing health care, from a high of 70% of women in Balochistan to 28% in Punjab.
- Women’s problems accessing transport are supported by evidence of the limited ownership of Pakistanis in general, and women relative to men, of any mode of transport. Only 9% of households have access to an animal-drawn cart, 28% to a bicycle, and 35% to a motorcycle. Further, only 0.9% of females owned an automobile (compared with 4.6% of males) and 2.6% owned a motorcycle (compared with 24.3% of males). Those who lack ownership of any form of transport have to rely on extended family, neighbors, or public transport to travel any significant distance from the home.
- Understanding women’s travel patterns is key to engendering the transport sector. Compared with men, women in Pakistan are less mobile and when they do travel their trips are much shorter, more likely by foot or private automobile rather than public vehicles and bicycles which men prefer, and less frequently for leisure purposes. Safety risks and unwanted male attention were among the top reasons why private motorized transport, which is more costly, is the choice mode of transport among women. Another study found that 70% of regular female commuters in Karachi experienced sexual harassment “sometimes” or “many times” while in a public bus or terminal.
- Development partners are engaged in providing the government with financing for major transport infrastructure, for which construction-related labor is generally provided by men. Two pilot projects in the transport sector have included women, and their lessons learned are as follows:
 - o Rural, earthen roads were maintained by women and men who were paid government wages, provided health benefits, and sensitized to gender equality and human rights. Women as paid laborers were accepted by men; thus, the approach may be appropriate for other rural infrastructure projects.
 - o Female-friendly bus services between Islamabad and Rawalpindi were pilot tested. Participants reported better experiences using the piloted bus service, but also identified aspects of design for improvement before scaling up.

- Entry points for future development partner assistance include the following:
 - *Research and policy development.* Support establishment of a gender task force in the Ministry of Communication and/or the National Highway Authority. Explore the links and recommend mutually reinforcing strategies connecting transport programs with sustainable land-use planning to ensure women’s equal access, long-term benefits, and participation in the transport sector. Formulate and enforce policies that will safeguard women’s safety from sexual harassment. Undertake gender analysis by collecting sex-disaggregated data on transport use; monitor policy enforcement, program implementation and facility operations; and document lessons learned in provision of women-friendly transport services.
 - *Program development and implementation.* Include project components that increase women’s access and affordability and/or ownership of motored vehicles. Piloting may include microfinance for motorcycles, and subcontracting for female-friendly rural transport. Design multimodal transport systems that take into consideration women’s multi-nodal and multipurpose travel patterns. Implement physical design features and behavioral change campaigns aimed at deterring sexual harassment and exploring innovative approaches of combating sexual harassment in public transport and connected spaces such as organizing for social mobilization and information and communication technology-based reporting platforms. Address women’s safety and connectivity concerns by providing adequate pedestrian infrastructure with safety and “walkability” attributes.
 - *Capacity development.* Provide incentives to engineering and business schools to develop course materials concerning gender and transport to female students to enter civil engineering, and to professional associations to sponsor events for members to increase awareness of gender impacts of different transport design. Raise commuter awareness on the social unacceptability of sexual harassment, provide gender training to first responders (public transport staff and police). Organize gender sensitivity and responsiveness training for public transport planning experts.

Transport services are estimated to contribute 10.9% of gross domestic product (GDP), although problems in the sector are estimated to reduce GDP by 5.0% to 8.5%.²⁵² Transport costs constitute 27.7% of the cost of exports and 40.1% of the cost of imports. Thus, the capacity and efficiency of the national transport system are important to support economic growth and to keep import costs low and export prices competitive.

Roads handle 96% of inland freight (153 billion ton-km) and 92% of passenger traffic (325 billion passenger-km).²⁵³ The dominance of roads reflects the relative importance given over the past several decades to new investment in roads.²⁵⁴ Similarly, urban transport investments have focused on roads for vehicles instead of development of

252 Government of Pakistan, Ministry of Finance. 2014. *Economic Survey of Pakistan, 2013–14*; and Government of Pakistan, Planning Commission. 2008. *Mid-Term Review of Medium Term Development Framework (MTDF) 2005–2010*. Islamabad.

253 Government of Pakistan, Planning Commission. 2008. *Mid-Term Review of Medium Term Development Framework (MTDF) 2005–2010*.

254 While males are more likely than females to own motorized vehicles, it cannot be concluded that men benefit more than women from improvements in roads, as women are often passengers on vehicles owned by the household and/or benefit from the income derived from use of the transport when spent on household consumption.

metros or provision of safe walkways and crossovers as well as good lighting for those traveling by foot or bicycle.²⁵⁵

A. Policies, Plans, and Strategies

Since independence, the government has developed several policies, plans, and strategies related to transport.²⁵⁶ Vision 2025 indicates a goal of a more efficient, integrated road transport system to be achieved by reducing transport costs, improving safety, reducing accidents and fatalities, improving connections between rural areas and urban markets, reducing the time costs of interprovincial travel, and improving roads and integration of transport corridors with regional trade partner countries.²⁵⁷ The National Transport Research Centre has recently prepared drafts of the National Transport Policy,²⁵⁸ Urban Public Transport Policy, and National Transport Plan Study, but none of these have been either approved to date or available in the public domain.²⁵⁹ Further, a national plan for financing road maintenance has not been implemented.

Provincial departments of Planning and Development review proposals by various departments for new railway or road development or major maintenance works. Major urban cities have their own development authorities that create plans for improving urban transport. Post-18th Amendment and in view of the lack of elections for local government officials, local governments have limited scope to develop and propose plans for transport improvement in their districts.

B. Institutions

Many ministries and state-owned enterprises at the national and provincial levels are involved in the sector, resulting in many issues, including gaps in regulations, development of different plans with different priorities, and competition for limited resources. For example, the Ministry of Communication is responsible for developing national highways and transport corridors, while provincial and urban governments are responsible for providing transport services.

Provincial and urban governments have focused on developing intra-urban transport. Yet, political considerations influence road investment, with national and local politicians seeking votes, especially at the local level, through promises of construction of new roads. Further, the income generated through tolls, weighbridge fees, and right-of-way receipts is not adequate to meet the maintenance cost of national roads.²⁶⁰ Budgetary constraints at provincial and local government levels do not permit allocation of sufficient financing for maintenance of existing roads, much less for maintenance of new roads.

255 A recent study estimated that 40% of trips in Lahore are by foot. M. Imran. 2009. Public Transport in Pakistan: A Critical Overview. *Journal of Public Transportation*. 12 (2).

256 M. Imran. 2009. Public Transport in Pakistan: A Critical Overview. *Journal of Public Transportation*.

257 Government of Pakistan, Ministry of Finance. 2014. *Economic Survey 2013–14*.

258 The National Transportation Policy provides a medium-term framework for developing the transport sector across all modalities, and establishes priorities for development projects among provinces and between rural and urban areas.

259 Government of Pakistan, National Transport Research Centre. NTRC Research Publications. <http://www.ntrc.gov.pk/LIST-6.HTM>

260 ADB. 2013a. Country Assistance Program Evaluation: *Pakistan, 2002–2012—Continuing Development Challenges*. Manila.

In urban areas, there has been no long-term commitment to develop sustainable rapid transit systems in urban areas. Instead, short-term efforts have been related to setting up public–private partnerships (PPPs) with private operators to provide bus services, such as incentives (e.g., subsidies for importation of new vehicles) to private operators of bus transport, development of rapid bus lanes for intra- and intercity commuters, and/or development of light rails in Karachi and Lahore. Pilot efforts related to each model have been abandoned for various reasons, including fare subsidies that make maintenance of vehicles prohibitive; lack of recognition that private companies in transport PPPs must focus on profitable routes or receive subsidies to serve routes in low-income areas; and/or lack of sufficient regulation on PPP providers with regard to routes, quality of services (e.g., elimination of overcrowding), tariffs, and maintenance of vehicles, including use of fuel with low-carbon emissions.

C. Role of the Private Sector

Pakistan has three state-owned enterprises in the transport sector: Pakistan International Airlines, Pakistan National Shipping Corporation, and Pakistan Railways.

The government currently plans to split Pakistan International Airlines into a holding group that would retain about PR250 billion in debt and excess personnel, and a new streamlined airline that would own all aircraft and hold existing landing rights. The government would sell 26% of the new airline to a strategic partner.²⁶¹ Pakistan Railways is also listed by the Privatization Commission as slated for privatization. Among the major issues to be addressed prior to privatization is the provision of financing for its pension liabilities.

The private sector plays an active role in providing transport services as well. Three privately owned airlines—Airblue, Air Indus, and Shaheen Airlines—provide air services on domestic routes in Pakistan. Transport of freight within and through Pakistan, other than by Pakistan International Airlines and Pakistan Railways, is handled by private firms. Passenger ground transport is provided by both public and private firms.

Although a number of PPP initiatives regarding bus services have been tried in the past, most have failed to be sustainable.²⁶² Private companies providing intercity bus services include Bilal Deawoo, Daewoo Express, Faisal Movers, Khan Brothers Kohistan, Niazi Express, Rehber Travel, Skyways, and Waraich Buses. Pakistan Railways has developed PPP agreements with Four Brothers Group (i.e., Pak Business Express)²⁶³ and Air Rail Services (i.e., Shalimar Express) to provide express train services between Karachi and Lahore. Services are provided in refurbished railway cars. In 2013, the PPPs generated 26% of total passenger railway revenue, although they accounted for only 1% of passenger traffic.²⁶⁴

261 Y. Trofimov and S. Shah. 2014. Pakistan Unveils Plan to Boost Economy. *The Wall Street Journal*. 18 February. <http://online.wsj.com/news/articles/SB10001424052702304899704579390052663233522>

262 M. Imran. 2009. *Public Transport in Pakistan: A Critical Overview*. *Journal of Public Transportation*.

263 Pak Business Express provides a “business inn hotel” and “business inn café” for its clients, but their website does not mention that it provides separate waiting areas or seating on trains for females. Pak Business Express. http://pakbusinessexpress.com/?page_id=208

264 S. Haq. 2013. Pakistan Railways: Private Trains Contribute 26% to Passenger Revenue. *The Express Tribune*. 12 January. <http://tribune.com.pk/story/492719/pakistan-railways-private-trains-contribute-26-to-passenger-revenue/>

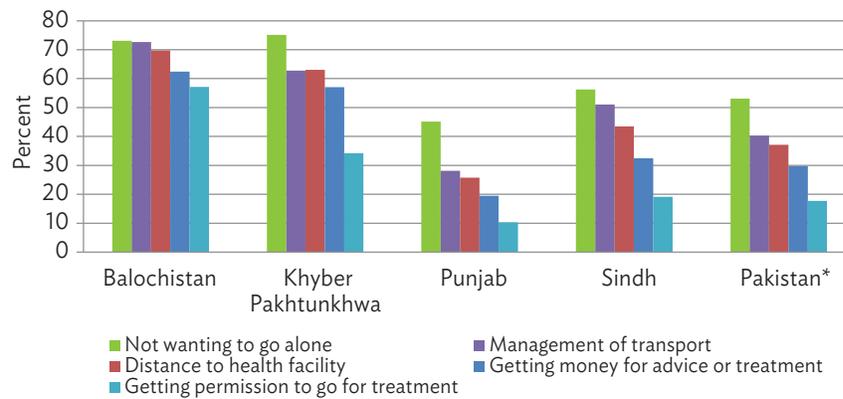
XXXI. Women and Transport

A. Use and Access

Travel behavior is gendered. Women and men's travel patterns are shaped by their sociocultural and economic status, and the built environment. This was the conclusion from a gender analysis of dataset from the 2007 Time Use Survey by the Pakistan Bureau of Statistics and UNDP.²⁶⁵ Compared with urban–rural differences, the analysis found significant gender differences in travel behavior relating to trip rate, travel mode, duration, and purpose of travel. Diary day records of 37,830 respondents aged 11 years and above showed females were immobile 55% of the time compared with males (4%), and that mobility restrictions on women bore much more heavily at adulthood and marriage. The same analysis established that women made lesser daily trips (2.8) than men (5.4), and that women's trips were 44% shorter. The greatest gender difference was seen in trips for leisure and sociocultural activities. Women tend to walk more than men and when they rode, used more expensive (private vehicle, hired taxi) modes of motorized transport. Women recorded higher mean trip duration for walking and personal automobile trips, in contrast to their mean trip duration for travel by bus, bicycle, and other means of travel. On the other hand, female mean travel duration by bus and bicycle was much shorter than males' due to perceived potential issues with public transport and bicycle-based travel such as risk of security and unwanted interaction with men. There was no information on whether women tend to travel alone or with young and elderly members of their families in line with their reproductive roles. Overall, the findings of that study coincide with the conclusions of research in other countries, that women are more likely to travel short distances to dispersed and numerous stops in one single trip as a result of their multiple roles straddling paid work, household tasks, as well as community or cooperative tasks. Gender-sensitive transport infrastructure and policies will need to consider women's convenience, reliability, safety, and affordability within their distinct social, cultural, and economic context.

Relevant to health and transport issues, an analysis of available data from the PDHS 2012–13 provides some insight into the relative importance that the distance to a health facility as well as management of transport have in influencing women's ability to access health services when they are sick. The reason cited by the largest percentage of female respondents of difficulties in obtaining health services, regardless of province, was that they did not want to go to the health facility alone. The remaining reasons (cited in order of declining percentages of women who cited the reason) were management of transport, distance to facility, getting money for advice and treatment, and getting permission to

²⁶⁵ Adeel et al. 2013. Gender, Mobility and Travel Behavior in Pakistan: Analysis of 2007 Time Use Survey. Munich Personal RePEc Archive. p.1.

Figure 29: Difficulties Cited by Women to Obtain Health Services by Province, 2013

* National.

Source: NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*. Islamabad: NIPS and Calverton, MD: ICF International. <http://dhsprogram.com/pubs/pdf/FR290/FR290.pdf>

seek treatment. Overall, a lower percentage of women in Punjab reported difficulties in obtaining health services than in other provinces, regardless of reason for difficulty.²⁶⁶

The data also indicate that a higher proportion of women reported that management of transport was a difficulty in obtaining health services than distance to facility. However, the proportion of women who reported transport- or distance-related difficulties varied by province. Specifically, nearly 70% of rural women in Balochistan, Khyber Pakhtunkhwa, and Sindh reported that management of transport and distance to a health facility posed difficulties in their use of health services; in contrast, only about 30% of rural women in Punjab said the same. Less than 25% of urban women in Punjab and Sindh reported that either management of transport or distance to a health facility were difficulties faced in obtaining health care, in comparison with 30% in Khyber Pakhtunkhwa and 50% in Balochistan (Figure 30).

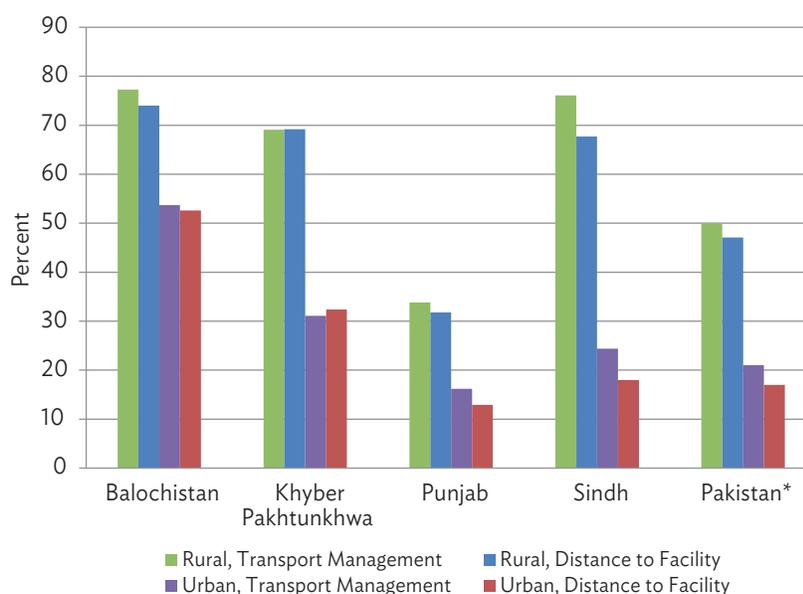
The solution will require design and implementation of transport approaches for rural women, analysis of the relative effectiveness of approaches that rely primarily on outreach (e.g., lady health visitors) to rural females in their homes and communities,²⁶⁷ and building and staffing of schools and health facilities in underserved areas.

The difficulties women face in management of transport are more understandable when considering that the PDHS 2012–13 found that 9% of households have access to an

²⁶⁶ These difficulties in obtaining health services when sick occurred when the data are plotted by age or income group, and with women reporting any specific difficulty declining among older ages and higher income groups.

²⁶⁷ Examples include provision of mobile health clinic services for curative care in addition to reliance on LHV for preventive health services, and/or educational outreach by NGOs to build capacity and skills of women trained to be primary teachers in their communities.

Figure 30: Difficulties Cited by Women to Obtain Health Services, Rural and Urban, 2013



* National.

Source: NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*. Islamabad: NIPS and Calverton, MD: ICF International. <http://dhsprogram.com/pubs/pdf/FR290/FR290.pdf>

animal-drawn cart, 28% to a bicycle, and 35% to a motorcycle.²⁶⁸ When considered by the sex of the vehicle owner, the National Baseline Survey found that only 0.9% of females owned an automobile (as compared with 4.6% of males), and 2.6% owned a motorcycle (compared with 24.3% of males).²⁶⁹ Neither the PDHS 2012–13 nor the National Baseline Survey 2012 reported the extent to which the households own more than one type of vehicle or where both females and males own vehicles; thus, it is not possible to state how many households own none, one, or more than one form of transport. Nevertheless, it is reasonable to assume that over 50% of households do not own any form of transport, and thus have to rely on extended family, neighbors, or public transport to travel any significant distance to educational or health facilities or to markets (Box 9).

By many accounts, the adequacy, reliability, safety, and affordability of Pakistan's public transport system has been unable to cope with growing demands. One critical view on the national transportation policies laments heavy investments on road networks serving intercity connectivity that highly relies on provisioning by private transport operators (buses, minivans) with little or disproportionate efforts to rehabilitate and

²⁶⁸ Transport ownership among rural households included 12% who owned an animal-drawn cart; 4% who owned a tractor; 28% who owned a bicycle; 28% who owned a motorcycle; and 4% who owned a bus, car, truck, or bus. Transport ownership among urban households included 3% who owned an animal-drawn cart; 1% who owned a tractor; 27% who owned a bicycle; 47% who owned a motorcycle, and 12% who owned a bus, car, or truck. NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*.

²⁶⁹ Gender Equity Program. 2012. *Gender Differences: Understanding Perceptions: National Baseline Study*, 30 April 2012.

Box 9: Women and Bus Services

Pakistani women from households that do not own their own vehicle face challenges in using bus services. Buses may or may not reserve seats for women, and males may take reserved seats. Women traveling without a male relative may be open to verbal or physical harassment or even violence. Further, buses, especially minibuses, do not generally come to a full stop at designated areas; thus, commuters must run to the vehicle. This makes boarding conditions difficult, especially for women. Bus operators also often do not encourage women to board their vehicle or refuse to board women.

Development of interurban bus and rail transport do not include provisions for female travelers in bus and rail terminals, such as separate areas for women to pray and rest. If separate toilet facilities are provided, these are unlikely to be well maintained. Some airports provide amenities suitable to meet the needs of female travelers.

Source: M. Haider. 2014. *Urban Transport Planning: Moving People and the Economy*. Washington, DC: Wilson Center Asia Program.

expand publicly managed transport facilities such as mass railways.²⁷⁰ The dominance of private or individually owned vehicles are associated with more costly, broken trips that are uncoordinated and unconnected, thus carrying a greater potential of causing inconvenience and increased cost to commuting women whose travel patterns are described as short, multiple, and multi-nodal. The failure to plan transport policy and projects within the context of high-density mixed land-use patterns in favor of zoning strategies and development of more suburban settlements is also expected to affect women more negatively than men because of their poor access to incomes and vehicle ownership, and time poverty resulting from the performance of multiple roles (productive,²⁷¹ reproductive,²⁷² and community²⁷³), which they balance daily.

Unwanted negative effects of transport development and the consequential free flow of people and goods, such as human trafficking and HIV transmission risks²⁷⁴ in Pakistan are not yet known but need to be flagged as gender issues since these problems disproportionately affect women more than men.

B. Protection from Sexual Harassment

While there are numerous media accounts about women's encounters with sexual harassers while traveling, there is no nationwide statistics database to reference its prevalence. Two site-specific studies verify female travelers' experience with sexual

270 M. Imran. 2009. Public Transport in Pakistan: A Critical Overview. *Journal of Public Transportation*.

271 Productive roles – actions that are paid in cash or kind. ILO. 1998. *A Conceptual Framework for Gender Analysis and Planning*.

272 Reproductive roles – actions that are unpaid yet are required to guarantee the maintenance and reproduction of the labor force such as biological reproduction, childbearing, childrearing; cooking, washing, caring for working family members and its future workers; caring for the sick and the elderly. ILO. 1998. *A Conceptual Framework for Gender Analysis and Planning*.

273 Community roles – actions that are unpaid or on a voluntary basis to ensure provision and maintenance of collective resources such as the village water supply, health services, etc. This is often undertaken by women as an extension of their reproductive roles. ILO. 1998. *A Conceptual Framework for Gender Analysis and Planning*.

274 ADB. 2009b. *Intersections: Gender, HIV, and Infrastructure Operations: Lessons from Selected ADB-Financed Transport Projects*. Manila.

harassment.²⁷⁵ One is an ADB study²⁷⁶ of 230 women who used public transport in Karachi, which found that only 15% of working women and 18% of students interviewed had never faced harassment on public transport, while over 70% experienced it “sometimes” or “many times.” The perpetrator was oftentimes another passenger (75%), the bus conductor (20%), or the driver (5%). In 34% of cases, the interviewee was deliberately touched or groped, and in 7% of cases, following, stalking, or blocking of the way occurred. A significant proportion of interviewees did not feel empowered to react to the harassment, especially students. Of those who did react, most did so verbally and very few asked for help (0%–4%). The effects of constant harassment are economic for women, girls, and their families, with 31% of students, 23% of working women, and 20% of homemakers reducing their use of public transport and taking (more costly) private transport as a result. To protect themselves, nearly 40% avoided traveling after dark due to safety concerns, curtailing opportunities for further education or socializing; a significant proportion felt the need to cover themselves in hijab or similar clothing to be protected from unwanted attention. Another study by the ILO used focused group discussions with van passengers, drivers, and conductors at the Islamabad–Rawalpindi route and confirmed female commuters’ encounters with vulgar language and actions by male commuters.²⁷⁷

A female-only section is usually designated in public buses. However, the intention to protect women from sexual harassers is defeated during rush hours when overcrowding peaks. Similarly, the segregation approach does not work at any time in smaller vehicles that are commonly used by women, such as the auto rickshaw. There are recent examples of private sector initiatives addressing sexual harassment in transport operations, but they are few and small in scale. Among them are the pink rickshaw fleet in Lahore that is exclusively driven and ridden by women,²⁷⁸ the Taber Women Transport Service vans in the Islamabad–Rawalpindi route that are that are conducted by females and accept women passengers only,²⁷⁹ and Uber company’s awareness training of its drivers on what constitutes sexual harassment upon commencement of their operations in Pakistan.²⁸⁰ On the other hand, a number of civil society groups, such as Gawaahi²⁸¹ and No to Harassment,²⁸² engaged the issue of street harassment through advocacy campaigns using mass and social media.

Experience of sexual harassment is not limited to locations inside public vehicles and terminals. Women are often subject to verbal (i.e., catcalling, ogling, sexist jokes) and physical harassment while walking along streets and alleyways. Women tend to walk longer hours and greater distances than men, making them highly vulnerable to street harassment.

275 Sexual harassment can be both physical (touching, groping, flashing) and nonphysical (even teasing, sexual innuendos, catcalling).

276 ADB. 2014e. Rapid Assessment of Sexual Harassment in Public Transportation and Connected Spaces in Karachi. A Consultant’s Report by the Social Policy and Development Center. <http://www.adb.org/projects/documents/rapid-assessment-sexual-harassment-public-transport-and-connected-spaces-karachi>

277 ILO. 2011. *Decent Transport for Working Women*. Geneva. http://www.ilo.org/wcmsp5/groups/public/@asia/@ro-bangkok/@ilo-islamabad/documents/publication/wcms_185253.pdf

278 Reuters. 2015. Lahore gets first women-only auto-rickshaw to beat “male pests.” *DAWN*. 10 April. <http://www.dawn.com/news/1175081/lahore-gets-first-women-only-auto-rickshaw-to-beat-male-pests>

279 A. Yasin. 2014. Women transport service launched in twin cities. *DAWN*. 18 February. <http://www.dawn.com/news/1087742>. Note: This project was launched by Zong, a private cellular company, in collaboration with Regional Transport Authority.

280 AFP. 2016. Uber teaches Pakistani drivers how not to sexually harass women. *DAWN*. 5 March 5. <http://www.dawn.com/news/1243545>

281 Gawaahi. Stop Street Harassment! <http://gawaahi.org/campaigns-projects/stop-street-harassment/>

282 Stop Street Harassment. <http://www.stopstreetharassment.org/resources/online/>

C. Employment

The Labor Force Survey reported that the transport and communication sectors accounted for 5.1% and 5.5% of total formal sector employment in 2010–2011 and 2012–2013, respectively—lower than any other sector. Employment of women in the transport and communication sectors comprised 0.1% and 0.2% of total female formal sector employment during the same years, respectively.

Employment in the transport and communication sectors accounted for 10.7% in 2010–2011 and 10.6% in 2012–2013 of total informal sector employment. Employment of women in transport and communications comprised 0.4% in 2010–2011 and 0.7% in 2012–2013 of total female informal sector employment. While the proportion of women employed in either formal or informal transport and communication sectors was low, average monthly wages for women were higher than for men—specifically, PRs13,838 compared with PRs10,356 in 2010–2011 and PRs20,152 compared with PRs13,733 in 2012–2013, suggesting that women employed in the sector were more likely to be employed in management or skilled office-based jobs.²⁸³

²⁸³ Government of Pakistan, Pakistan Bureau of Statistics. 2013a. *Labour Force Survey 2012–13*. Islamabad; The International Transport Workers' Federation is active in Pakistan, primarily for layoffs related to the restructuring of railways and Pakistan International Airlines. However, its website does not mention any initiatives regarding women's issues and the transport sector in Pakistan. International Transport Workers' Federation. <http://www.itfglobal.org/>

XXXII. Development Partner Assistance and Lessons Learned

Development partners active in the transport sector are the Asian Development Bank (ADB), Japan International Cooperation Agency, the United States Agency for International Development (USAID), and the World Bank. A recent United Nations report suggested that aid for the transport sector over the past 5 years has been at least \$783.0 million, with the Japan International Cooperation Agency contributing 56.6%, the World Bank contributing 19.0%, ADB contributing 15.8%, and USAID contributing 8.6%.²⁸⁴ Some development partners provided financing for repair of provincial and district roads damaged during the 2010 and 2011 floods.

A. Policy Loans

Development partners have used a variety of loans, including multitranche financing facilities. Experience with these loans in Pakistan has been that they were overly ambitious with regard to the type and pace of reforms sought, especially at a time when the government was shifting administrative responsibilities and financial allocation rules between national and provincial levels. Single-tranche policy loans have also been generally unsuccessful in bringing about the long-term policy and institutional reforms needed by the sector.²⁸⁵ Given the overarching policy and institutional reform needs throughout the transport sector, policy matrixes for program loans have not included conditions related to women's access to transport.

B. Project Loans

The construction and rehabilitation of highways and other paved roads do provide benefits to females (and their households) in more rapid transport between communities and cities, as well as in terms of the trade of goods and services into and out of their communities from other markets in Pakistan. However, the actual road construction work generally does not employ women, except ultra-poor women who are related to men also working on a project.

²⁸⁴ ADB's estimate of financial assistance for the transport sector may underestimate its contributions to the sector for the last 5 years, as data reported for the cited report were only for 2012–2013. United Nations Pakistan. 2014. *Pakistan Donor Profile and Mapping*.

²⁸⁵ ADB. 2013a. *Country Assistance Program Evaluation: Pakistan, 2002–2012—Continuing Development Challenges*.

C. Pilot Projects and Research

Community Infrastructure Improvement Project. The Community Infrastructure Improvement Project is a 5-year project funded by the Department of Trade and Development, Government of Canada and implemented by CARE International in Pakistan through AWAZ-CDS and the Takhleeq Foundation. The project aims to improve the socioeconomic status of disadvantaged rural women in 100 union councils in nine districts in Punjab and Sindh by providing cash for community infrastructure work and microenterprise development training. The project is expected to improve maintenance of rural, earthen roads to enable year-round use by light vehicles; increase income among poor rural women who participate in project income-generating activities; and increase the ability to plan and monitor gender-responsive community development activities among union council members and community leaders.

A midterm assessment reported that 1,500 women had participated in basic health and road maintenance training, with 900 women also receiving training on human rights and gender equality.²⁸⁶ The same assessment reported that maintenance of earthen roads during the initial project period showed the following outcomes in union councils: improvement in employment opportunities, and improved access to banking, educational, health-related, and other social infrastructure. Transport expenditures were 40% higher as well.

In this project, it was learned that given the multitude of challenges facing rural communities and integrated rural development, nongovernment organizations (NGOs) should seek to develop collaborative relationships with other NGOs to provide the range of technical expertise needed for rural development.²⁸⁷ However, the possibilities for the project to partner with local government institutions to promote change were more limited given changes in decentralization efforts in the 2000s. Financial sustainability of the road maintenance also requires that the responsibility to provide continued financing be transferred to local governments. Evaluations of the impacts of rural infrastructure and development projects need to include not only measurement of intermediate direct and indirect impacts at 18 months but also longer-term impacts after 4–5 years.²⁸⁸

Some women who agreed to participate in the project stopped working because household males forbid them to work. This may in part be due to self-selection.²⁸⁹ In the interests of sustaining efforts to involve women into road works, Pakistan could review similar experiences in Bangladesh.

Female-friendly bus services. Pilot efforts to explore the feasibility of setting up female-friendly buses, or special integrated buses, which cater to the transport needs

²⁸⁶ The project will also provide basic business management training to participating women.

²⁸⁷ Examples of extensions to the project aimed at rural community development could include adult education and literacy programs, development of value chains between dairy producers and processors, introduction of mobile technology for payment and other financial transactions, and work with microfinance banks for microcredit and microinsurance.

²⁸⁸ CARE International in Pakistan. 2012. *Early Impact Assessment of the Community Infrastructure Improvement Project (CIIP)*. Islamabad.

²⁸⁹ It is generally socially acceptable for destitute women to work in nontraditional areas such as road maintenance. However, it is unclear if road maintenance work would be acceptable among less vulnerable women and/or their households, illustrating the limitations that the project approach has in changing deeply ingrained social attitudes.

of women traveling intercity have been undertaken.²⁹⁰ The objectives are to encourage women to feel safe outside of their homes,²⁹¹ and modify an existing transport modality to better serve the needs of female travelers. The pilot effort started by conducting qualitative research through interviews and focus groups to better understand the needs and concerns of female and male commuters, bus drivers, bus conductors, and bus company owners.

Following analysis of the data, behavior-change communication materials were developed and presented to potential female and male passengers, bus drivers, bus conductors, and bus company owners in an effort to improve knowledge, attitudes, and practices of women as passengers and of the bus drivers who would likely participate in the services. Traffic police were also involved in the project to ensure that bus drivers made full stops at designated areas and permitted other stops at other areas to allow women to board or disembark from the buses. The transport owners' association was informed of the pilot effort and encouraged to participate, and media covered the pilot's launch and reported on its results.²⁹² The media coverage did play a positive role in incentivizing participants to carry out service changes.²⁹³

An evaluation found that women and men who used participating buses and routes reported better commuter experiences along a number of dimensions when compared with a control group.²⁹⁴

The project had to assure conductors and drivers that participation in the pilot would neither affect their job security nor force them to do anything they did not feel comfortable with. Further, the project had to assure bus owners and drivers that they would receive payment from the project to compensate for any revenue lost in fees.

The layout of the female-friendly buses posed a challenge, as they have a single entry/exit door and can only accommodate 12 persons at a time and little luggage without negatively impacting revenue to bus owners. While drivers of female-friendly buses made unauthorized stops to facilitate women having shorter walks to their homes, this change made the buses have more stops, resulting in longer commuting times for other passengers. Development of similar efforts should thus include a prelaunch study of the optimal number and placement of stops on the bus routes to balance the convenience and safety of female travelers with the financial and time costs to other commuters.

290 The pilot effort did not test women-only bus services, as these services would not have an impact on societal attitudes constraining female mobility, or attempt to reduce verbal and/or physical harassment that women could face on a bus. However, in the future, pilot efforts should ask interviewees and focus groups to provide views on women-only as compared with women-friendly bus services for intra-urban and interurban bus and/or rail services, and pilot test women-only against women-friendly services in areas where there appears to be interest in women-only services. For example, bus owners may wish to have women-only buses if the routes service women who may be eligible for bus fare subsidies through BISP smart cards.

291 The women-friendly bus initiative may be able to reduce verbal and physical harassment of females on participating buses, but would not affect harassment on the streets or in public places.

292 ILO. 2011. *Decent Transport for Working Women*. Geneva.

293 ILO. 2011. *Decent Transport for Working Women*. Geneva.

294 Specifically, female and male riders of women-friendly buses were more likely to report better availability of seats, better space availability for luggage, greater satisfaction regarding ease of boarding and disembarking, more respectful attitudes and communication with bus conductors and drivers, greater satisfaction with behaviors of male passengers and persons waiting at bus stops, greater satisfaction of the behavior of the traffic police, and appreciation for the uniforms and bus signs identifying the women-friendly providers and other publicity. ILO. 2011. *Decent Transport for Working Women*.

Another pilot effort will be launched under the ADB Karachi Bus Rapid Transit Project²⁹⁵ to determine if female-friendly bus services would be successful in an intracity setting. A technical assistance project will help define models of such bus services based on consultations with female and male passengers, bus drivers and conductors, and bus company owners.²⁹⁶

295 Karachi has about 10,000 large and mini buses operated by semipublic and private companies. While the buses account for only 4.5% of vehicles in Karachi, they are estimated to provide transport for 42.0% of total passengers. The project will build (i) a bus rapid transit corridor to provide quicker, more reliable, and better-quality bus services for commuters; (ii) sidewalks, onstreet parking, and mixed-traffic lanes (for motorized and nonmotorized transport) close to the corridor; (iii) high-capacity drainage to limit street flooding during the monsoon and other rainy periods; (iv) a bus depot; and (v) improved access via feeder roads. The project will also promote efficient energy use through installation of energy-efficient streetlight and intelligent traffic management systems. Finally, it will support improved project management and operations through capacity building of the Sindh Mass Transit Coordination Authority, Sindh Mass Transit Company, bus operators and companies, and traffic police. ADB. 2014c. Karachi Bus Rapid Transit Project, Project Datasheet. http://adb.org/projects/details?proj_id=47279-001&page=overview

296 ADB. 2014c. Karachi Bus Rapid Transit Project, Project Datasheet.

XXXIII. Entry Points for Future Assistance and Support

A. Research and Policy Development

- Study the needs of and access of women to transport services, so measures may be developed and impacts of investments and policies (i.e., privatization, deregulation) on females can be monitored, thus providing an evidence base for leveraging a greater focus on the transport needs of poor and rural women.
- Undertake travel behavior studies using both quantitative and qualitative methods, to better understand sociocultural and economic barriers to women's physical mobility and how they affect Pakistan women's access to employment opportunities, social services (i.e., health, education) and political participation.
- Promote increased connectivity of various modes of public transport, including walking, and endorse the renewal or development of high-density mixed land-use communities (urban villages), which can both significantly impact women's mobility.
- Formulate and enforce policies that reiterate carrier's responsibility and accountability for passenger's safe travel, including their protection from sexual harassment.
- Use the Ministry of Communication and/or the National Highway Authority and related provincial-level agencies to bring increased government attention to gender and transport, and finance Pakistan's research and survey organizations to improve baseline and end-of-project data for impact evaluations, including gendered impacts.
- Pilot an effort to generate interest among female engineers going into civil engineering and/or urban and rural planning to develop networks through which female professionals can increase their awareness of the gender impacts of the systems that they design.
- Monitor rural-urban and sex-disaggregated information on HIV/AIDS transmission and human trafficking to guide policy and program formulation on prevention, tracking, and action programs.

B. Program Development and Implementation

- Explore ways to effectively increase rural women's access to transport, such as through microfinance for rural households to purchase motorcycles, subcontracting with vehicle owners to make female-only transport available to those going to secondary schools and/or to public or private health care providers in a nearby town, or use of mobile clinics and schools to bring services closer to rural women.
- Determine the needs of poor urban women for subsidized bus services and possibly solutions to providing that subsidy (e.g., linkage of the bus payment at subsidized rates through Benazir Income Support Programme smart cards).

- Support as an interim security measure against sexual harassment, policies on female segregation in vehicles, while simultaneously promoting advocacy campaigns (visible signage, media advertisements) aimed at changing male-privileging behavior and attitudes to prevent its occurrence and motivate fellow travelers' action when it happens.
- Require public and private transport providers to incorporate physical design features such as sufficient lighting and surveillance (CCTV) in terminals and vehicles to provide a safe environment, especially for female riders.
- Make streets more walkable and safe for women by incorporating physical improvement of pathways and the provision of lighting and security where women travel on foot, to transport programs.
- Support information and communication technology-based social media solutions such as Apps that rely on crowdsourcing for sexual harassment hot spots and identification of harassers.
- Adopt the concept of female-friendly transport services to railway passenger services, starting with the express services between Karachi and Lahore, followed by non-express services between the major cities more likely to cater to low- and middle-income women.
- Include components that improve access to services, including innovative models to provide rural transport, when seeking synergies in linking efforts to improve education, employment, health, nutrition, and social protection.
- Assess the extent to which different factors (e.g., harassment, fare price, family size, employment of females, income, linkage with intracity transport services, on-time arrivals and departures, separate areas for women in stations, and times of day when services are provided) influence women's likelihood of using bus or rail transport services.
- Design transport system features that are sensitive to women's purpose of travel, expanding thoughts that transport is not only used for productive (work and study) tasks but also for those performing reproductive tasks (marketing, errands, bringing children to school, caring for the sick) in a typical working day.

C. Capacity Development

- Explore effective approaches that are relevant for different communities in urban and rural areas of each province to stop the spread of HIV/AIDS.
- Develop best practices public, public-private, and public-development partner projects to ensure collaborative design, and implementation cooperation and support among the involved finance, health, human rights, law enforcement, planning and development, and transport ministries and provincial departments, including local community leaders and nongovernment organizations.
- Orient police, public and private transport operators, drivers, and conductors on what constitutes sexual harassment and what to do when it happens.

Appendixes

APPENDIX 1

Education Figures and Tables

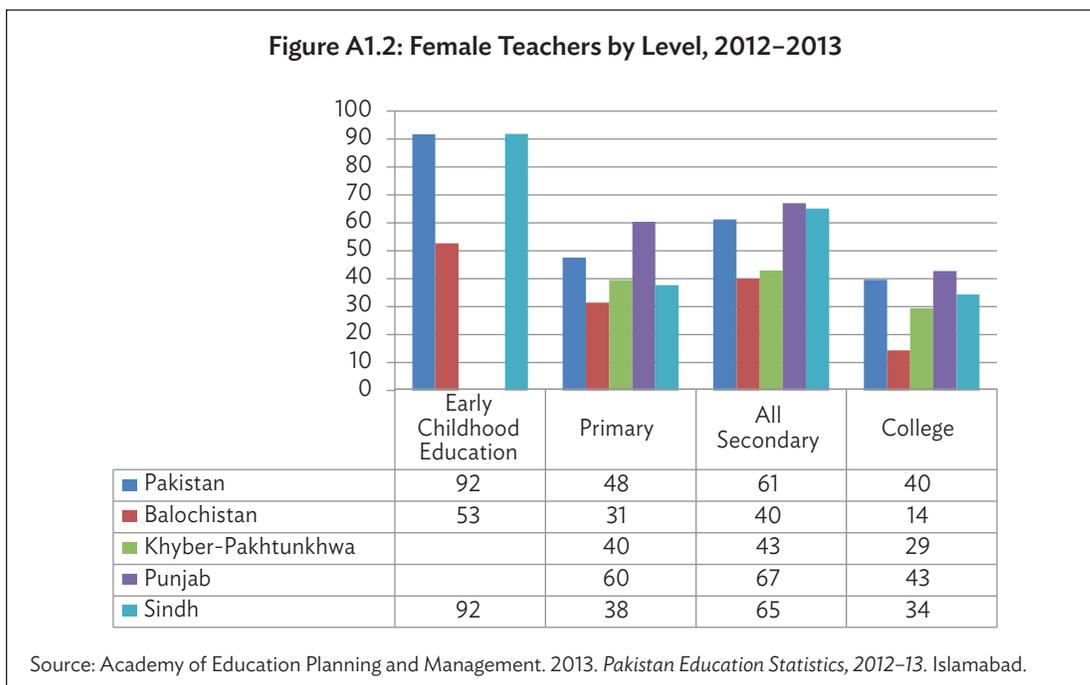
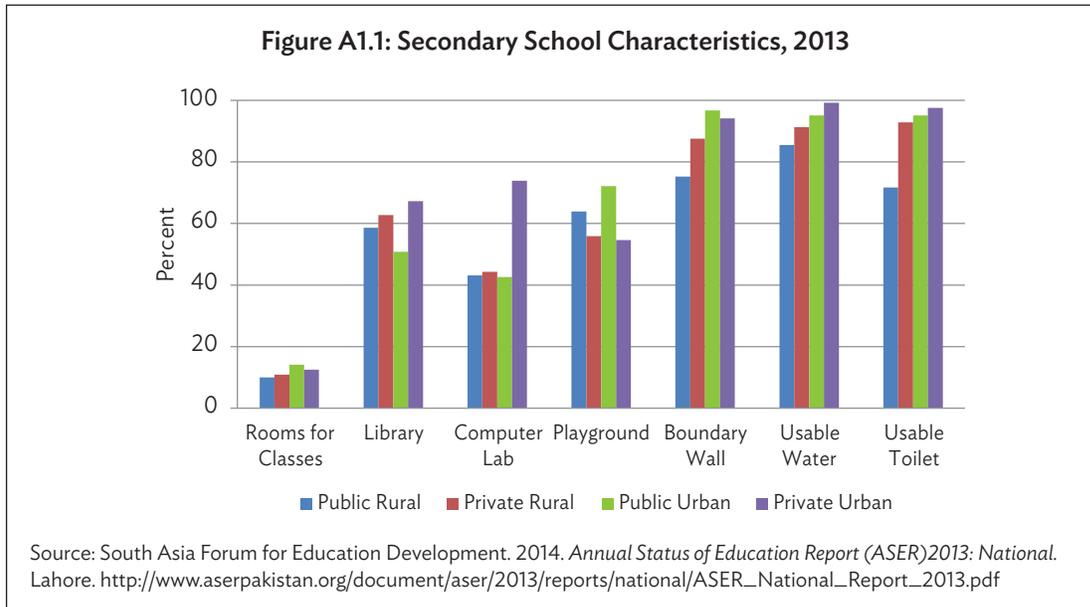
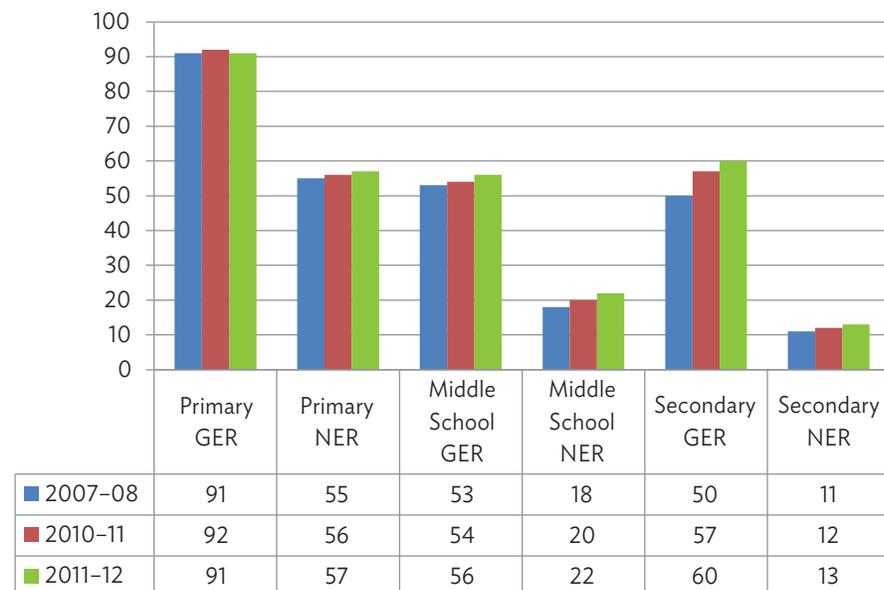


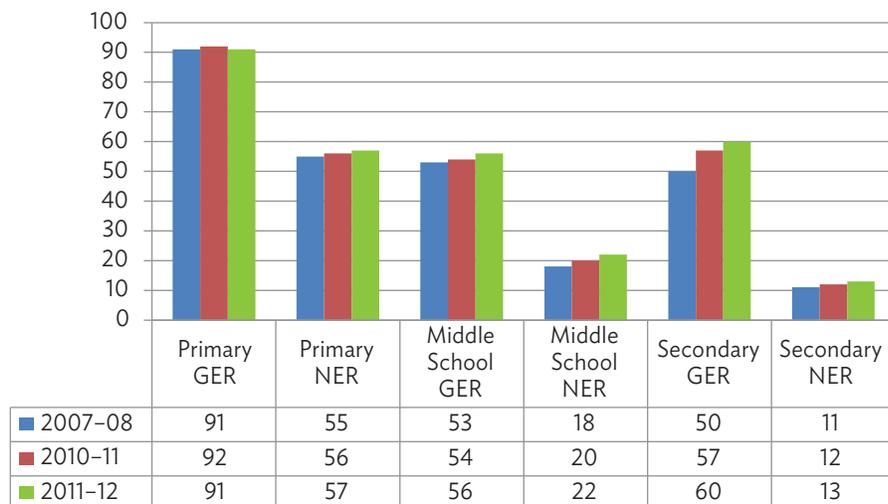
Figure A1.3: Trends in Gross and Net School Enrollment Rates by Grade Level, 2007–2012



GER = gross enrollment rate, NER = net enrollment rate.

Source: Government of Pakistan, Pakistan Bureau of Statistics. 2013. *Pakistan Social and Living Standards Measurement Survey, 2011–12, National/Provincial*. Islamabad. http://unesco.org.pk/education/documents/2013/pslm/PSLM_2011-12.pdf

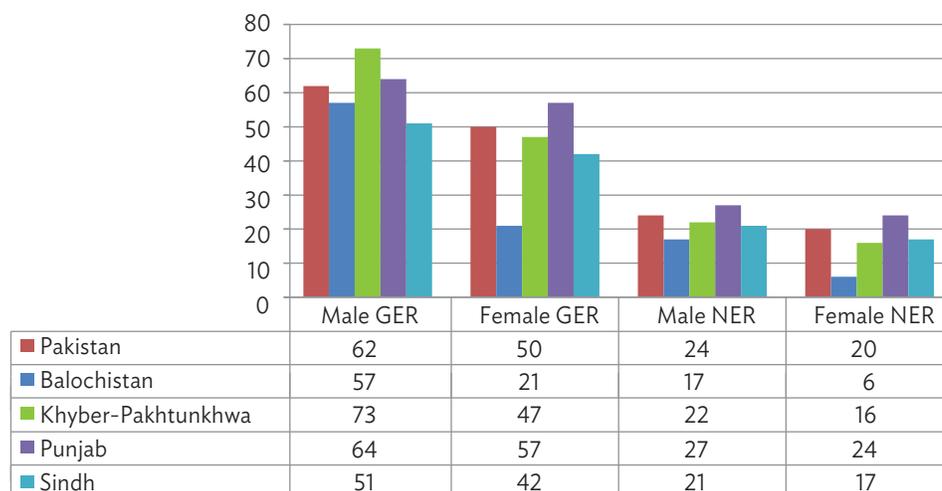
Figure A1.4: Primary School Gross and Net Enrollment Rates by Sex and Province, 2011–2012



GER = gross enrollment rate, NER = net enrollment rate.

Source: Government of Pakistan, Pakistan Bureau of Statistics. 2013. *Pakistan Social and Living Standards Measurement Survey, 2011–12, National/Provincial*. Islamabad. http://unesco.org.pk/education/documents/2013/pslm/PSLM_2011-12.pdf

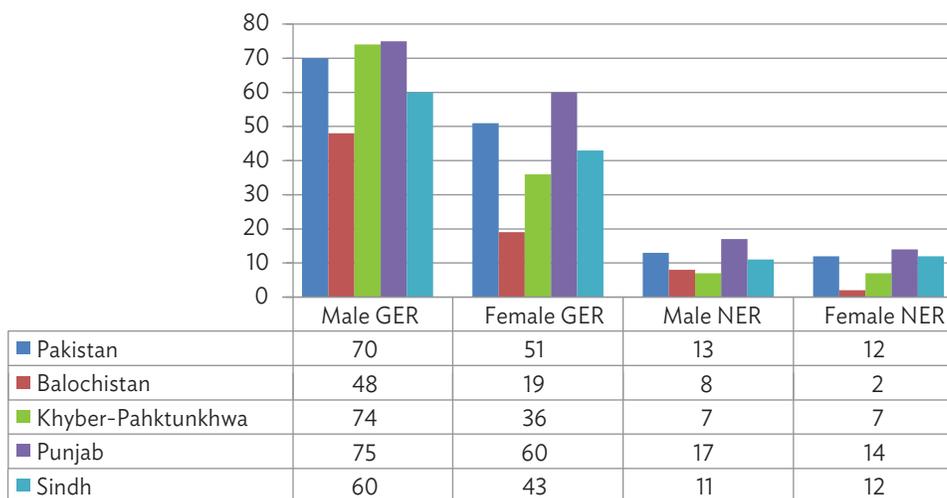
Figure A1.5: Middle School Gross and Net Enrollment Rates by Sex and Province, 2011–2012



GER = gross enrollment rate, NER = net enrollment rate.

Source: Government of Pakistan, Pakistan Bureau of Statistics. 2013. *Pakistan Social and Living Standards Measurement Survey, 2011–12, National/Provincial*. Islamabad. http://unesco.org.pk/education/documents/2013/pslm/PSLM_2011-12.pdf

Figure A1.6: High School Gross and Net Enrollment Rates by Sex and Province, 2011–2012



GER = gross enrollment rate, NER = net enrollment rate.

Source: Government of Pakistan, Pakistan Bureau of Statistics. 2013. *Pakistan Social and Living Standards Measurement Survey, 2011–12, National/Provincial*. Islamabad. http://unesco.org.pk/education/documents/2013/pslm/PSLM_2011-12.pdf

Table A1.1: Primary Net Enrollment Rates by Sex and Public Expenditure on Education, Pakistan and South Asia, 2010
(% gross national product)

Country	Net Enrollment Rate		Public Expenditure on Education
	Boys	Girls	
Bangladesh	89	90	2.8
Iran	94	100	5.2
India	89	87	3.3
Nepal	79	74	3.2
Pakistan	66	57	2.7

Sources: UNDP. 2008. *Human Development Report 2007/08*. New York. <http://hdr.undp.org/en/content/human-development-report-20078>; UNESCO. 2008. *EFA Global Monitoring Report 2009—Overcoming Inequality: Why Governance Matters*. Paris. <http://en.unesco.org/gem-report/report/2009/overcoming-inequality-why-governance-matters#sthash.EeifixmD.dpbs>; and UNESCO. 2010. *Why Gender Equality in Basic Education in Pakistan?* Islamabad: UNESCO Pakistan. <http://unesdoc.unesco.org/images/0021/002151/215106e.pdf>

Table A1.2: Teacher Training Institutes and Enrollments, 2008–2009

	Public	Private	Total
Institutions	148 (84.1%)	28 (15.9%)	176 (100.0%)
Enrollments	647,209 (100.0%)	4,613 (100.0%)	651,822 (100.0%)
Male	430,678 (66.5%)	2,539 (55.0%)	433,217 (66.5%)
Female	216,531 (33.5%)	2,074 (45.0%)	218,605 (33.5%)

Source: Academy of Education Planning and Management. 2013. *Pakistan Education Statistics, 2012–13*. Islamabad.

APPENDIX 2

Energy and Transport Figures and Tables

Figure A2.1: Energy Sector, 2011

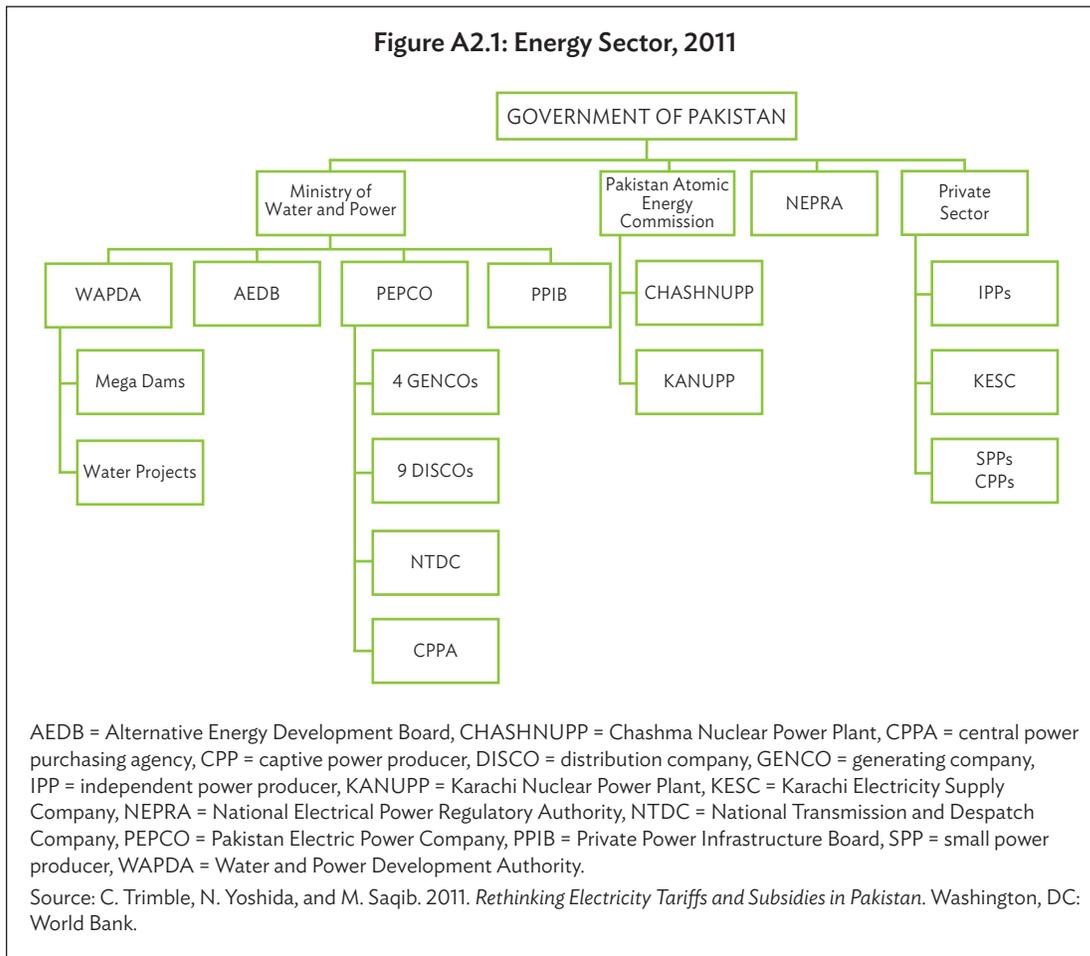


Table A2.1: Transport Statistics

Measure	Year	Amount
Air		
Airports, total	2013	151
Airports, operational	2007	36
Public airline companies (number)	2007	1
Public airline companies (percent passenger)	2007	70
Public airline companies (percent freight)	2007	~100
Private airline companies (number)	2007	3–4
Private airline companies (percent passenger)	2007	30
Private airline companies (percent freight)	2007	~0
Flights departures per year, all registered carriers	2008	52,165
Rail		
Passengers per 1,000 population, all registered carriers	2009	32.4
Freight, all registered carriers (million ton-km)	2008	319.8
Network length (km)	2013	7,791
Passengers per year (million passenger-km)	2008	24,731
	2011	20,619
Road		
Freight (million ton-km)	2011	1,757
Roads, unpaved length (km)	2010	73,038
Roads, paved length (km)	2013	189,218
Motorway length (km)	2014	2,225
Expressway length (km)	2014	711
National highway and motorway network length (km)	2007	9,572–10,525
Passenger cars per 1,000 population	2010	13.4
Motor vehicles per 1,000 population	2010	17.5
Vehicles per km of road	2010	11.6
Sea		
Freight (million ton-km)	2005	129,249
Ports, number	2007	3
Ports with terminals	2013	2
Total		
Transport (% gross domestic product)	2006	10.5
Transport services (% exports)	2009	27.7
Transport services (% imports)	2009	40.1
Transport services (% commercial service imports)	2009	54.4

km = kilometer.

Sources: NationMaster. Pakistan Transport Stats. <http://www.nationmaster.com/country-info/profiles/Pakistan/Transport/>; and World Bank. Pakistan Transport Sector. <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/SOUTHASIAEXT/EXTSARREGTOPTRANSPORT/0,,contentMDK:20699058~menuPK:869060~pagePK:34004173~piPK:34003707~theSitePK:579598,00.html>

Table A2.2: Government Organizations and State-Owned Enterprises, Transport Sector

Name	Description
Government	
Ministry of Communications	The Ministry of Communications consists of two wings, one of which is concerned with roads and road transport. Subordinate departments include the National Highway Authority, National Highway and Motorway Police, and National Transport Research Centre.
Ministry of Ports and Shipping	The Ministry of Ports and Shipping has the mission of formulating policies and plans to develop maritime interprovincial coastal and inland waterway navigation and shipping capabilities; encouraging port development; encouraging competitive operations by adopting efficient technologies and enhancing productivity; rationalizing port charges; ensuring safety and security standards; regulating port authorities (i.e., Gwadar Port Authority, Karachi Port Trust, and Port Bin Qasim) and the Pakistan National Shipping Corporation; and protecting the marine environment.
Ministry of Railways	The Ministry of Railways has the mission of planning, administration, and establishment of public and private sector passenger locomotive services in Pakistan while overseeing the government policies on regulation and development of the nationwide rail network and infrastructure. This ministry also manages the operations of all state-owned rail transport services (Pakistan Railways).
State-Owned Enterprises	
National Highway Authority	The National Highway Authority is responsible for 39 national highways, motorways, expressways, and/or strategic roads with a combined length of 12,131 kilometers. Development projects may involve coordination and cofinancing with provincial government authorities (e.g., Rawalpindi-Islamabad Metrobus Project) or with governments of other countries (e.g., People's Republic of China-Pakistan Economic Corridor).
Pakistan Civil Aviation Authority	The Pakistan Civil Aviation Authority is a public sector autonomous body under the Ministry of Defense. Responsibilities include development of aviation policy, regulatory oversight of safety and security related to the airline industry in Pakistan, improvement and growth of airport infrastructure including through private sector investment, air traffic control, airport management, human resources development and performance-based management, improvement of customer service, and provision or contracting of ancillary services. It aims to be certified as meeting international standards, such as ISO 9001:2000 (Quality Management System), ISO 14001:2004 (Environmental Management System), and OHSAS 18001:2007 (Occupational Health and Safety Management System).
Pakistan International Airlines	Pakistan International Airlines is the national flag carrier airline of Pakistan, operating scheduled services to 23 domestic destinations and 30 international destinations in 27 countries.
Pakistan National Shipping Corporation	The Pakistan National Shipping Corporation is an autonomous corporation, listed on the Karachi Stock Exchange, which functions under the Ministry of Ports and Shipping. It transports dry bulk and liquid cargoes globally as the shipping flag carrier of Pakistan. It includes 18 subsidiary companies and manages a fleet of 9 ships (i.e., double-hull tankers and bulk carriers) that have a carrying capacity of 642,000 tons deadweight, as well as manages a repair workshop and associated real estate. Its code of conduct indicates that it aims to develop a corporate culture based on merit with the elimination of discrimination; including discrimination based on race, gender, or religion in recruiting, interviewing, or hiring decisions. However, the code does not refer to application of the Harassment against Women in the Workplace Law and its associated Code of Conduct.
Pakistan Railways	Pakistan Railways is a state-owned railway company operating services over 4,800 miles of track throughout Pakistan. The railway lacks sufficient financing to meet its recurrent costs, much less required new investment. The government is encouraging the establishment of public-private partnerships (e.g., Karachi-Lahore trains) in the railway services.

Sources: Government of Pakistan, Ministry of Ports and Shipping. <http://www.mops.gov.pk/>; Pakistan Civil Aviation Authority. http://www.caapakistan.com.pk/about_us.aspx; and Pakistan National Shipping Corporation. n. d. Code of Conduct. <http://www.pnsc.com.pk/CODEOFCONDUCTLATEST.pdf>

APPENDIX 3

Finance Figures and Tables

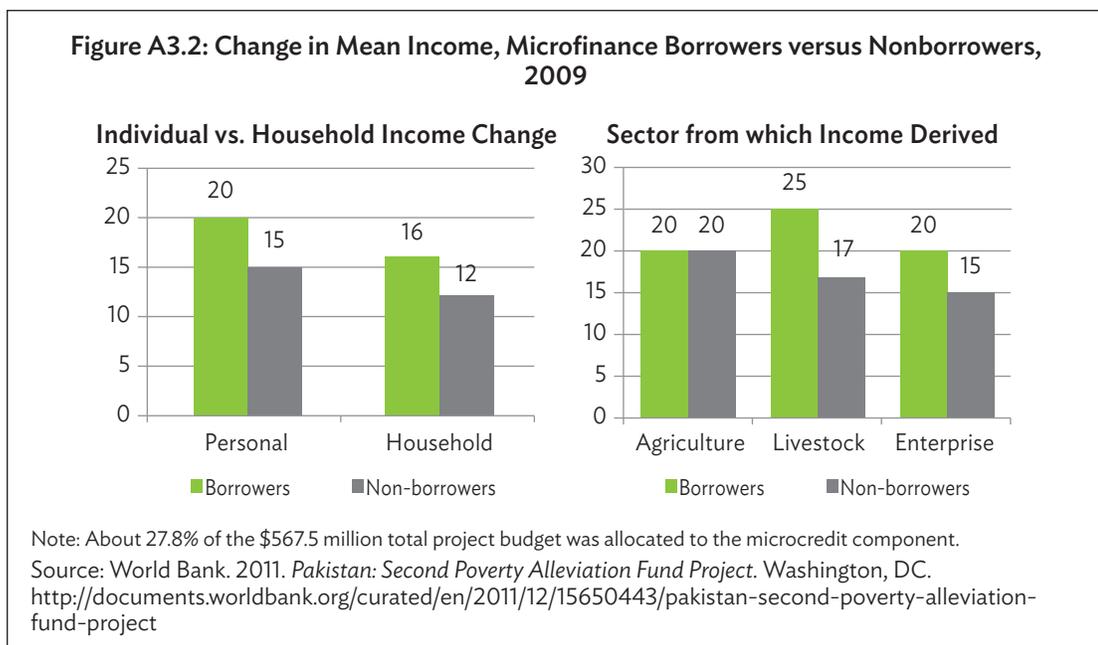
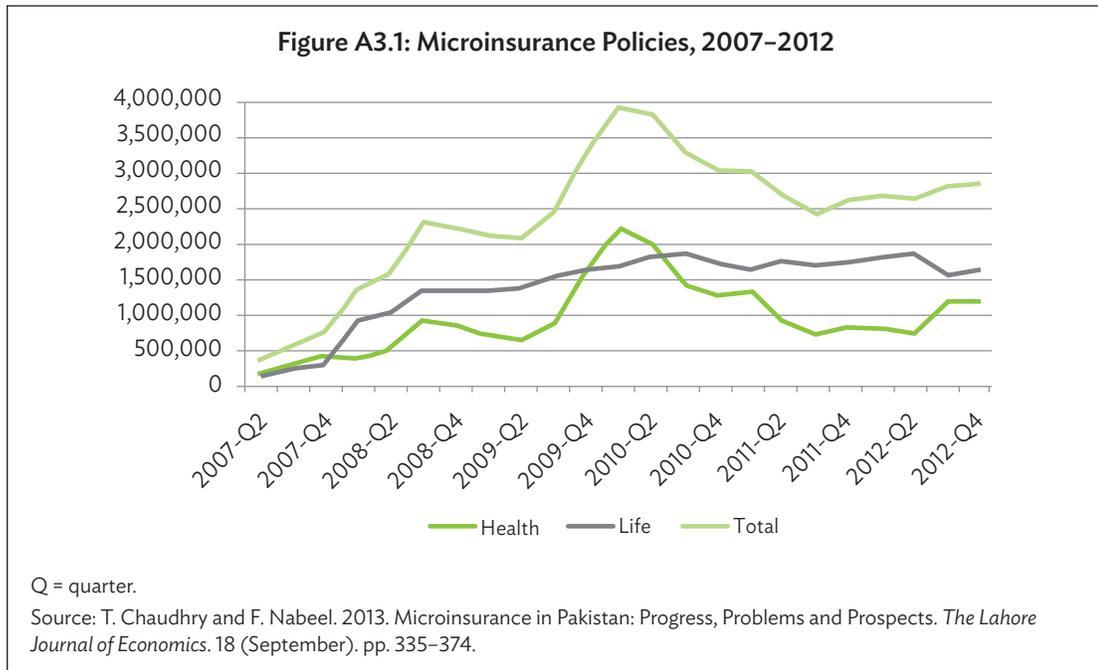


Table A3.1: Donor Financial Support for Microfinance, 2008–2016

Fund Name	Period	Donor	Million	Purpose
Microfinance Innovation and Outreach Programme				
Innovation and Outreach Facility	2006–2011	IFAD		Loan and grant to finance assessments, action research, and pilot efforts to bring to scale new microfinance approaches and products in rural areas; grant recipient to contribute 30% of total
Young Partner Programme	2006–2011	IFAD		Strengthen capacity of new organization through training; grant recipient to contribute 10%–30% of the cost of training
Other	2006–2011	IFAD		Strengthen microfinance institutions to sustainably extend scope and scale of operations in rural areas
Program for Increasing Sustainable Microfinance				
Equity Fund	2008–2013	IFAD	PRs807	Equity injections for leading microfinance institutions, which need new equity, and to encourage investment by commercial sector; amount not to exceed PRs150 million or 50% of portfolio (whichever is smaller)
Credit Enhancement Facility	2008–2013	IFAD	PRs2,059	Provide cash collateral, letter of credit, or guarantee to financially sound microfinance institutions; amount not to exceed PRs250 million for purposes of leveraging financing from the commercial sector.
Institutional Strengthening Fund	2008–2013	IFAD	PRs83	Grant funds for microfinance institutions to obtain professional services to strengthen institutions and to obtain commercial financing; none can receive more than 10% of funds and must contribute 20% of the total cost of the professional services.
Knowledge Management and Support	2008–2013	IFAD	PRs160	Support awareness raising, information sharing, and policy dialogue between partners and the commercial sector
State Bank of Pakistan's Financial Inclusion Programme				
Microfinance Credit Guarantee Facility and Institutional Strengthening Fund	2008–2020	DFID	£50.3	

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Table A3.1 continued

Fund Name	Period	Donor	Million	Purpose
Pakistan Poverty Alleviation Fund				
PPAF-II	2004–2011	World Bank	SDR375.2	
PPAF-III (a)	2009–2016	World Bank	PRs2,970	Loan to provide capital to those that service 37 poor districts with low microfinance penetration
PPAF-III (b)	2009–2016	World Bank	PRs495	Grant for technical assistance
KfW Equity Fund	2011–2016	KfW	PRs160	
Financial Literacy and Business Development Services for Women	2011–2016	CIDA	C\$7,927	Grant to Kashf Foundation to increase women's participation in informal and formal economic activities through financing development and provision of financial literacy training, training in business development and management skills via "business incubation labs," mass media messaging and programs to sensitize the general population about financial decision making, and theater programs that promote awareness of women's rights and economic contributions to households
Rural Financial Inclusion and Dairy Growth Facility (Pakistan)	2013–2017	ADB	\$35	Facility to provide credit guarantees to (i) improve small dairy farmers' supply of high value-added dairy products, (ii) scale up viable banking services for small dairy farmers, and (iii) improve dairy farmers' access to investment capital.

ADB = Asian Development Bank, CIDA = Canadian International Development Agency, DFID = Department for International Development of the United Kingdom, IFAD = International Fund for Agricultural Development, KfW = Kreditanstalt für Wiederaufbau, PPAF = Pakistan Poverty Alleviation Fund.
 Source: Pakistan Microfinance Network. 2010. *Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry 2011*. Islamabad; and Business Recorder and Pakistan Microfinance Network. 2013. *Microfinance Report 2013*. Karachi: Business Recorder. <http://www.brecorder.com/mfr2013>

APPENDIX 4

Health and Population Tables and Figures

Figure A4.1: Trends in Drinking Water Source and Type of Sanitation Facility, 1990 and 2010–2011

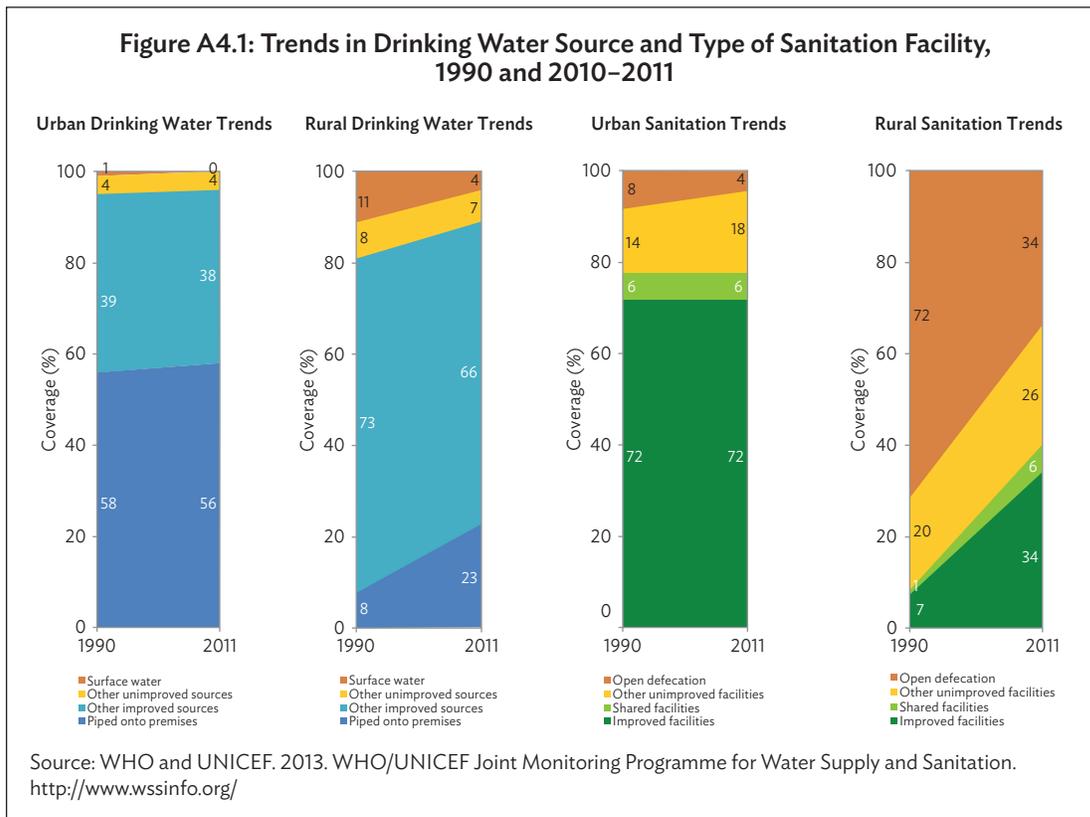


Figure A4.2: Government Health Sector, 2014

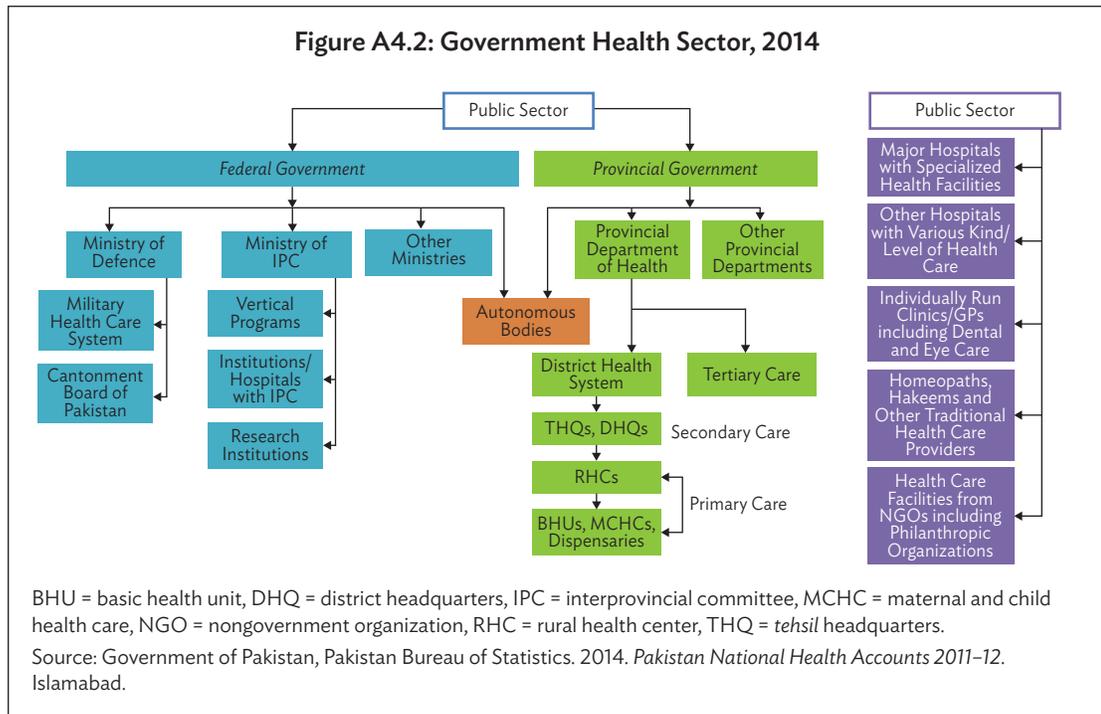
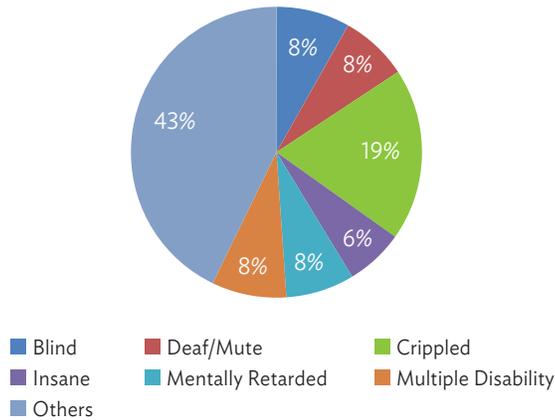
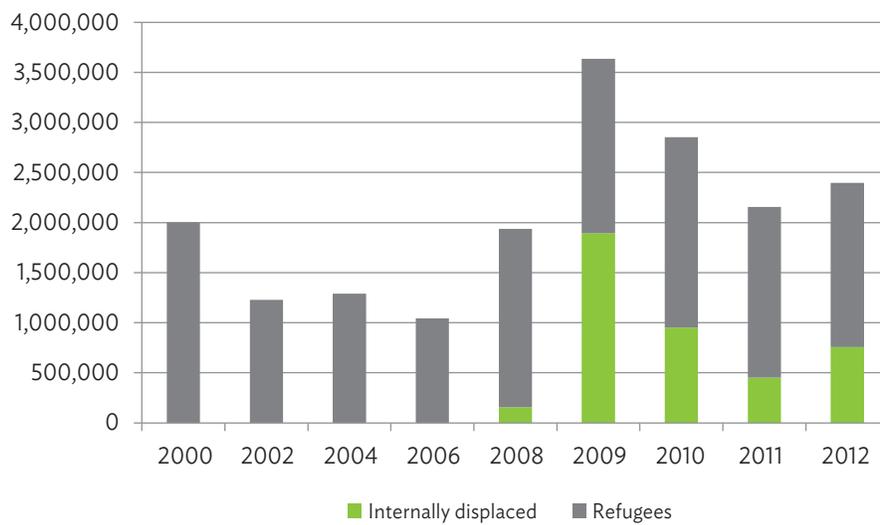


Figure A4.3: Estimated Distribution of Disability by Type, 2012



Source: Helping Hand for Relief and Development, Research and Development Department. 2012. *Persons with Disability (PWDs) Statistics in Pakistan 2012: Resource Book on Population of PWDs (Province, Districts, Gender, Areas and Disability Wise Statistics)*. Islamabad. <http://www.slideshare.net/princesssania7/pw-ds-statisticsinpakistan20122>

Figure A4.4: Internally Displaced Persons and Refugees, 2000–2012



Note: The United Nations High Commissioner for Refugees (UNHCR) did not collect information on internally displaced persons in Pakistan before 2008.

Source: UNHCR Population Statistics. http://popstats.unhcr.org/PSQ_DEM.aspx

Table A4.1: Development Partner Support for Social Protection

Partner	Project Name	Period	Financing		Purpose
			Type	Amount	
ADB	Accelerating Economic Transformation Program (AETP) I and II	2008–2009	Loan	\$500 million \$150 million	Supported BISP launch (AETP I); provide cash benefits to households identified by the PSC- AETP II
	Social Protection Development Project	2014–2018	Loan	\$430 million	Provide financing and technical assistance to expand the cash transfer program to an additional 2.4 million eligible families, strengthen and expand the pilot health insurance and skills development programs, and strengthen BISP financial management capacity and systems
PRC	[People's Republic of] China–Pakistan Friendship Scholarship	2012	Grant	\$0.3 million	
DFID		2011–2015	Grant	£109 million	Provide financing to cover an additional 1.78 million persons (0.89 million females) by 2014 through BISP cash transfers
	Scale Up of the Social Safety Net Project	2012–2016 2015	Grant Grant	£120 million £180 million	Cofinancing for World Bank project of same name (see below)
GIZ	Health Sector Support	2010–2019	Grant		Technical assistance for Waseela-e-Sehet, BISP-affiliated health insurance program
ILO		2010	Grant		Technical assistance for Waseela-e-Rozgar, BISP-affiliated technical and vocational training program
USAID	Emergency Supplemental Funding	2009–2010 2012–2013	Grant Grant	\$85 million \$75 million	Finance provision of BISP cash transfers
World Bank	Social Safety Net Technical Assistance	2008–2009	Grant	\$60 million	Support development and improvement of targeting via PSC; strengthen management, accountability, and monitoring and evaluation systems; and provide advanced analytical work on BISP impact
	Development Policy Credit	2009–2010	Loan	\$200 million	
	Social Safety Net Development Policy Credit	2011–2012	Loan	\$150 million	
	Punjab Health Sector Reform Project	2013–2017	Loan	\$270 million	
	Scale Up of the Social Safety Net Project	2012–2016	Loan	\$150 million	Strengthen administration and performance of BISP including expanding coverage of cash grants and education conditional cash transfers; improving communications, social mobilization, and grievance systems; improving management and management information systems; and strengthening monitoring and evaluation

ADB = Asian Development Bank, BISP = Benazir Income Support Programme, PRC = People's Republic of China, DFID = Department for International Development of the United Kingdom, ILO = International Labour Organization, PSC = poverty score card, USAID = United States Agency for International Development.

Sources: ADB. 2013. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to the Islamic Republic of Pakistan for the Social Protection Development Project*. Manila; and World Bank. 2012. *Project Paper on a Proposed Additional Credit and Restructuring in the Amount of SDR96.7 Million (US\$ 150 Million Equivalent) to the Islamic Republic of Pakistan for the Scale Up of the Social Safety Net Project*. Washington, DC.

Table A4.2: Recommended Actions for Improvement of Labor and Social Protection, Pakistan

Recommendation	Government		Private Sector		Development Partner	
	National	Provincial	For Profit	Not for Profit	Finance	Technical Assistance
Employment						
Develop social protection initiatives that are effective at reducing unemployment and underemployment in the agriculture sector (including of women)	X	X				X
Strengthen incentives for industrial development in semirural and rural areas, and determine how tax incentives could be constructed to promote job creation (including for women) in new businesses	X	X	X		X	
Develop policies and programs that generate jobs for women in the education and health sector, especially jobs that allow women to work close to their place of residence	X	X				X
Determine reasons for women's declining employment in the industry and service sectors, and develop and strengthen legislation and implementation mechanisms to promote women's employment in these sectors	X	X	X			X
Vocational Training						
Establish vocational training institutes in rural areas that provide training relevant to industries in the surrounding rural and semirural areas		X	X		X	
Focus investment in vocational training on sectors with high elasticity for job creation (e.g., carpentry, construction, information technology mechanics)		X	X		X	
Establish vocational training institutes for women in areas where the opportunities for employment of women are high		X	X		X	X
Create effective mechanisms to link vocational training institutes with potential employers to ensure that course content and number of graduates in each field are relevant to labor market demand.		X	X		X	X
Social Insurance						
Increase coverage of social insurance programs (i.e., ESSI, EOBI, WWF) beyond registered workers in the formal sector, and review options for making benefits more uniform across programs in the future		X			X	X
Make social insurance application and disbursement systems user friendly		X	X		X	X
Mandate external audits for ESSIs, WWF, and WWPF		X	X		X	
Require that external audits for social insurance institutions (i.e., EOBI, WWF, and ESSIs) be available to the public through websites of each institution		X	X		X	

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Table A3.1 continued

Recommendation	Government		Private Sector		Development Partner	
	National	Provincial	For Profit	Not for Profit	Finance	Technical Assistance
Study the financial and social impacts of allowing industries that undertake social development/welfare projects to deduct contributions for WWF and WWPF from taxes		X		X		X
Social Assistance						
Refine BISP database to allow cash transfers to vary to accommodate differences in needs of populations in different areas, especially in the event of a shock	X				X	
Parliament should update the legal framework(s) for social protection to clarify responsibilities of federal, provincial, and local governments.	X					
The Council of Common Interests should develop an institutional framework to guide coordination between BISP's conditional cash transfer schemes and provincial departments responsible for provision of education and health services	X	X				
Develop a national beneficiary registry on the base of the BISP database to improve coordination, efficiency, and monitoring of various social programs at national and provincial levels	X	X				X
Each province should develop a focal agency responsible for coordination of social protection programs to reduce duplication and overlap		X				
The provincial focal agencies should adopt the PSC for purposes of targeting other province-specific social assistance benefits.		X				
Develop clear guidance in the Emergency Action Plan on the roles of safety net institutions in providing financial and in-kind assistance to those affected or displaced by natural disasters	X	X			X	X
Develop pilot efforts to provide debt consolidation products via microfinance for highly indebted households in conflict-affected areas	X			X		X
Review feasibility of, and develop federal guidelines for, provision of matching funds to provinces for programs with large positive externalities	X	X				X
Improve design and regularity of surveys to provide information on poverty, disabilities, and access to and adequacy of social protection transfers, and regularly survey education and health facilities and staff, especially as these will be linked to success of the conditional cash transfers	X				X	X
Continue conduct of independent, third-party evaluations of cash transfer programs to provide credible evidence of evidence of impact and fairness	X	X			X	X

BISP = Benazir Income Support Programme, EOBI = Employees Old-Age Benefits Institution, ESS1 = Employees' Social Security Institution, PSC = poverty score card, WWF = Workers Welfare Fund.

Sources: Pakistan Business Council. 2013. Social Protection: Pakistan Economic Forum II. Islamabad. Draft; World Bank. 2013. *Pakistan: Towards an Integrated National Safety Net System—Assisting Poor and Vulnerable Households: An Analysis of Pakistan's Main Cash Transfer Program*. Washington, DC.

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Pakistan Country Gender Assessment

Volume 2 of 2: Sector Analyses and Case Studies

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