



ADB

Releasing Women's Potential Contribution to Inclusive Economic Growth

Country Gender Assessment: Pakistan

Asian Development Bank



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Country Gender Assessment
Pakistan

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The report will hopefully also be useful to government and nongovernment organizations and to individuals working in the field of gender and development.

Abbreviations

ADB	–	Asian Development Bank
BADP	–	Barani Area Development Project
BRDP	–	Bawalpur Rural Development Project
CAPE	–	country assistance program evaluation
CEDAW	–	Convention on the Elimination of All Forms of Discrimination Against Women
CGA	–	country gender assessment
CIDA	–	Canadian International Development Agency
CO	–	community organization
CPS	–	country partnership strategy
CSO	–	civil society organization
CSP	–	country strategy and program
DFID	–	Department for International Development of the United Kingdom
DSP	–	Decentralization Support Program
EA	–	executing agency
GAP	–	gender action plan
GDI	–	gender and development index
GMU	–	gender mainstreaming unit
GPI	–	gender parity index
GRAP	–	gender reform action plan
GRBI	–	Gender Responsive Budgeting Initiative
GSP	–	Gender Support Programme
HDI	–	human development index
HRCPC	–	Human Rights Commission of Pakistan
ILO	–	International Labour Organization
INGAD	–	Interagency Gender and Development Group
LGO	–	local governance ordinance
LHW	–	lady health worker
KSCRPC	–	Khushab Salinity Control and Reclamation Project
MDG	–	Millennium Development Goal
MFI	–	microfinance institution
MMR	–	maternal mortality rate
MoWD	–	Ministry of Women’s Development, Social Welfare and Special Education
NCSW	–	National Commission on the Status of Women
NGO	–	nongovernment organization
NIC	–	national identity card
NPDEW	–	National Policy on Development and Empowerment of Women
PCR	–	project completion report

PRSP	–	poverty reduction strategy paper
PSDP	–	Public Sector Development Program
RRP	–	report and recommendation of the President
SDC	–	Swiss Agency for Development and Cooperation
SIG	–	Support for the Implementation of GRAPs
TA	–	technical assistance
TVET	–	technical and vocational education and training

Currency Equivalent

(as of 10 September 2008)

Currency Unit	—	Pakistan rupee
Rps1.00	=	0.01307
\$1.00	=	Rps76.50

Note

In this report, "\$" refers to US dollars.

Executive Summary

Overview of Gender Issues in Pakistan

Although the proportion of population living below the poverty line in Pakistan fell sharply between 2001 and 2005, women have not benefited from economic growth to the same extent as men. Low social indicators coupled with limited access to income-generating opportunities have left women considerably more vulnerable to poverty than men. The gender and development index (GDI) remains lower than the human development index (HDI). When access to economic opportunities is added to United Nations (UN) HDI indexes, Pakistan is ranked 112 out of 115 countries in the 2006 (and 126 out of 128 in the 2007) *World Economic Forum Gender Gap Index*. Full economic growth is impeded by women's exclusion from employment and other income-generating opportunities. The analysis in this country gender assessment report presents an overview of the factors contributing to women's exclusion, as well as suggestions for how the interventions of the Asian Development Bank (ADB) in the four country partnership strategy (CPS) focal areas can bring a gender approach to project design and implementation ensuring women are no longer "left behind."

The sociocultural constraint on the mobility of girls and women is a significant factor limiting their access to development opportunities. Socially driven constraints do change over time and there are considerable differences in how social constraints are manifested between regions in Pakistan. For example, gender parity indexes for both primary and secondary education (Millennium Development Goal 3) have improved slowly over recent years (from 0.73 for primary education in 1991 to 0.85 in 2004–2005) as attitudes toward girls' education have changed. But aggregated national figures mask stark regional differences. Yet additional education does not necessarily translate into employment for women because of other constraints, such as discrimination in the workplace and physical insecurity. A considerably higher proportion of unemployed women 25–34 years old hold a degree certificate compared to their male counterparts, and female labor force participation increases have been almost entirely among illiterate populations. With slow increases, the labor force participation rates of women at only 19% in Pakistan remain the lowest in the region. The maternal mortality rate (MMR) is also a reflection of the poor status of women's health. Ratios have worsened over the past 5 years despite significant investments in primary health and emergency obstetric and neonatal care facilities and services and the MMR has contributed to imbalanced sex ratio of 105 men to every 100 women in 2004.

In rural areas, women make vital contributions to livelihoods. In 2005–2006, 54% of women in the workforce were engaged in agriculture (up from 48% in 2003–2004). The significance of this contribution from women is not fully acknowledged. Women, as paid or unpaid laborers, are usually relegated tasks with low productivity and little investment in technology or extension efforts by government. In the urban context, an increasing proportion of women are working in the informal

sector (74.2% in 2006 compared to 66.0% in 2003–2004), in manufacturing and service-based activities. In the formal sector, some well-educated women are gradually moving into responsible positions in banks and other private sector offices. A quota of 10% for women in government service has been established, but progress on filling this quota, especially in senior categories, is uneven and varies across regions.

Government's Policy and Planning Framework

Government policies and mechanisms have evolved to address gender imbalances, most recently in 2002 through the National Policy for Development of Women. The policy identifies gender mainstreaming across line ministries and departments as the mechanism to address women's needs in policy and program formulation, implementation, and monitoring. In 2004, cabinets in almost all provinces and the federal government adopted gender reform action plans (GRAPs) to facilitate institutionalizing the process of gender mainstreaming. These government commitments have been given further emphasis in Poverty Reduction Strategy Paper (PRSP) I and II (under preparation) and the *Medium-Term Development Framework (2005–2010)*.

These targeted policy changes are further strengthened through Local Government Ordinance 2001, which reserved 33% seats in local government for women (elected by council members) in addition to those directly elected. Despite low education levels and inexperience in public political activities, some women report that their voices are gradually being heard as budgets and planning at local levels are undertaken. Other recent legal reforms include the 2006 *Protection of Women Act* that aims to counter measures heavily biased against women under the *Hudood* ordinances. It may take some time, however, before these reforms foster the changes in attitudes of law enforcement officers and the judiciary necessary to fully protect women's constitutional rights, especially in conservative areas.

All ministries are required to be responsible for gender mainstreaming, but with limited capacities and a need to garner more support from male civil servants amid massive decentralization reforms. Institutionalizing this approach so far has been less than effective. The lead role in advocating for and guiding this process is taken by the Ministry of Women Development, but is hampered by resource and capacity constraints. In 2000, the National Commission on the Status of Women (NCSW) was created to provide greater impetus to the implementation of gender policy commitments.

ADB Experience

The approach to addressing gender issues set out in the country strategy and program (CSP) 2002–2006 focused on (i) targeting specific needs of women through, for example, devolved social service delivery programs, water supply and sanitation projects, integrated rural development interventions, and support for microfinance; (ii) mainstreaming gender across all projects; and (iii) promoting policy and institutional reforms for awareness and enforcement of women's rights and representation in all aspects of economic and social development. The most significant results were

achieved through the latter approach that was linked to the ADB Decentralization Support Program and the implementation of GRAPs within that framework. Mainstreaming gender concerns in rural development and agriculture projects also produced significant results for women, and strengthened achievements of the projects as a whole. However, there are many examples of missed opportunities within the portfolio from which lessons for design, implementation, and monitoring can be learned.

Links to Pakistan Country Partnership Strategy Outcomes and Other Thematic Areas

Focal area 1: Reforms and investments in major infrastructure sectors. Recognizing that infrastructure projects have different impacts on women and men, the design of individual projects would seek specific ways to track any gender-based gaps in benefits. In the irrigation sector, special measures may be required to meet the needs of women as agricultural producers (e.g., mobilize separate user groups). In the roads sector, for example, it will be important to (i) validate and monitor assumptions that women have opportunities to benefit from improved access to services and markets, (ii) build in activities to mitigate social ills associated with road improvements that have the potential to disproportionately affect women (HIV/AIDS and human trafficking), and (iii) require contractors to facilitate equitable access to employment opportunities in construction. For sustainable outcomes, resettlement plans will need to provide feasible options for women to both sustain their livelihoods and participate in design and monitoring activities.

Focal area 2: Second-generation reforms to strengthen government, financial services, competitiveness, and private sector participation. Strengthening the environment for private sector growth keeping in view gender-based considerations could help release women's potential as entrepreneurs and employees more fully through, for example, women's access to financial services and business development services and ensuring that women benefit from opportunities for vocational and technical training. Making gender budgeting an integral feature of public resource management programs at the provincial level would support equity issues in resource allocation for development of women. Improving service delivery and support for attainment of Millennium Development Goals with a focus on women at the provincial level will help narrow gender gaps in service delivery and social sector outcomes.

Focal area 3: Development of the urban and rural economies for inclusive growth and balanced development. Urban infrastructure and service delivery improvement will benefit women (particularly water and sanitation) especially when women are given extended opportunities to participate in design, implementation, and monitoring. Facilitating the elimination of barriers to women accessing improved urban transport services will facilitate women's access to economic opportunities. Capacity development for male and female local elected officials and government staff to ensure full and effective participation of women will contribute to greater effectiveness and sustainability of development investments. In strengthening rural market competitiveness and

integration, specific measures in market infrastructure development and capacity development will need to be explored to promote rural women's access to additional income-generating opportunities, especially to move into and up agrocommodity-based value chains and access markets more directly through making use of appropriate business development services.

Focal area 4: Effective implementation for development effectiveness and results. Building capacity for gender analysis in operational work in the Pakistan Resident Mission (PRM) will strengthen the quality of ADB-assisted interventions, and, together with PRM's ongoing support for implementation, will improve and bear equitable country partnership and strategy results and outcomes. ADB will also continue to work with other development partners toward harmonization of support and assistance for gender as a crosscutting theme as noted in the Paris Declaration. Harmonized donor support for capacity development of executing and implementing agencies will improve application and effectiveness of the government's approach to gender mainstreaming to create equitable development opportunities for women and men.

Recommended Actions to Strengthen Gender Mainstreaming in ADB Operations

In general, there is considerable scope for ADB operations to support the realization of women's empowerment and hence inclusive economic growth in Pakistan. This outcome could be achieved through pursuing the following gender approach.

- (i) **Maximize benefits to women and men from ADB loan operations** by adopting a gender approach that incorporates the following steps:
 - (a) Assess women's needs in the target areas before project design, and ensure that the project components address those needs.
 - (b) Mainstream gender into all the project components but also include specifically women-targeted components to facilitate their effective involvement and overcome initial attitudes toward their participation.
 - (c) Explore how specific components to ensure women's effective participation can also lead to their wider skills development and empowerment.
 - (d) Specify in detail provisions for women's participation in and benefit from the project in a gender action plan (GAP). The GAP should identify realistic targets linked to loan objectives, include gender capacity building for the executing agency (EA) and other relevant stakeholders, and provide adequate skills and resources for GAP implementation.
 - (e) Use a GAP design process that consolidates ownership by the EA.
 - (f) Use tranche release conditions and loan covenants to ensure that GAPs are implemented and systematically monitored as a regular part of loan assessment.
 - (g) Ensure that on-ground implementation follows the GAP by including a gender specialist in all loan assessments to verify that women are able to effectively participate in project implementation and access benefits.

- (h) Specify sex-disaggregated indicators in project design and monitoring framework, and measure performance against these consistently, thereby allowing the project's direct impact on women to be accurately assessed.
- (i) Carry out post-project gender analyses to learn lessons and enable improvements to be made in future projects.
- (ii) **Increasing the capacity of local government institutions and other partners** (EAs, etc.) in gender-sensitive policy and program planning, implementation, and monitoring. This would also provide scope for promoting and sustaining gender mainstreaming beyond ADB's direct partnership.
- (iii) **Increasing understanding and providing analysis of key gender issues.** Implementing these measures effectively will require increased understanding of key gender issues in all focus areas of ADB operations. Technical assistance provisions providing technical support in key policy areas, supplemented through research and studies regarding less well-explored constraints faced by women, can contribute to increased understanding.
- (iv) **Support the Pakistan Government in its women's empowerment and gender mainstreaming goals** set out in the National Policy on Development and Empowerment of Women and GRAPs. Ensure that links are developed between ADB EAs and the Ministry of Women's Development, Social Welfare and Special Education, and GRAP implementation units as appropriate for this to be most effective and sustainable. Support gender mainstreaming commitments from other partner ministries and agencies, such as the Ministry of Finance, Planning Commission, and Ministry of Environment.
- (v) **Develop detailed monitoring mechanisms** to systematically track progress toward more gender-inclusive project outputs and outcomes and to capture ADB's contribution to government policy goals. Monitoring will also facilitate learning from good practices, case studies, and other experiences in implementing this gender strategy.

Chapter I

Background

The Asian Development Bank (ADB) finalized a new country partnership strategy (CPS) for Pakistan in 2008 to promote achievement of effective development results as defined together with the Government of Pakistan. This country gender assessment (CGA) is one input for the CPS and is intended to guide inclusion of gender dimensions¹ in ADB operations. The CGA report is not intended to provide an exhaustive analysis of gender issues in Pakistan but to complement existing materials, such as the World Bank's study on *Bridging the Gender Gap* (2005) and other focused studies listed in the attached bibliography.

The identification of ways to enhance the quality and effectiveness of ADB investments in key sectors during the next few years is central to the formulation of a results-based CPS. The primary purpose of this CGA to the CPS, therefore, is to recommend strategies for enhancing results through measures to ensure women's full participation in and benefits from ADB operations.

ADB objectives set out in the June 2007 CPS

initiating paper are promoting sustained, inclusive, and private sector-led economic growth to create significant employment opportunities and result in a reduced incidence of poverty. To reach the goal of the CPS, ADB is proposing support in four focal areas: (i) reforms and investment in major infrastructure sectors; (ii) second-generation reforms for strengthening market orientation, governance, and financial services; (iii) development of the urban and rural economies for inclusive growth and balanced development; and (iv) effective implementation for development effectiveness and results. Entry points to enhance the inclusiveness of the benefits from each focal area are highlighted in the concluding section of the CGA, along with recommendations for operational measures required to facilitate gender integration.

Analysis is based on information from existing documents and consultation with a range of in-country stakeholders involved in key sectors, including government officials, executing and implementing agencies, private sector, civil society organizations (CSOs), nongovernment organizations (NGOs), and gender activists. The analysis also benefited from the findings of a participatory consultation process across Pakistan, which took place between April and June 2007.² An analysis

¹ Gender refers to the socially determined roles and responsibilities of men and women and the norms that govern relationships between them. While these roles and responsibilities are culturally determined, they are not static and undergo change with changes in the overall social, political, cultural, and economic environment. In essence, gender is the social construction of men and women's roles in a given culture or location.

² Broad-based consultations were carried out with government, private sector, civil society representatives, and community leaders from national, provincial,

of gender design features and related results from ADB operations between 2000 and 2005 from selected project documents has also been carried out to garner relevant gender and development lessons learned and good practices for possible replication in ADB operations.

Inclusive growth is a key operating principle of ADB's strategic approach to poverty reduction.³ This requires a clear understanding of the groups that are excluded from the benefits of growth and the factors that drive and reinforce that exclusion. In Pakistan, as in almost all other countries, women from all income groups are more excluded than men from the same social group. Bringing women into the development process on a more equitable basis is therefore required if the CPS objective of inclusive growth were to be met. Furthermore, full economic growth is impeded by women's exclusion from employment and other income-generating opportunities. The analysis in this CGA report will present an overview of the factors contributing to women's exclusion, as well as suggest how ADB interventions in the four CPS focal areas can bring a gender approach to project design and implementation, ensuring that women are no longer "left behind."

Factors influencing women's exclusion from the development process are perceived as being primarily sociocultural and, hence, might be argued to be beyond the scope of ADB's operations in areas such as infrastructure development or strengthening of the private sector environment. These sociocultural factors, however, influence the effectiveness of investments and most types of ADB interventions can contribute in several ways

and district levels regarding the CPS. Groups consulted included women elected representatives from local governments and employees such as teachers, women from NGOs, and the private sector. The CGA consultant attended meetings in Bahawalpur and Lodhran in Punjab province during field work in April 2007.

³ See ADB. 2007h. *Pro-Poor to Inclusive Growth: Asian Prescriptions. ERD Policy Brief No. 48*. Manila: ADB.

to overcoming women's exclusion and therefore strengthen the potential for sustainable and inclusive growth.

The impact of social exclusion is evident in demographic and development statistics in Pakistan, especially when indicators are disaggregated by sex. Social constraints that affect women's mobility impact access to social services, such as education and health care, resulting in limited capacity for girls and women to take up development opportunities. Restricted access to economic resources, such as land and credit, hampers women's ability to move out of often unpaid family labor into new income-generating opportunities. Discriminatory labor markets and attitudes which regard women as solely wives and mothers also restrict their participation in the labor force even when better education opens up new employment opportunities. Labor force participation rates in Pakistan remain the lowest in South Asia (excluding Afghanistan). Political decision making has traditionally been the domain of men, with no space for women to voice for themselves their own needs or interests. As one study stated, in Pakistan, women suffer from poverty of opportunities throughout their lives, based on a complex combination of factors⁴ reaching into all spheres of life.

Different types of policy measures and investments are required to enable women to overcome these limitations. Investments in education and health (many supported by ADB) have enabled some girls and women to have greater access to these services. Increased participation of women under ordinances for devolved governance is allowing women to help shape the development process in their communities. Some ADB investments in rural and urban infrastructure, such as water and sanitation systems, have introduced new opportunities for women to participate in planning and managing these infrastructure.

⁴ Mumtaz, Khawar. 2005. *Gender and Poverty in Pakistan*. Background paper for Pakistan Poverty Assessment Update. Islamabad: ADB, p. 5.

In some cases, the extra time available once the drudgery of water fetching or caring for sick family members is reduced has brought economic empowerment to women. There are examples where these investments have also contributed to opening up men's attitudes toward social constraints on women's mobility and their potential to contribute to family income.

These experiences demonstrate that a combination of investments and policy measures can encourage change in attitudes and facilitate women to take up economic, political, and social opportunities, and hence promote women's overall empowerment. The Government of Pakistan has adopted women's empowerment as a core strategy to accelerate poverty reduction. Women's empowerment is conceived as both a process and an outcome under two key policy areas:

- (i) Commitment to achieving Millennium Development Goal (MDG) 3 for achieving women's empowerment expressed as three targets:
 - (a) increasing girls' access to education,
 - (b) increasing the proportion of women in nonagricultural paid employment, and
 - (c) increasing women's political participation.
- (ii) Government's 2002 *National Policy on Development and Empowerment of Women* (NPDEW)⁵ expressed as a combination of:
 - (a) social empowerment (education, health, implementation of Convention on the Elimination of All Forms of Discrimination Against Women [CEDAW], legal reforms);

⁵ Government of Pakistan. 2002. *National Policy for Development and Empowerment of Women*. Islamabad, Pakistan: Government of Pakistan.

- (b) economic empowerment to address poverty (access to microfinance, social safety nets); and
- (c) political empowerment (Local Government Ordinance 2001 quota for women, Women's Political School, women's employment in the public service).

NPDEW essentially argues that if women's social, economic, and political empowerment is increased, social exclusion will be reduced, poverty reduction accelerated, and development gains sustained. NPDEW emphasizes "mainstreaming gender issues through integration into all sectors of national development" as its approach to increase women's empowerment.⁶

Under MDG and NPDEW, women's empowerment requires a combination of results from different types of interventions over time—thus, recognizing the need for broad-based change, i.e., social, economic, and political changes. Mutually supporting actions toward women's empowerment will, over time, build toward changes in social relations that bring greater equality of opportunity to women. The following are examples of a progression of results that build toward women's empowerment in this way.

- (i) Increased economic self-reliance achieved when women access economic resources such as microfinance and skills for viable income-generating activities.
- (ii) Improved ability for women to decide on issues that affect their lives and those of their family by participating in water users groups or community-based organizations mobilized to plan and manage small infrastructure. Decentralized government structures are also now better structured to respond to needs brought by such women's groups to district and subdistrict level women's development

⁶ Footnote 5.

committees. Once trained in community planning and financial management, locally elected women councilors are also able to ensure that these needs are addressed in the planning process.

- (iii) Increased mobility for girls and women is commonly observed as community leaders recognize the benefits to the whole community once girls are better educated and women can access skills training to increase their income and participate in community-based group mobilization. Safe public transport services and gender-friendly workplaces also encourage girls to remain in school and women to participate in the workforce. Public campaigns to increase health-seeking behavior for all family members have facilitated women attending pre- and postnatal clinics, and thus contribute to improved maternal and child health.
- (iv) Results from all these steps can combine to improve the capability of girls and women to reach their social and economic potential. As self-reliance and confidence are increased, social relations between family members and in the community also change. As government institutions also make a space for women to participate fully in political decision making, women's empowerment can be more fully realized.

ADB's gender policy corroborates the Pakistan Government's approach to women's empowerment. The gender policy requires integration of gender considerations in all aspects of ADB operations but, where needed, the policy also provides for special provisions to ensure women's access to project benefits. It is, therefore, necessary to consider in each focal area of the CPS what combination of measures can be taken (within projects and from specifically targeted technical assistance, backed up with policy dialogue) to move forward toward women's empowerment in Pakistan.

A focus on the sociocultural limitations that define women's lives may fail to account for the enormous contribution they make to economic development. Women can be seen working in agriculture activities across the country as men cannot sustain their household without women's labor. As thousands of men migrate to urban areas to find employment, women are left behind to take on male roles in household livelihoods without the necessary mobility or skills. A demographic dividend is anticipated over the next 25 years from a youthful population ready to contribute to economic growth. At least 45% of those now ready to take up productive activities are young women, most of whom lack the capacity and opportunity to fulfill their potential. For the demographic dividend to be fully realized, the challenge will be to release the full potential of this new female workforce and to ensure their needs and interests are addressed. This challenge is acknowledged in the government's Vision 2030⁷ long-term policy statement. One stated fundamental is "to make employment and employability, a central theme in economic and social policies, with special emphasis on the rights of women."⁸

The CGA explores the barriers to women's full contribution to achieving Vision 2030 goals and how ADB operations under the CPS 2008–2012 can contribute. As a background, Chapter II analyzes the gender dimensions of poverty, that result in women's poverty of opportunity including (i) sociocultural attitudes limiting women's active participation in public life; (ii) access to the decision-making process; (iii) disparities in education and health between women and men and how these impact women's ability to reach their potential; (iv) time poverty; (v) access to economic assets; and (vi) labor force participation in household-based production, informal, and formal sectors of the economy. Government policy

⁷ Government of Pakistan. 2007d. *Pakistan in the 21st Century: Vision 2030*. Islamabad: Planning Commission.

⁸ Footnote 7, p. xvi.

and legal framework for women's empowerment is presented in more detail in Chapter III, including recent efforts to reform government structures and to mainstream gender concerns in policies and programs, as well as the limitations on implementation of recent legal reforms. The main sectors of support from international development partners are presented at the end of this section.

Chapter IV reviews the implementation of ADB's gender policy in its operations in Pakistan based on assessments of a range of recent projects in Appendix D. Chapter V looks to the future and identifies where ADB's CPS can contribute to gender mainstreaming and women's empowerment, with recommended actions, that build on past lessons, to guide this process within its operations.

Chapter II

Gender Dimensions of Poverty

The proportion of the population in Pakistan living below the government-defined poverty line fell from 34.5% in 2000–2001, to 23.9% in 2004–2005, a decline of 10.6 percentage points based on government published data.⁹ Despite these overall gains, in 2004–2005 absolute numbers of poor people remain at 37 million, and rural poverty continues to be almost double the size of urban poverty. Income distribution has also deteriorated as measured by the Gini coefficient from 0.28 to 0.30.¹⁰ The Gini coefficient is a measure of inequality of income distribution where 0 corresponds to perfect equality (everyone having exactly the same income) and 1 corresponds to perfect inequality (where one person has all the income, while everyone else has zero income). While other poverty data indicate less rapid decline in poverty incidence,¹¹ there is general agreement that a strong downward trend in poverty has been established based on improved economic growth and progress on key capability indicators.

These aggregated national poverty data mask different inequalities, such as those between

women and men. In Pakistan, poverty analyses are based on household level poverty assessments that conceal key aspects of gender inequalities among household members, particularly differences in access to resources and opportunities. Further aspects of data limitations are presented in Appendix A. These differences in turn lead to inabilities to benefit from improved government services or access to economic opportunities.

The scale of inequalities between men and women are clear once human development index (HDI) and progress on the Millennium Development Goals (MDGs) are disaggregated by sex. The gender and development index¹² (GDI) at 0.525 remains lower than the HDI at 0.551¹³ as, for example, adult literacy rate for women in Pakistan is only 36% compared to the already low rate of 64% for men.¹⁴ When sex-disaggregated access to economic opportunities is added to HDI/GDI

⁹ World Bank data find a lower rate of poverty reduction as set out in ADB. 2007n. *Country Partnership Strategy Initiating Paper*. Manila. June.

¹⁰ Footnote 9.

¹¹ Footnote 9.

¹² The GDI measures inequalities between men and women in the three HDI component indexes of gross domestic product per capita, literacy rates, and longevity. If the GDI is lower than the HDI, inequalities between men and women exist in benefits from development. United Nations Development Programme (UNDP). 2006. *Human Development Report 2006*, New York: UNDP.

¹³ UNDP. 2007. *Human Development Report 2007, Fighting climate change: human solidarity in a divided world*. New York (p. 231 for HDI and p. 328 for GDI).

¹⁴ Footnote 13.

indexes, Pakistan is ranked 126 out of 128 countries in the 2007 World Economic Forum Gender Gap Index.¹⁵ MDG indicators illustrate that poor health outcomes for women are among the worst in Asia. The Planning Commission estimates an increase in maternal mortality rate¹⁶ (MMR) from 350 in 2000–2001 to 400 in 2005, despite significant recent investments in primary health and emergency obstetric care facilities and services.¹⁷

The sex ratio (the ratio of men per 100 women in the population) in Pakistan also reflects the low status of women and girls. It was reported as 105 in 2004,¹⁸ indicating excessive female mortality¹⁹ for various reasons for the population as a whole and is above the average for the rest of South Asia. Without excessive female mortality, the sex ratio is expected to be 95 to 98 males per 100 females.²⁰ With little evidence of prenatal sex selection in Pakistan, the sex ratio reflects poor treatment of girls after birth, with female child mortality exceeding male child mortality.²¹ The high MMR also indicates excessive health risks for women

of child-bearing age, further contributing to this significant demographic.

While the sex ratio provides a plain illustration of the impact of women's low status, some analyses of the changes in sex ratios in Pakistan for children and for the population as a whole caution against rapid assumptions regarding causality. Detailed comparisons across different provinces and between rural and urban households do not follow similar patterns drawn from experiences in other countries.²² In some countries, urban environments change attitudes toward sex biases in caring for children, but urban sex ratios in Pakistan tend rather to be lower because of high adult male migration to cities for employment. Increased education for girls also does not appear to predict improvements in Pakistan as has been the case in other countries.²³ Based on government data, the sex ratio appears to be improving gradually. Since the full census in 1998 when the sex ratio was 108.5 males to 100 females, the *State of Pakistan's Economy 2nd Quarterly Report for FY2005* notes improvement to 105 in 2004.²⁴ The data need to be treated with caution, as sex ratios are calculated through household assessments, and females in Pakistan are generally under-enumerated.²⁵

Another indicator of vulnerability to poverty is the inability to earn income. Female labor force participation rates in general are unusually low in Pakistan, with the proportion of women working in the agriculture sector increasing from 67.3% in 2003–2004 to 68.8% in 2005–2006. Higher rates of female wage employment in nonagricultural sectors is a sub-indicator for increased women's empowerment under MDG 3, as it reflects improved

¹⁵ World Economic Forum. 2007. *The Global Gender Gap Report 2007*. Geneva: World Economic Forum. This ranking is based on a score covering economic participation and opportunities, educational attainment, health and survival, and political empowerment.

¹⁶ Maternal deaths per 100,000 live births.

¹⁷ Government of Pakistan. 2006f. *Pakistan Millennium Development Goals Report 2006*. Government of Pakistan. Care is advised when comparing data year to year because of changes in data collection methods.

¹⁸ Statistics Bureau. 2005. *State of Pakistan's Economy 2nd Quarterly Report for FY2005*. Islamabad, Pakistan: Government of Pakistan.

¹⁹ Amartya Sen brought great attention to this indicator in 1990 (Sen, A. 1990. *More than 100 million women are missing*) to calculate the phenomenon he termed "missing women." While his methods have been challenged for leading to overestimates of "missing" women, they provide a vivid illustration of how the low status of women can affect basic demographics.

²⁰ World Bank. 2005. *Bridging the Gender Gap: Opportunities and Challenges*. Washington, DC: World Bank, p. 5.

²¹ Footnote 20.

²² Gechter, Michael. Examining the Sex Ratio in Pakistan. Pomona College, California. Unpublished paper compares data across provinces and with bordering regions of India to identify factors influencing sex ratios.

²³ Footnote 22.

²⁴ Footnote 18 provides the most recent data available.

²⁵ Footnote 20, p. 6.

capacities to take up employment requiring better education but with higher returns on labor. This indicator has only very gradually increased from 8.9% in 1990–2001 to 10.0% in 2003–2004.²⁶ Vulnerability to poverty is further intensified as few women control income they bring into the household. Poverty assessment is based on income levels of households assuming equitable division of resources, but under the circumstances in Pakistan, such data fail to provide a complete picture of women's actual vulnerability to poverty.

Poverty assessments tend to focus on economic and productivity factors linked to human capability levels, competitiveness, and governance bottlenecks. A closer examination of social, economic, and political facets of poverty provides a clearer picture of the nature and causes of poverty experienced by women in Pakistan. More recent studies that consider gender-based differences (mainly carried out by female researchers) highlight interlinkages in different facets of women's lives that point to many areas for policy consideration that can contribute to women's empowerment and the acceleration of overall poverty reduction.²⁷

The following are key factors that contribute to women's vulnerability to poverty identified in recent gender-based poverty studies: (i) social exclusion, (ii) access to decision making, (iii) national identity cards (NICs), (iv) disparities in education, (v) disparities in health, (vi) time poverty, (vii) lack of access to economic assets, (viii) disparities in labor force participation, and (ix) disparities in social protection.

Social Exclusion

A complex and persistent web of sociocultural factors, influencing political and economic factors,

leave women as a whole in Pakistan more socially excluded, and hence vulnerable to poverty, than men from the same social group.²⁸ A 2007 study conducted for preparing the ADB country partnership strategy (CPS) regarding social exclusion as a driver of poverty in three districts of rural Pakistan concluded:

Social exclusion is, of course, a relative concept in that it may be asserted that the woman of a rich family is less socially excluded than a man from a poor, marginalized family. However, if one were to consider the right to political expression, the dignity of being counted as a citizen or the basic right to mobility, a man from even the poorest family is able to cast a vote, own an identity card, and walk freely through his village. All three of these rights do not apply to a majority of women surveyed, regardless of social group or village.²⁹

Traditional values change slowly in Pakistan because of the many remote areas with limited contact with larger social change taking place elsewhere. One important manifestation of strongly held traditional values and attitudes is that women's behavior reflects on the honor (*izzat*) of the whole family. Thus, men are pressured to restrict the visibility and mobility of women to avoid allegations that they, in turn, are not guarding the family honor by adequately controlling women's behavior. The practice of *purdah* (which literally means curtain) is still widespread, and is primarily expressed through the veiling of women in public and restricted or denial of direct contact with male nonfamily members. This leaves women and girls with very limited mobility and inadequate access to universally recognized individual rights.

²⁶ Footnote 17.

²⁷ Noted in Mumtaz, Khawar. 2005. *Gender and Poverty in Pakistan* that contains a literature review of recent gender and poverty studies.

²⁸ Mohmand, S.K., and H. Gazdar. 2007. *Social Structure in Rural Pakistan* (ADB TA 4319-PAK), p. 27.

²⁹ Footnote 28.

When traditional values are compromised, a family may take an extreme response through so-called “honor” killing of female relatives who might be implicated to cleanse the family’s reputation. Trafficking of thousands of girls and women into domestic servitude for sexual abuse or bonded labor is reportedly also used to settle debts and disputes associated with family honor.³⁰ There has been recent progress in some areas of legislation to improve the protection of women’s rights (such as the enactment of the Women’s Protection Act in 2006), but as yet evidence is limited that these measures are enforced as intended (see more discussion in Chapter III, Legal Reforms).

Limited mobility from strictly enforced purdah obstructs access for girls and women to education and even health care in some areas where female doctors and other health professionals are not available. Increased physical insecurity in some regions is affecting some progress women and girls have made in accessing services or taking up newly enacted political rights. Such social attitudes and practices are further reflected in strongly held notions of the proper roles of men as breadwinner (moving in the public world) versus women as mother and homemaker (restricted to the household) with expectations of being servile to male family members. These gender stereotypes therefore restrict women’s role in decision making about family and community issues, the attainment of property rights, and so on. Women’s contribution to household livelihoods, through productive and family-caring activities, is also given less value than the contributions of male family members.

Summary. Social attitudes are changing gradually, especially as more women participate in local government decision making following the instigation of quotas for female representation (see next section regarding women’s access to decision making). Benefits from double incomes in families are also becoming more apparent to many urban

middle-income households, challenging stereotypical expectations of married women. When efforts have been made to ensure that facilities are suitable for women (separate sanitation arrangements, secure transport systems) and men are sensitive to the challenges women face in public, more families are confident to grant women permission to take up training or new income-earning opportunities. Recognition of contributions women can make to family food security and poverty reduction from such new opportunities also encourages communities to support more productive roles for women that fulfill their personal and productive potential.

Access to Decision Making

The inability of women to have a voice in decision making has been identified as one main factor responsible for limiting women’s empowerment and holding back initiatives to address women’s vulnerability to poverty and discrimination.

The 2001 Local Governance Ordinance (LGO) guarantees the reservation for women of 33% of local government seats and 17% national and provincial assembly seats. This legislation represents a radical step by the government to accelerate women’s political representation, and, in theory at least, to sanction a space for their voices to be heard in community decision making.

At the local level, women enthusiastically participated in the first local government elections in 2000–2001. Fears that they would not be willing to take the associated risks and run for election proved unfounded, as around 40,000 women were elected councilors. Two women even became district *nazims*, the most powerful position in local government. In some areas, however, women were prevented from standing as candidates or from voting.³¹

³⁰ US State Department. 2007. *Trafficking in Persons Report*, p. 164.

³¹ See Aurat Foundation. 2001. *A Public Case on Gross Violation of Women’s Electoral Rights in Swabi, Mardan and Dir, NWFP*.

The election of women has not in practice proved to be sufficient for ensuring their voices and needs are heard. Many women councilors have been hampered by lack of experience or skills, lack of resources (e.g., honoraria, travel allowances), as well as resistance from male colleagues. There were numerous reports of women being told to send male family members to represent them in council meetings, or of documents being sent to their homes for them to simply sign. Many initiatives have been started by government and nongovernment organizations (NGOs) to strengthen the skills of women councilors. For example, the Ministry of Women's Development, Social Welfare and Special Education (MoWD) has established women's political schools. Under a Canadian International Development Agency (CIDA)-funded project, the Aurat Foundation has established resource centers for women councilors in 70 districts following the 2001 elections, providing resources, training, and advocacy support to newly elected women. Box 1 presents an example of achievements from this project. Despite the continuing constraints women face, probably the most significant impact of the 2001 LGO was in entrenching the concept of women's political representation as the norm rather than the exception across Pakistan.

Public consultations on the ADB CPS 2007 frequently noted that male councilors also have to be encouraged to facilitate women's participation in political decision making. Training women councilors alone will not help them face men unwilling to let them speak or vote on recommendations. A woman councilor noted she had to learn how to use existing regulations to force male councilors to vote on priority concerns raised by women. She has even figured out how to block the passage of budget resolutions until women's concerns are addressed.³²

The second round of local government elections in 2005 was preceded by amendments to the

Box 1: Recent Achievements of Aurat Foundation Resource Centers for Women Councilors

Achievements of the Aurat Foundation resources centers for women councilors (supported by the Canadian International Development Agency):

- Provision of a platform to women councilors at provincial and district levels where they can access information and share their experiences and learning.
- Media exposure for bringing the issues of the women councilors into the public domain.
- Exposure visits organized for women councilors have provided opportunities to them to learn from the practical experience of their colleagues who have been able to make some significant achievements.
- Women councilors' networks have been facilitated at union, *tehsil*, and district levels giving strength and vigor to their voice.
- Links with government departments and civil society have been initiated.
- Material have been acquired, repackaged, and disseminated regularly.
- Enhancement of their skills has resulted in the increased participation of women councilors in council meetings and their representation in monitoring committees.
- Aurat Foundation resources centers have been active on issues of violence against women in the districts and in some places (like Ghotki in Sindh), have succeeded in saving lives of the victims of so-called honor killings.

Source: Aurat Foundation. 2005. Aurat Foundation Resources Centers for Women Councilors, Islamabad.

2001 LGO. The most significant change for women was a reduction in the number of union council seats from 21 to 13. While the proportion of women's seats remained unchanged at 33%, the cut in council size meant a significant reduction in the total numbers of women councilors. Despite this, according to MoWD data, 39,964 women still participate in community decision making with 787 women elected in

³² Field notes from CPS participatory consultations in April 2007.

**Table 1: National Identity Cards Obtained and Not Obtained by Sex and Area
(Percent of population)**

Percent of population (%)	Both sexes		Male		Female	
	Obtained	Not obtained	Obtained	Not obtained	Obtained	Not obtained
All areas	64.3	35.7	74.4	25.6	53.4	46.6
Rural	60.7	39.9	70.9	29.1	48.9	51.1
Urban	72.2	27.7	80.6	19.4	62.4	37.6

CEDAW = Convention on the Elimination of All Forms of Discrimination Against Women.

Source: Population Census 1998, cited in Shirkat Gah, Women's Resource Centre: *Talibanisation and Poor Governance: Undermining CEDAW in Pakistan*. Second Shadow Report submitted to the CEDAW Committee in April 2007, p. 12.

federal and provincial assemblies.³³ Resource centers for training women councilors have been established by civil society organizations (CSOs) and the government through its women's political schools.

Summary. The basic concept of women having a place in public decision making is gradually becoming accepted since the instigation of quotas for female councils and legislators. With little exposure to the political process and often hostile attitudes from their male colleagues, women need to be prepared to run for office and how to participate fully in the planning process through training and confidence building to ensure their needs and interests are taken into account. Men also have to be encouraged to support these changes in gender roles in public decision making.

Access to National Identity Cards

Another significant obstacle to women's political participation and access to basic rights remains obtaining individual NICs. As presented in Table 1, in rural areas more than 50% of women were without NICs in 1998 (most recent data avail-

able).³⁴ This prevents women from exercising their right to vote and accessing many government services. It also prevents women from running for election. The situation has been exacerbated by the introduction of new computer-readable NICs in 2005 for which the old identity card is insufficient and further proof of identity is required. Women require considerable support from male family members to obtain these new cards, which may not be forthcoming in more conservative families.

Summary. If women are to take up their rights and become full contributors to social, political, and economic development, access to NICs needs to be actively pursued. The NIC is the basic acknowledgment of an individual's existence, and hence his or her right to government services and expression of political voice. Access to NICs starts with birth registration promoted through acknowledgment by government and community leaders that, as citizens of Pakistan, all girls and women have the constitutional right to official certification. This fundamental step to citizenship for women needs to be given higher priority. Reforms to NIC application that are sensitive to the obstacles women face would be a first step.

³³ Data cited in the Introductory Statement. Presentation of Pakistan's Combined Initial, Second and Third Periodic Report, to the CEDAW Committee. Pakistan's Permanent Mission to the United Nations, New York, 22 May.

³⁴ Shirkat Gah. 2007. *Women's Resource Centre: Talibanisation and Poor Governance: Undermining CEDAW in Pakistan*. Second Shadow report submitted to the CEDAW Committee in April 2007.

Disparities in Education

The gender parity index (GPI) for primary education enrollment (MDG 3), thanks to concerted government efforts, has improved steadily (from 0.73 for primary education in 1991 to 0.85 in 2004–2005).³⁵ National figures, however, mask significant regional differences. Some districts in Punjab are in the top 10 ranking in 1998 and 2005 with districts in the North–West Frontier Province (NWFP) and Balochistan occupying the bottom 10 rankings, showing no progress for either girls or boys. Outcomes from education are also improving. Youth literacy GPI (based on abilities for youth aged 15–24) has increased from 0.51 in 1990 to 0.67 in 2005.³⁶ This represents an increase in literacy of girls by 90% over 15 years compared to that for boys with only 35% increase.

On the other hand, gender differences in completion rates—where provided—point to how the poor performance for girls is dragging down overall progress and may disproportionately contribute to the fall in completion rates in 2005–2006. In most discussion of education and youth literacy GPIs, there is no linked data or analysis regarding how increased educational achievement is being used by women in the labor market or in decision-making forums. Linking educational achievements and labor force participation rates provides an opportunity to track whether investments in education for girls are being translated into being able to take up better employment opportunities. Currently, unemployment rates are higher among women with more than 10 years of education in urban areas compared to men in the crucial age group of 19–30 years.³⁷ Being unable to maximize return on this investment in education

for young women will discourage completion of higher education.

Much has been written in Pakistan regarding the obstacles to narrowing gender gaps in educational achievement.³⁸ While sociocultural factors influence parents' decisions regarding girls' education, other obstacles associated with inappropriate infrastructure and insecure transportation services are also noted in recent surveys. From a review of recent studies significant obstacles include:

- (i) Supply side
 - (a) Limited number of schools available for girls—one third of rural communities do not have a public primary school for girls compared to only 15% for boys;
 - (b) Poor quality of education that does not open up employment opportunities for girls;
 - (c) High rates of female teacher absenteeism, primarily because of poor working conditions;³⁹
 - (d) Content and process of education that fails to recognize different learning approaches of girls and boys, or to challenge gender stereotypes to encourage girls to remain in school;
 - (e) Personal security issues for girls associated with inappropriate physical infrastructure, particularly the lack of segregated areas within school buildings as girls reach puberty; and

³⁵ Footnote 17.

³⁶ Footnote 17.

³⁷ ADB. 2007f. *Labor Demographic Transition, Education, and Youth Unemployment in Pakistan*. Islamabad: ADB.

³⁸ See detailed sections in World Bank 2006 and United Nations Educational, Scientific and Cultural Organization (UNESCO). 2002. *The Future of Girls Education in Pakistan: Study on Policy Measures and Other Factors Determining Girls Education*. Islamabad: UNESCO.

³⁹ Ghuman, Sharon, and Cynthia B. Lloyd. 2007. Teacher Absence as a Factor in Gender Inequalities in Access to Primary Schooling in Rural Pakistan. *Working Paper No. 1*. New York: Population Council.

- (f) Unsafe transportation services to and from schools—girls aged 13 years and older have higher transportation costs (even after controlling for distance to school) than at primary level, as they require secure services, where chances of harassment are limited. There is no corresponding increase in travel expenditures for boys in any age group.⁴⁰
- (ii) Demand side
 - (a) Attitudes toward girls' education by families and community leaders, especially in light of low returns on investments to a family from girls' education; and
 - (b) Time demands on girls for household responsibilities.

The World Bank country gender assessment (CGA)⁴¹ noted that the majority of families in rural areas surveyed in 2005 were keen for their daughters to attend school, but were most worried about physical safety during travel to and from school and the lack of segregated sanitation and other facilities. Parents also expressed concern over the quality of education offered.

There is growing concern over the challenging of a girl's right to education as a means of contesting what are deemed overly progressive social programs that encourage greater mobility of girls and women and bring from the outside nontraditional ideas regarding gender stereotypes. This is resulting in falling enrollment for girls in these regions, and in some cases for boys as well. Religious grounds are cited by community leaders, but ultimately these acts of violence that victimize girls

and women are used to intimidate the population. The offices of some civil society groups and NGOs working for women's empowerment are also under attack. These organizations are also concerned that no or limited action has been taken "to check such groups, whose influence over women's rights has grown by so publicly obstructing the access of girls to educational institutions and of both women and girls to health facilities, as well as negating women's legal rights and franchise."⁴²

Vocational training. Effective vocational training is hampered in general by the limited number of training institutions, underqualified staff, and outdated curricula. Females account for some 30% of total technical and vocational education and training (TVET) enrollment, with 522 out of 1,647 TVET institutions exclusively for women. However, training focuses on traditional skills such as embroidery and sewing which, although useful, limit women's income-generating opportunities and tend to confine them to occupations in the informal sector. This results in a gender-based disparity in the productive application of new skills, with females lagging behind males. Pilot projects have shown that training women, for example, in agribusiness or livestock production, enhances their capacity to find work and generate income compared to the current approach.

A new national strategy for TVET, *Skilling Pakistan 2008–2012*, is in final preparation. This stresses competency-based rather than curricula-based TVET, coordination between skills providers at all levels, and development of training programs to meet the needs defined by industry and business. The new strategy aims to increase female TVET enrollment; offer a mix of traditional and nontraditional courses more directly relevant to income generation; consult women's organizations about training needs; use a mix of classroom-

⁴⁰ World Bank. 2006c. *Social Analysis in Transport Projects Guidelines for Incorporating Social Dimensions into Bank-Supported Projects*. Washington, DC: World Bank.

⁴¹ Footnote 40.

⁴² Footnote 34, p. 2. This report presents the views and concerns of 22 organizations promoting gender equality and women's empowerment in Pakistan.

based and distance learning; and carry out pilot projects, e.g., in imparting entrepreneurial skills and provision of microfinance.⁴³

Summary. Despite improvements in school enrollment and literacy rates for girls, there remains a large proportion of young women without basic skills to access employment or actively participate in family or community decisions that affect their lives. Schools and transport services can be made more secure and appropriate for older girls and curricula revised to address their particular needs, for example, to include information on basic rights and forms of legal redress. Young women in particular need to be prepared for employment in emerging sectors of the economy and take up income-generating activities in the informal sector that offer a higher return on their labor than traditional activities, such as crafts and basic agriculture processing. If Pakistan is to reach its poverty reduction targets, such gender gaps have to be reduced and the potential for women to contribute to economic growth fully realized.

Disparities in Health

The most commonly used indicator for women's health status is the maternal mortality rate (MMR). But other indicators, such as sex ratios and child mortality rates, also illustrate whether women have sufficient capability to care for infants, young children, and themselves or to have command over resources for such needs within the household. It is important to look at all these aspects of health outcomes to understand the impact of various gender disparities.

Maternal mortality rate and reproductive health. MMR in Pakistan is unacceptably high, contributing to skewed sex ratios (see discussion in the introduction to Chapter II), with a fallback in

the most recent data against earlier progress which may partly be due to improved reliability of data collection. The 2006 Pakistan MDG report⁴⁴ notes medical causes of mortality including hemorrhage, infection, eclampsia, or obstructed labor, and that these are usually compounded by “three delays”:

- (i) Women do not seek professional care during pregnancy—only 50% have made at least one antenatal visit. Women's low status within the family, restricted mobility, and their inability to command resources contribute to this delay, as well as opportunity costs of travel to clinics.
- (ii) Logistical—transport is not always readily available to take women in labor to health centers and private clinics.
- (iii) Lack of adequately trained personnel, equipment, and supplies once women reach health clinic—this is linked to limitations of male doctors examining women and need for more women doctors, etc.

ADB's Women's Health Project⁴⁵ sought to address the poor quality of emergency obstetric services through investments in infrastructure and quality of service but focused less on improving health-seeking behavior of women. A significant contributing factor to continued lack of access to improved services was reported to be mobility constraints and lack of female professionals to attend to women patients.⁴⁶ These types of nonmedical factors need to be addressed through behavior change activities if improved infrastructure is to be effectively used. Where lady health workers (LHWs)⁴⁷ and other NGOs mobilized

⁴⁴ Footnote 17.

⁴⁵ ADB. 2005c. *Gender Equality Results in ADB Projects: Pakistan Country Report*. Manila: ADB.

⁴⁶ Footnote 45.

⁴⁷ A trained LHW provides all basic health care services to her own community as well as communicating health and nutrition messages, organizing women

⁴³ See *Skilling Pakistan 2008–2012: A National Strategy for Technical and Vocational Education and Training* (draft), pp. 20–22.

women to change health-seeking behaviors, increased use of ADB Women's Health Project-supported facilities was reported. The World Bank 2005 country gender assessment (CGA) noted that women living in communities served by an LHW are 6% more likely to receive tetanus toxoid injections during pregnancy. However, over 40% of these women did not receive antenatal check-ups, and clearly require much more focused encouragement for such access to preventative care services to become the norm.

The government acknowledges the need to improve motivation and communication regarding family size and other reproductive health concerns for women, and that these changes will require links with religious, social, and cultural norms,⁴⁸ and taking into account those populations at particular risk such as adolescent girls and those living in remote rural and tribal areas.

Other factors associated with improved reproductive health for women, such as access to contraceptives and high prevalence of anemia, have improved over recent years.⁴⁹ But planners are hindered by a paucity of reliable data to fully understand how to better target women's health programming. The impact of gender-based violence on women's health status is also poorly understood although increasingly acknowledged in reproductive health policies and reports.

into groups to better disseminate health messages and generally act as a liaison between the formal health system and the community. LHWs are recruited from within their own community to ensure acceptance from other families and educated nearby for about 1 year. They represent an invaluable link between women and health service providers and in many communities have been able to encourage marked improvements in health status of girls and women. Source: National Program for Family Planning and Primary Health Care, Government of Pakistan website: www.phc.gov.pk/template.php?id=30.

⁴⁸ Footnote 17.

⁴⁹ Footnote 17.

Child mortality. Women's health and social status influences child mortality both in terms of bias in favor of investments in nutrition and health of boys compared to girls and the limitations poor education and access to health messages place on women's caring capacity.

National data on health and malnutrition cited in the MDG report⁵⁰ are not disaggregated by sex so it is not possible to track gender-based differences in consumption levels associated with feeding practices biased in favor of male children. Across South Asia, gender has been found to be the most statistically significant determinant of malnutrition among young children,⁵¹ and the most common cause of death among girls below the age of 5 years. Male bias also influences expenditure on health care for girls. Some studies in Pakistan note slightly lower levels of immunization among girls compared to boys (47% of girls were fully immunized compared to 52% of boys in 2002⁵²) but many community-based studies provide evidence supporting the bias in favor of investments in boys.

The literature on food security and malnutrition also increasingly stresses the importance of improving caring practices, and these are typically in the domain of women. Investment in the education of women through primary schooling for girls, functional literacy for adult women, or nutrition/health education for women's community groups generates multiple positive effects. Caring practices tend to improve, as do most indicators of family well-being. This is not the only link between gender, household food security, and nutrition but it is a particularly strong one. Women in Pakistan generally have low status in the household, limited

⁵⁰ Footnote 17.

⁵¹ Ramachandran, Nira. 2006. *Women and Food Security in South Asia: Current Issues and Emerging Concerns*. Helsinki, Finland: United Nations University–World Institute for Development Economics Research (UNU–WIDER), p. 13.

⁵² ADB. 2002b. *Poverty in Pakistan: Issues, Causes, and Institutional Responses*. Manila: ADB.

or no control over household resources, tight time constraints, less access to information and health services, poor mental health, and low self-esteem. These factors are also closely tied to women's own nutritional status and overall health status. A link in analysis between progress on MDG 4 targets and those for girls' education, MMR, and women's empowerment would be useful.

Vulnerability to poverty has long been recognized as a significant determinant of child mortality. Scarcity of resources in general and in particular women's lack of command over household resources to divert to care for children, especially girl children, should be reflected in analyzing progress on child mortality indicators. Similarly, the time needed for impoverished mothers to secure employment is linked to neglect of infant children and higher mortality rates. It is therefore important to make visible connections between child survival and women's capabilities, voice, and agency within the household and community.

Summary. Much attention has been given to addressing the medical causes of the low health status of women. Given the significant socio-cultural constraints on women's health-seeking behavior, greater consideration needs to be given to changing attitudes and creating health service environments more suited to women's needs. The potential role of LHWs in mobilizing communities to encourage greater investment in the health of girls and women is increasingly acknowledged, but greater efforts from other medical professionals are also required. Official policies and analysis of MDG targets do not clearly link the low social and health status of women to high child mortality rates. The improvement of caring practices requires progress on women's empowerment. It has been demonstrated in many countries that if women acquire basic literacy, improve their access to economic resources, and have more time to care for children, multiple positive effects on child mortality rates can be generated. Gender remains the most significant determinant of child survival in South Asia,

and the persistence of gender inequalities into child-bearing years explains to a great extent the unacceptably high MMR in Pakistan.

Time Poverty

Caring practices and opportunities to earn income are clearly influenced by the time poverty experienced by women. Women's time poverty is a result of the unequal distribution of the work required to nurture and sustain families and communities—tasks like cooking; cleaning; looking after and teaching children; caring for the elderly and those who are ill; and meeting the water, fuel and fodder needs of the household. These tasks are essential for survival, but are not valued or acknowledged as contributions to livelihoods or overall development by many planners or analysts. Time poverty contributes to poor health outcomes as it inhibits women's ability to prepare more nutritious cooked food for children or travel to health clinics if permitted. Time poverty also limits chances for women to take advantage of opportunities for education and employment, perpetuating their vulnerability to poverty.

A few comprehensive time-use surveys that are available in Pakistan illustrate the complex ways women have to divide up their time between different tasks. Table 2 is taken from a study of only one daily task, water fetching, from different villages in one province. The table shows that water supply closer to home is assumed to reduce fetch time, as travel time to a source less than 300 meters away at 0.6 hours is greater than to a source 1.9 kilometers at 0.5 hours. Additional time required despite a close source may be because of increased use within the household, and hence higher number of trips. Time saved by not having to walk long distances might be lost in queuing up or in filling water containers. According to the above-mentioned research, in Karak, NWFP, the average daily fetch time translates to 1,260 hours a year. Most village households incur time and effort

Table 2: Characteristics of Village Water Supply and Collection Time

District/Province	Source	Travel outside the village ^a (%)	Distance (km)	Travel Time ^b (hours)
Hyderabad (Sindh)	Hand pumps within households with some sharing	0	>0.1	0.2
Tharparkar (Sindh)	Well and hand pumps	61	1.9	0.5
Karak (NWFP)	Natural spring and storage tank	45	1.7	1.7
Mardan (NWFP)	Wells, electrical pumps for groundwater, hand pumps, small wells	0	0.3	0.6
Chakwal (Punjab)	Hand pumps and small wells	8	0.4	0.9
Vehari (Punjab)	Electric and hand pumps for deep underground water	0	0.7	0.6
Naseerbad (Baluchistan)	Irrigation canal as main supply and pond—2–3 km distance to be covered in emergencies	43	1.4	0.5
Turbat (Baluchistan)	Drinking water supply scheme through taps, but unreliable; some households not connected	0	0.3	0.6

km = kilometer, NWFP = North–West Frontier Province, % = percent.

^a Percentage of households interviewed.

^b Round-trip.

Source: World Bank. 2005. Women and Water Issues of Entitlement, Access, and Equity. *World Bank Country Gender Assessment Background Paper*. (Section 3).

of between 380–630 hours and 30–50 kilometers travel distance per year for fetching water. These combined hours have to be seen in combination with time required for other tasks, and where flexibility might lie for new responsibilities required of women when different crops are grown or new economic activities introduced.

The Federal Bureau of Statistics and the Ministry of Finance under the United Nations Development Programme (UNDP)–funded Gender Responsive Budgeting Initiative (GRBI) is currently conducting a wide-scale time use survey. From the findings it should be possible to challenge assumptions regarding contributions made by women to household subsistence from tasks such as crop processing, water fetching for household crops for own consumption, and so forth. These

data should also facilitate and improve the targeting of poverty reduction programming to work around existing time allocation. Routine time-use surveys during project planning can identify priorities for investments to relieve time burdens such as water fetching or food processing and how additional time might be made available for income-generating activities, education, or leisure to improve women's well-being.

Summary. Time poverty influences all aspects of women's lives: overall health status, the feeding and nutrition of all family members, access to training, productive income-generating activities, and overall well-being. Care has to be taken that assumptions regarding potential time saving from new technologies or infrastructure are validated through consultation with women.

Lack of Access to Economic Assets

Land. Non-ownership of land is a key contributing factor to poverty.⁵³ Less than 50% of rural households own land and only 2.5% of households own approximately 40% of land.⁵⁴ This distortion in access to such a basic resource clearly contributes to the persistently high poverty rates in rural Pakistan. It leaves the majority of households without reliable access to a vital resource for subsistence agriculture production, security for shelter or collateral for accessing credit. If the link is so clear between lack of land and vulnerability to poverty, the almost complete lack of access for women leaves them particularly at risk. In a recent study in a village in Punjab, a mere 4%⁵⁵ of women owned some land. Similarly in urban areas a small proportion of women own land, but largely through inheritance rather than purchase by the women themselves.

Women's right to inherit land is established under Islamic law, and as such is respected under civil laws in Pakistan. There are variations between Sunni and Shia laws, but generally as wives and daughters, especially in the absence of sons, women inherit a portion of all property. In practice, women may inherit land but rarely retain control over how it is managed or can access any income derived from its use. Women in general are also unaware of mechanisms in civil law to protect their rights to land, nor of land registration procedures, processes involved in taking possession of the land, or settling associated disputes through legal recourse. For any of these transactions, women have to rely on male family members for

guidance, leaving them vulnerable to misunderstandings. It is commonly acknowledged that property disputes are often at the root of violence against women and a number of crimes against women in the name of "honor" have been demonstrated through the courts to be rooted in family members seeking to appropriate property or deny a share in inheritance.⁵⁶

Women do have some usufructuary rights⁵⁷ to access common lands to graze their animals and collect fuel and other natural resources (reeds, herbs, etc.). These rights vary considerably from region to region. Access to water sources is another widespread customary usufructuary right available to women but may involve walking some distance (see Table 2 for comparative distances and water fetch times). However, these common properties are shrinking because of pressure from other poor community members or from misappropriation by more powerful families. Common lands may also be taken over by the government, changing agricultural practices, overexploitation of natural resources, or natural disasters like floods or droughts, and the recent earthquake in northern Pakistan. Specific social safeguards will be required when women's access to common lands is displaced for other purposes.⁵⁸

Microfinance services. The range of microfinance services is growing in Pakistan, with some microfinance institutions (MFIs) targeting women borrowers. Despite this new interest in facilitating women's access to financial services, women constituted only 19% of total borrowers of the large

⁵³ Mumtaz, Khawar, and Meher M. Noshirwani. 2006. *Women's Access and Rights to Land and Property in Pakistan*. The paper was prepared for International Development Research Centre as part of a multi-country exercise to examine the issue of women's rights to land under the rural poverty and environment initiative.

⁵⁴ Footnote 53.

⁵⁵ Footnote 53.

⁵⁶ Footnote 53, p. 5.

⁵⁷ Usufructuary rights are defined in a 2002 study by Rubya Mehdi, *Gender and Property Law in Pakistan, Resources and Discourses*, as "the right to the use, and to take the fruits of land for life only" and exist in different forms in all regions of Pakistan associated with accessing communal land, to a woman's right to the house and land of her parents. Cited in footnote 53, p. 6.

⁵⁸ Footnote 57.

National Rural Support Program in 2003.⁵⁹ In terms of total loan amount, women received only 13% (however, some of the other rural support projects have a better record of lending to women). A study of rural financial markets found that on average, males have over 3.5 times higher access to credit in relation to females in rural Pakistan.⁶⁰

Sociocultural constraints are the most frequently identified reasons for women's limited access to these services. For example, women's lack of mobility to travel to a bank or NGO meetings, illiteracy and lack of familiarity with official forms or interaction with officials outside their community, and unbalanced workload leaving no time to attend meetings even if they are held in their home community. Another major constraint on accessing credit from commercial banks is lack of collateral, but this also affects poor, landless men. Several studies have also noted that there is a greater demand for savings services than loans, especially from women. These studies illustrate how women have very limited access to income, and place priority on financial services to save what small amounts they earn and control rather than borrow more.

There have been relatively few studies in Pakistan regarding the impacts of microcredit and savings on economic growth and poverty reduction, especially for women. A recent study commissioned by the European Union tracked social and economic impacts of six sample MFIs reaching at least 2,000 active borrowers in representative regions of Pakistan. One surprising result from the

survey was that microfinance interventions did not have a significant, positive impact on several aspects of women's empowerment.⁶¹ All but one (the Kashf Foundation) of the MFIs involved had not taken any special measure to ensure their services were suited to the specific needs of women, and this may in part be the reason for these findings.

Other studies and field work have demonstrated that much of the credit taken by women is, in fact, at the request of their spouses or other male family members. While women remain responsible for repayments, they may not be able to reserve cash for loan repayments or any extra income from credit. This leaves women anxious, with the additional burden of finding ways to make repayments. Programs also need to ensure that business models proposed for income generation suit the limited potential for women to interact in the marketplace.

The government places great reliance on microcredit to increase women's income-generating opportunities. Microcredit (if not other microfinance services) is included in all economic empowerment and social protection programming. For example, budget allocations for programs, such as First Women Bank and Khushhali Bank, have been provided under the 2007–2008 Public Sector Development Program (PSDP)⁶² and for pilot projects for economic empowerment of rural women under the umbrella of the National Fund for Advancement of Rural Women—*Jafakash Aurat* established in 2005 to benefit 23,000 rural women across Pakistan. Three additional pilot projects in remote areas of Balochistan, NWFP, and Punjab have also been launched recently under the same program with the lead of the Ministry of Women's Development, Social Welfare and Special Education (MoWD). But the record of achievements and links to poverty reduction are not clear, and criticisms have been made of inadequate targeting and limited monitoring

⁵⁹ Hussein, Maliha, and Shazreh Hussain. 2003. *The Impact of Micro Finance on Poverty and Gender Equity: Approaches and Evidence from Pakistan*. Islamabad, Pakistan: Pakistan Micro Finance Network.

⁶⁰ Zaidi, S. Akbar, Haroon Jamal, Sarah Javeed, and Sarah Zaka. 2007. *Social Impact Assessment of Microfinance Programmes*. Islamabad, Pakistan. Study Commissioned by the European Union–Pakistan Financial Services Sector Reform Programme Organizations covered under the study are (i) Orangi Charitable Trust, Sindh; (ii) Sindh Agricultural and Forestry Coordination Organization; Kashf, Lahore; (iii) National Rural Support Programme in Punjab and Sindh; Akhuwat, Punjab; and Asasah, Lahore.

⁶¹ Footnote 60.

⁶² Planning Commission. PSDP allowances for 2007–2008 from Planning Commission official website.

of these programs. There is also a tendency to rely on traditional income-generating activities, such as sewing or handicrafts, and less effort to bring women up the value chain in the agriculture sector through innovative entrepreneurial ideas. These programs seem not to incorporate adequate business development services, especially concerning marketing products, limiting profitability and growth potential.⁶³

Summary. Attitudes concerning women's role in the family and the community at large significantly limit their access to economic resources. The inability to control the basic assets required to maximize women's contribution to family income condemns them to low productivity and dependence. The effect of social restrictions on their economic potential is illustrated by women's inability to access microfinance. Given the reliance of the government on microfinance as a mechanism to promote poverty reduction and women's empowerment, greater understanding is required of the constraints women face to use these assets when available and how they might be overcome.

Gender Disparities in Labor Force Participation and Employment

Despite the sociocultural constraints on women's movement and interaction in the public marketplace, women make vital contributions to livelihoods throughout Pakistan. In all regions, women provide labor for all phases of subsistence and commercial agriculture production, even though they lack access to productive resources. However, decision makers, either at the community or national level, rarely acknowledge this contribution. For example, during the public consultations for the country partnership strategy (CPS) in April and May 2007, neither government agencies nor male community leaders identified that women might

⁶³ From discussions during interviews for the CGA during April 2007.

need female agriculture extension officers to improve their productivity.⁶⁴ In the nonagriculture sectors, women's low levels of education clearly limit their access to employment opportunities, but significant discriminations in the labor market based on gender stereotypes also act as serious constraints on female labor force participation rates. Appendix B presents additional data regarding labor force participation rates and changes over recent years.

The following labor market trends illustrate inequalities in employment that women face⁶⁵ despite the vast number of hours they spend on paid and unpaid contributions to economic production.

Economic Growth Has Not Proportionately Increased Employment of Women

Even with improved education outcomes for girls, labor force participation rates of women in Pakistan remain among the lowest in Asia. Labor force participation rates show small increases despite economic growth as presented in Table 3. Female labor force participation rates increased from 16% in 2003–2004 to 19% in 2005–2006.⁶⁶ Many women withdraw from the labor force upon marriage, influenced by family attitudes, and because of unsafe travel conditions, discriminatory workplace conditions, and time pressures from domestic responsibilities.

Unemployment rates in 2005–2006 were higher for women at 9% compared to men at 5%, but this gap has narrowed since 2003–2004 when the unemployment rate of women was 13% and men at 7% (Table 4). These data, however, do

⁶⁴ ADB (2007) CPS public consultation reports and discussion sessions.

⁶⁵ Footnote 3.

⁶⁶ Government of Pakistan, Federal Bureau of Statistics website: www.statpak.gov.pk/depts/index.html; and specifically from Labour Force Survey 2005–2006 (Government of Pakistan, October 2006): www.statpak.gov.pk/depts/fbs/publications/lfs2005_06/lfs2005_06.html

Table 3: Labor Force Participation Rates (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Pakistan	43.7	70.6	15.9	46.0	72.0	18.9
Rural	46.3	72.6	19.5	48.9	73.8	23.4
Urban	39.2	67.1	9.4	40.7	68.7	10.6

Source: Author.

Table 4: Unemployment Rates (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Pakistan	7.7	6.6	12.8	6.2	5.4	9.3
Rural	6.7	5.7	10.9	5.4	4.6	7.7
Urban	9.7	8.4	19.8	8.0	6.9	15.8

Source: Author.

not take into account those women dropping out of the labor force, discouraged by workplace discrimination from seeking employment. As noted on page 19 regarding education disparities, unemployment among women with more than 10 years of education is higher than for men in the 19–30 year age group, illustrating how even educated women are unable to maximize the return on education investments.

Overall, 59% of women are categorized as unpaid family helpers, compared to only 19% of men. This means that the labor contribution of 59% of women is not included in the national accounting systems (see Table 5 for the distribution of workers, male and female, by employment status). In reality, poor, rural women are forced to work (paid or unpaid) by necessity—there simply is not sufficient male labor to carry out all the agriculture and livestock-related activities. The majority of these poor women seek work opportunities only within their village. Studies in Punjab and Sindh, for example, show that 80% of women paid agriculture laborers in cotton picking work only in

their own village.⁶⁷ This lack of alternatives leaves women vulnerable to poor terms and conditions of employment.

Persistent Wage Gaps between Men and Women

Wage gaps persist in all occupations where women earn less than men. Estimated annual earned income for women was \$1,059 compared to men at \$3,607.⁶⁸ This gap has narrowed over time, but in Labor Force Survey data from 2001–2002,⁶⁹ the gap varies according to occupations. The wage gap is least in teaching with women earning 88% of male earnings. However, in the agriculture sector where most women work, they earn only

⁶⁷ Footnote 40, p. 91.

⁶⁸ Footnote 13. US dollars are at purchasing power parity calculation.

⁶⁹ Nasir, Z.M. 2005. An Analysis of Occupational Choice in Pakistan: A Multinomial Approach. *The Pakistan Development Review* 44: 1 (Spring 2005) pp. 57–79. No data available in 2005–2006 labor force survey.

Table 5: Employed: Distribution by Employment Status (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Employers	0.9	1.1	0.1	0.9	1.1	0.1
Own Account Workers	37.1	41.4	15.9	34.9	39.8	15.0
Unpaid Family Helpers	24.1	18.3	52.8	26.9	19.1	59.2
Employees	37.9	39.2	31.2	37.3	40.0	25.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Author.

34% of male earnings.⁷⁰ These data do not reflect the high proportion of women working without remuneration in agriculture and informal sector family-run enterprises. Horizontal segregation in the labor market pushes women into sectors with lower remuneration such as agriculture and social services. Vertical segregation with a small proportion of women in senior, better-paid positions is also apparent in all sectors based on attitudes regarding women as managers and decision makers that discourage promotions and hence create a “glass ceiling”⁷¹ even for well-educated and experienced women.

More Women Working in the Informal Sector

More than half the women in the nonagricultural workforce (75% in 2005–2006)⁷² work in the informal sector as presented in Table 6. It also shows

that, for the first time, there is a higher proportion of all female nonagriculture workers in the informal sector compared to the proportion of all male workers.

Women in the informal sector typically work from home despite lower earning potential in response to their lack of mobility, inappropriate public transport services, and the need to care for children and others in the family.⁷³ The case presented in Box 2 illustrates that women may be forced to bear social costs, such as delayed marriage, when their family requires their income. The case also illustrates that vital contributions to household income may require different types of work both inside and outside the home, and such multiple income streams are not accounted for in labor force surveys. Home-based piece work also limits women’s productivity and bargaining power for reasonable return on their labor inputs.

Table 6 also demonstrates that the proportion of women working in the informal economy has increased significantly from 66% in 2003–2004 to 74% in 2005–2006. The overall increase in the size of the informal economy from 70% to 73% of the total can only explain part of this increase in women’s participation in this workforce. More studies are required to fully understand other causal factors, but the pressure on women to

⁷⁰ Footnote 69.

⁷¹ The term “glass ceiling” refers to situations where the advancement of a person within the hierarchy of an organization is limited. This limitation is normally based on some form of discrimination, most commonly being gender and race. This situation is referred to as a “ceiling” as there is a limitation blocking upward advancement, and “glass” (transparent) because the limitation is not immediately apparent and is normally an unwritten and unofficial policy. The glass ceiling is distinguished from formal barriers to advancement, such as education or experience requirements.

⁷² Footnote 66.

⁷³ Based on interviews during CGA field work in April 2007 and survey of literature on working women in Pakistan (see bibliography).

Table 6: Employed: Formal and Informal Sector Distribution of Nonagriculture Workers (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Formal	30.0	29.6	34.3	27.1	27.3	25.8
Informal	70.0	70.4	65.7	72.9	72.7	74.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Author.

remain within the home despite the need to earn income is clearly still significant despite the low return on their labor and poor working conditions, and increases women's vulnerability to poverty.

Gendered Segregation in the Formal Economy

The proportion of women working in the non-agriculture formal sector of the economy is 26% of total female nonagriculture workers.⁷⁴ Women tend to be found in less skilled areas (only 11% are in senior managerial, professional, technician or clerical categories,⁷⁵ Table 7), and are forced into more part-time and piece work than men despite lower earning so they can remain at home.⁷⁶

Summary. Gender inequality therefore can be characterized as a “bad inequality that perpetuate[s] the lack of access to opportunities... [that is] detrimental to growth...”⁷⁷ Women are blocked from reaching their full earning potential; investments in education are not maximized; and many women remain vulnerable to poverty, under- and unemployment, and dependence on others. If the demographic dividend of the youthful workforce—at least 45% of which is female—is to

⁷⁴ Footnote 66.

⁷⁵ Footnote 66.

⁷⁶ Khattak, S.G., and Asad Sayeed. 2000. *Subcontracted Women Workers in the World Economy: the Case of Pakistan*. Islamabad: Sustainable Development Policy Institute.

⁷⁷ Footnote 3.

Box 2: Case Example of the Impact of Women's Income-Earning Choices in Peshawar

Meena had not been married in her late teens like her other sisters as extra income was required for the family. She therefore worked for over 13 years in a small tailoring shop on the outskirts of Peshawar. Earlier she had worked from home doing similar sewing and tailoring tasks, but was glad to take up this job out of the house. When her mother fell gravely ill, other family members decided Meena had to marry quickly as she would not be able to live alone once her mother died. As a new wife with a high-risk late pregnancy, Meena was also overwhelmed by mounting responsibilities. After her full day at the tailoring shop, she was the primary caregiver for her mother, had to complete all housework, and care for her husband. All this additional work left her less time for the piece work the family has relied upon for extra income.

Meena's circumstances illustrate the different costs women often face when forced to contribute to household income. Her late marriage left her with a high-risk pregnancy while still working outside and in the home. National labor force data would not count the income contribution from Meena's piece work, as survey forms only ask for primary income sources. Furthermore, if Meena did not look after her sick mother, the family would have to hire additional help.

Source: Khattak, S.G., and Asad Sayeed. 2000. *Subcontracted Women Workers in the World Economy: the Case of Pakistan*. Islamabad: Sustainable Development Policy Institute.

Table 7: Formal Sector: Distribution by Major Occupation Groups (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Legislators, senior officials, and managers	24.9	26.7	5.9	25.6	27.9	7.1
Professionals	1.6	1.5	2.5	1.7	1.8	1.5
Technicians and associate professionals	3.8	3.2	9.8	4.5	3.4	13.2
Clerks	0.4	0.5	–	0.3	0.3	0.1
Service workers and shop and market sales workers	9.5	10.1	3.1	9.6	10.4	3.2
Skilled agriculture and fishery workers	–	–	–	0.2	0.2	0.3
Craft and related trade workers	31.1	28.4	58.6	30.9	27.4	59.1
Plant and machine operators and assemblers	6.1	6.7	0.2	6.7	7.4	0.5
Elementary (unskilled) occupations	22.6	22.9	19.9	20.5	21.2	15.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

– = not available.

Source: Author.

be maximized in Pakistan, the exclusion of women from employment and productive opportunities needs to be more systematically addressed.

Changing the Role of Women in the Workforce

Several factors limiting women's potential are slowly changing, spurred on by development programs supported by government policies. The following provides an overview on how these factors are changing and where additional investments might be made to contribute to accelerated but inclusive economic growth.

Changes in sociocultural norms and gender stereotypes are taking place, especially in urban societies where girls are increasingly encouraged to take up advanced education and to apply these skills in suitable professions. In Karachi, Lahore and to a lesser extent Islamabad, many more women are visible in the workplace in sectors such as telecommunications and banking. While some employment opportunities are increasingly available to women because of improved education, only certain sectors are considered suitable.

Teaching is viewed as respectable but nursing is not. A growing number of women are becoming doctors but rarely practice after marriage. So as women's labor force participation rate is slowly increasing, this horizontal segregation in the labor market exclude women from certain, usually better paid, sectors. More creative ways have to be tested to encourage women and their families to explore employment in different professions as they emerge in the globalizing economy.

In rural areas, income-generating opportunities that are suitable for women have to be sought out, given mobility constraints. Distance technical training in new skills that have been successful elsewhere in reaching women in their households can be developed. Women with sewing skills can easily learn to solder (with appropriate safety equipment). Services offered to households can be carried out by women interacting with female household members, such as upgrading electrical wiring using basic skills. Other Islamic countries have pioneered bringing mobile phones to women through microcredit schemes (such as Grameen Bank in Bangladesh) that widen their

contact with the outside world without leaving their village and offer income-generating opportunities by renting services to other women. This is especially successful in communities with high male out-migration as families seek to remain in touch through new technologies.

The combination of distant workplaces and lack of private transport means women are dependent on public transport. This exposes them to very real risks of harassment—both mental and physical. In urban areas, offices that provide “pick-and-drop” facilities for their workers are particularly favored by women. Seen as safe and secure, such jobs are often preferred by women even over higher paying positions which have no “pick and drop.” While “pick and drop” services are one solution for safe travel to work, another is to improve public transport provision for women. More women-only buses and vans or more women-only seats that are reserved in practice by transport staff would help resolve these types of limitations on women’s mobility.

Similar problems exist in rural areas. While women have relative freedom of mobility within their own village and settlement, movement beyond is restricted by the lack of suitable transport and by sociocultural attitudes. The women attending the public consultations on the country partnership strategy (CPS) in Bahawalpur identified solutions for transport problems as a critical concern for women to promote business and income generation.⁷⁸ Lack of mobility clearly has implications on women’s access to job opportunities, and on the terms and conditions under which they work.

Many discriminatory attitudes that women face in society also extend into the workplace. Employers are unwilling to hire women because of fears that they will not “fit in,” that special arrangements will have to be made for them, that they will not do a good job because of lack of ex-

perience in the marketplace, that domestic commitments such as children will interfere with their capacity to work, and so on. This reluctance on the part of employers influences women’s choice of jobs. Gender stereotypes regarding professions can be influenced by public campaigns reinforced in school curricula for both boys and girls and media treatments of women in influential economic roles in TV dramas, feature stories, etc., and programs introducing zero tolerance of sexual harassment.⁷⁹ International experiences from the introduction of such programs can be brought to Pakistan and adapted to the unique workplace circumstances. The construction of separate facilities for women, such as washrooms and rest and praying areas, will also encourage more women to take up employment opportunities.

The working conditions are particularly difficult for women in the informal sector. By definition, this generally entails women working from home on piece rates, or in places like brick kilns. Time poverty constraints because of domestic responsibilities leave women often with few options other than home-based work. This leaves women reliant on middle men to source work under non-negotiable payment terms and low return on their labor. Women of child-bearing age are often exposed to hazardous materials or environments, e.g., chemicals used in bangle making, burns because of nonuse of protective gear in brick kilns, and so on. The mobilization of women in self-help or user groups provides a measure of protection as social norms are challenged. Initiatives that link women’s groups between villages and districts

⁷⁸ CPS public consultations during CGA field work in April 2007.

⁷⁹ “Sexual harassment is a form of sexual discrimination. Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute sexual harassment when submission to or rejection of this conduct explicitly or implicitly affects an individual’s employment, unreasonably interferes with an individual’s work performance, or creates an intimidating, hostile or offensive work environment.” Definition taken from *Facts about Sexual Harassment*, at www.eeoc.gov/facts/fs-sex.html.

can facilitate moving up the value chain in selected areas of agriculture production or processing, can magnify the effects of social solidarity, and can help sustain these efforts once formal projects have ended.

In some respects, the public service provides good examples of measures to encourage female employment and enforce existing labor legislation. Quotas for women's employment in the public sector were initially established in the National Plan of Action that accompanied the National Policy on Development and Empowerment of Women (NPDEW). In December 2006, the Prime Minister approved that the reservation be increased to a 10% quota for women across the board in all government departments. Apart from this, women can also compete in the remaining 90% on merit. Support for fulfilling this quota is incorporated in the gender reform action plan (GRAP) through measures, such as revising the recruitment process and working conditions to encourage women to seek employment in this sector.⁸⁰ In a recent report, the government claimed that in practice women account for some 10% of public sector employment,⁸¹ although other sources show a lower proportion.

A recently released detailed analysis of public sector employment in Punjab by the UNDP GRBI reveals⁸² that while women accounted for 5.2% of public sector employment in the province, they are concentrated in the social sectors (health, education, social welfare, population welfare,

literacy, and *zakat-ushr*⁸³ departments) reflecting horizontal segregation in public and private sector employment. Women constitute 28.4% of social sector employees compared to 0.5% in the administrative sector and 0.3% in the economic sector. The report also shows that, in terms of employment grade, women do better in the public sector than as private sector employees: women form 28.8% of all officers in the public service compared to 7.1% in nonpublic sectors.

Other labor protections are in place in the public service such as social protection programs like pensions, and generally better terms and working conditions, particularly with regard to sick and maternity leaves; more women are in decision-making positions where they can promote policies that meet women's needs and ensure effective implementation; and they serve as a role model for wider societal change.

Summary. Women face considerable barriers that discourage them from fulfilling their potential in the workforce. The impact of these barriers is clear in the low labor force participation rate of women in Pakistan, the disproportionate number of unemployed women, especially among those with more than 10 years of education and wage gaps between men and women influenced by vertical and horizontal segregation of the labor market. Women are typically found in agriculture and informal sector family-run enterprises, with 59% of women categorized as unpaid family helpers. Releasing the potential contribution of women to economic growth and reducing their extreme vulnerability to poverty

⁸⁰ www.grap.gop.pk/

⁸¹ Government of Pakistan, Introductory Statement. Presentation of Pakistan's Combined Initial, Second and Third Periodic Report, to the CEDAW Committee. Pakistan's Permanent Mission to the United Nations, New York, May 22.

⁸² GRBI/Government of Pakistan. 2006d. *Gender Patterns in Employment-Related Public Sector Expenditures in Punjab*. Available: www.grbi.gov.pk/Documents/Employment_report.pdf

⁸³ The objective behind the system of *zakat* (the giving of alms under Islam's fundamental obligations) is to assist the needy, indigent, and the poor, preferably giving financial assistance to widows and orphans. Under current legislation, *zakat* can be donated through either government or private voluntary institutions. The *zakat* and *ushr* wing of the Ministry of Religious Affairs is responsible for the development of policies, arrangement for the proper collection, disbursement, and use of *zakat* and *ushr* funds and maintenance of their accounts, etc.

and dependence requires the consistent incorporation of targeted measures to address the sociocultural, economic, and political barriers they face to reach empowerment in all development programming. Such measures have to include

- (i) quantifying more accurately and valuing women's existing contribution to household livelihoods through productive and caring activities;
- (ii) increasing women's access to economic resources, including shared ownership of land, access to credit and other financial services building on the experience in Pakistan with microfinance institutions (MFIs) specializing in meeting the financial needs of women, and from other countries;
- (iii) ensuring transportation services and other public buildings, including workplaces, are gender friendly (separate toilets and facilities, zero tolerance of harassment in public places);
- (iv) improving basic education and technical training to ensure women have appropriate skills to benefit from employment and other economic opportunities as they emerge;
- (v) increasing legal and political empowerment through legal literacy training and exposure to community decision making, for example, through participation in community-based organizations;
- (vi) encouraging community leaders to enable women to reach their full potential; and
- (vii) mobilizing women's self-help groups to build social solidarity as social norms are challenged.

Gender Dimensions of Social Protection Measures

Social protection refers to a range of measures designed to reduce poverty, reduce vulnerability

and exposure to risks, and help people cope with "shocks" like unemployment and illness. Social protection measures include social insurance (security) such as medical insurance; social safety nets (welfare) such as food subsidies; and labor and income-generating initiatives such as public works programs and microcredit provision.

All government employees (including women) and their dependents are entitled to old-age pension, widow pension, and free medical care. In addition, employees of registered industrial or commercial establishments are provided with pensions and/or medical care under the Employees' Old-Age Benefits Institution and Provincial Social Security Institutions Schemes. The Workers Welfare Fund also provides vital support to workers and their dependents. All these schemes generally work on a shared basis, with contributions from employers, government, and employees.⁸⁴

While useful, all these schemes are only available in some sectors of the formal economy labor force excluding sectors with higher proportions of women workers, such as agriculture labor or in the informal sector. Shared contribution schemes, furthermore, tend to incorporate a bias against female employees. Women tend to have an interrupted working pattern and, hence, make fewer contributions. To overcome this bias against women, schemes could facilitate "top-up" options once they return to work following child rearing. Women also tend to retire earlier than men and, from middle-income groups, to outlive men, requiring longer pension payout despite lower contributions. High proportions of retired, widowed women in all countries are poor because of inadequate pension allowances for these same reasons. Pakistan could draw on these experiences to protect retired, single women from poverty once retired.

⁸⁴ For information on various social protection schemes and provisions in Pakistan, see *Social Protection—Briefing Paper* (produced for Pakistan Development Forum 2006). Available: www.pakistan.gov.pk/PDF/index.jsp.

Chapter III

Government Policy and Legal Framework for Women's Empowerment

Constitutional Provisions

Pakistan's commitment—on paper—to gender equality is unequivocal. The country's Constitution has a number of articles and “principles of policy” that, between them, guarantee equal rights to all citizens, outlaw discrimination on the basis of sex, and provide for special representation of women in local government institutions as well as their full participation in “all spheres of national life.”

The Constitution also guarantees the right of work for both men and women. Article 18 states: “Subject to such qualifications, if any, as may be prescribed by law, every citizen shall have the right to enter upon any lawful profession or occupation, and to conduct any lawful trade or business.” Articles 25 and 27 stipulate nondiscriminatory and equal opportunities employment for all citizens. Article 34 provides for affirmative action for women, while Article 37(e) stipulates: “The State shall make provision for securing just and humane conditions of work, ensuring that children and women are not employed in vocations unsuited to their age or sex, and for maternity benefits for women in employment.”

CEDAW and Other International Conventions/Treaties

In 1996, Pakistan acceded to the Convention on the Elimination of All Forms of Discrimination

against Women (CEDAW), albeit with some reservations concerning family law and marriage. The ratification of CEDAW commits Pakistan to take action against gender-based discrimination, specifically in education, employment, health, economic, social, and cultural life. The government presented its second and third reports to the CEDAW committee in May 2007 with updates on progress in all these spheres as well as concluding comments from a previous report. A coalition of women's civil society organizations (CSOs) and individuals submitted a shadow report that provides insights into priorities identified through their work and recommendations for how programming might be strengthened in support of the protection and respect of women's rights.

Other international declarations relating to women's rights and equality to which Pakistan is a signatory include the Universal Declaration of Human Rights, the Vienna Human Rights Declaration, the Convention on the Rights of the Child, and Forward-Looking Strategies for the Advancement of Women including the 1995 Beijing Platform for Action. The government is also a party to the Millennium Development Goals (MDGs) agreed in September 2000, and is committed to promoting gender equality and the empowerment of women (MDG 3), and to enforcing gender mainstreaming considerations into achieving all MDGs.

National Policy Framework

Coming directly out of the 1995 Beijing Platform for Action, the National Plan of Action for Women established a set of priority actions in the 12 areas identified in Beijing (plus a 13th in the area of “women and girls with disabilities”) and adopted mainstreaming as the approach to move forward on integrating gender aspects into government policies and programming. In 2003, the government formulated the first National Policy on Development and Empowerment of Women (NPDEW)⁸⁵ with women’s empowerment as the primary objective and laying “emphasis on mainstreaming gender issues through integration into all sectors of national development.” To reinvigorate its approach, action on three fronts simultaneously is envisaged in the NPDEW: (i) amending policies and laws to promote women’s empowerment and remove gender inequalities; (ii) establishing new institutional arrangements to effectively implement policies and laws; and (iii) changing public resource management systems to correspond to gender commitments. Progress is being made on all three fronts, spurred on by progressive reforms such as the local governance ordinance (LGO) in 2001 and efforts to provide greater coherence to the gender reform agenda through the adoption of the gender reform action plans (GRAPs).

Gender Reform Action Plans

The GRAPs were approved by cabinets at the national and provincial levels in 2005⁸⁶ to align policies, structures, and procedures for enabling the government to implement its national and international commitments on gender equality.⁸⁷ Key

areas of reforms include (i) institutions; (ii) policies, budgeting, and public expenditure mechanisms; (iii) increase and improvement of women’s employment in public sector organizations; (iv) improvement of women’s political participation; and (v) related capacity-building interventions.

The GRAPs also present estimated costs (over 4 years of about \$41 million) and financing plans, implementation plans, and monitoring systems to facilitate allocation of adequate resources through various government, bilateral, and multilateral sources. The main financing is being provided by the federal government through the Public Sector Development Program (PSDP) and the provincial annual development plans. For example, the annual budget announcements for 2007–2008 provided Rs163.1 million⁸⁸ for 12 ongoing and new projects associated with women’s empowerment. Some major projects are GRAPs (that include the national and four provincial plans) as well as the establishment of crisis centers in various districts of the country, National Fund for Advancement of Rural Women, *Jafakash Aurat* (see discussion of this program on page 26) and Pilot Project for District Resource Centers for Women in Local Government.

Implementation of the GRAPs has been uneven. Most progress has been made in Punjab, where the project implementation unit has been staffed and a phasing of programming by district (nine per year) is under way. The GRAP office seeks to become a hub for activities to promote gender mainstreaming as many players—government and civil society—are involved in strengthening the new gender architecture that includes mechanisms for greater involvement of female councilors in development planning. Gender mainstreaming units are also being established in eight line ministries at the provincial level; these are instrumental in promoting women’s empowerment, with links down to women’s development committees at the

⁸⁵ Ministry of Women’s Development official government of Pakistan website: www.pakistan.gov.pk/ministries/index.jsp?MinID=17&cPath=182

⁸⁶ North–West Frontier Province (NWFP) approved its GRAP in 2007.

⁸⁷ The development of GRAPs was supported through ADB Technical Assistance to the Islamic Republic of Pakistan for the Gender Reform Program. Manila (TA 3823-PAK).

⁸⁸ Planning Commission 2007–2008 Annual Plan document.

district level. Staff are being recruited and trained as focal points within gender mainstreaming units. Training of elected women councilors is also a key activity for GRAP implementation in Punjab. The national level office has also been set up and modes of collaboration with the Ministry of Women Development, Social Welfare and Special Education (MoWD) and other gender-related initiatives are being explored.

Some stakeholders are disappointed in the progress of GRAP implementation.⁸⁹ Very few government officers have adequate skills to carry forward these wide-ranging plans; hence, implementation is bound to be slow and requires careful monitoring by stakeholders. Support from the ADB technical assistance (TA) will soon be finished and other sources of support will be required to ensure that the capacity building required to pick up the pace of implementation is continued.

National Antipoverty Policies

The government released its major long-term strategic vision in August 2007 entitled *Pakistan in the 21st Century: Vision 2030*.⁹⁰ The need to build gender parity in all aspects of life is identified throughout the document, with endorsements of the NPDEW. It is noted that sociocultural norms play a significant role in perpetuating gender imbalances, particularly in education, health, and employment in rural areas. It further notes that the search for a just society with gender parity is already under way as patriarchal and feudal norms are challenged and changed. A just society is defined as one where:

Women enjoy equal rights and respect, the same level of decision-making authority, and equal mobility and protection under law as their male counterparts. The Vision does not imply, however, that

it will take until 2030 to achieve this state of affairs; the goals must be achieved much earlier in order for the society of 2030 to have settled into assured levels of prosperity.⁹¹

The major areas of focus for government action are education and employment and affirmative actions to fulfill quotas of women in public employment, narrow gender gaps in the MDGs, and address recommendations of the National Commission on the Status of Women (NCSW) regarding legal reforms and practical operational programs.⁹²

The *Medium Term Development Framework (MTDF) 2005–2010* of the federal government also includes objectives concerning gender mainstreaming and commits to undertake sector-specific efforts with a built-in gender dimension.⁹³ The objectives include

- (i) greater participation of women in political, economic, and legislative decision making;
- (ii) enhanced availability of microcredit facilities for women; and
- (iii) accurate gender and rural and urban disaggregated database for planning and programming purposes.

The 2003 Poverty Reduction Strategy Paper (PRSP) acknowledged that “women are among the poorest and most vulnerable groups in the country” and specifically included provisions for gender equality and empowerment of women. A gender equality matrix was included with indicators to measure reductions in gender gaps.

The 2007 draft summary of PRSP-II continues the government’s commitment to gender mainstreaming and women’s economic development

⁹¹ Footnote 88, p. 27.

⁹² Footnote 88, pp. 28–29.

⁹³ Planning Commission 2007–2008 annual plan document.

⁸⁹ Interviews conducted for the CGA in April 2007.

⁹⁰ Footnote 88.

through measures such as training, access to job opportunities, and microcredit. One of the five preparatory reports focused on reducing the gender gap and provides detailed analysis for engendering the PRSP-II.⁹⁴ The generic gender-mainstreaming approach proposed is still criticized, however, for failing to truly focus on women and addressing their needs.

Examples of more progressive national policies that take a gender mainstreaming approach are emerging. In 2006, the federal cabinet approved a national sanitation policy that is based on existing ground realities and seeks to create complementarity between government investments and the people's own efforts. Women are identified as particularly important stakeholders, as improved sanitation is noted as a prerequisite for gender equality and women's empowerment. All levels of government agencies are mandated to ensure women's full participation in related programming. Elected women officials are also to be provided with training to become master-trainers in "the fields of health, hygiene, and sanitation."⁹⁵

The Ministry of Environment is also soliciting feedback on the draft national drinking water policy. Based on principles and guidelines set out in this policy, the provinces are mandated to formulate operational strategies and plans. The draft plan of the Punjab government includes a gender strategy, among several others, that sets out steps required in developing location-specific operational plans to improve water supply. This gender strategy takes a more practical approach to ensuring that gender issues are addressed than in the sanitation policy. The gender strategy provides a good foundation for ensuring that women's concerns are mainstreamed into the province's future

programming, and explicitly sets out steps for ensuring

- (i) women as users are consulted during planning, implementation, and operation and maintenance;
- (ii) gender training is conducted for all members of local authorities to build awareness of gender-specific needs;
- (iii) special measures are undertaken to bring more women into decision-making and administration bodies associated with drinking water to ensure their needs are met; and
- (iv) relevant authorities ensure that elected women councilors participate in related decision making.

Institutional Arrangements for Gender-Related Policy Implementation

While responsibility for gender mainstreaming is dispersed across all ministries and departments at all levels, leadership on advocacy for gender reforms and technical guidance is mandated to MoWD. MoWD (in the form it exists today) was created in 1997, with the mission

To formulate public policies and to recommend legislation to meet the specific needs of women; to ensure that women's interests and needs are adequately represented by various organs of government; to ensure equality of opportunity in education and employment and fuller participation of women in all spheres of national life; to undertake and promote research on the conditions and problems of women; to undertake and promote projects for providing special facilities to women.⁹⁶

⁹⁴ Mumtaz, Khawar. 2006. *Reducing the Gender Gap/Engendering PRSP 2*. Islamabad, Pakistan: Government of Pakistan. Available: www.finance.gov.pk/poverty/reports/Gender.pdf

⁹⁵ Government of Pakistan, Ministry of Environment. 2006. *National Sanitation Policy*. Islamabad, Pakistan: Government of Pakistan, p. 10.

⁹⁶ Footnote 85.

The women's development departments are counterpart agencies in all provincial governments, with women's development committees now built into devolved government structures at the district level. With more women councilors active at the *tesil* and district levels, demands are anticipated to increase for strengthening the women's government machinery at all levels to meet their needs more effectively.

The MoWD continues to be hampered by weak political will, misplaced focus on direct project implementation at the grassroots rather than at the policy level, inadequate capacity, and poor resources. The government increased the resource allocation to the MoWD to Rs837 million (still less than 1% of total PSDP) in the 2002–2003 PSDP. However, the budget allocation has declined during the past few years. Projects in the PSDP are expected to be funded repeatedly in successive years, so actual annual allocations are much lower than the total costs. Because many projects in the PSDP are to be implemented by district governments, local ownership is often weak and sustainability of the projects uncertain. Similarly, some support for gender mainstreaming is provided under the GRAPs and other gender support programs funded through short-term agreements with development partners, thus long-term commitment is unclear.

The MoWD is seeking to take on more of an oversight role regarding policy formulation and implementation. But without extensive analytical capacities, this is a very challenging role.⁹⁷ Government structures are currently set up on the assumption that policy formulation and implementation are gender neutral, so new platforms for analysis within a wide range of ministries have to be established for gender mainstreaming to be effective. MoWD is strengthening gender units in a

first group of six line ministries with technical support from German Agency for Technical Cooperation (GTZ). MoWD is also under pressure because despite limited influence with other government agencies, its profile is pushed forward by public debate on many women's issues. There is also considerable pressure from development partners and foreign media to account for women's status in Pakistan. This pressure is exacerbating the demand for technical resources and expertise within the ministry that are simply not available.

The current government has revived the role of the NCSW. The commission was reestablished in 2000 as a permanent body mandated to

Review laws, policies, and government initiatives for the development of women, and monitor institutional mechanisms for implementation of policies, laws, and gender-equality initiatives, in collaboration with major stakeholders, such as national and international agencies, civil society organizations, and affected women.

Given this mandate, the NCSW essentially plays an advisory role with no independent powers to enforce its recommendations. Like the MoWD, it also has a limited budget and staff resources. This situation is further complicated by a lack of demarcation in roles of the MoWD and NCSW. It has been suggested that the NCSW should be a quasi-judicial body for the oversight of actions of the government, with MoWD given the executing, coordination, and policy formulation functions.

Despite the reinvigorated commitments to gender mainstreaming launched in the NPDEW, the persistent gender disparities in development outcomes highlight more systemic constraints within government beyond MoWD and NCSW. In part, this can be explained by the scale of the problem and claims of strongly held sociocultural attitudes beyond the purview of government action. But the lack of more comprehensive gender mainstreaming policy implementation can also be explained by more general governance bottle-

⁹⁷ Concerns were outlined in a meeting with the German Agency for Technical Cooperation (GTZ)-funded Capacity Building Ministry of Women Affairs project team during the CGA mission in April 2007.

necks,⁹⁸ as well as the sometimes “controversial” nature of gender reform.

Effective gender mainstreaming requires the placement of skilled social and gender analysts in all gender units within line ministries. These resources are simply not yet available in Pakistan, although capacity development has been taken up through a wide variety of programs. Gender mainstreaming also requires senior level commitment to allocate much greater proportion of budget to address these complex issues, as well as horizontal collaboration across ministerial mandates to ensure that the multifaceted constraints women face are addressed coherently. More consistent support from those women elected in national and provincial assemblies would also boost political will to implement existing policies that support gender mainstreaming. Policy commitment is also hindered by the lack of a clear constituency for gender reform in Pakistan. Too often this is seen as a liberal, nongovernment organization (NGO), and/or funding agency–driven concern, divorced from the needs of mainstream society and women at the village level. There is a robust and long-established women’s movement within civil society, however, with roots at all levels. The consultative preparation and detailed analysis in the 2007 *CEDAW Shadow Report* illustrates the collaborative capacity among key civil society gender stakeholders.

Legal Reforms

The current government has made numerous legislative changes to promote women’s empowerment, many directly in support of the NPDEW. Probably the most significant was the LGO 2001, which provided for 33% reservation of seats in local governments for women (in addition to those elected directly). This was a major step toward ensuring

political representation for women. It was followed by the 2002 Legal Framework Order, which reserved 17% of seats in national and provincial assemblies for women. Now 39,964 women participate in community decision making with 787 women elected in federal and provincial assemblies.⁹⁹

A number of other laws affecting women have also been reformed. The Family Courts (Amendment) Ordinance 2002 introduced several changes to facilitate access to justice for women in family cases. These include allowing consolidation of related issues (e.g., return of dowry, payment of maintenance, and custody of children) into suits for dissolution of marriage; placing a time-limit of 6 months for such cases to be heard; and provisions for interim maintenance. The Prevention and Control of Human Trafficking Ordinance 2002 laid down greater penalties for trafficking of women and children. It also provided for payment of compensation to victims, as well as care of affected women and unaccompanied children.

The National Assembly passed in October 2004 the Criminal Law Amendment Bill, recognizing “honor” killings as murder and prescribing 10 years’ imprisonment as the minimum penalty for such crimes (maximum being the death penalty and life imprisonment). However, after highly contentious debates, several aspects of this amendment that appear to condone such actions were retained. For example, male family members guilty of murdering a female relative are not liable to receive the maximum penalty even though, according to the 2007 *Shadow CEDAW Report*,¹⁰⁰ male family members are responsible for the vast majority of criminal acts against women under the pretext of so-called “honor.” The enforcement of this act is also very limited. The Human Rights Commission of Pakistan (HRCP) suggests that

⁹⁸ ADB’s Country Partnership Strategy Initiation Paper (June) identifies lack of policy implementation as a major bottleneck in reducing poverty. Footnote 9.

⁹⁹ Data cited in the Government of Pakistan, Pakistan’s Combined Initial, Second and Third Periodic Report, to the CEDAW Committee. Pakistan’s Permanent Mission to the United Nations, New York, May 22.

¹⁰⁰ Footnote 34.

“honor” killings are increasing. In 2005, the HRCP recorded 287 incidents, with no clear accounting by the government if any accused had been charged under the 2004 amended laws. In 2006, the figure almost doubled to 565 women, with legal action taken in only 128 cases.¹⁰¹

The passing of the Protection of Women Act in 2006 marked a significant step forward in addressing hardships caused to women through the 1979 Hudood ordinances. These ordinances, among other prescriptions, render it virtually impossible for women to be able to prove rape allegations—and make them vulnerable to be charged with *zina* (adultery) which carries the death penalty under *Sharia* law. The Hudood ordinances clearly violate constitutional guarantees and women have been advocating for their removal for more than 20 years. Gaps in this new legislation remain, for example, the definition of adulthood as being 16 years for girls but 18 for boys, which is discriminatory and conflicts with definitions in other laws, such as the Child Marriage Restraint Act and the Majority Act, causing inconsistencies and points of argument in judicial rulings.

Other provisions to protect women have only been passed as presidential ordinances to avoid contentious debate. These ordinances expire after a set period following promulgation. For example, the Law Reform Ordinance of 2006, providing for the release on bail of women held on remand in prison, lapsed 4 months after promulgation in November 2006.

Significant challenges remain in ensuring that new legislation is enforced and interpreted as intended. Bias against women remains strong among the judiciary and law enforcement agencies. Women have considerable difficulty registering cases, particularly those against family members. In some areas, separate women police stations have been established, while in others

women's desks have been created within existing police stations to improve this situation. Despite these efforts, women's interaction with the police is still highly fraught because of very limited training and gender sensitization of police officers (as well as lack of women officers), coupled with generic resource and capacity constraints among all enforcement agencies. Furthermore, support for women's shelters and safe houses is insignificant compared to the need. The lack of safe houses meant that the well-intentioned removal of women from prison under the 2006 Law Reform Ordinance forced many to be turned back over to family members and potentially subjected to great risk of violence and retribution for bringing dishonor on the family. Even if space is available, only temporary shelter is available in most government institutions for up to 48 hours, and guidelines and protocols for staff are not well prepared to ensure that women find suitable alternative safe shelter through an NGO or caring family member.

The same kinds of issues regarding poor funding and lack of gender sensitivity prevail in the judiciary. Some appropriate facilities have been established for women like separate waiting rooms and washrooms in court complexes. But these remain far short of what is ideally required to meet women's needs. Measures to empower women as they face the court with accurate information about their rights and legal procedures, for example, by setting up kiosks in courts, have generally not materialized. The entry and promotion of women in the judiciary (stipulated in law) and the legal profession also remain far less than adequate to improve women's access to more equitable judicial outcomes. There are no women on the supreme court, only two high court judges are women, and just 6% of judges in the subordinate judiciary. Progress on changing discriminatory attitudes in the judiciary and legal profession has been slow. While sentencing under the 2004 Criminal Law Amendment Act, a senior judge in 2007 was quoted in the newspaper as stating in court: “Life-term was much too harsh a punish-

¹⁰¹ Human Rights Commission of Pakistan, *State of Human Rights in 2005 and 2006* cited in Shirkat Gah (2007) *Shadow CEDAW Report*, p. 17.

ment for a man who killed for honor and such a person deserves the lowest penalty prescribed by the law."¹⁰²

The HRCP also tracks examples of how non-formal dispute resolution forums, such as *jirgas* reach decisions that victimize women.¹⁰³ Resorting to these traditional forums, particularly to settle disputes concerning violence against women and women's rights are increasing in regions challenging progressive government reforms.¹⁰⁴ The Sindh High Court issued a ban on *jirgas* in 2004 but it has been widely flouted (including by members of the provincial government).

Role of Development Partners in Supporting National Gender-Related Policies

A range of international development partners support the gender reform agenda and established the Interagency Gender and Development Group (INGAD) in 1998 to exchange information and develop a collaborative approach among development partners to promote gender mainstreaming. For example, INGAD prepared a gender analysis of materials prepared for the 2007 Pakistan Development Forum, and coordinated inputs for the PRSP I and II preparations. Table 8 presents an overview of areas supported by leading supporters of gender programming.

UNDP and the Gender Support Programme.

To encourage a coherent approach to a wide range of activities, the United Nations Development Programme (UNDP) is taking leadership in implementing a 9-year Gender Support Programme (GSP) ending in 2012 that brings a more harmonized approach to gender mainstreaming among international development partners. GSP is cofinanced by the Royal Norwegian Embassy,

¹⁰² Footnote 34, p. 17.

¹⁰³ Footnote 34, p. 18.

¹⁰⁴ Footnote 104.

Box 3: Gender Support Programme: Gender Promotion in the Garment Sector through Skills Development

Gender Promotion in the Garment Sector through Skills Development is a Gender Support Programme-supported project with the United Nations Development Programme in partnership with the Faisalabad Institute of Textile and Fashion Design and the Pakistan Readymade Garment Association. It aims to increase the number of women employed in the garment sector through skills development and information on job opportunities in the industry. The project provides accessible training units for women workers, disseminates best practices in training techniques in the garment sector, and builds the capacity of institutions to support gender mainstreaming. Local partners see benefits for the industry in promoting women in this way. As the director of the Faisalabad Institute of Textile and Fashion Design stated in a recent interview: "with 60% of the foreign exchange being generated by this [sector], it was only fitting that women should be encouraged to participate actively in this venture, not only for their own betterment but also for the development of the country."

Source: Author.

Canadian International Development Agency (CIDA), Swiss Agency for Development and Cooperation (SDC), Department for International Development of the United Kingdom (DFID). Partners within the United Nations (UN) also include the International Labour Organization (ILO); United Nations Industrial Development Organization (UNIDO); United Nations Population Fund (UNFPA); United Nations Children's Fund (UNICEF); United Nations Educational, Scientific and Cultural Organization (UNESCO); and United Nations Development Fund for Women (UNIFEM) ensuring access to a wide base of technical support.

Table 8: Development Partners Support for Gender Programming in Key Sectors

Sector of Activity	Development Partners
Health and maternal child health	ADB, DFID, UNAIDS, UNFPA, WFP
Education	ADB, DFID, UNESCO, WFP
Economic empowerment	CIDA, ILO, SDC, UNDP, WFP
Gender mainstreaming (GRAP and GSP)	CIDA, DFID, SDC, UNDP
Political participation	CIDA, USAID
Law reform	SDC, UNDP
Human rights	CIDA, USAID

ADB = Asian Development Bank; CIDA = Canadian International Development Agency; DFID = Department for International Development of the United Kingdom; GRAP = gender reform action plan; GSP = Gender Support Programme; ILO = International Labour Organization; SDC = Swiss Agency for Development and Cooperation; UNAIDS = The Joint United Nations Programme on HIV/AIDS; UNDP = United Nations Development Programme; UNESCO = United Nations Educational, Scientific and Cultural Organization; UNFPA = United Nations Population Fund; USAID = United States Agency for International Development; WFP = World Food Programme.

Source: Interagency Gender and Development Group (INGAD) matrix dated January 2007.

Partners for this program within the Pakistan Government include MoWD; the Ministry of Local Government, Planning and Development Division; and the Ministry of Finance. The project also works with counterpart departments at the provincial level. Engaging with key planning and finance agencies at national and provincial levels is a key step forward in effective gender mainstreaming, and in building alliances to sustain adequate resources to overcome gender disparities in PRSP and MTDP outcomes.

GSP's activities are grouped under three pillars: enhancing political participation (e.g., support for the Women's Political School training elected women officials); promoting economic opportunities (e.g., Women's Access to Capital and Technology project; Gender Promotion in the Garment Sector through Skills Development – Box 3) and facilitating institutional reform (e.g., gender mainstreaming in the planning and development division and departments; Gender Budgeting Initiative and technical support to MoWD).

Other areas of support from development partners¹⁰⁵ include the following:

- (i) **Canadian International Development Agency (CIDA).** CIDA is not only committed to gender mainstreaming in all programming but has taken the improvement of women's human rights, health and education, and economic empowerment as one of three overarching program objectives. Projects supported under this objective include the following:
 - (a) Program for the Advancement of Gender Equality in the areas of Education, Health, Human Rights, and Economic Empowerment. Anticipated results include increased civil society organization (CSO) and government commitment to and awareness of women's human rights; CSOs and government are better equipped to analyze and

¹⁰⁵ A review of ADB's support to gender mainstreaming and women's empowerment is presented in Chapter IV.

- engage in issues related to women's economic empowerment; and enhanced capacity of CSOs, government, and donors to effectively integrate gender equality into their education and health initiatives.
 - (b) Effective representation by women councilors to establish local development resource centers for women councilors at the provincial and district levels; and establish networks of women councilors in all provinces, as a mechanism for sharing lessons, transferring skills, and building an influential constituency of women councilors.
 - (c) Provision of gender equality technical and policy advice to the Government of Pakistan's Earthquake Reconstruction and Rehabilitation Authority and other federal, provincial, and district-level government departments involved in the earthquake recovery effort.
 - (d) Women's Employment Concerns and Working Conditions supporting ILO—Creation of a supportive environment for women's employment through institutional strengthening of relevant ministries and other social partners, and the provision of direct assistance to women to secure decent employment.
 - (e) Cofinanced ADB's Support for the Implementation of GRAPs technical assistance (TA).
- (ii) **Department for International Development of the United Kingdom (DFID).** Under the current country assistance program, DFID is focusing on three objectives:

- (a) Increased incomes for the poor through enhancing their access to assets and well-functioning markets, supported by safety nets and an improved governance environment;
- (b) Improved delivery of education and health and population services to the poor, within a devolved government structure and recognizing the important role of the private sector; and
- (c) Greater accountability of the state to its citizens through enhanced participation by the poor, particularly women, in decision making at all levels of devolved government.

Within the context of the country assistance program, DFID proactively seeks to mainstream gender concerns in all areas of programming, for example, by seeking ways to understand gender dimensions of energy needs in Pakistan, facilitating women's participation in water and sanitation projects, and ensuring women can access financial services through DFID support to the State Bank of Pakistan.¹⁰⁶ Specific support to women is also provided through a Maternal and Newborn Health project, and the Education Policy Support Project to improve the government's policy making, planning, and management for gender parity and equality in education. DFID is also cofinancing UNDP's GSP.

- (iii) **Deutsche Gesellschaft für Technische Zusammenarbeit or German Agency for Technical Cooperation (GTZ).** Under its governance area of focus, GTZ is supporting one project, the Capacity

¹⁰⁶ Highlights of the DFID program were provided during an interview in April 2007.

Building Ministry of Women's Development, Social Welfare and Special Education (MoWD). This 4-year project provides capacity development, especially of the technical and managerial staff of the ministry, selected line ministries and women's development departments at the provincial level; support to strengthen the technical and managerial aspects of human resource development; and other technical support to help the MoWD realize the National Plan of Action and introduce the GRAPs at the national level and in four provinces. Interministerial cooperation is encouraged on integration of gender mainstreaming into national development plans and programs. Results and experience are disseminated in Pakistan's international gender network.

- (iv) **International Labour Organization (ILO).** ILO is implementing the Women's Employment Concerns and Working Conditions project (funded by CIDA) in partnership with government, workers organizations, employers' organizations, and civil society. This project seeks to (a) ensure women's rights through nondiscrimination and equality at the workplace based on national application of ILO Conventions 100 and 111; (b) developing women's skill levels for effective participation in the wage labor market, especially by developing their entrepreneurial capabilities; (c) strengthening women's participation in trade unions for effective bargaining and voice representation particularly for securing adequate social protection; and (d) encouraging the private sector to develop affirmative action strategies at the industrial level.
- (v) **Swiss Agency for Development Cooperation (SDC).** SDC is also committed to gender mainstreaming throughout its

entire program in Pakistan. The program for 2006–2010 focuses on three domains¹⁰⁷ with some projects specifically focusing on addressing gender inequalities including the following:

- (a) Improving governance including the rights of women and children and strengthening decentralization and local government. Funds have been committed to the NGO Shirkat Gah for implementation of its Women Law and Status Programme and for support to GSP, particularly the gender-responsive budgeting initiative.
- (b) Increasing income through support to rural livelihoods and strengthening microfinance services. Several initiatives to strengthen microfinance institutions (MFIs) and to provide direct support to NGOs and other agencies involved in enterprise development for women in the North–West Frontier Province in partnership with Aga Khan Rural Support Project and women entrepreneurs through the Karakorum Area Development Organization.
- (vi) **United Nations Population Fund (UNFPA) and The Joint United Nations Programme on HIV/AIDS (UNAIDS).** Both agencies are working together on partnership building with women's organizations and networks, and development and implementation of a strategy for scaling up HIV prevention for women in Pakistan. The project is working in partnership with the All Pakistan Women's Association and appropriate government

¹⁰⁷ Swiss Agency for Development Cooperation (SDC). 2007. *Cooperation Strategy Pakistan 2006–2010*. Geneva: SDC.

and UN agencies. The purpose of this project is to contribute to translation of existing policy and commitments on gender and HIV issues at the international, regional, and national levels, into country-level action, recognizing that these are necessary for raising awareness and preventing HIV. The objectives are the following:

- (a) To establish a strong and sustainable partnership network among the NGOs (linking women's organizations with HIV NGOs), especially those who were involved in the conferences for advocacy, Ministry of Health, the MoWD, the Ministry of Population Welfare, and UN agencies;
- (b) To orient women's organizations and existing networks on HIV and vulnerabilities of women and girls, policy and programming issues concerning women and girls, with a special focus on outreach to high-risk groups and their spouses;
- (c) To provide information, education, and communication materials related to reproductive and sexual

health, women's legal rights and health education, when and how to access information related to HIV for their protection with a special focus on outreach to high-risk groups and their spouses through the women's partnership network;

- (d) To advocate for women and HIV through the partnership and through the All Pakistan Women's Association members and its network.
- (vii) **United States Agency for International Development (USAID).** USAID does not have women-focused programming other than under the Maternal Child Health program but mainstreams their concerns in its core areas of support: governance, economic growth, education, health, and earthquake reconstruction. For example, as the next phase of the governance program is being planned, discussions with women's organizations and elected representatives have identified some potential areas for support regarding women's human rights and access to justice such as establishing legal clinics for women and training police on how to handle cases involving women.¹⁰⁸

¹⁰⁸ Information provided by USAID staff in April 2007.

Chapter IV

Implementing ADB's Gender Policy in Pakistan

The last country strategy and program (CSP) for Pakistan for 2002–2006 focused on pro-poor growth, inclusive social development, and good governance. In its assessment of the prevailing macroeconomic, political, and social trends in Pakistan, the CSP noted that while some progress had been made in recognizing gender dimensions when formulating development strategies, progress in reducing gender inequalities had been slow. The CSP review of government objectives and priorities noted gender inequality as one of a number of issues needing to be addressed, but explained that resource constraints meant that few additional funds could be allocated to the social sectors. Instead, the government would focus on governance reforms to bring about improved service delivery and human development, particularly for the weaker sections of society.

Gender issues were directly addressed under inclusive social development with an approach of (i) targeting projects for women; (ii) mainstreaming gender across all projects; and (iii) promoting policy and institutional reforms for awareness and enforcement of women's rights, and representation in all aspects of economic and social development. Overall, by loan amount, in 2004–2006, 12.8% was classified as gender and development theme.¹⁰⁹ Technical assistance (TA) was also committed to help make laws and government rules and procedures more responsive to gender needs,

sensitize government bureaucracy on the discrimination faced by women, and build capacity at all levels of government so that gender concerns were considered in all aspects of government workings—from policy formulation through planning and budgeting to service delivery.

In general, the main modes of assistance identified in the CSP were policy-based lending, area and sector development projects, and TA. Of these, the CSP mentioned gender only in the context of TA loans/grants, noting that these will “build constituency and raise awareness by proactively demonstrating benefits of initiatives in crosscutting areas such as gender.” The CSP matrix given in the CSP document listed the main interventions to be undertaken. “Female literacy activities to promote awareness of rights” were among the only examples given of activities geared specifically toward women. The economic and sector work program included thematic work on gender reform to assess and redefine the role and mandate of the Ministry of Women Development, Social Welfare and Special Education (MoWD) as a broad-based social development and gender and development institution.

Assessment of Gender Mainstreaming in ADB Operations in Recent Years

Achievements associated with gender equality identified in the 2007 country assistance program evaluation (CAPE) were less than anticipated. The

¹⁰⁹ ADB. 2007b. *Country Assistance Program Evaluation for Pakistan*. Manila.

CAPE notes that while there is widespread recognition of the need to focus on girls' education and women's health, for example, operations in these sectors "have been less effective than expected."¹¹⁰ Agriculture and rural development projects were identified as having success through the inclusion of "gender affirmative" activities including formation of community groups to involve women, targeted skills training and the use of female extension workers. It goes on to state that "gender-related issues have been addressed weakly [*sic*] in many water resources projects."¹¹¹ The CAPE concludes that ADB's "advocacy on gender issues has been more successful than its investment projects."¹¹²

Advocacy on gender issues was instigated under the targeted projects identified in the CSP linked in several ways to the Decentralization Support Program (DSP) loan: (i) the approval of the gender reform action plans (GRAPs) and priority given to gender in key policy areas of poverty reduction were conditions for the release of loan tranches, (ii) capacity and system development initiatives for local government had to comply with gender-sensitivity criteria, and (iii) specific TA funds were earmarked for gender mainstreaming. Through these mechanisms, gender was given a higher profile than under previous ADB support to governance reforms, and has facilitated progress on the implementation of GRAP in a few jurisdictions. However, the limited capacity among government staff and few technical experts with adequate experience to implement the ambitious scope of GRAPs has slowed the process of gender mainstreaming.

Both DSP TA and the GRAPs have been further assisted by the \$5.6 million Support for the Implementation of GRAPs (SIG) TA (approved June 2005) which is being cofinanced by the Canadian International Development Agency. The objective

of the SIG TA is to strengthen implementation and integration of gender policy commitments in poverty reduction and governance reform programs and projects. Significant support for implementation of gender reforms, in addition to those included in the GRAPs, has been secured through a major TA project, Support for Demand Mobilization for Governance Reforms, cofinanced by the Department for International Development of the United Kingdom. This provides targeted assistance to civil society activists in support of gender, justice, and devolution.

A further assessment of factors that have contributed to successful outreach to and results for women under the second approach identified in the CSP (mainstreaming gender across all projects) was carried out for this country gender assessment (CGA) to guide future operations. This assessment considers achievement from recent projects in the sectors identified in the 2007 CAPE with specific gender strategies or gender action plans (GAPs), dedicated resources and support from executing agencies compared to those projects with a less focused approach. The assessment builds on findings from the ADB 2006 Implementation Review of the Policy on Gender and Development that included detailed assessment of gender-related results of three projects in Pakistan and a desk study of several other recent projects.¹¹³ More details of the desk assessment of the other five loan projects is contained in Appendix D.

The CGA concluded that project benefits were extended to women and progress on women's empowerment reported when projects incorporated some or all of the following elements:

- (i) a detailed gender strategy, developed early in design or implementation;

¹¹⁰ Footnote 110, p. 36.

¹¹¹ Footnote 111.

¹¹² Footnote 111.

¹¹³ A rapid gender assessment of 12 loans in four countries (including three projects in Pakistan) was undertaken for ADB. (ADB. 2006f. *Implementation Review of the Policy on Gender and Development*. Manila.) The findings were published in ADB. 2005. *Gender Equality Results in ADB Projects: Pakistan Country Report*.

- (ii) specific activities designed to mobilize women and men in support of women's participation then moving on to develop a gender and development component specific to the requirements of the project;
- (iii) clear roles and responsibilities set out for all team members associated with gender components;
- (iv) leadership from the executing agency (EA) project director encouraged; and
- (v) systematic implementation of the gender strategy and GAP through close monitoring.

Examples of these elements were found in the following projects:

- (i) **Bawahalpur Rural Development Project** (BRDP) factored women's needs into the project design and provided for women's participation in the implementation strategy. By following through on this, the project was able to deliver substantial benefits for women—electrification, clean water—and, perhaps more importantly, pave the way for their wider empowerment through women's organizations and development centers.
- (ii) **NWFP Barani Area Development Project** was similarly designed with women's needs in mind, and also made specific provisions for extensive women's participation in project implementation. As with BRDP, the project was able to deliver immediate benefits to women and give them confidence to further improve their situation.
- (iii) **Malakand Rural Development Project**.¹¹⁴ Given the original design of the Malakand Rural Development Project,

the EA identified that in the conservative Malakand region, women could not participate in developing community-based small infrastructure nor could they benefit from rural income-generating services provided by the project unless additional activities were undertaken with both men and women within the target communities. Early in implementation careful consultation was undertaken to identify potential activities for women through mobilization of women's organizations. A women's program manager was contracted and female social organizers were hired by partner NGOs in equal proportions with males. The project director also provided considerable leadership in resolving challenges to working with women, which contributed to gaining support from male community leaders for considerable social changes. These measures ensured that women not only participated in activities but also were able to directly realize project benefits.

Project identified with a less-focused approach and limited achievements include the following:

- (i) **Punjab Rural Water Supply and Sanitation Project** mentioned gender policies in the report and recommendation of the President (RRP) but failed to follow through on these in the implementation strategy or in actual implementation, with the result that women saw little benefit from the project.
- (ii) **Khushab Salinity Control and Reclamation Project** also did not specifically include gender in the project's implementation strategy with the result that, even though the project achieved its goals, women benefited from it only "by accident rather than design" and lost out on potentially far more substantial

¹¹⁴ Assessment details are given in ADB. 2005. *Gender Equality Results in ADB Projects: Pakistan Country Report*. Footnote 45.

benefits than would have accrued if gender issues had been more systematically incorporated.

- (iii) **Balochistan Resource Management Program**,¹¹⁵ by contrast, suggests a return to the “traditional” program approach of including only some gender-oriented components—in this case support for GRAP implementation—rather than mainstreaming gender into all the program components.
- (iv) **Women’s Health Project**.¹¹⁶ While the Ministry of Health acknowledges that it is necessary to address social and institutional barriers to women accessing improved health care services but were not

systematically analyzed or addressed, no gender strategy was developed for the project, and the EA appeared uncertain how to overcome gender-related factors that prevented the achievement of some targets, especially increased use of improved health services and recruitment of more female medical staff.

What emerges from the review of the loan projects is the considerable potential for women to benefit from rural infrastructure and integrated development projects. There is also evidence of how combining special measures to bring women fully into project implementation can bring additional benefits to women’s empowerment over the longer term.

¹¹⁵ The assessment of achievements in Balochistan Resource Management Program contained in Appendix D is preliminary, given its early stage of implementation. However, design features are noted.

¹¹⁶ Footnote 115.

Chapter V

Enhancing Results in the Asian Development Bank: Pakistan Country Partnership Strategy 2008–2012

To incorporate the steps identified above in project design, implementation, and monitoring, the following sections assess the potential to maximize benefits to women and men from the proposed outcomes of the four focal areas and sectors of operations under the country partnership strategy (CPS), followed by specific recommendations to guide operational measures to facilitate gender mainstreaming.

Entry Points for Gender Mainstreaming in CPS 2008–2012 Focal Areas

Focal Area 1: Reforms and Investments in Major Infrastructure Sectors

This focal area covers power and energy sector, water sector and irrigation, and roads sector and national trade corridor. In the past, traditional infrastructure programming has focused on ensuring that investments are economically efficient but typically say much less about distributing or maximizing project benefits beyond direct economic gains from improved services.¹¹⁷ Assumptions are made

that improved services will benefit populations in similar ways—improved incomes, better access to social services, and so forth. This traditional approach, therefore, suggests that the impacts of infrastructure should be treated primarily as an efficiency issue rather than an equity issue, assuming benefits will trickle down. This efficiency approach is now being identified as limiting the potential for investments to promote inclusive economic growth because in countries such as Pakistan, many may be excluded from potential benefits.

If the problematic is seen as primarily economic, questions may be raised whether the benefits of additional interventions that target specific groups—such as women—are worth the additional costs or time delays that may be required, for instance, for mobilizing women’s user groups.

Different issues may arise if impacts from infrastructure investments are scrutinized from a perspective seeking to ensure equity and hence promoting inclusive growth. In rural Pakistan, for instance, women have clearly restricted access to water for irrigation purposes from sources outside their immediate community. This is the result of general gender inequalities—lack of mobility, no land registration in their name, cultural constraints on women discussing their needs with unrelated men—rather than deliberate bias in water service provision. Built infrastructure solutions alone will not address these socially rooted access problems. The question therefore arises in project design

¹¹⁷ Drawing from Riverson, J., M. Kunieda, P. Roberts, N. Lewi, W.M. Walker. 2005. *An Overview of Women’s Transport Issues in Developing Countries—The Challenges in Addressing Gender Dimensions of Transport in Developing Countries: Lessons from World Bank’s Projects*. Washington, DC: World Bank (Resubmission Date: 21 November).

whether special measures required to ensure women's participation in decision making are a cost-effective way to address gender-related disadvantages in accessing improved infrastructure services.

It has been demonstrated on many occasions that project benefits accruing directly to women can have multiplier effects that justify any additional cost or time¹¹⁸ in project implementation. For example, as illustrated in the Bawalpur Rural Development Project, improved access to safe water sources meant women had more time to care for children thus improving their health and well-being; participating in community organizations (COs) increased women's confidence and potential to engage in other community activities over the longer term, promoting women's empowerment more generally. Furthermore, results from women's participation in project-based activities can also accumulate into marked social and economic empowerment as opportunities are widened for informed participation in local governance, and economic resources and opportunities are made more available as mobility is enhanced.¹¹⁹

Power and Energy Sector

ADB's investments in Pakistan in the past have focused more on the supply side, but future support will include demand-side activities, such as promoting energy efficiency and alternative energy sources as well as improved quality of services to enhance access to power and electricity. A significant demand and supply gap for power is expected to widen as economic growth fuels increased demand for energy of all kinds. Ensuring inclusive

access to a vital resource for economic growth will necessarily form a part of the objectives of future investments.

Gender Dimensions. Neither public nor private energy infrastructure provisions are "gender neutral," especially from a demand perspective. Women use energy and electricity differently than men because of their respective household and productive responsibilities. For example, decisions on how and where electricity and electricity services are provided to households and communities influence women's ability to take advantage of these services. It is therefore important that data and analysis are disaggregated by sex, energy use, access to supply, and impacts. This will facilitate applying well-known field methods and analytic tools for incorporating gender in project design and implementation, as well as at policy analysis levels. The following aspects of energy uses need to be taken into account if women's needs as well as those of men are to be understood and addressed equitably.

The provision of affordable energy can be a key factor in enabling rural enterprises. Women's productive energy needs are primarily on a small scale, and they have few additional cash resources to invest in energy-saving technologies. Women's microenterprises also tend to be heat-intensive (food processing), labor-intensive, and/or light-intensive (home-based production with work in the evenings). Lack of adequate energy supplies—and other coordinated support—for these activities affects women's ability to operate and grow microenterprises profitably and safely. Ensuring equal access to credit, extension, training, and other programs can ensure energy and electricity supplies for women's domestic tasks as well as their microenterprise activities are accessible.

Poor and small consumers benefit from "a life-line power tariff"¹²⁰ in Pakistan that government

¹¹⁸ See ADB tip sheets regarding gender and infrastructure investments that focus on capturing potential multiplier effects through gender mainstreaming in project design and implementation. Available at www.adb.org/Gender/checklists.asp#sectoral.

¹¹⁹ See Chapter I for more examples of how project outputs can be combined to build toward women's empowerment.

¹²⁰ ADB. 2006a. *Evaluation of the Power Sector Operations in Pakistan*. Manila: ADB.

and other larger-scale users have subsidized. The poor are also noted to suffer disproportionately from rent-seeking behavior within power authorities, for example, in charging extra fees and influencing billing practices. If tariff changes, along with billing practices, are considered, the different impacts on poor women and men will have to be taken into account.

Domestic energy requirements may combine energy sources, for example, wood energy for cooking with electrical energy for lighting. Women may prefer an integrated approach and various solutions that recognize reliance on a range of energy sources. Attention also needs to be given to the impact of more efficient alternative energy options that might change patterns of time required by women to manage new sources of energy for productive and domestic uses. Women may also place higher priority on different energy needs from those identified by men. For example, energy for water pumping, agriculture processing within the household, security along roadways, and for health and education facilities within the community.

Promoting employment opportunities for women in the energy sector can also be considered as more women are training as engineers and may have an interest in working in the energy sector. Progressive approaches by stakeholders in the energy sector, including from the private sector, have been successfully tested in Pakistan. For example, Lahore University of Management Sciences, in partnership with oil and gas companies, created a women's professional network to promote careers for women petroleum engineers in Pakistan. The network carried out studies to explore career constraints and how they can best be overcome, as well as publishing a regular newsletter presenting role models of women working in the sector and promoting public discussion of their needs as professionals.

Steps for enhancing integration of gender considerations in project design and implementation include the following:

- (i) Recognizing that gender differences matter in the supply and distribution of electricity as project components are designed and implemented.
- (ii) Gathering data on the needs of women and men, and how they meet their energy needs and access electricity supply. If all data are sex disaggregated, standard field methods and analytic tools can be applied. In the analysis, ensuring that women's access to suitable energy sources to increase productivity as well as for domestic purposes and family well-being as integrated needs is a consideration.
- (iii) Reducing barriers for women's access and participation in community-level energy decision making, particularly concerning rural electrification and energy efficiency measures, as this has great potential to improve women's lives.
- (iv) Seeking means to ensure that women can access employment opportunities in the energy sector as it evolves and is strengthened.
- (v) Monitor gender aspects throughout project implementation, and ensure gender issues are integrated into post-project impact assessments.

Water Sector and Irrigation

The country partnership strategy (CPS) outlines three major outcomes: (i) improved water supply through rehabilitation and development of infrastructure; (ii) improved irrigation service delivery through institutional reforms, improved irrigation management, and improved financing of operations and maintenance; and (iii) improved integrity of land and water resources management.

Gender dimensions of water use and management for agricultural and productive purposes. In the rural setting, women and men

Table 9: Major On-Farm and Related Activities Performed by Women in Sindh

Crop Production	<ul style="list-style-type: none"> – spreading manure in the field – land preparation – sowing, transplantation – intercultural operations – irrigating plants – harvesting (picking, cutting, loading) 	Postharvest Management	<ul style="list-style-type: none"> – threshing – winnowing – cleaning – drying – making bins – storing
Livestock Production	<ul style="list-style-type: none"> – fetching fodder – feeding and watering – making concentrates – cleaning shed – milking and churning – making dung cakes 	Marketing	<ul style="list-style-type: none"> – loading of livestock, and livestock products, crops, and vegetables

Source: Integrated Social and Environmental Assessment for a proposed Sindh On-Farm Water Management Project, Agricultural Engineering and Water Management, Government of Sindh as presented in Women and Water Issues of Entitlement, Access, and Equity, Country Gender Assessment Background Paper (Section 3), 2005.

in Pakistan have clearly defined division of labor for both on- and off-farm activities—although these may vary somewhat from region to region. A representative indication of the role of women in on-farm activities is given in Table 9. This illustrates how women are required to work in the fields at all stages of production as well as within the household, and that many of these tasks require access to water.

There has been growing recognition in recent years of the important contribution of women in productive agriculture and household work, and of gender-specific issues in accessing water resources. Nevertheless, the involvement of women in irrigation institutions, such as water users' associations, is almost nonexistent in Pakistan (and many other countries). Reasons cited include (i) rigid social norms forbidding women to attend public meetings; (ii) cultural traditions; (iii) religious constraints; (iv) women's high domestic work load; (v) illiteracy; and (vi) the fact that often meetings are only open to those with formal rights to land, which women in Pakistan generally lack.

Box 4: Case Example from a Water Sector Project in Sri Lanka

In the design of rehabilitation and extension of the *Walawe* scheme in Sri Lanka, five new and additional structures were built which greatly facilitated local women's access to water for domestic use with attendant benefits like time savings and reduced labor.

Source: Author.

Resolving the tension between efficiently implementing infrastructure within tight disbursement timelines and taking the extra time to nurture inclusive community management (with women's active participation) remain a challenge for government and development partners alike. As women are more regularly involved in community asset management as elected councilors, these tensions may be resolved more readily. There is growing recognition of community responsibility for ensuring women's access to productive re-

sources (water) that can be reinforced by example in externally supported projects.

Women in male-dominated irrigation systems, such as Pakistan, might not have a “socially sanctioned” role in decisions regarding water use and management but they can be directly affected by such decisions. In one instance in Sindh province, consultations with women helped redesign the proposed route of a drainage channel as it was bisecting a path used by women to fetch water and would have meant additional fetch time for them. In another instance, women in districts Sanghar and Nawabshah convinced men to desist from plugging channels and succeeded in removing weeds and grass from the channels through organized women’s groups.

The divide between water for irrigation and water for drinking purposes is an artificial one, at least in poor areas in much of rural Pakistan, where infrastructure is limited or underdeveloped and the same source of water is used to meet multiple needs. Women use irrigation water for domestic as well as for productive and livelihood purposes. If irrigation schemes are better planned and designed (i.e., after adequate consultations with women) for multiple uses, in which domestic uses are also considered, more benefits can be derived from the same intervention.

From the viewpoint of irrigation and drinking water supply projects, provision of washing space and bathing areas in the proximity of canals is seen as an appropriate gender-responsive intervention (Box 4); the National Rural Support Programme is said to include washing spaces in their irrigation rehabilitation and extension projects. It has been demonstrated that if properly planned, multiple-use design of domestic supplies has the potential to generate income and, hence, improve cost-recovery schemes.

Overall, lessons learned from water infrastructure programming in Pakistan indicate that besides easing the workload and drudgery involved in the time-consuming task of fetching water, provision of improved access to safe drinking wa-

ter can generate demand for services like credit, training, and awareness for income-generating activities. Also, better access to water often results in increase in school enrollment of girls, and opens opportunities for women that increase their economic and political empowerment. This illustrates the potential to magnify results from infrastructure investments through the adoption of a more holistic approach in project design.

Certain lessons have been learned to help maximize additional benefits including the following:

- (i) **Flexible approach to implementation but built around a step-by-step gender action plan (GAP).** In attempting broad-based and substantive participation of everyone within communities, including women, an adaptive, learning, and process-oriented approach delivers better outcomes than a pre-planned or blueprint approach—key to this approach is communication and open dialogue between project managers and beneficiary groups.
- (ii) **Microfinance.** Much benefit can be gained from facilitating access to microfinance services as a part of infrastructure improvement initiatives by rural women. Community-based organizations (CBOs) or user groups can be used as platforms for offering microfinance services, skills training for new income-generating opportunities, as well as for hygiene or nutrition programming. It is important, however, that such additional elements offer viable economic opportunities and are presented appropriately to different community members.
- (iii) **Consolidating female CBOs.** Many female CBOs fostered by projects do not have a life beyond the flow of benefits (credit, projects, inputs). It takes careful nurturing and long-term investment of time and strategic inputs before intended women’s empowerment objectives are

considered. Consolidation of the female CBOs is also a question of the capacity of project staff, including time needed to continue to service the established CBOs, while forming new ones. Partnerships with well-established women's organizations and nongovernment organizations (NGOs), especially those with experience in similar infrastructure projects, should be established as a means of continuing engagement with women's groups and consolidating and sustaining their participation in local level development. Also, there is a need to carefully consider use of targets for mobilizing women's groups as often the drive for quantity results in lack of quality.

- (iv) **Monitoring impact and outcomes.** While GAPs are generally developed during design phase and fleshed out before implementation, systematic monitoring of gender-related activities in conjunction with other project elements and outputs through appropriate time-bound indicators is also important.

Water resource management policy and programming. The recently approved national policies on drinking water and sanitation both recognize the need to involve women more effectively in community planning and development of related infrastructure. Gender strategies for the implementation of these aspects of each policy at the provincial levels are required, although capacities to design and monitor these strategies are not necessarily available in all regions. The strengthening of institutions responsible for managing irrigation water resources envisaged in the CPS outcomes should incorporate gender dimensions. This might require supporting specific technical assistance (TA) to develop gender strategies as new policies and programs are developed, or conducting research into specific gender aspects of water resource management to improve the knowledge base.

As significant water users for productive and domestic purposes, women also need to be involved in activities to increase awareness of resource degradation concerns and measures to conserve existing resources more effectively. Special measures may be required to ensure that women can participate in awareness-raising activities and studies to ensure that policy decision makers at all levels understand women's perspectives.

Road Sector and the National Trade Corridor

The key expected outcomes of ADB's assistance in the road sector include (i) reduced travel time and transportation costs, (ii) enhanced roads access in urban and rural areas, (iii) greater private participation in road construction and management, and (iv) strengthened regional connectivity. The first two outcomes have the greatest potential to deliver positive benefits to women as well as men if their different transport needs are understood and transport services are improved to address such concerns as lack of personal security for women.

It is widely recognized that magnifying the benefits from improved roads and transportation systems beyond economic growth has considerable potential. Improving access to social services of all kinds has typically had strong mobility and transport components.

- (i) **Education.** Enrollment of girls can be enhanced if transportation services are demonstrated to be more secure. Similarly, female teachers identify insecure transportation services as a contributing factor to their high rates of absenteeism. Improved roads can also reduce time required by girls at home to fetch water and fuel, facilitating more time available to attend school.
- (ii) **Child and maternal health** can be improved through reduced time for travel to first point-of-contact emergency health services, and pharmaceuticals,

and improved equipment can be more readily delivered as required.

Project design needs to verify assumptions that women and girls will automatically benefit from road improvements¹²¹ (Box 5). This requires understanding women's transport needs that are very different from those of men. Traditional economic cost–benefit analysis may undervalue the transport needs of women by not adequately reflecting the opportunity cost of their time away from domestic tasks or unpaid subsistence agricultural activities. The trade-offs between the private and public goods from improved transportation services also have to be taken into account—for example, better access to health and education services, economic and social empowerment of women, and gains in social inclusion are often not accounted for in benefit assessments of transport projects. Similarly the impact of better transport on women's labor participation and wage rates, impacts on social standing and empowerment of women from greater mobility, and indirect impacts on family health need to be considered.

Other issues limit women's access to benefits from improved road systems, such as poorly managed transport services where women are frequently harassed (Box 6). Parents in many regions of Pakistan have to pay for private services so female secondary school students are protected from these risks. This results in increased transport costs compared to boys of the same age and is cited by parents as a major factor discouraging girls from remaining in school past puberty. Partnerships between government and the private sector to develop transport services managed by and for women have been piloted in some places in Pakistan and some variations could be integrated into ADB-supported road improvement projects.

¹²¹ See example of steps to understand and verify assumptions regarding the potential for women to benefit from road improvements and other guidelines for gender mainstreaming prepared by Regional and Sustainable Development Department (RSDD) at ADB website www.adb.org/Gender/checklists.asp.

Public works employment opportunities. Few women are involved in construction in

Box 5: Recommended Steps for Understanding and Verifying Women's Benefits from Improved Road Systems

- Draw up a socioeconomic profile of key stakeholder groups in the target population and disaggregate data by sex.
- Consult with representative sample of informants from each major group of women as well as men to assess transport needs and potential to benefit from project outputs.
- Consultations with women should be facilitated by women experienced in particular needs of communities in the project region and should be held at times convenient to women, such as before nightfall but during periods when women's labor is not required for productive or household activities.
- Support for consultations with women should be sought from community leaders so they understand why meetings are being held.
- Ensure that the full range of transportation needs of women and men are included in survey questions, group discussions, and individual interviews; for example, needs for children and elderly who are in the care of women.
- Incorporate community concerns regarding potential social costs from improved transport links such as exposure to human trafficking.
- Incorporate opportunity costs of women in cost–benefit analysis such as time taken from caring for sick or young children, fetching water for household use.
- Ensure that the team carrying out cost–benefit analysis has experience in conducting sex disaggregated studies.
- Verify findings from analysis with women as well as men and draw out any further issues community members feel have been excluded.

Source: Author.

Box 6: Case Example of Campaigning in Thailand to Stop Sexual Harassment in the Transport Industry

Women transport workers in Thailand are campaigning to put an end to sexual harassment in the workplace (which is having a knock-on benefit for female passengers). The workers have been organizing a series of activities, designed to highlight the issue of sexual harassment, including a women's seminar in Bangkok, distribution of leaflets and T-shirts to raise awareness of the issue, and presentations to union board meetings, during which case study examples of harassment were shared. Suangcana Tungworachet, coordinating the event, noted: "The efforts of the Thai women activists in promoting this campaign are commendable. Women need to use their voice to stamp out domestic and workplace harassment and violence."

Source: Transport International. Issue 26/1.2007. January–March 2007.

Pakistan, but in some regions poor and destitute women are eager to take up such opportunities under appropriate working conditions. Contractors are already required under ADB loan agreements to provide separate facilities for women and pay equity for work of equal value (Box 7), but these measures need to be monitored, especially equal pay clauses. Consideration might be given in some circumstances to require a quota of women laborers. Possible employment opportunities also need to be communicated to women in areas surrounding construction. Projects might also explore opportunities for women in new jobs, e.g., toll booth operators, monitoring safety and loading regulations of transporters. Women from affected communities should also be directly involved in impact monitoring, for example, in selecting indicators and carrying out surveys.

Antisocial impacts of road construction on women also have to be addressed. The link be-

Box 7: Case Example of Labor Contracting Societies in Bangladesh

In Bangladesh, ADB-supported projects have established female labor–contracting societies to encourage women to take up nontraditional work on construction gangs. The labor–contracting societies also provide additional support for training in savings discipline, negotiating skills, and income-generating ideas to sustain benefits from construction employment. Women have also participated in embankment and channel maintenance groups along side men.

Source: Interview with an ADB gender specialist at the Bangladesh Resident Mission (2007).

tween transport routes and the transmission of HIV/AIDS has been extensively documented by a range of international agencies. The arrival of construction and transport workers into a community also increases the possibility of trafficking of women and children, both out of the region or for sex workers at labor camps or truck stands and tea shops. ADB now includes provisions for HIV/AIDS and anti-human–trafficking programming in road improvement loans. The use of these funds to reach those most vulnerable—women and children—has to be carefully designed and monitored. These are not issues communities are willing to face and may actively seek to keep hidden. Working with local NGOs will facilitate the development of appropriate options. Training local health professionals to reduce high-risk behavior or identify injuries from confinement or sexual abuse among women is also required. Community leaders need to become involved if socially taboo issues such as sexual behavior were to be addressed and high-risk behaviors avoided.

In discussions with non-transport line ministries, cross-sectoral impacts of transport improvements—such as better access to and provision of health or education services—can serve as a basis for raising gender issues. Many times there will

be trade-offs to be faced, and informed decisions will require information about women's transport needs. A first step will be to ensure that at each stage attention is paid to involving women in the planning and implementation of projects that affect them.

Steps that can be considered in project design to incorporate gender considerations include the following:

- (i) Adopting transport-wide approaches involving many stakeholders to grapple with maximizing potential for public goods as well as direct economic benefit.
- (ii) Taking a broad approach to ensure inclusive distribution of benefits from the project, including reductions in gender-based gaps. This must be done in a coherent way, consistent with the range of policy commitments and actions from the wider socioeconomic context. This will require detailed understanding of the needs and interests of all community members including women, and an exploration of the potential to build equitable distribution of benefits across a community.
- (iii) Incorporating project team members with social analysis skills to assess the wide range of potential impacts and the effects of undeveloped transport services to be used along improved roads that will limit meeting gender needs such as access to emergency health facilities, secondary school, or employment opportunities.
- (iv) Incorporating special efforts to address particular difficulties women face in using public transport services. For example, encouraging public campaigns against sexual harassment on public transport systems in urban areas.
- (v) Establishing broad-based partnerships for HIV/AIDS and counter human-trafficking activities among community

leaders, NGOs, and private transport operators and service providers to ensure effective outreach to high-risk groups such as truck drivers and sex workers.

- (vi) Selecting monitoring indicators, with consistent disaggregation of data collection, to track gender differences in impacts of road improvement projects. Involving women from the community in indicator selection and data collection can promote broader-based understanding of the importance of social and economic impact issues.
- (vii) Validating project benefits from efficiency, equity, and inclusive basis before project design is scaled up.
- (viii) Collecting and disseminating good practices and lessons regarding the incorporation of mechanisms to promote inclusive distribution of benefits among stakeholders will promote adoption of these methodologies on a wider basis, such as establishing a gender task force in the National Highway Authority or in other provincial level agencies. ADB can take the lead in this with its long experience and commitment to promoting this approach, and draw on experiences from other country programs where such good practice networks have been established.

Communications Infrastructure

Historically, distance and lack of mobility have limited women's access to information and services. New information technology can be used for improving services and accessing information without leaving the household. Although communications infrastructure are not a focal area under the current CPS, given the mobility constraints faced by women in Pakistan, consideration could be given to how these new technologies might

ensure greater benefits from improved roads or other infrastructure. For example, managing transportation services to remote areas for bringing women to emergency obstetric care services; solar-powered hand-held technology can radically change access to market information and skills when mobility for women is unlikely to improve, but this would require basic literacy. In many countries, women have become communications entrepreneurs managing wireless telephone services requiring interaction only with other women in their community. Box 8 presents a case example from India that illustrates broad applications of

Box 8: Case Example from Pondicherry Rural Information Technology Infrastructure Project, India

This project has established a hub-and-spoke model of data-cum-voice communication in a group of six villages in Pondicherry in South India. The village centers can communicate with each other as well as to the internet. A hybrid of technologies is used with wireless for communication and solar with mains for power supply. The hub provides connectivity to the internet through dial-up telephone lines, and the staff there create locally useful content. The village centers receive queries from the local residents and transmit information, collected from the hub, back to them. An important feature of this project is the strong sense of ownership that the village communities have developed toward the village centers. The other key feature is the active participation of rural women in managing and using the village center. A system of close consultation between the project staff and the rural users has evolved, so that information needs are realistically assessed. Quantitative data are collected on the use patterns, and stories of deriving benefit have been chronicled.

Source: M.S. Swaminathan Research Foundation, Chennai, India. Supported by International Development Research Center (IDRC), Canada.

this technology. Women Union Council members cannot communicate with those in contiguous districts without some form of telecommunication services; men can travel but women lack funds, familiarity, and often permission to move around. During CPS consultations, it was learned that they were not even aware that there was a list of all women councilors in the districts.

Consideration could be given to attaching these kinds of initiatives onto wide-scale infrastructure investments, for example, rural roads and market facilities intended to improve rural market access can use information technology to ensure that the needs of women are met despite their restricted mobility. There are also growing employment opportunities in this information technology sector as engineers, operators, and entrepreneurs. Research into opportunities for women should be part of sector reviews to ensure they can access the benefits of growth in this sector.

Focal Area 2: Second-Generation Reforms to Strengthen Government, Financial Services, Competitiveness, and Private Sector Participation

Support will be continued for improved governance while consolidating and limiting future investments in three areas: (i) provincial resource management and social sector service delivery, (ii) the financial sector and competitiveness, and (iii) private sector participation.

Provincial Resource Management

ADB support to the development and implementation of the gender reform action plans (GRAPs) through the Decentralization Support Program (DSP) and Support of Implementation of GRAPs (SIG) TA has helped lay the ground work for ensuring gender perspectives are incorporated into governance reforms over recent years. There is potential to continue to support gender mainstreaming in the anticipated outcomes of (i) reformed

budget processes and financial management at the provincial government levels, (ii) strengthened capacity of provincial and local governments to deliver social services, and (iii) increased financing for social sector development at the provincial level and creation of additional fiscal space.

A key aspect of the GRAPs is the adoption of gender-responsive budgeting in the context of devolved public financial management. The capacity of key government agencies to apply GRB approaches to budget reforms has been strengthened with support from the UNDP Gender Support Programme's (GSP) Gender Responsive Budgeting Initiative (GRBI) component. As ADB designs projects and other initiatives in this area, it is important that these same methodologies are applied at the provincial level to strengthen the results already achieved.

Gender-responsive budgeting is a tool that all levels of government can use to identify gender inequalities and biases in distributing public resources. Budget allocations are reviewed against policy priorities associated with poverty reduction to assess whether adequate resources have been applied to achieve stated outcomes equitably for both women and men. The intention is to bring concrete financial data to bear in debates concerning the improvement of government programming to meet women's needs. One key area is to improve women's access to devolved social services.

More elected women are now involved in decision making concerning the allocation of budgets, but their skills in planning and financial management remain generally lower than those of their male counterparts. Many programs to improve these skills for women councilors are being conducted by different levels of government and NGOs, but much remains to be done. Furthermore, very limited data, if any, is available at the district or tensil level concerning basic social or economic indicators to assist in targeting how public resources are allocated. Without sex-disaggregated data, it is also impossible to assess the effectiveness for women and men of different allocations

or to improve targeting and, hence, efficient use of public resources.

Specific TA support may be required to ensure gender dimensions are fully explored as provincial resource management is strengthened, and to explore in greater detail some specific areas through special studies. Working in collaboration with existing GRBI activities can also amplify the reach of both previous support to GRAPs from ADB, but also investments from other sources under the GSP.

Second-Generation Reforms in Financial Sector

The expected outcomes of ADB's assistance in the finance sector include (i) greater financial deepening, (ii) strengthened regulatory capacity and framework for capital markets development, (iii) enhanced access to microfinance and other financial services that contribute to inclusive economic growth, and (iv) increasing export competitiveness and strengthened domestic commerce.

The potential to increase women's productivity and contribution to economic growth is primarily rooted in small-scale enterprise development. Social exclusion factors limit women's economic opportunities for many reasons, including difficulty in accessing capital to improve their productivity or return on labor. As noted above, women not only make up a modest proportion of borrowers but also borrow smaller amounts than men. Establishing viable microfinance services that are accessible to rural and urban women is challenging. Mobile banking units that travel to women, building saving and credit discipline through group mobilization, building business skills for income-generating activities that will provide a profit for women, and training staff of microfinance institutions (MFIs) to respond to resistance from community leaders are all extra measures that make transaction costs higher for lending to women compared to men.

The expansion of microfinance services to women through some MFIs in Pakistan and other

countries has proven to have significant benefits beyond increasing family income. Health outcomes and education achievements for girls and boys within the family improve, successful women entrepreneurs are more confident to participate in community decision making or to stand for election. Men are often encouraged to facilitate greater mobility to maximize additional income from women's economic activities.

Lessons can be learned from the many microfinance components built into ADB projects in several sectors. The provision of microcredit alongside small infrastructure investments has multiplied opportunities for women to benefit from project activities, especially group mobilization, such as collective income-generating activities and sharing in marketing opportunities with other households as well as much greater confidence from interactions with women they might not otherwise have met. Some challenges remain, however, even in projects where incomes have increased alongside benefits from better access to clean water, more time available for women and girls, and greater confidence from joining user groups. Some women's groups have been unable to continue after the project is closed as they do not have sufficient skills to facilitate meetings or conduct financial transactions.¹²² They continue to have problems controlling any extra income their business activities earn. This points to the need for support from existing NGOs to be tied to project activities so these community-based institutions can be sustained beyond the lifetime of the project. Project design should also take into account that women's groups require more time than men's groups to gain sufficient solidarity to remain viable over the longer term. Tracking these factors should also be built into monitoring indicators.

Steps that can be considered in projects to

incorporate gender considerations in enhancing microfinance services:

- (i) MFIs and NGOs setting up services need to have female staff to interact with women directly within target communities.
- (ii) Services have to be mobilized where women live and/or work, for example, mobile banking units.
- (iii) Men within families and communities should be consulted and participate in business opportunities to the extent that they support new ideas being adopted by female family members. These consultations should also be used to discuss the importance of women controlling income from business activities to repay loans and invest in new ideas.
- (iv) Social intermediation (mobilization of self-help groups, confidence building, skills training) and access to basic infrastructure to alleviate time burdens on women should precede and accompany microfinance services.
- (v) Solidarity groups can be used as platforms for other services and empowerment activities for women, such as hygiene and nutrition programs, adult literacy, awareness raising concerning political rights and role of elected women councilors.
- (vi) A range of financial services and training regarding basics of marketing and production of appropriate products should be offered.
- (vii) Income-generating activities should be viable for women, given their limited mobility and access to markets.
- (viii) Adequate time needs to be allocated to building self-help groups and sustainability, for example, through seeking links to existing organizations in the region supporting women's economic activities.

¹²² Information obtained during CGA field visit to the site of the Punjab Rural Water Supply and Sanitation Project (PRWSSP) in June 2007.

- (ix) Specific outputs associated with making microfinance available to women need to be incorporated into the project design and be monitored regularly. These outputs should at a minimum state target for the proportion of women involved, track viability of economic activities proposed, and ensure that the outcomes are socially and economically beneficial to women involved.

Competitiveness and private sector participation. ADB will support the government's strategy for competitiveness, structural change, and private sector development through several programs.

- (i) First, it will support the development of the industrial sector by focusing on key policy reforms, including those targeting increased labor productivity and promoting employment generation, in recognition of the rapidly expanding youth population. Equitable opportunity for women and men in employment—including highly productive occupations and at all organizational levels—and for requisite skills development should be a priority under this initiative.
- (ii) Second, private sector participation in infrastructure development and in delivery of urban services will receive support from the government because public financing is continually falling farther behind demand. ADB will promote development of strategy, policy, and a regulatory framework for public–private partnerships, improved access to long-term capital, and enhanced capability of commercial finance institutions. Significant scope for development of services for women entrepreneurs exists in Pakistan. Women's chambers of commerce have recently been established in both Peshawar and Lahore and need support

for institutional strengthening and program development.

- (iii) Third, ADB's private sector operations will provide direct debt finance and equity investments to the private sector for specific projects in the energy sector, focusing on hydroelectric, renewable, and thermal energy, as well as for power transmission and distribution. Design of these projects should involve careful analysis of women's current and projected energy use patterns for both domestic and productive purposes, and ensure that they are trained to monitor small-scale generating facilities and safely employ new technologies, including recycling toxic materials to protect the environment and their children's health.
- (iv) Fourth, private sector operations will explore projects in the transport and communication sector, oil and gas, and water and wastewater areas. As those with major responsibility for water, women's engagement with water supply and wastewater management is an urgent priority. Partnerships with local organizations that work actively with women and other community members in both rural and urban areas provide an important opportunity to improve conservation of this increasingly scarce resource while empowering women and local associations. Transportation planning should encompass modelling of women's mobility requirements, for example, in cities and surrounding areas, by providing space for women in subway carriages, including safe sanitary facilities for them in stations, and equitably allotting jobs as drivers, guards, administrators, and managers. Women need to be actively involved in the consultative process for resettlement and land

acquisition associated with large-scale infrastructure projects.

- (v) Finally, in the finance sector, opportunities for private sector operations to support local finance institutions on small and medium-sized enterprises, micro-finance, Islamic financing transactions, securitization, debt and equity, and the newly launched voluntary pension schemes will be assessed. Compared with many countries, the percentage of women participating in microfinance programs is low. Thus far, other than microcredit programs, only First Women's Bank is designed to cater primarily to the financial requirements of business women.

The government that came to power in February 2008 has initiated significant gender-related reforms that ADB should support through its private sector and other programming. These include women's rights and protection from discrimination in the workplace and in the informal sector, such as the right to equal pay for equal work, employment without regard to marital status, limited hours per day and a ban on late night work, maternity leave and related benefits, broadening opportunities to take part in pension programs, the right to form and participate in associations, and gender-related elements of the civil service code where they are applied to the private sector.

Focal Area 3: Development of the Urban and Rural Economies for Inclusive Growth and Balanced Development

Supporting Pakistani Cities and Town Centers

Cities are seen as drivers of future economic growth through support to the following outcomes: (i) improved urban service delivery, (ii) sustainable basic infrastructure, and (iii) strengthened governance and institutions for better municipal management.

Gender dimensions of urban development.

Urban development projects are typically built around infrastructure improvements: water supply, sewerage, drainage, solid waste management, urban transport and roads, and basic services for the city's poor, especially those living in slum areas where service provision might be negligible despite large and dense populations. The devolution reforms in Pakistan have ushered in a need for major restructuring of local government through transfer of political and administrative power to the elected local authorities. Fully implementing these changes still face many challenges especially as responsibilities for urban services have devolved from provincial governments not necessarily with adequate budgets, staff, and facilities to fulfill their mandates, especially for maintenance of infrastructure.¹²³

In this context of restructuring and urgent need to improve services, the same lessons regarding gender issues from previous ADB-supported infrastructure developments point to key gender concerns in this sector (Box 9). Women and men have different roles, needs, and perceptions that have to be understood and addressed to promote effective implementation of projects. For example, as primarily responsible for household water supply, time and energy spent on finding decent water supplies can be reduced for women through improved infrastructure—a priority concern often expressed by women. Women also tend to spend more time in residential neighborhoods than men and will benefit from any hygiene or solid waste management improvements.

Special measures are also necessary to ensure that women's voices are heard during planning and implementation of urban infrastructure projects. Such measures can include mechanisms to ensure involvement of female councilors and existing women-focused NGOs to assist in mobilizing women to participate.

¹²³ These concerns were expressed during the 2007 CPS participatory consultation process.

Box 9: Lessons Learned Regarding Hygiene Promotion

Epidemiological research confirms the value of combining improvements in sanitation, water supply, and hygiene for public health. Health impact studies and reviews concluded that a significant body of evidence supports the positive link between sanitary water supply and excreta disposal and long-term improvements in health status. Lessons learned from ADB's Punjab Rural Water Supply and Sanitation Project (and confirmed in a field visit to one project site for the preparation of the country gender assessment) include that hygiene promotion activities must involve both male and female community members to be effective, that tried and tested approaches be used for information dissemination, and that promotion activities be linked with overall water and sanitation activities in a way which integrates personal hygiene and safe storage of water and food items as an integral part of the overall infrastructure activities.

Source: Author.

Specific design features might also be considered to ensure that women, especially poor women, benefit from public works employment opportunities including construction of infrastructure, maintenance arrangements, and monitoring safety and other regulatory aspects. Quotas for women's participation might initially ensure women's participation until a critical mass of women provide greater security and respectability to what are currently nontraditional roles for women in such projects.

A focus on gender in all aspects of project design and in the implementation of activities has multiplier effects: economic benefits to women through transportation improvements for accessing employment, benefits to children if mothers can spend less time finding water or are able to maintain good sanitary conditions, and overall

empowerment of women from participating in project activities and decision making. These multiplier effects can be maximized through complementary activities such as facilitating income-generating activities, bringing in microfinance services, skills training for women in microenterprise development, hygiene, and nutrition education, and so forth.

As noted in several ADB urban development project designs, institutional capacities have to be strengthened to ensure that local projects are designed with these lessons in mind. This will require strengthening of skills within municipal government agencies to carry out comprehensive stakeholder consultation; mobilize beneficiaries to participate in the planning, implementation, and maintenance of infrastructure; and monitor implementation to ensure benefits are inclusive. It is also necessary to build the capacities of women-elected councilors to ensure they are able to participate fully in project activities.

Strengthening of Competitiveness and Integration of Rural Markets

Associated outcomes include (i) improved business climate for agrocommodity-based value chains; (ii) better-developed market infrastructure facilities and business development services for strengthened value chains through private sector and public-private sector investments; and (iii) strengthened capacity of federal, provincial, and local governments to facilitate agrocommodity value-chain networking.

As noted above, a high proportion of women are contributing to the agriculture sector of the economy, both as paid laborers and as part of the household labor involved in subsistence and commercial production. Prevailing sociocultural attitudes lead to an underestimation of the importance of these contributions. Women throughout Pakistan are involved in many aspects of crop and livestock production—see example from Sindh in Table 9. In many regions with high out-migration

of men to find employment, women have to take on less traditional roles to sustain family livelihoods. Having to maintain social expectations of limited mobility, these activities have to be undertaken without access to technological information or direct access to the marketplace. Despite visible evidence of women working in fields and responsible for livestock production, the agriculture extension services admit to employing almost no female extension officers who might be able to bring knowledge and technologies to these women farmers.¹²⁴ Under these working conditions, women are trapped in agricultural tasks with low return on their labor inputs and, hence, lose efficiency and productive potential.

Coupled with limited access to credit, women have almost no access to business development services to assist in growing their microenterprises. Many existing microfinance programs have failed to balance credit and skills training with marketing information or mechanisms to provide more direct access to the marketplace and, hence, eliminate costs from middlemen.

Experience in Pakistan under the UNDP–Nestlé–Engro Community Empowerment through Livestock Development and Credit project has demonstrated the potential for women to increase their productivity and earning under mutually profitable arrangements with public sector partners (Box 10). Other integrated rural development projects have also demonstrated the potential for women to increase productivity through relatively modest investments from microfinance services, skills training, and group solidarity to provide support to overcome resistance from family and community members as women take up new roles and opportunities.

If the potential for women to increase their contribution within the agriculture sector is to be fully realized, specific measures will be necessary to ensure equitable access to investments pro-

posed under this focal area of the country partnership strategy (CPS). A key first step would be to encourage ministries and departments of agriculture to engage more women extension officers and develop programs specifically to improve the productivity of women within this sector. Such initiatives could also explore the potential for women to move into more agroprocessing niches and assist with sourcing capital and market links.

Research and additional TA are also required to explore appropriate ways to start offering women direct access to markets, for example, through special segregated market facilities in some regions;¹²⁵ and access to information technologies, such as mobile phones, to access commodity prices in local markets and hence improve bargaining power with traders and middlemen through which products have to be sold from the household.

There is also a growing body of experience from other countries of linking women entrepreneurs up the value chain. Women's chambers of commerce have been encouraged to seek and improve the productivity of women suppliers for their members. Again, these models build on women-to-women commercial relationships that lend themselves to sociocultural norms in Pakistan.

It will also be necessary to increase commitment among related government agencies and decision makers at all levels to fulfill the potential of women as agriculture producers. Women are already significant actors in this sector and attitudes regarding their potential seem not to recognize even their current, let alone potential, role.

¹²⁴ Comments raised during the 2007 CPS participatory consultation process.

¹²⁵ Establishing women's market corners in Bangladesh through the ADB Third Integrated Rural Development Project has proved to be a successful strategy to draw more women into the marketplace as traders and customers. Like in Pakistan, women are discouraged from interacting in public with unrelated men, and many women have taken up the opportunity to purchase directly from women. Encouraging results have been achieved by combining business skills training for women traders with infrastructure investments as well as leadership from local leaders to overcome community resistance.

Box 10: Case Example: Community Empowerment through Livestock Development and Credit Project in Pakistan

Some private sector corporations do recognize the important role women play in agriculture production. For example, women are responsible for 60%–80% of livestock care (feeding and milking) in Pakistan, but this contribution has generally been undervalued. The partnership of Nestlé Pakistan (\$3.9 million contribution) and Engro (\$1.1 million contribution) with the United Nations Development Programme (UNDP, \$5 million contribution) in the Community Empowerment through Livestock Development and Credit project is recognition of the important role women play in this sector. The UNDP–Nestlé–Engro project provides training and skills, access to finance, and other support to enable women to become rural “livestock entrepreneurs.” Specifically, it aims to train 5,000 lady livestock workers who, once trained, will be provided with a kit comprising instruments, medicines, and vaccines. They in turn will provide livestock services to their communities and generate income for themselves.

The project, being piloted in Punjab and Sindh over 3 years, follows a previous Nestlé initiative for women livestock extension workers. Under this program rural women were trained to provide assistance to communities in livestock management. Nestlé lady teams visited villages where the company had already established milk collection centers and mobilized families to attend an “education show.” The show used visual tools to demonstrate best practices in livestock management.

Source: UNDP project documents and interviews with project staff.

Focal Area 4: Effective Implementation for Development Effectiveness and Results

Proposed improvements to portfolio management to achieve the results of the CPS will be realized in part through improving “quality of entry” of projects. An important element of harmonizing ADB’s procedures and approaches with the government and other international development partners is gender mainstreaming. The following measures are recommended to be incorporated into the steps set out in the CPS to improve development effectiveness and results.

- (i) Systematic incorporation of gender dimensions in project design, implementation, and monitoring. This can be supported by the measures set out in the CPS gender strategy; application of sufficient technical gender resources within the resident mission placed with adequate scope to provide inputs for programming in all focal areas.
- (ii) Capacity development of executing agencies (EAs) to implement gender action plans (GAPs) and achieve results for women as well as men and hence promote inclusive economic growth.
- (iii) Results-based monitoring and evaluation approaches incorporate gender dimensions systematically, for example, in capacity development of the Planning Commission.
- (iv) Harmonization of gender mainstreaming approach with other international development partners. ADB is already an active member of INGAD, but under the new CPS a more proactive approach could be taken to supporting joint activities under this network and to facilitating policy dialogue regarding gender issues with key ADB partners in areas such as poverty reduction.

Recommended Actions to Strengthen Gender Mainstreaming in ADB Operations

In general, ADB operations have considerable scope to support the realization of women's empowerment and hence inclusive economic growth in Pakistan. This outcome could be achieved through pursuing the following gender approach.

- (i) Maximize benefits to women and men from ADB loan operations by adopting a gender approach that incorporates the following steps:
 - (a) Assess women's needs in the target areas prior to project design and ensure the project components address those needs. Involving locally elected women councilors at the design stage demonstrates to all key stakeholders that gender will be an important aspect of the project.
 - (b) Mainstream gender into all the project components but also include specifically women-targeted components to facilitate their effective involvement and overcome initial attitudes toward their participation.
 - (c) Explore how specific components to ensure women's effective participation can also lead to their wider skills development and empowerment.
 - (d) Specify in detail provisions for women's participation in and benefit from the project in a GAP. The GAP components can be fleshed out during loan preparation and early implementation to ensure its viability as conditions within communities change. This GAP should identify realistic targets linked to loan objectives; include gender capacity building for EA and other relevant stakeholders; provide adequate skills and resources for GAP implementation.
 - (e) Use a GAP design process which consolidates ownership by the EA.
 - (f) Use tranche release conditions and loan covenants to ensure that GAPs are implemented and systematically monitored as a regular part of loan assessment.
 - (g) Ensure that on-ground implementation follows the GAP by including a gender specialist in all loan assessments to verify that women are able to effectively participate in project implementation and access benefits.
 - (h) Specify sex-disaggregated indicators in the project monitoring framework and measure performance against these consistently, thereby allowing the project's direct impact on women to be accurately assessed.
 - (i) Carry out post-project gender analyses to learn lessons and enable improvements to be made in future projects.
- (ii) Increasing the capacity of local government institutions and other partners (executing agencies, etc.) in gender-sensitive policy and program planning, implementation, and monitoring. This would also provide scope for promoting and sustaining gender mainstreaming beyond ADB's direct partnership.
 - (iii) Increasing understanding and providing analysis of key gender issues. Implementing these measures effectively will require increased understanding of key gender issues in all focus areas of ADB operations. TA provisions on technical

support in key policy areas, supplemented through research and studies regarding less well-explored constraints faced by women, can contribute to increased understanding.

- (iv) Support the Pakistan Government in its women's empowerment and gender mainstreaming goals set out in the National Policy on Development and Empowerment of Women (NPDEW) and GRAPs. Ensure that links are developed between ADB EAs and Ministry of Women's Development, Social Welfare and Special Education (MoWD), and GRAP implementation units as appropriate for

this to be most effective and sustainable. Also support gender mainstreaming commitments from other partner ministries and agencies, such as the Ministry of Finance, Planning Commission, and Ministry of Environment.

- (v) Develop detailed monitoring mechanisms to systematically track progress toward more gender-inclusive project outputs and outcomes, and capture ADB's contribution to government policy goals. Monitoring will also facilitate learning from good practices, case studies, and other experiences in implementing this gender strategy.

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Appendix A

Data Limitations

The *Labour Force Survey* of Pakistan (LFS), conducted annually by the Federal Bureau of Statistics (FBS), is the most comprehensive source of data available about women's participation in the labor force. However, there are several problems with measurement of women's labor force participation rate (LFPR) in the LFS. These particularly relate to women who engage in work to help the family but are not paid, such as tasks that blend domestic and subsistence food production. These women could be counted as housewives and hence not part of the labor force, unpaid family workers, or women working in agriculture. A change in LFS methodology in recent years—with the use of “more probing questions”—tries to identify activities in which women are engaged that, although not constituting formal employment, are work and do take up their time and contribute to family subsistence. Under the new methodology, housewives are counted as part of the labor force if they have spent time on specified agriculture or nonagriculture activities.

The Pakistan Integrated Household Survey (PIHS) provides a detailed picture of basic education, primary health, family planning, rural water supply and sanitation, and household income and expenditure. Since its merger with the Household Integrated Economic Survey (HIES), it also includes information about male and female employment.

But its main thrust remains education, health, marital history, assets, and household income and expenditure. However, even with its limited data on LFPR, the PIHS has some advantages over the LFS. The LFS asks about labor force participation during the 1 week preceding the survey, and hence could easily miss women who engage in seasonal work or are periodic family helpers. The PIHS has a longer reference period of 1 month preceding the survey. The PIHS also makes use of separate male and female enumerators who talk directly to male and female respondents. This removes the chance of male respondents underreporting female LFPR, since women themselves answer.

In general there is a dearth of time-use surveys and sex-disaggregated data in Pakistan. Time-use surveys would show the full breadth of activities carried out by women, including chores such as fetching water, which are unpaid, not considered employment and hence not recorded in current labor surveys or included in the gross national product. Accurate time-use surveys would give a more balanced picture of the various kinds of work carried out by women, paid and unpaid, the contribution they make to national growth and development, and would facilitate formulation of effective policies to promote female LFP. It also provides insights into women's time poverty.

The UNDP-supported Gender Responsive Budgeting Initiative (GRBI) signed a memoran-

dum of understanding with the Federal Bureau of Statistics in 2006 to undertake a nationwide time-use survey in Pakistan, covering 20,000 households.¹ One of its aims is to allow differentiation between time spent on paid work which is counted in gross domestic product, time spent on unpaid work such as housework and caring for children, the ill and elderly, and nonproductive activities such as sleeping, eating, and socializing. The survey is using a diary-based approach, in which respondents are asked in a face-to-face interview what activities they performed in each half hour of the preceding day (a “yesterday” diary). The survey is being conducted in four tranches, 5,000 households per quarter, so as to capture any variations in seasonal activity. The survey is expected to be completed in 18 months.

Sex-disaggregated data are important for similar reasons: while some such data are currently

available, the level of detail, e.g., of women’s participation in the informal sector or the precise work carried out by women as unpaid family helpers, is insufficient. More information is also needed about the terms and conditions of employment of women in different sectors of the formal and, even more, the informal economy.

A number of research studies looking at various aspects of women’s LFPR in Pakistan are under way. Publications should be available by 2008 are under way. These include the Social Policy and Development Centre’s (Karachi) Annual Report on Gender and Employment, a number of papers commissioned by the National Commission on the Status of Women relating to women and land, inheritance, as well as guidelines on home-based workers and a new employment policy being drafted by the Ministry of Labour.

¹ For more details see www.grbi.gov.pk/tus.asp.

Appendix B

Labor Force Participation Tables

Table B1: Labor Force Participation Rates (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Pakistan	43.7	70.6	15.9	46.0	72.0	18.9
Rural	46.3	72.6	19.5	48.9	73.8	23.4
Urban	39.2	67.1	9.4	40.7	68.7	10.6

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B2: Employed: Absolute Figures (millions)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Pakistan	42.00	34.89	7.11	46.94	37.81	9.13
Rural	28.81	23.07	5.74	32.48	25.01	7.47
Urban	13.19	11.82	1.37	14.46	12.80	1.66

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B3: Employed: Distribution by Major Industry Divisions (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Agriculture, forestry, hunting, fishing	43.1	38.1	67.3	43.4	37.2	68.8
Manufacturing	13.7	13.5	14.7	13.8	13.7	14.6
Construction	5.8	7.0	0.3	6.1	7.5	0.4
Wholesale and retail trade	14.8	17.5	1.7	14.7	17.7	2.1
Transport, storage, and communication	5.7	6.9	0.1	5.7	7.1	0.3
Community, social, and personal services	15.0	14.8	15.8	14.4	14.5	13.6
Others	1.9	2.2	0.1	1.9	2.3	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B4: Employed: Distribution by Major Occupation Groups (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Legislators, senior officials, and managers	11.5	13.5	1.4	12.0	14.4	2.1
Professionals	2.0	2.0	1.9	1.7	1.8	1.2
Technicians and associate professionals	4.9	4.1	8.7	5.1	4.4	7.8
Clerks	1.6	1.9	0.2	1.4	1.7	0.3
Service workers and shop and market sales workers	5.2	6.1	0.8	5.4	6.5	0.9
Skilled agriculture and fishery workers	34.9	32.2	48.4	35.3	30.8	54.1
Craft and related trade workers	15.9	16.2	14.3	15.8	16.0	14.6
Plant and machine operators and assemblers	3.7	4.5	0.1	4.1	5.1	0.2
Elementary (unskilled) occupations	20.3	19.5	24.2	19.2	19.3	18.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B5: Employed: Distribution by Employment Status (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Employers	0.9	1.1	0.1	0.9	1.1	0.1
Own account workers	37.1	41.4	15.9	34.9	39.8	15.0
Unpaid family helpers	24.1	18.3	52.8	26.9	19.1	59.2
Employees	37.9	39.2	31.2	37.3	40.0	25.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B6: Employed: Formal and Informal Sector Distribution of Nonagriculture Workers (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Formal	30.0	29.6	34.3	27.1	27.3	25.8
Informal	70.0	70.4	65.7	72.9	72.7	74.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B7: Formal Sector: Distribution by Major Industry Divisions (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Manufacturing	20.6	16.9	57.3	21.3	17.0	57.1
Construction	13.4	14.6	1.2	13.8	15.3	1.7
Wholesale and retail trade	34.6	37.3	7.6	34.5	37.6	8.9
Transport, storage, and communication	11.2	12.3	0.3	11.1	12.3	0.9
Community, social, and personal services	18.7	17.2	33.5	17.7	16.1	31.2
Others	1.5	1.7	0.1	1.6	1.7	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B8: Formal Sector: Distribution by Major Occupation Groups (%)

Item	2003–2004			2005–2006		
	Total	Male	Total	Total	Male	Female
Legislators, senior officials, and managers	24.9	26.7	5.9	25.6	27.9	7.1
Professionals	1.6	1.5	2.5	1.7	1.8	1.5
Technicians and associate professionals	3.8	3.2	9.8	4.5	3.4	13.2
Clerks	0.4	0.5	–	0.3	0.3	0.1
Service workers and shop and market sales workers	9.5	10.1	3.1	9.6	10.4	3.2
Skilled agriculture and fishery workers	–	–	–	0.2	0.2	0.3
Craft and related trade workers	31.1	28.4	58.6	30.9	27.4	59.1
Plant and machine operators and assemblers	6.1	6.7	0.2	6.7	7.4	0.5
Elementary (unskilled) occupations	22.6	22.9	19.9	20.5	21.2	15.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

– = not available.

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B9: Informal Sector: Distribution by Employment Status (%)

Item	2003–2004			2005–2006		
	Total	Male	Total	Total	Male	Female
Employers	1.5	1.6	0.2	1.5	1.6	0.3
Own account workers	43.7	44.7	34.0	41.8	43.4	28.9
Unpaid family helpers	11.7	10.9	19.5	11.9	10.7	21.7
Employees	43.1	42.8	46.3	44.8	44.3	41.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B10: Unemployment rates (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Pakistan	7.7	6.6	12.8	6.2	5.4	9.3
Rural	6.7	5.7	10.9	5.4	4.6	7.7
Urban	9.7	8.4	19.8	8.0	6.9	15.8

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B11: Unemployed: Absolute Figures (millions)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Pakistan	3.50	2.46	1.04	3.11	2.16	0.95
Rural	2.09	1.38	0.71	1.84	1.21	0.63
Urban	1.41	1.08	0.33	1.27	0.95	0.32

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Table B12: Underemployment Rates (%)

Item	2003–2004			2005–2006		
	Total	Male	Female	Total	Male	Female
Pakistan	2.70	2.10	5.44	1.86	1.71	2.47
Rural	3.17	2.60	5.36	2.22	2.23	2.18
Urban	1.68	1.15	5.76	1.07	0.70	3.66

^a Totals are weighted averages.

Source: Federal Bureau of Statistics. *Labour Force Survey 2005–2006*. Government of Pakistan.

Appendix C

Progress on Millennium Development Goals (MDGs)

Based on Government of Pakistan, *Pakistan Millennium Development Goals Report 2006*. Islamabad, Pakistan.

MDG 1: Poverty Goal

Target 1: Halve proportion of population below poverty line (%) measured against

Indicator	1990–1991	2000–2001	2004–2005	2005–2006	2009–2010	MDG 2015
Proportion of population below the calorie-based food plus nonfood poverty line	26.1	34.5	23.9		21.0	13.0

Target 2: Halve, between 1990 and 2015, the proportion of people who suffer from hunger (%)

Indicator	1990–1991	2000–2001	2004–2005	2005–2006	2009–2010	MDG 2015
a) Prevalence of underweight children under 5 years of age	40.0	41.5			28.0	20.0
b) Proportion of population below minimum level of dietary energy consumption	25.0	30.0			15.0	13.0

MDG 2: Education

Target 3: Net primary enrollment ratio (%)

Indicator	1990–1991	2000–2001	2004–2005	2005–2006	2009–2010	MDG 2015
Number of children aged 5–9 years attending primary level classes i.e., 1–5, divided by the total number of children aged 5–9 years, multiplied by 100.	46	42	52	53	77	100

Indicator	1990– 1991	2000– 2001	2004– 2005	2005– 2006	2009– 2010	MDG 2015
Completion/survival rate to grade 5 (%), measured by proportion of students who complete their studies from grade 1 to grade 5	50	68 M: 72, F: 65	72	74	80	100
Literacy rate (%) measured by proportion of people aged 10+ years who can read and write with understanding	35 M: 48, F: 21	45	53 M: 65, F: 40	54	77 M: 85, F: 66	88 M: 89, F: 87

F = female, M = male.

MDG 3: Promoting Gender Equality and Women's Empowerment

Target 4: Eliminate gender disparity in primary and secondary education by 2005 and to all levels of education no later than 2015

Indicator	1990– 1991	2000– 2001	2004– 2005	2005– 2006	2009– 2010	MDG 2015
Gender parity index (GPI) for primary, secondary, and tertiary	Pri: 0.73, Sec: n/a	Pri: 0.82, Sec: 0.75	Pri: 0.85, Sec: 0.83	n/a	Pri: 0.94, Sec: 0.90	Pri: 1.00, Sec: 0.94
Education measured by proportion of girls' enrollment at primary, secondary, and tertiary levels in comparison with boys						
Youth literacy GPI measured by proportion of females as compared with boys aged 15–24 who can read and write	0.51	0.65	0.67	0.70	0.85	1.00
Share of women in wage employment in the nonagriculture sector measured by: The share/proportion of women employed in the nonagriculture wage sector (%)	8.70	8.90	10.00	n/a	12.00	14.00
Proportion of seats held by women in the national parliament (%)	NA: 2/217 = 0.92 Sen: 1/87 = 1.15	NA: 72/342 = 21.05 Sen: 17/100 = 17.00	NA: 72/342 = 21.05 Sen: 17/100 = 17.00			

n/a = not available, NA = National Assembly, pri = primary education, sec = secondary education, Sen = Senate.

MDG 4: Reduce Child Mortality

Target 5: Reduce by two thirds, between 1990 and 2015, the under-5 mortality rate

Indicator	1990– 1991	2000– 2001	2004– 2005	2005– 2006	2009– 2010	MDG 2015
Number of deaths of children under 5 years of age per thousand live births	140	105		100	77	52
Number of deaths of children under 1 year of age per thousand live births	102	77	73		65	40
Proportion of children of 12 to 23 months of age who are fully vaccinated against EPI target diseases (%)	75	53	77 M: 78, F: 77		90	90
Proportion of children 12 months of age and received measles vaccine (%)	80	57	78	80	90	90
Proportion of children under 5 years suffering from diarrhea in past 30 days (%)	26	12	16		16	10
Households covered by lady health workers for their health care services (%)	n/a	34	80	83	90	100

EPI = Expanded Programme on Immunisation, F = female, M = male, n/a = not available.

MDG 5: Improve Maternal Health

Target 6: a) Reduce by three quarters between 1990 and 2015, the maternal mortality rate; b) Achieve universal access to reproductive health by 2015.

Indicator	1990– 1991	2000– 2001	2004– 2005	2005– 2006	2009– 2010	MDG 2015
Number of mothers dying due to complications of pregnancy and delivery per 100,000 live births	550	350	400	300–350		140
Proportion of deliveries attended by skilled health personnel (MOs, midwives, LHVs)	18	40*	48*	75	60	90

Indicator	1990–1991	2000–2001	2004–2005	2005–2006	2009–2010	MDG 2015
Proportion of eligible couples for family planning programs using one of the contraceptive methods	12	30	36	41.7	51	55
Average number of children a woman delivered during her reproductive age	5.4	4.1	3.5	3.9	2.7	2.1
Proportion of women (15–49) who delivered during the last 3 years and received at least one antenatal care during their pregnancy period from either public/private care providers	15	35	50	50	70	100

F = female, LHV = lady health visitor, M = male, MO = medical officer, n/a = not available.

* A higher number compared to MDG 2004 is reported here because of modification in the definition of skilled birth attendants.

MDG 6: Combat HIV/AIDS, Malaria, and Other Diseases

Target 7: Have halted by 2015, and begun to reverse, the spread of HIV/AIDS

Indicator	1990–1991	2000–2001	2004–2005	2005–2006	2009–2010	MDG 2015
HIV prevalence among 15–24 year old pregnant women (%)	n/a	0.03	0.03	n/a	n/a	Baseline to be reduced by 50%
HIV prevalence among vulnerable group (e.g., active sexual workers) (%)	n/a	0.03	2	n/a	n/a	Baseline to be reduced by 50%

n/a = not available.

Target 8: Have halted by 2015, and begun to reverse, the incidence of malaria and other major diseases

Indicator	1990–1991	2000–2001	2004–2005	2005–2006	2009–2010	MDG 2015
Proportion of population living in 19 high-risk districts of Pakistan having access and using effective malaria prevention and treatment as guided in rollback malaria strategy	n/a	20	30	25	50	75
Total number of TB cases per 100,000 population	n/a	177	160	133	130	45
Proportion of TB cases detected and managed through DOTS strategy	n/a	25	40	70	80	85

DOTS = Directly Observed Treatment, short-course; n/a = not available, TB = tuberculosis.

MDG 7: Ensure Environmental Sustainability

Target 9: Integrate the principles of sustainable development into country policies and programs and reverse the loss of environmental resources

Indicator	1990–1991	2000–2001	2004–2005	2005–2006	2009–2010	MDG 2015
Forest cover including state-owned and private forest and farmlands, as percentage of the total land area (%)	4.80	4.80	4.92	5.00	5.20	6.00
Land area protected as percentage of total land area (%)	9.10	11.25	11.30	11.30	11.60	12.00
GDP (at constant factor cost) per unit of energy use as a proxy for energy efficiency measured by: Value added (in 1980/81 PRs) per ton of oil equivalent	26,471	27,047	27,000	27,300	27,600	28,000
Number of petrol and diesel vehicles using CNG fuel	500	280,000	700,000	n/a	800,000	920,000
Percentage of sulphur (by weight) in high-speed diesel	1.00	1.00	1.00	n/a	0.50	2.5

CNG = compressed natural gas, GDP = gross domestic product, n/a = not available, PRs = Pakistan rupee.

Target 10: Halve, by 2015, the proportion of people without sustainable access to safe drinking water and basic sanitation

Indicator	1990– 1991	2000– 2001	2004– 2005	2005– 2006	2009– 2010	MDG 2015
Percentage of population with access to improved water source	53	69	66	70	76	93
Percentage of population with access to sanitation	30	45	54	55	70	90

Target 11: Have achieved, by 2020, a significant improvement in the lives of slum dwellers

Indicator	1990– 1991	2000– 2001	2004– 2005	2005– 2006	2009– 2010	MDG 2015
Katchi Abadis regularized as percentage of those identified by the cutoff date of 1985	n/a	50	60	55	70	95

n/a = not available.

Appendix D

Desk Assessment of Gender Mainstreaming in Selected ADB Projects in Pakistan

Punjab Rural Water Supply and Sanitation Project

The Punjab Rural Water Supply and Sanitation Project (PRWSSP)¹ was a sector-specific project designed to provide improved water and sanitation facilities and hygiene education to 1,300 villages distributed in six districts of Punjab: three in northern Punjab with rain-fed (*barani*) agriculture, and three in southern Punjab with brackish water. The project had three components: (i) 300 sub-projects to provide water supply and sanitation to each project community; (ii) a hygiene education program, in partnership with the Department of Health; (iii) institutional strengthening, notably of the Public Health Engineering Department to set up community-based water supply and sanitation schemes. Of the target population of 300 communities, or some 900,000 people, 90% belonged to the low-income group.

In terms of implementation, while the project was overall successful in meeting its quantitative targets—35 water supply schemes were completed, water connections were provided to 550,000

people, and drainage and sanitation facilities were provided to 278 villages—the quality of inputs was generally poor. The project completion report (PCR)² rated the project as partially successful because of a combination of factors including: (i) poor project design, (ii) ineffective targeting, (iii) extensive use of contractors to implement schemes who carried out substandard work, (iv) lack of community participation and hence ownership, and (v) poor maintenance leading to issues of sustainability. However, where projects were fully or partially working, definite benefits were seen by the communities involved, including improved drainage leading to a cleaner environment, better hygiene, reduced waterborne diseases, easing of the water collection burden on women and girls, easier movement through villages because of paved streets and drainage, and higher school enrollment rates. These benefits show that, had the project been implemented properly, it could have brought about very significant improvements to a large number of women and the overall target population.

Gender dimensions. The PRWSSP report and recommendation of the President (RRP) placed considerable stress on community mobilization and participation in identification of problems, planning and implementation of schemes, and in

¹ The project, with an estimated start-out cost of \$60 million, began in 1995 and closed (after a 2-year extension) in May 2002.

² ADB. 2003. *Project Completion Report on the Punjab Rural Water Supply and Sanitation (Sector) Project Loan 1349-PAK [SF]*. Manila (November).

their maintenance. Women were also identified as particular beneficiaries of the project: “Since women and children collect most of the water in rural Pakistan, they will be the primary beneficiaries of the project.” The RRP predicted the average 3–6 hours spent daily collecting water “will be redistributed to family care, agriculture, education and leisure, all of which have an economic benefit. Improved hygiene and construction of latrines will enhance health and provide more privacy to women.” It was also anticipated that the formation of women’s groups would lead to their playing a bigger role in future community development.

While gender was included in the overall project strategy and vision, this was not properly followed through in the implementation strategy. The RRP did acknowledge the tendency for “men to take the lead role in managing community affairs” but stated “women’s involvement in this project will be in accordance with local practices and norms.” One mechanism identified for women’s participation was the use of one female (alongside one male) community liaison worker (CLW) in each project district—an inadequate number given the target population size—to facilitate women’s contribution through separate women’s groups. Considerable burden was placed on female CLWs to form informal women’s groups and ensure the transmission of women’s views. Significantly, no stipulation was made for women’s membership in the water users’ committees to be established in each community to represent it in all issues related to the project schemes. The RRP did note that the hygiene education program would focus on women’s groups, alongside schools. With regard to monitoring, the RRP provided for the monitoring and recording of socioeconomic impacts and benefits.

During implementation the poor record of community participation was also true of women’s participation. One evaluation report cited a case where women’s input into the positioning of a well for piped household water was ignored, leading to subsequent problems with contamination by polluted stream water and the eventual abandonment of the well and return to manual water

collection by women. This case was considered typical of the limited on-ground participation of women in scheme design and implementation.

With regard to impact on women, as explained, where projects were fully/partially working, they did yield clear benefits for women that included: less time spent having to collect water, privacy in the use of latrines and washing clothes, improved hygiene and less disease, and higher school enrollment rates for girls. But overall, the poor quality of schemes that were constructed meant at best only limited benefits for women. In some cases where work was not carried out properly, e.g., proper channels were not provided for side drains and houses nearby became vulnerable to flooding, peoples’ problems actually increased.

Findings. One key lesson to emerge from the PRWSSP, with regard to gender, is that it is not sufficient to include women-oriented policies in the project design. Mechanisms have to be put in place to ensure the involvement of community women in project implementation in a structured manner, thereby enabling pro-women policies to be translated into pro-women benefits.

Khushab Salinity Control and Reclamation Project

The Khushab Salinity Control and Reclamation Project (KSCR)³ targeted an area of some 42,500 hectares (ha) situated at the foot of the Salt range and suffering from waterlogging, poor irrigation, and high soil salinity. The project was designed to bring about drainage relief, improve irrigation efficiency, and establish a favorable salt balance in the area, thereby promoting agriculture in-

³ ADB. 1988. *Report and Recommendation of the President to the Board of Directors on a Proposed Loan to the Islamic Republic of Pakistan for the Khushab Salinity Control and Reclamation Project*. Manila (Loan 901-PAK[SF]). At appraisal the project cost was estimated at \$65.9 million. Scheduled to run from 1989 to 1994, the project was extended and closed in March 1999.

come (through increased crop production as well as employment generation) and leading to the economic uplift of the area, one of the poorest in Punjab. This was to be accomplished primarily by providing subsurface drainage relief to 26,500 ha and rehabilitating and extending the surface drainage network for about 175 kilometers (km); rehabilitating and lining 246 km of the irrigation distribution system; improving 220 watercourses; and providing on-farm water management extension for the entire project area of 36,200 ha.

In terms of actual implementation, the project's record was good. It was able not only to meet (or in some cases exceed) most of the physical, quantitative targets set but also to ensure good quality standards. For example, 375 drainage structures were constructed and 122 km of new drains were built. These measures led to significant increases in production of all major crops—wheat, sugarcane, cotton, paddy—and helped generate 3,800 jobs by 1999, 1,900 of which were permanent. Average per capita income in the project area rose from \$46 in 1991 to \$106 in 1999 (with anticipated rise to \$195 by 2005).

Gender dimensions. When assessing the extent of mainstreaming gender concerns in KSCR, it should be stressed that the project was formulated and implemented before ADB's current gender and development policy was adopted. Even with this caveat, however, the project fares poorly in terms of prioritizing or catering for gender needs. No mention of gender issues or women's needs specifically was made in the RRP: it only spoke of benefiting "the poor." Similarly, the project's implementation strategy had no specific provisions to ensure women's participation or that the benefits of the project reached them.

With regard to impact, the project did result in some benefits for women but these were "by accident rather than design." Rising income levels and better standards of living led to improvements in the lives of all household members, including women. Women had to spend less time repairing homes from damage caused by land subsidence because of waterlogging. Some families were able to build

new homes; could afford better food; had less risk of waterborne diseases; and were able to pay for medicine which meant improved health, and so on. The conclusion that, while these are tangible gains for women, they came about "by accident rather than design" is further corroborated by the fact that some of the other disadvantages faced by women in the area, notably their lack of voice in decision making or participation in communal activities, such as farmers' organizations, were not impacted by the project. These areas remained very much the preserve of men, and will require interventions by other modes to overcome traditional practices and attitudes and empower women. Furthermore, the project had little impact on women's workload in farming activities: the rise in income was not considered sufficient by families for them to substitute female family labor with hired help.

The key lesson, in terms of gender, to emerge from KSCR is that implementing measures to increase agriculture productivity and raise incomes in farming communities will not automatically translate into substantial benefits for women. While such activities can lead to some improvement in living standards, they will not by themselves overcome all the disadvantages faced by rural women—particularly those relating to low status and lack of voice in decision making. A more targeted strategy is needed for this.

Bahawalpur Rural Development Project

Bahawalpur Rural Development Project's (BRDP)⁴ targeted communities living below the poverty line in the districts of Bahawalpur, Bahawalnagar, and Rahim Yar Khan, one of the poorest regions in the country. The project aimed to raise incomes

⁴ ADB. 1996. *Report and Recommendation of the President to the Board of Directors on a Proposed Loan to the Islamic Republic of Pakistan for the Bahawalpur Rural Development Project*. Manila (Loan No. 26497). The project had a cost at appraisal of \$64.8 million and was to run from 1997 to 2003, but, was extended to June 2005.

and improve the quality of life by improving rural infrastructure (watercourses, electrification, small-scale infrastructure schemes), raising agriculture productivity, and promoting economic/market activities and small enterprises. Considerable stress was placed on community participation with the establishment of water users' associations and community organizations (COs). Such measures were expected to raise the average income of the 130,000 households targeted up to or beyond the poverty level, and to provide access to basic infrastructure services to over 50% of the communities.

A PCR for BRDP has not been prepared, but preliminary assessments show the project has been successful in achieving most of its targets in terms of road construction, rural electrification, improved watercourses, construction of small-scale village infrastructure, and so on. The quality of interventions in most components (with the exception of water management where there was a high failure rate for tube wells and turbines) has also been good. COs were formed to participate in design and implementation of the various project components. COs formed for small-scale infrastructure projects were particularly effective, contributing to a high maintenance and sustainability rate.

The project yielded significant benefits for the target communities. Electrification improved the quality of life, particularly for women. Better roads improved access to services and markets. Combined with improved watercourses, this increased agriculture productivity, leading to higher incomes for farmers. Improved roads and infrastructure also facilitated the establishment of small enterprises, leading to income and job generation. Roads and electrification also led to new small townships springing up, and to a general rise in the profile and value of the region. In sum, the project can be considered to have achieved its goal of improving the quality of life of the target communities and reducing poverty.

Gender dimensions. A review of the RRP shows that gender did play a role in the design of the project. Rural electrification was identified as a particular need by the women of the region—not

the men who prioritized several other needs such as roads before electricity—and was consequently included as one of the project components. Other issues identified by women as particular problems were inadequate water supply, lack of health services and access to roads—all directly or indirectly addressed by the project.

The project's implementation strategy, dependent on community mobilization and participation, made special provisions for the inclusion of women. Nongovernment organizations (NGOs) were assigned responsibility for organizing COs, and it was stipulated that at least one third of the NGO village organizers would be women. Similarly, women participants (40% of the total) were to be organized into women-only and mixed COs. Particular stress was placed on this feature of the implementation strategy, which emerged in part from a gender analysis conducted prior to the project. This revealed that most women would be willing to take an active part in women-only COs for small-scale infrastructure projects, and in mixed COs for other village improvements like small link roads.

In terms of impact, women benefited from electrification—which freed some time for them to do other activities and help in the education of their children—as well as from improved access to health and education services. The construction of new roads increased reduced absenteeism of female teachers, contributing to increased school attendance by female and male pupils. Community members identified improvements in personal cleanliness and household environment, greater social interaction, renewal of links with distant family members, access to communications and entertainment facilities as some of the other benefits of the project.

Without a PCR, it is impossible to say exactly how many women-only and mixed-gender COs were formed, but the fact that 19% of the small-scale infrastructure schemes established were women's development centers (WDCs) shows that women played an active role. These WDCs in turn have enabled rural women to gain new skills and

access some income-earning opportunities, as well as provided a forum to meet and discuss issues of concern. The perceived legitimacy of WDCs in the communities has increased women's mobility, since they can now go freely to WDCs. Some of these are being used to provide informal education to women. BRDP also facilitated various capacity building initiatives for women: district-level meetings, seminars, and training events enabled women leaders to share experiences, hopes, and plans for the future, and gave them increased confidence.

BRDP thus, to a considerable extent, addressed the needs of women in the project area and did so in a manner (notably through the formation of women's organizations) that promoted their wider empowerment and access to services, skills, and income-generating opportunities.

NWFP Barani Area Development Project

The objective of the Barani Area Development Project⁵ (BADP) was to improve the economic, social, and nutritional well-being of the people living in North–West Frontier Province's (NWFP) *barani* areas, who had so far remained outside the mainstream of the government's development activities. The project was designed to promote the productive capacity of rain-fed agriculture on a sustainable basis through the following components: agriculture development, rural infrastructure, village-level development (VLD), and a rural credit program. Particular stress was given on mobilizing and strengthening COs and on improving the depressed status of women: this was envisaged in the livestock, forestry, and horticulture components.

⁵ ADB. 1992. *Report and Recommendation of the President to the Board of Directors on a Proposed Loan to the Islamic Republic of Pakistan for the North–West Frontier Province Barani Area Development Project*. Manila (Loan 1179-PAK [SF]). The total project cost at appraisal was \$41 million. The project was scheduled to run from 1993 to 1999 but was extended by 10 months and closed in April 2000.

The project's implementation record, in terms of carrying out the activities designed at appraisal, was good. Quantitative targets were actually revised upwards after the project's midterm review but were still achieved. However, there were some issues with sustainability. Agriculture research work by the Barani Agricultural Research Station, established under the project, could not be sustained after project completion; similarly the enhanced level of agriculture extension services fell because of budget constraints.

While details from the PCR⁶ suggest the project was successful in achieving the goals set out in the RRP—35% to 40% of the 70,000 households in the target area would benefit from improved cropping systems; 30,000 households from livestock development; and 10,000 households would gain income from rural credit provision—the PCR did not actually detail the equivalent achievements. The PCR rated the project as successful, with the agriculture development component rated highly successful, the VLD component successful, and the rural infrastructure and rural credit components rated only partly successful. Following the success of BADP-I, a second phase of the project, NWFP BADP-II, is now under way.

Gender dimensions. BADP's intention to give considerable importance to women and gender issues was clear from the RRP, which stated the project's objective was to “improve the economic, social and nutritional well-being of the rural population, including women in rainfed farming areas of NWFP” and said it would involve “the provincial government, village organizations and women's organizations to meet the development needs of the project area.” The RRP explained that, because of migration of men from the area to seek work, “women in the barani areas play an unusually important role in the local economies and are responsible for most of the farm operations particularly livestock, forestry and horticulture.” Given this the

⁶ ADB. 2001. *Project Completion Report for North–West Frontier Province Barani Area Development Project*. Manila (Loan 1179-PAK [SF], October).

RRP predicted that many of the project's benefits would be felt by women: "It is expected that much of the rural credit under the project will be used by women and WOs for cottage industry. In addition to these benefits, the small village water supply systems to be constructed under the project will reduce the time required by women to obtain water and the increased availability of water will have positive effects on family health. The time gained in not carrying water will allow women to engage in new economic activities."

The PCR detailed some activities carried out for women under the project:

- (i) Under the horticulture component, 1,307 women were trained in preservation of fruit and vegetables.
- (ii) A total of 1,198 CO members, of which 685 were women, were trained as village animal health extension workers, who provided services to villagers as a business.
- (iii) 68 village motivators and 49 village forestry specialists, which included 50 women, were trained under the forestry component.
- (iv) Under the VLD component, the original target of setting up 300 village and women's organizations (VOs/WOs) and implementing 250 productive investment schemes (PISs) was revised upward to 758 VOs/WOs and 654 PISs. A total of 1,972 COs, consisting of 1,519 men's COs and 453 women's COs, were organized and strengthened under the component. The total membership of these COs was 51,266, of which 68% were men and 32% were women. The average membership was 27/men's CO and 24/women's CO. A total of 28 apex organizations were formed and duly registered with the Social Welfare Department. Some 653 PISs were approved—of which 24% were for women's COs—and 640 PISs were successfully completed. About 50% of the PISs were drinking water supply schemes; in discussions most members,

particularly women, ranked drinking water supply schemes as the most successful under the project as they contributed to a reduction in women's and children's workload and improved their health and hygiene.

- (v) A total of 1,544 CO managers, including 556 women, were trained in basic skills of leadership and management. An advanced course for CO managers was also offered to 434 CO activists, of which 36 were women. In addition, 128 CO activists visited different participatory development projects in Pakistan. Training for women's COs included a primary health care course for 254 traditional birth attendants, 1-day women's awareness campaigns for 1,724 participants, and a credit and enterprise development course for 556 women.
- (vi) In view of the cultural constraint of gender segregation in NWFP, the project envisaged incremental staff positions specified for women to ensure delivery of project benefits to rural women. The planned positions comprised two livestock production officers, two stock supervisors, two range officers, two motivators, four mobile credit officers, six social organizers, and two health assistants. Of these, the motivators, social organizers, and health assistants were mobilized by the Sarhad Rural Support Corporation. The Agricultural Development Bank of Pakistan recruited only one female mobile credit officer because of a shortage of female experts within the bank and a ban on recruitment of new staff. Other positions to be filled by the Departments of Livestock and Dairy Development and Forestry remained vacant during the initial years of the project because of insufficient logistical support. These positions were reallocated to the Sarhad Rural Support Corporation

in 1998 as technical officers to support delivery of agriculture, horticulture, forestry, and livestock components to WOs. Hostels were established and the technical training was provided for the female technical officers. This arrangement worked successfully.

As seen, BADP implementation was effective in ensuring the participation of women and that they also benefited from the project's activities. The PCR noted that, in addition to the above-listed "concrete" achievements by and for women, considerable nonquantifiable impacts were observed in the changed attitudes of villagers, particularly women, who were motivated to take part in various community activities. It reports that this was seen as the most successful part of the project.

Findings. The key lesson to emerge from BADP, in terms of gender, is that a concentrated gender-sensitive approach, if implemented properly, can ensure outreach to women and that they share the benefits of a project. It can also provide the foundations for their wider empowerment.

Balochistan Resource Management Program

The overarching goal of the Balochistan Resource Management Program⁷ (BRMP) is to support the Balochistan government's pro-poor efforts by improving governance and public sector resource management. The aim is to enable the provincial government to create fiscal space for structural reforms, finance high priority social and human development programs by local governments, and thereby reverse the increasing incidence of poverty in Balochistan. Through reforms of government structures, systems, and processes, BRMP hopes to improve resource management and

create an enabling environment and supporting institutions for effective public service delivery, sustainable water management, and private sector development. BRMP supports the Balochistan government's Poverty Reduction Strategy.

BRMP was approved in 2004 and comprises a program loan of \$130 million to be released in two tranches, a technical assistance (TA) loan, and a TA grant. BRMP is designed as a three-level program loan (reform outcomes, policy reform areas, and tranche achievements). To address the two main reform outcomes (enhanced provincial finances through fiscal restructuring and financial management, and enhanced processes and adequate institutions for public and private service delivery), the program reforms are structured in seven policy reform areas (PRAs): (i) rationalize poorly designed, untargeted subsidies; (ii) broaden the tax base, expand coverage, and rationalize user charges; (iii) establish reliable, transparent, and accountable financial management systems; (iv) establish and implement transparent, rule-based systems of local government funding; (v) improve administrative frameworks for effective public service delivery; (vi) create an enabling environment for private sector development and promote public-private partnerships in service delivery; and (vii) improve management and sustainability of water resources. Specific achievement targets have been identified for all the PRAs. Meeting the achievement targets will trigger the release of the tranches. To meet the achievement targets and to judge whether sufficient progress has been made, a set of agreed actions must be implemented.

Gender dimensions. In explaining the rationale for BRMP, the RRP notes that, "Social indicators, particularly those relating to women, are worse than those of other provinces." The RRP later elaborates on gender inequalities in the province: "Balochistan's social indicators clearly highlight gender inequality. The female literacy rate is 16% compared with 32% nationally; the maternal mortality rate (MMR) is 400 compared with 340 for Pakistan as a whole; the enrollment rate for girls is 16% as against 49% for boys in the

⁷ ADB. 2004. *Report and Recommendation of the President to the Board of Directors on a Proposed Loan to the Islamic Republic of Pakistan for the Balochistan Resource Management Program*. Manila. Loan 37135 PAK was approved in November 2004. The total project loan at appraisal was \$130 million.

province; and there are 115 men for every 100 women in Balochistan. Women's access to social services and other supportive infrastructure is limited because of restrictions on their mobility. The tribal culture of Balochistan limits women's access to decision making, and sociocultural norms around women's roles and concepts of honor further limit women's access to public space. The percentage of labor force participation of women is reported as 2.07 as against 65.88 for men. Cases of violence against women are frequently reported. These factors combine to result in fewer opportunities for education, low employment, low income, few female titles to property, and little participation in the community and society. Furthermore, a patriarchal bias within state institutions translates into underinvestment for women's needs."

The RRP notes that the Balochistan government recently approved a comprehensive gender reform action plan (GRAP) to resolve these issues, but stresses that the success of this initiative will depend on continued policy and financial commitment by the government. The RRP predicts that BRMP will positively impact on gender by making GRAP approval by the Balochistan government one of the conditions for program loan tranche release. As part of the terms of the loan agreement between ADB and the Balochistan government, the latter committed to take proactive measures to

- (i) strengthen the women development department at the provincial and district levels;

- (ii) implement cost-neutral reforms, such as reforms to increase women's employment in the public sector, and budgetary reforms;
- (iii) provide required budget allocations under revenue and development budget as outlined in the GRAP in the coming 3 budget years; and
- (iv) establish incentive grants for women's development under the Provincial Finance Commission, as approved under the GRAP.

The RRP also states that BRMP will support GRAP implementation by assisting the Balochistan government in carrying out the above measures.

Performance indicators and targets given in the program matrix include the following:

- (i) annual budgets allocate resources based on analysis of gender use of services and performance targets to reduce gender gaps; and
- (ii) adequate budget allocated to implement approved GRAP.

It is clear that the BRMP has considered the need to address pronounced gender inequities in Balochistan, and has provided a mechanism for this by supporting GRAP implementation. This is an important first step, but more action is needed. The BRMP's current gender strategy hinges primarily on the success of GRAP implementation. However, past experience suggests that expectations of GRAP should not be too high—pointing to the need for other non-GRAP mechanisms to promote gender issues.

Appendix E

List of People Met

Focus Group Meeting with Interagency Gender and Development Group (INGAD) Members

1. Charlotte Blomhammar, European Commission
2. Simon Narbeth, Department for International Development (DFID) of the United Kingdom
3. Fosia Shahzad, Swiss Agency for Development and Cooperation (SDC)
4. Nadeem Shaukat, Food and Agriculture Organization (FAO)
5. Salman Asif, United Nations Resident Coordinator Office (UNRCO)
6. Alice Wimmer, The Joint United Nations Programme on HIV/AIDS (UNAIDS)
7. Saad Paracha, United States Agency for International Development (USAID)
8. Nancy Foster, Canadian International Development Agency (CIDA)
9. Rukhsana Rashid, CIDA–Program Support Unit (PSU)
10. Sajid Baloch, United Nations Development Programme (UNDP), Gender Support Programme (GSP) Coordinator
11. Rabia Khattali, UNDP
12. Mehreen Khan, UNDP

Focus Group Meeting with Nongovernment Organizations (NGOs)

1. Shoaib Sultan Khan, Rural Support Programme Network (RSPN)
2. Gul Najam Jamy, Aga Khan Foundation (AKF)–Pakistan.
3. Safiya Aftab, Strategic and Economic Policy Research (SEPR)
4. Meezan Khawaja, Pakistan Center for Philanthropy (PCP)
5. Farhat Sherba, Asia Foundation
6. Sehar Tariq, Asia Foundation
7. Uzma Quersh, Oxfam
8. Ayesha Ijaz, Oxfam

Individual Meetings

Civil Society and Research Organizations

1. Khawar Mumtaz and Farida Shaheed, Shirkat Gah, Women’s Resource Centre
2. Arshad Waheed, Director, Institute of Social Policy
3. Dr. G.M. Arif, Pakistan Institute of Development Economics

Development Partners

1. Fabia Shah, Chief Program Advisor, Australian Agency for International Development
2. Nancy J. Foster, First Secretary Development, Canadian High Commission
3. Rukhsana Rashid, Gender Advisor, CIDA PSU
4. Yasin Janjua, Development Economist, Canadian High Commission
5. Haider Ali, District Coordinator, Devolution Support Project (CIDA-funded), Lodhran
6. Salmar Omar, Social Development Advisor, DFID
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Releasing Women's Potential Contribution to Inclusive Economic Growth Country Gender Assessment: Pakistan

This report provides an overview of gender issues in areas relevant to Asian Development Bank (ADB) operations in Pakistan. It explores the barriers to women's full contribution to achieving Vision 2030 goals and how ADB operations under the country partnership strategy of 2008–2012 can contribute. As a background, Chapter II analyzes the gender dimensions of poverty that result in women's poverty of opportunity. Government policy and legal framework for women's empowerment is presented in more detail in Chapter III, including recent efforts to reform government structures and to mainstream gender concerns in policies and programs, as well as the limitations on implementation of recent legal reforms. The main sectors of support from international development partners are presented at the end of this section. Chapter IV reviews the implementation of ADB's gender policy in its operations in Pakistan based on assessments of a range of recent projects. Chapter V looks to the future and identifies where ADB's country partnership strategy can contribute to gender mainstreaming and women's empowerment, with recommended actions that build on lessons to guide this process in its operations.

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ADB's vision is an Asia and Pacific region free of poverty. Its mission is to help its developing member countries substantially reduce poverty and improve the quality of life of their people. Despite the region's many successes, it remains home to two thirds of the world's poor: 1.8 billion people who live on less than \$2 a day, with 903 million struggling on less than \$1.25 a day. ADB is committed to reducing poverty through inclusive economic growth, environmentally sustainable growth, and regional integration.

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