

## **An Analysis of Multi-dimensional Gender Inequality in Pakistan**

Abdul Hamid and Aisha M. Ahmed

Centre for Poverty Reduction and Social Policy Development (CPRSPD),  
UNDP and Planning Commission, Pakistan

---

**Abstract:** Women make almost half of the population of Pakistan. They also contribute significantly to economic and social growth. However, in developing countries like Pakistan, women usually suffer from multi-dimensional inequality of opportunities leading to multidimensional poverty. The dimensions of family, women identity, health, education and women access to economic resources and employment contribute significantly to the discrimination of women. The provision of more opportunities to women in the form of education, better health, possession of assets, provision of credit, employment opportunities and political empowerment starts a 'virtuous cycle' for their family and for the overall nation. This paper aims to analyze the multi-dimensional gender inequalities faced by women in the socio-economic and political scenario of Pakistan. To reduce overall inequality along with gender disparities has been a serious challenge for most of the developing countries including Pakistan.

**Key words:** Demographic changes, Gender Inequality Index (GII), multidimensional gender discrimination, productivity, vicious and virtuous cycles

---

### **INTRODUCTION**

When almost half of the population of a country is deprived of its due share and is unable to take active part in socio-economic activities, it becomes very difficult for a nation to achieve rapid and sustainable growth and development. It is now internationally recognized and empirically proved that gender inequality and deprivation of women from their active part slows down economic growth and productivity. Higher investments on women in the form of better opportunities of education, health, possession of assets, provision of credit and employment opportunities starts 'virtuous cycle' in the form of higher family income, life expectancy, lower fertility and mortality rates, higher literacy rate, improved nutrition and better socio-cultural scenario.

Women usually suffer from poverty of opportunities in most of the developing countries like Pakistan. Gender inequality and deprivation remains a major obstacle to human development and re-enforces multi-dimensions of poverty. Women are almost 50% of the population of Pakistan, and promoting gender equality by providing better opportunities of education, health, employment, social and economic justice, etc. can prove an engine of growth for the country. Gender equality is not only a goal in its own, but also an essential ingredient for achieving socio-economic and political development. Empirical findings suggest that equality promotes growth and development while inequality hampers it.

Education is one of the most important tools of achieving gender equality. This leads to increased economic productivity, decline in maternal and infant mortality and fertility rates and improved health and educational prospects for the next generation. Similarly, providing more employment opportunities for women contributes to women's empowerment by providing independent income, autonomy and improved status within the family. The main objective of the study is to highlight the multi-dimensional gender inequalities in Pakistan so that policy makers can address these inequalities to enable women to play their active role for the socio-economic growth and development of the country.

### **LITERATURE REVIEW**

According to Sen (1995), higher level of unemployment leads to greater gender inequality to women's entry in times of general unemployment which becomes more difficult as compared to their male counterparts. Early experience of joblessness makes the re-entry of young women in the labour market more difficult leading to more deprivation and gender inequality.

Mahmood and Nayab (1998) examined the situation of women and men in various aspects of family life in Pakistan. Their analysis show that women's position especially within the household depends more on her

social and economic status, access to education, health care and job opportunities. Women play a role of agents of change in many aspects of life. The provision of education, health care credit and employment opportunities to women can strengthen their socio-economic role. Their findings reflect that where overtime changing demographic and socio-economic conditions contributed positively in empowering women and reducing gender discrimination, majority of the rural women still lag behind with increased gender inequities in various social and demographic indicators.

Nasir and Mahmood (1998) analysed personal earnings inequality in Pakistan by using FBS HIES, 1993-94 data. According to their findings factors like education, occupation, gender, regional location, employment sector and other non-market forces i.e. discrimination play a significant role in the distribution of earnings. According to them any increase in income inequality accompanied by increase in workers' income throughout the population leading to improvement in the position of the poor is not a matter of great concern. However, if the gap between rich and poor increases at the cost of the poor, it is a serious problem. Proper distribution of personal earnings should be, therefore, focused to reduce the household income inequality.

Pasha *et al.* (1999) used three major indicators to measure gender inequality in Pakistan i.e., educational attainment, life expectancy and economic participation outside the household. They also constructed the composite index of gender inequality by using four indicators; (i) literacy rate, (ii) school participation rate, (iii) life expectancy and (iv) labour force participation rate. Their empirical findings reveal a high degree of gender inequality in the country.

Zhang *et al.* (1999) developed an endogenous growth model with an explicit gender choice to study interactions between gender bias and economic development. Sex preference and human capital endowments difference were found to be the possible sources of gender bias. Perpetual growth was found to be a crucial factor in reducing gender gaps in terms of the sex ratio and human capital ratio of men and women.

According to The World Bank (2000-01) study the causes of gender inequality are strongly linked to the household decisions which are influenced by traditions, customs, institutional and cultural norms.

Jamal and Khan (2003) measured multi-dimensional inter-temporal spatial inequality and level of development during the early 1980s and late 1990s in Pakistan. According to the study, regional inequality is a dimension of overall inequality. Jamal (2006) estimated the linkages between growth, poverty and inequality in Pakistan for the period 1979 to 2002. The study found that decrease in

inequality is important for poverty reducing efforts. Inflation, sectoral wage gap, and terms of trade in favour of manufacturing were found as the major causes of inequality. The estimates also show that inequality can be reduced by progressive taxation, increase in investment and development expenditure on social services. A positive correlation was found between per capita GDP and income inequality.

According to Moheyuddin (2005), in most of the developing countries the gender disparity and discrimination starts at very early stages. Male children usually receive a larger share of education, health and nutrition spending than girls. Consequently, this low literacy and enrollment and poor health of girls leads to less employment opportunities for them and subsequently low female personal and family income.

Gazdar (2009) analyzed policy responses to economic inequality in Pakistan and discussed four key dimensions of structural inequality: a) gender, b) region, c) economic class, and d) social identity. These forms of inequality represent vicious circles of poverty and inequality.

Ferrant (2010) developed a new Gender Inequalities Index (GII) by using a new methodology of Multiple Correspondence Analysis (MCA). This methodology endogenously determines the weight of each variable through which gender inequality can be measured. The MCA gives a higher weight to dimensions of family, women identity, health and women access to economic resources as these dimensions contribute significantly to the discrimination of women in developing countries. According to him greater equality promotes growth and development while inequality slows it down. His estimations show large variations between regions: The worst score, with an average of 0.63, was found in South Asia followed by Sub-Saharan Africa with an average of 0.48 and Middle East and North Africa with an average of 0.46. The occurrence of gender inequality is likely to reduce potential growth rate in South Asia by 4% and in Sub-Saharan Africa, Middle East and North Africa countries by 3%.

Human Development Report (UNDP/HDR) (2010) measured the Gender Inequality Index (GII). The UNDP/HDR (2010) measured GII for 138 countries based on gender disparities in educational attainment, reproductive health, empowerment and labour market participation. The loss measured in terms of GII ranged from minimum 17% to maximum 85%. The larger losses were found in Arab States and South Asia.

**Data description:** In order to make an analysis of multi-dimensions of gender inequality and its causal relationship with poverty and economic growth, the

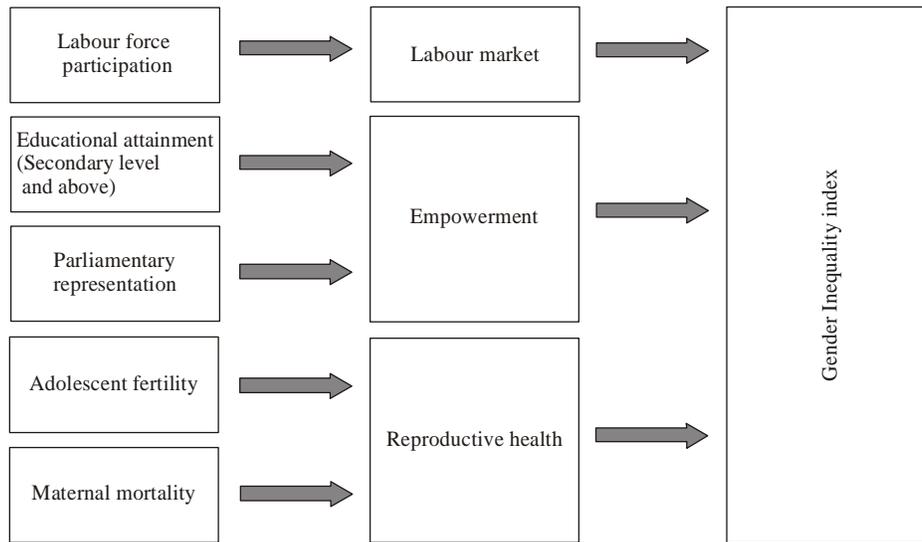


Fig. 1: Components of the gender inequality index (UNDP/HDR, 2010)

empirical analysis is based on the following data sources. Data on the real GDP and per capita income at factor cost is used from the Pakistan Economic Survey (1990-91 and 2009-10) and (FBS) Federal Bureau of Statistics, (1999), 50 Years of Pakistan in Statistics: Volume I-IV Government of Pakistan, Islamabad. Data on employment, sectoral employment, unemployment, labour force participation rate, etc. is taken from Labour Force Surveys (various issues) and Pakistan Economic Surveys (various issues). Data on education, health, consumption and other social indicators is used from Pakistan Social and Living standard Measurement (FBS PSLM) and Pakistan Statistical Year Book, 2009, Federal Bureau of Statistics (various issues). Human development indicators and data for international comparison are used from Human Development Report, UNDP/HDR (2010) and The World Bank, World Development Report (2000-01).

### EMPIRICAL ANALYSIS

UNDP/HDR Human Development Report (2010) developed the following Gender Inequality Index (GII) with three dimensions and five indicators:

**Reproductive health:** According to UNDP/HDR 2010 is measured by two indicators i) maternal mortality ratio and ii) adolescent rates (Fig. 1).

**Empowerment:** The second dimension of measuring gender inequality is empowerment which is measured by higher educational attainment (at secondary level and above) which expands women's freedoms of participating in high skilled and high wage work, more access to

information, increased participation in public debate and greater health facilities for them and their family. The second measure of empowerment is women political participation, which increases their visibility in political leadership and the society at large (Fig. 1).

**Labour market indicator:** According to UNDP/HDR 2010, it is measured by female labour force participation, gender wage gap and occupational segregation (Fig. 1).

**Unmeasured dimensions:** According to UNDP/HDR 2010 include other important dimensions like access to assets, time use, domestic violence and local empowerment which affect women well being (however, availability of reliable data is an issue).

Centre for Poverty Reduction and Social Policy Development (CPRSPD) in its Pakistan Millennium Development Goals Report (PMDGR) -2010, used the following indicators to measure Gender Equality in Pakistan:

- Gender Parity Index (primary and secondary) that is the ratio of girls to boys in primary and secondary education;
- Youth Literacy GPI that is the ratio of literate women to men in the 15 to 24 year old age group;
- The share of women in wage employment in the non-agricultural sector and;
- The proportion of seats held by women in national parliaments.

**Gender inequalities in education:** According to the data, Pakistan has made steady but slow progress with regard to the Gender Parity Index (GPI) that is the ratio of girls

Table 1: Literacy rate (10 years and above), Gross Enrolment Rate (GER), Net Enrolment Rate (NER) & Gender Parity Index (GPI) in Pakistan

|          | Literacy rates (10 years & above) |       |       | GER Primary (age 5-9) |       |       | NER Primary (age 5-9) |       |       |
|----------|-----------------------------------|-------|-------|-----------------------|-------|-------|-----------------------|-------|-------|
|          | 2006/07                           | 07/08 | 08/09 | 06/07                 | 07/08 | 08/09 | 2006/07               | 07/08 | 08/09 |
| Pakistan |                                   |       |       |                       |       |       |                       |       |       |
| Male     | 67                                | 69    | 69    | 99                    | 97    | 99    | 60                    | 59    | 61    |
| Female   | 42                                | 44    | 45    | 81                    | 83    | 83    | 51                    | 52    | 54    |
| Both     | 55                                | 56    | 57    | 91                    | 91    | 91    | 56                    | 55    | 57    |
| Rural    | 45                                | 49    | 48    | 84                    | 83    | 85    | 52                    | 51    | 53    |
| Urban    | 72                                | 71    | 74    | 106                   | 106   | 106   | 66                    | 66    | 68    |
| GPI      | 0.63                              | 0.64  | 0.65  | 0.82                  | 0.86  | 0.83  | 0.85                  | 0.88  | 0.87  |

Pakistan Social and Living Standard Measurement Survey (FBS PSLM) 2008-09; Pakistan Economic Survey 2009

Table 2: Number of educational institutions and number of teachers by level and sex (2006-07)

| Kind of educational institutes | No. of educational institutions (numbers) |        | No. of teachers (thousands) |           |
|--------------------------------|---|--------|-----------------------------|-----------|
|                                | Male                                      | Female | Male                        | Female    |
| Primary Schools                |   | 97480  | 60895                       | 242.7     |
| Middle Schools                 |   | 22622  | 17472                       | 110.2     |
| Secondary Schools              |   | 14993  | 9213                        | 173.0     |
| Arts and Sciences Colleges     |   | 692    | 539                         | 19796     |
|                                |   |        |                             | (Numbers) |
| Professional Colleges          |   | 401    | 19                          | 9368      |
| Universities                   |   | 56     | 5                           | 11288     |
|                                |   |        |                             | (Numbers) |
|                                |   |        |                             | 203.1     |
|                                |   |        |                             | 203.3     |
|                                |   |        |                             | 202.4     |
|                                |   |        |                             | 13642     |
|                                |   |        |                             | 3009      |
|                                |   |        |                             | 4957      |

Pakistan Statistical Year Book 2009 Federal Bureau of Statistics (FBS)

to boys in primary and secondary education However, the pace of the progress is not significant. The GPI in primary education has increased from 0.73 in 1990-91 to 0.85 in 2007-08. The GPI in primary education for the year 2008-09 is 0.84 with a one % decline compared to the previous year. The GPI of secondary education is 0.8 consistent during the period 2006-09.

To gauge Pakistan’s performance in providing equal access to primary education for girls and boys, it is also relevant to consider the levels of enrolment and completion rates. In Pakistan, the reason for the existing level of gender disparity in primary and secondary education is the low enrolment and high dropout rates for girls.

Table 1 shows the literacy rate (10 years and above), Gross Enrolment Rate (GER), Net Enrolment Rate (NER) and Gender Parity Index (GPI) in Pakistan. A number of factors influence girl’s school attendance, especially in the rural areas. These include direct and indirect cost of attending school (including the opportunity cost of girl’s labour in the household), distance of school, quality of school facilities (including safe water supply and separate toilet facilities), etc. To address these factors a number of diverse programmes and strategies need to be pursued by the government, ranging from stipends and scholarships, food rations/nutritional support to girls, better infrastructure facilities and trained staff, etc.

Youth Literacy GPI (the ratio of literate women to men in the 15 to 24 year old age group) has marginally increased over the years with slow progress as reflected in Fig. 2. Data reveals that youth literacy GPI has increased from 0.51 in 1990-91 to 0.68 during the year 2004-05 and to 0.78 in 2007-08.

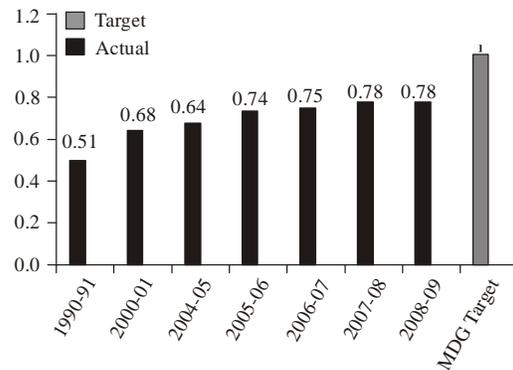


Fig. 2: Youth literacy gender parity index in Pakistan (Pakistan Millennium Development Goals Report (PMDGR, 2010)

In terms of gender inequality in education; women not only lags behind men in education but also in terms of number of educational institutions and number of female teachers. It is apparent from Table 2 that both the number of educational institutions and number of teachers are higher for male except in case of middle and secondary Fig. 2: Youth literacy gender parity index in Pakistan (Pakistan Millennium Development Goals Report (PMDGR, 2010) schools where the number of female teachers is higher. There are only 38% female schools out of total schools at the primary level; 44% at middle level; 38% at secondary level; 44% at arts and science college level; 4% at professional college level and only 8% at universities level. Much discrimination is found at arts and science colleges, professional colleges and university

Table 3: Early childhood mortality rates by gender

| Child's Sex | Neonatal mortality | Post neonatal mortality | Infant mortality | Child mortality | Under five mortality |
|-------------|--------------------|-------------------------|------------------|-----------------|----------------------|
| Male        | 57                 | 23                      | 80               | 14              | 93                   |
| Female      | 48                 | 25                      | 73               | 22              | 93                   |

Table 4: Percentage of children aged 12-23 months who have been fully immunized

|             | 2004-05 |        |      | 2006-07 |        |      | 2008-09 |        |      |
|-------------|---------|--------|------|---------|--------|------|---------|--------|------|
|             | Male    | female | Both | Male    | Female | Both | Male    | Female | Both |
| Overall     | 78      | 77     | 77   | 77      | 75     | 76   | 78      | 77     | 78   |
| Punjab      | 85      | 84     | 84   | 84      | 83     | 83   | 86      | 84     | 85   |
| Sindh       | 74      | 72     | 73   | 65      | 65     | 65   | 69      | 68     | 69   |
| KPK         | 77      | 76     | 76   | 79      | 73     | 76   | 73      | 74     | 73   |
| Balochistan | 64      | 60     | 62   | 56      | 52     | 54   | 43      | 42     | 43   |

Pakistan Social and Living Standard Measurement (FBS PSLM) Survey 2004-05, 2006-07 and 2008-09.

Table 5: Percentage of pregnant women visiting health facility for Pre-Natal consultation

| Region and province | 2005-06 FBS PSLM |       |         | 2006-07 FBS PSLM |       |         | 2008-09 FBS PSLM |       |         |
|---------------------|------------------|-------|---------|------------------|-------|---------|------------------|-------|---------|
|                     | Urban            | Rural | Overall | Urban            | Rural | Overall | Urban            | Rural | Overall |
| Pakistan            | 74               | 42    | 52      | 73               | 45    | 53      | 77               | 50    | 58      |
| Punjab              | 73               | 45    | 53      | 71               | 50    | 56      | 75               | 55    | 61      |
| Sindh               | 82               | 38    | 56      | 82               | 37    | 56      | 84               | 43    | 60      |
| KPK                 | 53               | 42    | 43      | 64               | 43    | 46      | 67               | 46    | 49      |
| Baluchistan         | 60               | 30    | 36      | 56               | 25    | 31      | 57               | 30    | 36      |

FBS PSLM 2005-06; 2006-07; 2008-09

Table 6: Percentage of pregnant women visiting health facility for Post Natal consultation

| Region and province | 2005-06 FBS PSLM |       |         | 2006-07 FBS PSLM |       |         | 2008-09 FBS PSLM |       |         |
|---------------------|------------------|-------|---------|------------------|-------|---------|------------------|-------|---------|
|                     | Urban            | Rural | Overall | Urban            | Rural | Overall | Urban            | Rural | Overall |
| Pakistan            | 35               | 17    | 22      | 38               | 18    | 24      | 37               | 21    | 25      |
| Punjab              | 31               | 17    | 21      | 33               | 18    | 22      | 38               | 20    | 25      |
| Sindh               | 43               | 14    | 26      | 49               | 18    | 31      | 38               | 23    | 29      |
| KPK                 | 22               | 21    | 21      | 29               | 20    | 22      | 28               | 22    | 23      |
| Balochistan         | 25               | 09    | 12      | 31               | 14    | 17      | 27               | 12    | 15      |

FBS PSLM 2005-06; 2006-07; 2008-09

levels. Female teachers are 40, 24 and 30% in arts and science colleges, professional colleges and universities.

**Gender inequalities in health:** Improved health and reproductive outcomes for both men and women have many positive impacts for the society as a whole. Women's health and reproductive outcome have improved substantially over the years in Pakistan. However gender inequalities in health sector are persistent despite the governments international commitment (achievement of Health related goals of the MDGs) various national policy measures (National Health Policy, 2010) and a number of women focused initiatives and programs both at the federal and provincial level.

But despite all the efforts gender inequality persists in early childhood and maternal health related indicators. Although women are largely responsible for the care taking activities however, various social, cultural and mobility issues constraint women's ability to manage their and their children's health. Decision making regarding timely health care and access to health related information and facilities are imperative for improvement of women's

health. According to Pakistan Economic Survey 2009/10, female life expectancy in Pakistan is 65.4 years compared with 63.6 years for males.

**Early childhood:**

**Infant and under five mortality rate:** Infant and child mortality rates reflect the degree of poverty and deprivation of a population and are also reflective of the mother and child health care policies of a country. According to Pakistan Demographic and Health Survey 2006-07, infant mortality is 78 deaths per 1000 live births and less than five mortality is 94 deaths per 1000 live births<sup>1</sup>. The pattern shows that over 50% of the deaths under five occur during the neonatal period, while 26% occur during the post neonatal period. Female mortality is lower than that of males for the neonatal period, while males have the advantage during the post neonatal period. Table 3 shows the early childhood male/female mortality rates in Pakistan.

**Percentage of children fully immunized:** The proportion of children under two years who have been fully

immunized against six preventable diseases has increased by 1 %age points between 2004-05 and 2008-09. The provincial breakup during the year 2004-05 to 2008-09 shows that immunization coverage has fallen in all the provinces except Punjab where minor increase in immunization coverage has been observed (Table 4).

According to the data shown in Table 4 girls are less likely than boys to have been fully immunized against the six preventable childhood diseases. Although there is no discrimination in the service delivery however parental discrimination in favour of boys may be a resultant factor of this difference.

**Women health:** In terms of maternal health, quality pre-natal care can prevent maternal mortality by detecting and managing potential complications and risk factors (pre-eclampsia, anemia, and sexually transmitted diseases) during pregnancy. At the national level pre-natal consultations by pregnant women have increased from 52% in 2004-05 to 58% in 2008-09, recording an increase of 6% during the last three years. Punjab province has highest rate of pre-natal consultation 61%, followed by Sindh (60%), KPK (49%) and Baluchistan (36%) as is reflected by the data in Table 5.

Data in Table 5 and 6 show that post-natal consultation rates are lower than pre-natal consultation rates. However, an improvement has been witnessed in post natal consultation during the last few years, from 22% in 2005-06 to 25% in 2008-09. Urban areas have higher consultation rates in both categories.

The maternal mortality rate can be reduced by providing proper education, nutrition, antenatal health services, skilled birth attendants and access and awareness about contraceptives to avoid early childbearing.

Though Pakistan has reduced maternal mortality ratio to 276 per 100,000, it is still very high when compared with other developed and developing countries (Fig. 3).

Child birth without skilled attendants involves great risk for mothers. The share of deliveries attended by skilled personnel is very low (41% in 2008-09) and unsatisfactory in Pakistan (Fig. 4).

Family planning leads to longer birth intervals, fewer births to older and very young mothers and fewer women having larger number of children. All these are key factors in reducing maternal mortality. Between 2001-02 and 2007-08 contraceptive use among married women has slightly increased and was 30.2% in 2007-08. The socio-cultural norms in the country are a formidable barrier to wider adoption and use of contraceptive, which requires concerted efforts for social and behavioral change, rather than simply increasing the availability of contraceptives. Nutrition impinges on the health of infants and mother alike. According to the 2001 nutrition survey<sup>2</sup> anemia among pregnant women has reduced from 88% in 1965 to

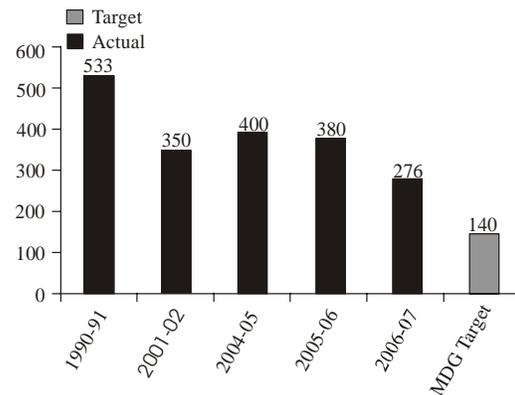


Fig. 3: Maternal mortality ratio (per 100,000 live births) (PMDGR, 2010)

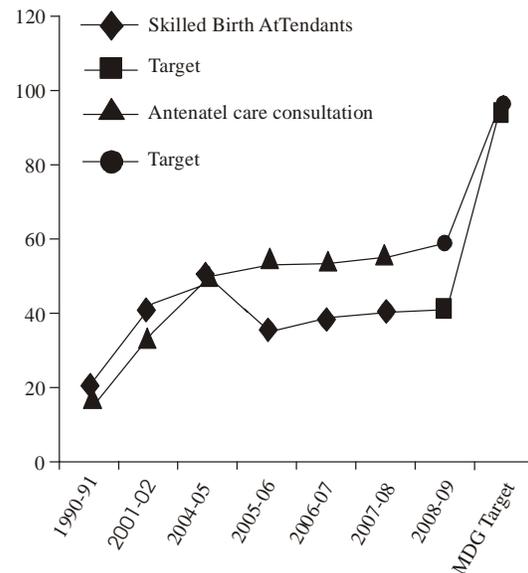


Fig. 4: Antenatal care consultations and skilled birth attendants (PMDGR, 2010)

36% in 2001-02. Data reveals that 48% of lactating mothers have a calorie intake less than 70% of the recommended level and 45% of Pakistani women suffer from iron deficiency with negative health effects i.e. Stillbirths, birth defects, mental retardation, and infant death. Furthermore night blindness is common in Pakistan. With one in six women (16%) with a recent birth having night blindness during their last pregnancy has been reported by the Pakistan Demographic and Health Survey 2006-07.

**Burden of disease:** In Pakistan the major Non-communicable Diseases (NCDs) are cardiovascular, diabetes, cancer, and chronic respiratory. The lack of

Table 7: Percentage of the population with Coronary Artery Disease, High Blood Pressure and Mixed Anxiety/ Depressive Disorder for the Year 2005

|   | Male  | Female | Total |
|---|-------|--------|-------|
| Coronary Artery Diseases  | 23.7  | 30.0   | 26.9  |
| % of the Population with High Blood Pressure (45 years and above ) in Urban areas | 36.9  | 45.8   | 41.3  |
| Mixed Anxiety/Depressive disorder   | 10-33 | 29-66  | 34    |

Health Indicators of Pakistan, Gateway Paper –II, Sania Nishtar

Table 8: Distribution of labour force by sex

|        | Labor force (In Millions) |         |         |
|--------|---------------------------|---------|---------|
|        | 2001-02                   | 2007-08 | 2008-09 |
| Male   | 34.34                     | 40.82   | 41.91   |
| Female | 8.87                      | 10.96   | 11.81   |
| Total  | 43.21                     | 51.78   | 53.72   |

Labour Force Survey (2001-2002, 2008-09)

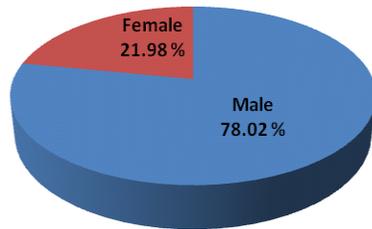


Fig. 5: Labour force 2008-09 (%)

access to proper health facilities and malnutrition in women results in the occurrence of NCDs at a higher ratio than men. Such diseases are more widespread in the poor and vulnerable family groups.

The data in the Table 7 shows that coronary artery diseases, high blood pressure, anxiety and depressive disorder are higher in female population than male.

**Women’s share in labour force, employment and monthly payments:** Women’s share in wage employment in the non-agricultural sector increased from 8.07 in 1990-91 to 10.64 in the year 2008-09. Gender disparity in terms of women’s labour force participation and their unemployment rate is persistent. However some slight improvement has been made over the years as is reflected in the Table 8.

According to the Labour Force Survey (2008-09), the number of women in the labour force of Pakistan is 11.81 million as compared to 41.91 million men (Table 8).

A strong pattern of horizontal gender segregation in employment (with women concentrated in low-paying sectors such as education and health) as well as vertical gender segregations (with most women in lower-level jobs or self employed, and relatively few at management levels) persists. According to PMDGR-2010, around 77% of the total employed women are working in elementary occupations, followed by 20% in mid level and less than 3% in high level occupations.

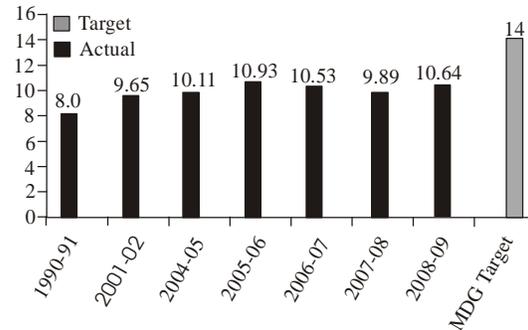


Fig. 6: Women’s share in wage employment in the non-agriculture sector (PMDGR, 2010)

This highlights the fact that the labour market in Pakistan creates greater job opportunities for women in elementary and mid level occupations, which require low skills and less education. The trend is reverse for men. Furthermore high proportion of women in Pakistan are engaged in the informal sector due to limited employment opportunities, as girls education is not considered an important investment by their parents (PMDGR, 2010). Women’s share in wage employment in the non-agriculture sector is only 10.64% in 2008-09 (Fig. 6).

Table 9 showing the percentage distribution of employed labour force for 10 years of age and above by major sectors of employment indicates that female employed labour force has increased from 14.64% in 2001-02 to 21.17% in 2008-09. Further bifercation highlights that still agriculture sector employs the lion’s share of female labour force. The data in the table indicates that around 74% of the total employed female labour force in the year 2008-09 were employed in the agriculture sector. Further sub-division of employment in the non-agriculture sector shows that out of the total non-agricultural employment, around 70% female are employed in the informal sector and only around 30% are employed in the formal sector. The employment structure clearly reflects low education level and training among female labour force as compared to men. Resultantly women have less monthly payment and income compared with their male counterparts.

As discussed earlier, gender discrimination against women starts at a very early stage when boys are preferred more than girls in education, nutrition and other facilities.

Table 9: Percentage distribution of employed labour force 10 years of age and above by major sectors of employment

| Major sectors of employment | 2001-02    |       |        | 2005-06    |       |       | 2008-09    |       |        |
|-----------------------------|------------|-------|--------|------------|-------|-------|------------|-------|--------|
|                             | Both sexes | Male  | Female | Both sexes | Male  | Femal | Both sexes | Male  | Female |
| Pakistan                    | 100        | 85.36 | 14.64  | 100        | 80.52 | 19.48 | 100        | 78.83 | 21.17  |
| Agriculture                 | 42.09      | 32.63 | 09.46  | 43.37      | 29.96 | 13.41 | 45.08      | 29.42 | 15.66  |
| NonAgriculture              | 57.91      | 52.73 | 05.18  | 56.63      | 50.56 | 06.07 | 54.92      | 49.41 | 05.51  |
| Formal                      | 20.52      | 18.60 | 01.92  | 15.37      | 13.81 | 01.57 | 14.66      | 13.14 | 01.52  |
| Informal                    | 37.39      | 34.13 | 03.26  | 41.25      | 36.75 | 04.50 | 40.26      | 36.27 | 03.99  |

Labour Force Survey 2001-2002, 2005-06, 2008-09

Table 10: Distribution of employed labour force by average monthly income (Payments)

|            | Average monthly income (Rs.) |         |         |
|------------|------------------------------|---------|---------|
|            | 2001-02                      | 2005-06 | 2008-09 |
| Both sexes | 3432                         | 4994    | 7635    |
| Male       | 3654                         | 5249    | 7998    |
| Female     | 2030                         | 3349    | 5189    |

Labour Force Survey (2001-2002, 2005-06, 2008-09)

Table 11: Financial availability in Pakistan

|        | Bank (%) | Other formal (%) | Informal (%) | Financially excluded (%) |
|--------|----------|------------------|--------------|--------------------------|
| Total  | 11       | 1                | 32           | 56                       |
| Male   | 19       | 1                | 38           | 42                       |
| Female | 4        | 1                | 28           | 68                       |

PMN, 2008. Access to Finance Study (cf: Kashf Foundation Report 2008)

Table 12: Pakistan Bait-ul- Mall beneficiaries by gender (2008-09)

| Provinces   | Food support program |        | Other program |        |
|-------------|----------------------|--------|---------------|--------|
|             | Male                 | Female | Male          | Female |
| Punjab      | 47.27                | 52.47  | 63.18         | 36.82  |
| Sindh       | 46.14                | 53.86  | 79.85         | 20.15  |
| KPK         | 68.86                | 31.14  | 71.06         | 28.94  |
| Baluchistan | 66.22                | 33.78  | 73.11         | 26.89  |
| Overall     | 51.31                | 48.69  | 65.82         | 34.18  |

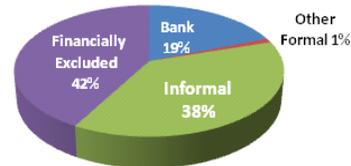
Pakistan Bait-ul- Mall, Islamabad

This preference is reflected with boys receiving a larger share of education, health and nutrition spending. This consequently, leads to less employment opportunities and subsequently low female (personal and family) income as reflected from the data given in Table 10. The average monthly payment to female labour force is around 40% less than the monthly payment to male employed labour force.

**Female access to financial resources:** One of the main reasons of gender inequality and powerlessness of women is their less access and control over financial and physical assets (house, land, etc).

The existing laws in Pakistan support women’s right to ownership. However, family traditions and customs discriminate against women. These family norms are stronger in rural areas where women hardly possess any land, house or any other physical assets. Women not only have less ownership of land but their actual control over land and other physical assets is very less. Women generally allow their husbands or brothers to manage their

Availability of Finance for Male



Availability of Finance for Female

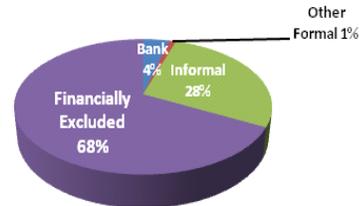


Fig 7: Availability of finance by sex (Table 11 ‘Financial Availability in Pakistan’)

property and in many cases give up their rights to land in favor of their husband and brothers. Although no large scale survey has been carried out in terms of women’s ownership of land, however various studies suggest that the share of female ownership to land in Pakistan is very negligible. Local practices, especially in rural areas, like Haq Bakhshwana and Watta Satta<sup>3</sup> is carried out to prevent break up of property. In many regions dowry is considered as compensation to woman’s inheritance.

Data given in Table 11 (Fig. 7) show that financial availability in Pakistan is very low and majority of the population (56%) is financially excluded. A further breakup across gender reflects that 42% males and 68% females have no access to finance from any type of sources. Women have less access than men in all kinds of financial services including formal and informal. Women low literacy, mobility constraints, less access to information restrains them in accessing financial institutions for micro- credit and loans.

Gender inequality prevalent in Pakistan not only in terms of financial availability, the examination of main social targeted safety net programs (Zakat and Bait-ul-Mall) reveals that discrimination is also found in terms of beneficiaries of these programs.

Table 13: Zakat beneficiaries by gender (2008-09)

| Province    | Guzara Allowance |        | Other Program |        |
|-------------|------------------|--------|---------------|--------|
|             | Male             | Female | Male          | Female |
| Punjab      | 42.08            | 57.92  | 56.72         | 43.28  |
| Sindh       | 48.89            | 50.11  | 61.85         | 38.15  |
| KPK         | 46.4             | 53.6   | 48.38         | 51.52  |
| Baluchistan | 54.12            | 45.88  | 74.45         | 25.55  |
| Overall     | 44.21            | 55.79  | 60.46         | 39.54  |

Ministry of Zakat and Ushr (2008-09)

The data presented in Table 12 reveals gender disparity in the distribution of both Food Support and other supportive programs carried out by Pakistan Bait-ul-Mall. The ratio of male beneficiaries for food support program (51.31%) and other programs (65.82%) is higher than female beneficiaries which are 48.69% and 34.18%, respectively.

In Zakat distribution (Table 13), Women benefit more in terms of Guzara Allowance with their share of 56% while in other programs, their share is 39.54% as compared to male's share of 60.46%.

**Women and political empowerment:** Gender inequalities in terms of women's political participation have consistently persisted since long due to dominant male governance structure and society. However, women's political participation has significantly improved over the years in Pakistan. Their representation increased from 0.9 and 1% in 1990-91 to 21 and 17% in 2002-03 in both the National Assembly and Senate, respectively.

The 22.2% share of women in the National Assembly is much better when compared with any other Asian democracy and even for several western countries, including the UK and the USA (Table 14, Fig. 8). Women's political participation has not only increased in terms of number but also in terms of their contribution. Furthermore in comparison with their male colleagues, women raised 27% of all questions, 30% of calling attention motions, 42% of private member bills, 24% of the total number of resolutions, and 8% of all adjournment and privilege motions.

Women's visibility and active participation in the formal political bodies has continued substantially over the last few years. There was only one woman senator in 1990-91. The situation has however, greatly improved with 17 women senators in the senate. Women's

Table 14: Number of women parliamentarians (as share of the total)

| Election year | Total no. of seats | No. of elected members of national assembly |           |            |           |
|---------------|--------------------|---|-----------|------------|-----------|
|               |                    | No. of Women                                | Total (%) | No. of Men | Total (%) |
| 1990-91       | 217                | 02  | 0.9       | 215        | 99.1      |
| 2004-05       | 342                | 73  | 21        | 269        | 79.0      |
| 2007-08       | 342                | 76  | 22.2      | 266        | 77.8      |
| 2008-09       | 342                | 76  | 22.2      | 266        | 77.8      |

National Assembly Secretariat

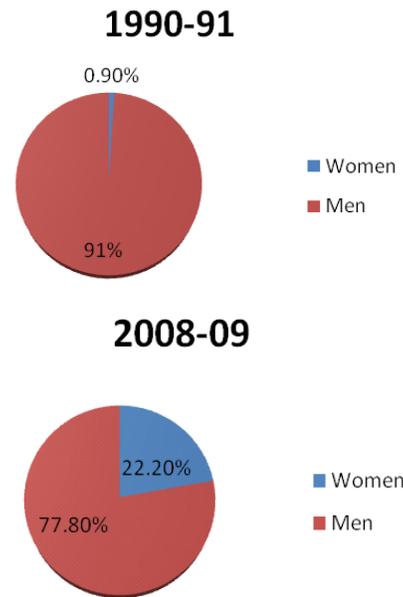


Fig. 8: Elected members of the national assembly by gender (PMDGR, 2010)

participation in politics as voters, candidates and political activists has increased substantially over the years. However, due to the traditional notion of women's role in the domestic sphere, less education, the nature of the political parties and the fear of character assassination still restrain women from actively participating in the political arena of Pakistan.

Women's participation at the local, provincial and national levels politics and in the decision making process provides them a platform to voice their concerns. Women's inclusion in governance structure is a positive development to bring about a substantive change in the development policies and programmes that would lead to a shift in gender relations and increasing women empowerment in the society.

### POLICIES AND PROGRAMMES

The Government of Pakistan is committed towards protecting basic human rights and gender equality, as reflected by the Government of Pakistan adopting and being signatory to several international commitments.

Pakistan acceded to Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), in 1996. The convention calls for zero tolerance against exclusion, marginalization and oppression of women in society. Pakistan has also acceded to the Beijing Platform for Action and various ILO conventions. Pakistan's international commitment on gender reforms are reinforced by the government overreaching goal to mainstream gender issues at all levels. A number of national policy commitments to mainstream gender have been undertaken by Pakistan. The main policy documents reflecting Pakistan's commitment to gender mainstreaming include, National Plan for the Advancement and Empowerment of Women, National Policy for the Development and Empowerment of Women (NPDEW), Medium Term Budgetary Framework (MTBF), Poverty Reduction Strategy Paper (PRSP) and Medium Term Development Framework (MTDF).

A number of initiatives have been taken by the Government of Pakistan under the Presidents Education Sector Reform (PESR). The project management unit of the Ministry of Education has started a mega project of "Provision of Missing Facilities". As per the original scope of the programme, a total of 16,000 schools in 111 Districts with estimated cost of Rs. 31.7 billion were to be provided with missing facilities in 5 year (2006-2011). This initiative would contribute towards increasing girl's education. Furthermore Girls Education Policy Support Project (GEPSP) is contributing towards eliminating gender disparity at primary level through engaging policy makers and implementers in improved gender responsive budgeting.

Economic opportunities in rural areas have been increased through the provision of credit to communities. The micro credit loan portfolios of major financial institutions like National Bank of Pakistan, First Microfinance Bank, Khushali Bank, First Women Bank, Pakistan Poverty Alleviation Fund (PPAF), National Rural Support Program (NRSP) and Provincial RSPs have also played an important role in increasing the economic opportunities for rural women. Major financial institutions provided an amount of Rs 28.3 billion to 5.9 million beneficiaries including 4.4 million women during the FY 2006-07. Khushali Bank, primarily working for rural communities, extended its outreach from 82 to 85 districts out of a total 110 and extended microfinance facilities to almost 0.1 million rural women in 2006-07.

Similarly, other financial institutions like the National Rural Support Programme (NRSP) provided credit of Rs 8.6 billion to 0.63 million beneficiaries including 0.225 million women. The Pakistan Poverty Alleviation Fund (PPAF) credit component extends to 79 districts and the Fund provided Rs 9.6 billion of micro-credit to 0.901 million beneficiaries for the period which included 0.397

million women. The First Women Bank is also focusing on economic empowerment of women and has provided finances of Rs 38 million to some 3.66 million women. Despite these efforts, there is much to achieve in order to redress the gender balance in Pakistan.

In order to protect the poor and vulnerable the government launched a huge targeted social protection programme under the Benazir Income Support Programme (2008-13). The concept behind the direct cash transfers of Benazir Income Support Programme is not only to provide financial assistance to the needy but also to ensure women's empowerment and child care. Its unique feature is that payments will be made only to the female head of the family. It is estimated that five million families would benefit from this. The Benazir Income Support cards serve as vehicle to address the needs of the vulnerable and to enhance women's empowerment. A Five Marla scheme has been launched in rural areas for homeless citizens. The title of land will be given to the female member of the household. This would help women gain financial independence and confidence. Other initiatives for improving women's skill and increase in income include Lady Livestock Workers (LLWs) being trained to disseminate knowledge and to train other women in their areas for better rearing of livestock. Some 3500 women will be trained with the support of the University of Veterinary and Animal Sciences. A number of other measures have been taken to enhance the economic empowerment of women through training, jobs and protection measures. A number of projects are being implemented in this regard, i.e. Supporting Skills and Micro Enterprise Development, Patti Development Project, Aik Hunar Aik Nagar (AHAN a rural enterprise modernization project) and Economic Empowerment of Rural Women in Punjab.

According to the constitution of Pakistan, protection of life, property and honour of the citizens is the foremost responsibility of the Government. With the ever increasing role of women in the productive sector and economic development of the county, the Government of Pakistan has enacted the Working Women (Protection of Rights) Act, 2008. The Bill seeks protection for working women and provides means for stopping women's exploitation. A number of other legislations have been enacted, i.e. Home Based Workers Social Protection Act-2008 (the legislations aims to introduce a scheme of social protection for providing family benefits to home based workers and their dependents in the event of sickness, maternity, injury or death), 'Protection against Harassment of Women in Workplace Act-2010' (which would provide conducive atmosphere for women and protect their dignity and self respect) and the Prevention of Domestic Violence Act-2008.

**Challenges and constraints:** The quality of life of women in Pakistan has improved in the recent decade in terms of access to education and health services, and women's participation in the economic and political sphere. Despite all the improvements, large gender inequalities persist with mainstreaming gender concerns into the overall planning, implementation and sectoral programming framework for improving women's status continue to be a major national challenge. Despite improvement in girl's education a substantial gender gap exists in terms of girl's literacy and enrolment rates. The main factors responsible for the low literacy rate are poverty, domestic and farming responsibilities, low access to schools, early marriages and socio-cultural practices.

The gender gap in the labour force participation rate, continues to remain very high, with around 78% of women of productive age excluded from the labour force, although such statistics do not include the unpaid contribution of women as domestic workers/helpers and nor as home based workers. Gender discrimination persists not only in terms of women's entry but also in terms of access to paid work, occupational level and the wage rate. In the labour market, lower education, social cultural norms, constraints on women's mobility limit their opportunities. As compared to men, women are more involved in unpaid family work and the informal sector. The present capacity for monitoring and reporting progress for women's development programmes and policies being implemented is for the most part inadequate. The lack of gender disaggregated data is an impediment for policy makers and planners and also weakens the quality of implementation and monitoring.

The attempt to establish Child Friendly Schools (CFS) would encourage more girls to attend school and help in bridging the divide in gender disparity when it comes to girls. If latrines and wash facilities for girls, safe spaces, child protection committees, clubs that operate through schools are established and by involving parents and the community, one is likely to see an improvement in girls' enrolment rates and participation. Unlike boys' schools, the location of a school is critical to ensure that girls attend school.

Even if there are a large number of women in parliament, if the poor common woman is susceptible to high mortality rates and other diseases, women continue to require special focus and attention.

## CONCLUSION AND RECOMMENDATION

The analysis show that women in Pakistan are suffering from multi-dimensional inequality. Discrimination against women starts from the very beginning in the form of less access to education, poor

health and nutrition facilities influenced by household decisions. These deficiencies amplify gender discrimination in the field of labour force participation, employment, monthly salary/income and holding of assets and key posts at decision making level. Literacy rate for female is only 45% compared with 69% for male. Similarly, provisions of health and nutrition facilities, antenatal care facilities, etc. are poor and inadequate for women in Pakistan. Women share in non-agricultural sector employment is only around 10% and out of this, around 70% are employed in the informal sector where wages are very low. Similarly, women are also deprived of in terms of availability of financial facilities with around 70% women having no access to any financial facility. Political arena is the only field in which women's share has significantly increased. However, this improvement has played a dormant role in improving the conditions of women living in slums and rural areas. So far as programmes and policies for the betterment of women are concerned, these are impressive on papers, but the actual problem lies in the execution and implementation.

In order to reduce the gender gaps, not only is access to basic services and equal opportunities for women through adequate public policy formation required, there is also an urgent need for the creation of an enabling environment in terms of their economic, social and political participation. Effective implementation of laws protecting women's rights (land acquisition, protection against violence and a fair deal in marital contract) need to be strictly enforced. A situation which has emerged in recent years in Pakistan of women in conflict areas also deserves greater focus.

The following measures are suggested for improving women status in the country:

- Education is one of the most important tools of achieving gender equality. Education results in increase in economic productivity, decline in maternal and infant mortality and fertility rates and improved health and educational prospects for the next generation. More access to education and incentive programmes for girls need to be enhanced.
- Training and skills programmes for women.
- Parents should be sensitized to encourage female children to take active part in education, household decision making and economic activities.
- Provision of employment opportunities and expansion of outreach of financial institution for female.
- Introduction of uniform wages and salaries for male and female labour force in formal as well as informal sectors of the economy.

- Developing and encouraging entrepreneurial skills among women and providing them tax and utility bills rebates and provision of credit facilities at subsidized rates.
- Effective implementation of laws and policies for the protection of women against harassment and exploitation.
- Co-operation among government and civil society organizations for improving the conditions of women.
- Provision of greater access to market for the production of women working in the rural informal sectors of the economy.

### REFERENCES

- Federal Bureau of Statistics (FBS)., (2001-02, 2004-05, 2005-06, 2006-07, 2007-08 and 2008-09) Government of Pakistan, Household Income and Expenditure Survey (HIES) and Pakistan Social and Living Standard Measurement (PSLM), various issues.
- Ferrant, G., 2010. The Gender Inequalities Index (GII) as a New Way to Understand Gender Inequality Issues in Developing Countries” Centre d’Economie de la Sorbonne-Universit\_e Paris I Pantheon Sorbonne, Bd de l’H^opital, 75647 Paris Cedex 13, France. Draft, pp: 106-112.
- Gazdar, H., 2009. Policy Responses to Economic Inequality in Pakistan Policy Brief 3, UNDP, Pakistan.
- Ministry of Zakat and Ushr, 2008-09. Government of Pakistan, Pakistan Economic Survey (Various issues). Ministry of Finance, Islamabad.
- Jamal, H. and A.J. Khan, 2003. The changing profile of regional inequality. *Pak. Dev. Rev.*, 42(2): 113-123.
- Jamal, H., 2006. Does inequality matter for poverty reduction? Evidence from Pakistan’s poverty trends. *Pak. Devel. Revi.*, 45(3): 439-459.
- Mahmood, N. and D. Nayab, 1998. Gender dimensions of demographic change in Pakistan. *Pak. Devel. Revi.*, 37(4 Part II): 705-725.
- Moheyuddin, G., 2005. Background, Assessment and Analysis of the Gender Issues in Pakistan Online at, Retrieved from: <http://mpr.ub.uni-muenchen.de/683/> MPRA Paper No. 683, (Accessed on: November 07, 2007).
- Nasir, Z.M. and R. Mahmood, 1998. Personal earnings inequality in Pakistan: Findings from the HIES 1993-94. *Pak. Devel. Revi.*, 37(4): 781-792.
- Pakistan, Ministry of Finance, 2010. PRSP Secretariat: Poverty Reduction Strategy Paper, Progress Report for the year. Government of Pakistan, Retrieved from: [www.finance.gov.pk](http://www.finance.gov.pk).
- Pasha, A.G., H.A. Pasha and A. Nasar, 1999. Gender inequality in developing countries: A case study of Pakistan. Social Policy Development Centre (SPDC).
- Sen, A., 1995. Gender inequality and theories of justice, women, culture, and development: A study of women capabilities, World Institute for Developing Economic Research.
- The World Bank, World Development Report 2000-01 Attacking Poverty. Washington, DC.
- United Nations Development Programme, Human Development Report (UNDP/HDR) 2010.
- World Bank, 2002. Summary of Gender Profile: Technical Notes. Gender Stats: Database for Gender Statistics. The World Bank.
- Zhang, J. and T. Li, 1999. Gender bias and economic development in an endogenous growth model. *J. Dev. Econ.*, 59: 497-525.

### End Note:

- 1 Pakistan Demographic and Health Survey 2006-07, National Institute of Population Studies, Islamabad
- 2 The last Nutrition Survey was carried out in 2001
- 3 Mumtaz, K. and M.M. Noshirwani, 2006. Women access and rights to land and property in Pakistan.