

Country Briefing Paper

WOMEN IN PAKISTAN

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and
Office of Environment and Social Development**

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FOREWORD

This study was initiated by Programs Department (West), Division 1 of the Asian Development Bank (ADB). The purpose of this paper is to provide information on gender issues in Pakistan to assist ADB staff in country programming and project design and implementation.

The study was prepared by Dr. Farzana Bari, a Pakistani consultant. Mariam S. Pal, Economist (Social Development), Office of the Director, Programs Department (West) provided overall guidance. The manuscript was prepared for publication by Evelyn San Buenaventura and was proofread by Lily Bernal.

The views and interpretations in this paper are those of the authors and not necessarily those of the Asian Development Bank.

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ACRONYMS

ADB	Asian Development Bank
ANP	Awami National Party
CBO	community-based organization
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
COF	country operational framework
COS	country operational strategy
DFID	Department for International Development
FANA	Federally Administered Northern Areas
FATA	Federally Administered Tribal Areas
FWBL	First Women's Bank Limited
GNP	gross national product
LHW	lady health worker
MWD	Ministry of Women's Development
NGO	nongovernment organization
NPA	National Plan of Action
NWFP	North West Frontier Province
PIHS	Pakistan Integrated Household Survey
PML	Pakistan Muslim League
PPP	Pakistan People's Party
SAP	Social Action Program
SBP	Shaheed Bhutto Group
SDO	strategic development objective
STD	sexually transmitted diseases
UNESCO	United Nations Educational, Scientific and Cultural Organization
VBFPW	village-based family planning worker

EXECUTIVE SUMMARY

The status of women in Pakistan is not homogenous because of the interconnection of gender with other forms of exclusion in the society. There is considerable diversity in the status of women across classes, regions, and the rural/urban divide due to uneven socioeconomic development and the impact of tribal, feudal, and capitalist social formations on women's lives. However, women's situation vis-à-vis men is one of systemic subordination, determined by the forces of patriarchy across classes, regions, and the rural/urban divide.

Gender is one of the organizing principles of Pakistani society. Patriarchal values embedded in local traditions and culture predetermine the social value of gender. An artificial divide between production and reproduction, created by the ideology of sexual division of labor, has placed women in reproductive roles as mothers and wives in the private arena of home and men in a productive role as breadwinners in the public arena. This has led to a low level of resource investment in women by the family and the State. Thus, low investment in women's human capital, compounded by the ideology of *purdah* (literally "veiled"), negative social biases, and cultural practices; the concept of honor linked with women's sexuality; restrictions on women's mobility; and the internalization of patriarchy by women themselves, becomes, the basis for gender discrimination and disparities in all spheres of life.

The critical link between literacy level and economic growth vis-à-vis other social sector indicators, is well proven both in terms of international and Asian experience. Nevertheless, Pakistan continues to spend a meager amount of its resources, i.e., only 2.2 percent of its gross national product (GNP), on education. With this trend, Pakistan will not be able to allocate 4 percent of its GNP on education by 2000, as recommended by the United Nations Educational, Scientific and Cultural Organization for developing countries.

The low health status of women is the result of women's lower social, economic, and cultural standing. Social and familial control over women's sexuality, their economic dependence on men, and restrictions on their mobility determine differential access of males and females to health services. Intrahousehold bias in food distribution leads to nutritional deficiencies among female children. Early marriages of girls, excessive childbearing, lack of control over their own bodies, and a high level of illiteracy adversely affect women's health. Institutionalized gender bias within the health service delivery system in terms of lack of female service providers, and neglect of women's basic and reproductive health needs, intensify women's disadvantaged health status.

The rise of poverty exacerbates conditions of oppression for women and children. In poor households with scarce means, gender discrimination in the allocation of household resources is more pronounced. Women suffer most from nutritional deprivation in low-income households. Poverty also forces women to work harder to earn and protect their families from starvation. This contributes to the stresses these women already face due to poverty and cultural oppression. It is estimated that two thirds of the psychiatric patients at any hospital or clinic are women. Women's poor mental and physical health has negative implications on their productivity and imposes high social and economic costs for the society.

Pakistan has taken certain initiatives in the health sector to redress gender imbalances. The SAP was launched in 1992–1993 to accelerate improvement in the social indicators. Closing the gender gap is the foremost objective of the SAP. In the health sector the focus has been on the provision of primary health care and basic health facilities in rural areas. The other major initiative is the Prime Minister’s program of lady health workers (LHWs). Under this community-based program, 26,584 LHWs in rural areas and 11,967 LHWs in urban areas have been recruited¹ to provide basic health care including family planning to women at the grassroots level. Other initiatives include the village-based family planning workers and extended immunization programs, nutritional and child survival, cancer treatment, and increased involvement of media in health education.

The labor force participation rates for women are grossly underreported by the official sources of data. The 1997 Labour Force Survey reported the refined activity rate² for women as 13.6 percent and 70 percent for men, while the crude activity rate³ was 9 percent and 47 percent, respectively. This is due to problems in data collection such as an inappropriate definition of economic activity, male enumerators who get information regarding working women from the male members of the family, questions seeking information on a single main activity, and exclusion of the informal sector. In the cultural context of Pakistan, women’s wage work is considered a threat to the male ego and identity and women’s engagement in multiple home-based economic activities leads to underremuneration for their work. Pakistani girls and women spend long hours fetching water, doing laundry, preparing food, and carrying out agricultural duties. Not only are these tasks physically hard and demanding, they also rob girls of the opportunity to study.

Women lack ownership of productive resources. Despite women’s legal rights to own and inherit property from their families, there are very few women who have access and control over these resources. A microlevel survey of 1,000 rural households conducted in 1995 in Punjab found that only 36 women owned land in their own name, while only 9 of them had control over it.⁴ Similarly, formal financial institutions do not cater to women’s credit needs due to the underlying assumption of women’s role in the reproductive sphere. Commercial banks ignore women clients due to their preconceived views on women’s creditworthiness because of their dependency on men for physical collateral, high transaction cost of small loans, and difficulties in gaining information about a borrower’s reliability.⁵ The Agriculture Development Bank of Pakistan and First Women’s Bank Limited are the only banks that have small-scale credit programs that cater to women. Other sources of credit to women include informal sources such as nongovernment organizations, friends, relatives, and moneylenders.

The impact of macroeconomic stabilization, liberalization policies, and structural adjustment programs have been disproportionately high on women. In the absence of macrolevel data, it is difficult to assess the impact of a structural adjustment program on people in general and on women in particular. However, some microlevel studies have clearly indicated the effects on unemployment, inflation, decline in real wages, and reduction in caloric intake for the poor.⁶

¹ Federal Bureau of Statistics (1998), *Compendium on Gender Statistics Pakistan – Islamabad*, p. 51.

² Refined activity rate is the percentage of labor force in population of persons of 10 years and above.

³ Crude activity rate is percentage of labor force in total population.

⁴ Ministry of Women’s Development (MWD), “Pakistan National Report,” submitted to the Fourth World Conference on Women, Beijing, 1995.

⁵ Farzana Bari (1997), “Women and Access to Credit: A Case Study of Pakistan,” Islamabad, p.6.

⁶ Shahrukh Rafi Khan (1997), *Structural Adjustment in Pakistan: Testing Hypotheses and Assessing Impact*, Islamabad, p.204.

Due to male migration and high unemployment, more and more women are seeking income-earning opportunities in the job market. Lack of education and skills forces many to concentrate either in the informal sector or secondary sector of the segmented labor market. In 1990-1991, 77 percent of economically active women in urban areas were working in the informal sector where they were economically exploited and had no protection of labor laws.⁷ Exploitative working conditions at the workplace, compounded by oppressive conditions at home where women continue to take the sole responsibility for domestic work, overburdened them to the detriment of their health.

Domestic violence is fairly widespread across all classes. It ranges from slapping, hitting, and kicking, to murder. Since the society, police and law enforcing agencies view domestic violence as a private matter, it goes unnoticed until it takes extreme forms of murder or attempted murder. A study conducted by the Women's Division suggests that domestic violence takes place in approximately 80 percent of the households in the country.⁸ Incidences of stove burning are being increasingly reported in the press. During 1998, 282 burn cases of women were reported in Punjab. Of these, 65 percent died of their injuries. Data collected from two hospitals in Rawalpindi and Islamabad over a period of three years since 1994 reveal 739 cases of burn victims.⁹

The main thrust of ADB's gender strategy for Pakistan should be to engender the preparation of the country operational strategy. Instead of supporting gender programs in entirely different sectors, it is proposed that all the programs and projects within the guiding principal areas identified in the 1999–2000 COF—improving economic efficiency and export performance, human and social development, governance and institutional strengthening—should integrate gender concerns into the design and implementation of reform measures and monitoring programs. To operationalize gender integration, each loan proposal of ADB for Pakistan should undergo the following stages:

- (i) gender impact assessment of the project proposal,
- (ii) development of project-specific gender strategy, and
- (iii) development of gender performance indicators.

Mainstreaming gender issues into policies and development programs should be the key planning strategy in ADB's efforts to promote gender equity in Pakistan. This will not only improve women's status but will also contribute to the national, social, and economic development of the country. ADB can make it operational at two levels: (i) by ensuring that gender considerations are fully taken into account in each of its own loans; and (ii) by supporting and strengthening the institutional capacity of the Government for gender mainstreaming. Concrete suggestions for gender mainstreaming are outlined for five sectors legal reform, microfinance, integrated rural development, urban development, and education.

⁷ See footnote 4.

⁸ Ministry of Women's Development (1987), "Battered Housewives in Pakistan," Islamabad.

⁹ "Report of the Commission of Inquiry for Women (1997)," Pakistan. p.80.

SITUATIONAL ANALYSIS OF WOMEN IN PAKISTAN —AN OVERVIEW

Introduction

The status of women in Pakistan is not homogenous because of the interconnection of gender with other forms of exclusion in the society. There is considerable diversity in the status of women across classes, regions, and the rural/urban divide due to uneven socioeconomic development and the impact of tribal, feudal, and capitalist social formations on women's lives. However, women's situation vis-à-vis men is one of systemic subordination, determined by the forces of patriarchy across classes, regions, and the rural/urban divide.

Gender is one of the organizing principles of Pakistani society. Patriarchal values embedded in local traditions and culture predetermine the social value of gender. An artificial divide between production and reproduction, created by the ideology of sexual division of labor, has placed women in reproductive roles as mothers and wives in the private arena of home and men in a productive role as breadwinners in the public arena. This has led to a low level of resource investment in women by the family and the State. Thus, low investment in women's human capital, compounded by the ideology of *purdah* (literally "veiled"), negative social biases, and cultural practices; the concept of honor linked with women's sexuality; restrictions on women's mobility; and the internalization of patriarchy by women themselves, becomes, the basis for gender discrimination and disparities in all spheres of life.

Demographic Background

Pakistan is a federation of four provinces conjoined with the federal capital area, the Federally Administered Tribal Areas (FATA), the Federally Administered Northern Areas (FANA), and Azad Jammu and Kashmir. According to the census conducted in March 1998, the total population of the country is 130.6 million with an annual growth rate of 2.6 percent. About 55.6 percent of this population is in Punjab, 23 percent in Sindh, 13.4 percent in the North West Frontier Province (NWFP), 5 percent in Balochistan, 2.4 percent in FATA, and 0.6 percent in Islamabad. Women form 48 percent of the total population and 52 percent are men. The population of women has increased slightly more than the population of men. The latest intercensal average growth rate per annum is estimated at 2.6 percent for women and 2.5 percent for men during 1981–1998.

According to the 1998 census data, 88 million people live in rural areas, whereas 42 million live in urban areas. The data revealed that 45 percent of the population are below 15 years of age. About 52 percent of adolescents are male and 48 percent are female. The dependency ratio is approximately 87.1. On average, one person in the working age group population would have one dependent in the year 1998.

The average age of women for marriage has increased from 17.9 years in 1951 to 20.8 years in 1981. About 23 percent of females between the ages of 15 and 19 are married, compared with 5 percent of the male population in the same age group. A majority of women are married to their close relatives, i.e., first and second cousins. Only 37 percent of married women are not related to their spouses before marriage. The divorce rate in Pakistan is extremely low due to the social stigma attached to it. In 1996–1997, according to official statistics, women-headed households constituted only 7 percent of total households. The share of women-headed households is less in urban areas as compared with rural areas.

The Social and Cultural Context

The social and cultural context of Pakistani society is predominantly patriarchal. Men and women are conceptually divided into two separate worlds. Home is defined as a woman's legitimate ideological and physical space, while a man dominates the world outside the home. The false ideological demarcation between public and private, inside and outside worlds is maintained through the notion of honor and institution of *purdah* in Pakistan. Since the notion of male honor and *izzat* (honor)¹ is linked with women's sexual behavior, their sexuality is considered a potential threat to the honor of the family. Therefore, women's mobility is strictly restricted and controlled through the system of *purdah*, sex segregation, and violence against them.

In the given social context, Pakistani women lack social value and status because of negation of their roles as producers and providers in all social roles. The preference for sons due to their productive role dictates the allocation of household resources in their favor. Male members of the family are given better education and are equipped with skills to compete for resources in the public arena, while female members are imparted domestic skills to be good mothers and wives. Lack of skills, limited opportunities in the job market, and social and cultural restrictions limit women's chances to compete for resources in the public arena. This situation has led to the social and economic dependency of women that becomes the basis for male power over women in all social relationships.

However, the spread of patriarchy is not even. The nature and degree of women's oppression/subordination vary across classes, regions, and the rural/urban divide. Patriarchal structures are relatively stronger in the rural and tribal setting where local customs establish male authority and power over women's lives. Women are exchanged, sold, and bought in marriages. They are given limited opportunities to create choices for themselves in order to change the realities of their lives. On the other hand, women belonging to the upper and middle classes have increasingly greater access to education and employment opportunities and can assume greater control over their lives.

The most powerful aspect of social and cultural context is the internalization of patriarchal norms by men and women. In learning to be a woman in the society, women internalize the patriarchal ideology and play an instrumental role in transferring and recreating the gender ideology through the process of socialization of their children. This aspect of women's lives has been largely ignored by the development initiatives in the country.

Education and Training

Despite the improvement in Pakistan's literacy rate since its independence (1947), its overall literacy rate of 45 percent (56.5 percent for males and 32.6 percent for females in 1998) is still behind most of the countries in the region. The literacy rates may have risen generally; however, with the increase in population, the number of illiterate Pakistanis has more than doubled since 1951, while the number of illiterate women has tripled. Approximately 60 percent of the total population is illiterate, and women form 60 percent of the illiterate population

Strong gender disparities exist in educational attainment between rural and urban areas and among the provinces. In 1996–1997 the literacy rate in urban areas was 58.3 percent while in rural areas it was 28.3 percent, and only 12 percent among rural women. There are also considerable inequalities in literacy rates among the four provinces, especially disparities between men and women (Table 1).

¹ "Honor" can be interpreted in various ways but generally refers to women's purity and modesty.

Table 1: Literacy Rate in Provinces by Gender
(percent)

Year	Punjab		Sindh		NWFP		Balochistan		Pakistan		Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
1975	31.6	12.6	39.3	20.0	24.1	5.3	15.0	4.2	31.8	13.0	23.2
1980	36.4	16.4	39.7	21.5	25.7	6.4	15.2	4.3	34.8	15.7	25.9
1985	40.8	18.2	43.2	22.4	30.5	7.1	17.9	4.9	38.9	17.0	28.4
1990	45.2	20.8	46.5	23.7	38.1	8.6	21.0	5.7	43.4	19.1	31.7
1995	50.0	24.9	51.6	25.8	47.3	12.0	25.3	6.6	48.7	22.5	36.1

Source: Social Policy and Development Centre, "Social Development in Pakistan, Annual Review, 1998," p.130.

Despite the higher rate of female enrollment in 1998–1999 at the primary (4.6 percent male and 8.0 percent female), secondary (1.2 percent male and 6.8 percent female), and high school levels (7.4 percent male and 8.3 percent female), the gender gap in the literacy rate is widening in Pakistan.² Of those without basic education opportunities, about 70 percent are girls. The primary school enrollment rate for girls during 1996–1997 was estimated at about 66.6 percent of total female population and 90.7 percent of males. This is primarily due to the high dropout rate among girls (50 percent). The overall participation rate at primary stage is estimated at 77 percent (male 92 percent, female 62 percent) during 1998–1999. At middle stage the participation rate is 51 percent (male 64 percent and female 37 percent), and at high stage it is estimated at 36 percent (45 percent male and 26 percent female). Gender disparities in educational attainment are even greater in the rural areas. Only 3 percent of rural 12-year-old girls continued in school, compared with 18 percent of boys. Fewer than 1 percent of girls remained in school in the 14-year-old age group compared with 7 percent of boys.³

At present less than 3 percent of the age group 17–23 have access to higher education. Women in particular have limited opportunities to acquire higher education and attain professional or technical degrees. This is due to the cultural prescription of gender roles and inadequate number of vocational training and professional institutions for women. Out of 172 professional colleges in 1996–1997, only 10 exist exclusively for women. In the other 162 professional colleges, women can get admission only against a reserved quota. The female enrollment in professional colleges was 48 against 100 boys in 1996–1997. Similarly, the gender ratio in 26 public sector universities, including one for women, is 28.9 percent. In 1991–1992 the number of female polytechnic institutes was 12 with an enrollment of 1,676 women as compared with 40 male polytechnics with an enrollment of 21,503. Of the 12 female polytechnics, 8 are in Punjab, 3 in Sindh, and 1 in NWFP. Balochistan has none. There are 12 female commercial institutions; all of them located in Punjab with an enrollment of 1,493. This is small in comparison with 225 male institutions in all provinces with an enrollment of 20,527.

Interestingly, the educational achievements of female students are higher as compared with male students at different levels of education (Table 2).

² Federal Bureau of Statistics (1999), *Economic Survey, 1998–1999*.

³ See footnote 4, Executive Summary.

Table 2: Results of Examinations by Gender, 1996

	Art Subjects			Science Subjects		
	Number Appeared	Number Passed	Percentage Passed	Number Appeared	Number Passed	Percentage Passed
Matric						
Women	277,083	140,085	55.6	92,448	72,234	78.1
Men	369,371	132,615	35.9	417,402	254,562	61.0
Both Sexes	646,454	286,725	44.4	509,850	326,796	64.1
Intermediate						
				Pre-Engineering		
Women	185,574	69,432	37.4	7,392	5,082	68.8
Men	228,458	69,769	30.5	78,601	31,575	40.2
Both Sexes	414,032	139,201	33.6	85,893	36,657	42.7
				Pre-Medical		
Women				36,941	24,271	65.7
Men				86,122	47,866	55.6
Both Sexes				123,063	72,137	58.6

Source: Federal Bureau of Statistics (1998), *Compendium on Gender Statistics, Pakistan*, p.120.

The critical link between literacy level and economic growth vis-à-vis other social sector indicators, is well proven both in terms of international and Asian experience. Nevertheless, Pakistan continues to spend a meager amount of its resources, i.e., only 2.2 percent of its gross national product (GNP), on education (Table 3). With this trend, Pakistan will not be able to allocate 4 percent of its GNP on education by 2000, as recommended by the United Nations Educational, Scientific and Cultural Organization (UNESCO) for developing countries.

Table 3: Public Sector Expenditure on Education, 1996–1999
(Rs billion)

	1996–1997	1997–1998	1989–1999
Development Expenditure	5.9	7.9	6.1
Nondevelopment Expenditure	52.4	56.1	62.2
Total	58.3	64.0	68.3
Total Expenditure as % of GNP	2.5	2.2	2.2

Source: Planning Commission, *Economic Survey of Pakistan, 1998–1999*, p.113.

The Government has been making efforts to improve the literacy rate by involving communities, the private sector, and funding agencies. The Social Action Program (SAP) has been the major initiative by the Government to improve social indicators in elementary education, primary health, population welfare, water, and sanitation. It is disheartening to see that the SAP had only a very small impact on basic social indicators. The Pakistan Integrated Household Survey (PIHS) indicates that during the SAP period, “the gross enrollment rate for primary education has actually

declined, except in the case of girls; and enrollment in government schools has declined even though there has been a major increase in the number of schools⁴ (Table 4).

Table 4: Achievements of the Social Action Program, 1991–1997
(percent)

Indicator	Baseline in 1991	Change from 1991
Primary Gross Enrollment Rate	73	-1
Male	86	-6
Female	59	5
Government Enrollment (% of total)	86	-8
Male	87	-9
Female	85	-7
Full Immunization	25	26
Male	29	23
Female	22	29
Incidence of Diarrhea	26	-11
Male	27	-11
Female	25	-11

Source: Federal Bureau of Statistics, *Pakistan Integrated Household Survey, Round 2: 1996–1997*, Islamabad, 1998.

Overall major issues in the education system in Pakistan include

- (i) shortage of teachers—presently, 40,000 teachers are needed annually while only 15,000 are produced;
- (ii) poor quality of curriculum and teaching;
- (iii) irrelevance of education to the market—because of the mismatch between technical vocational education and market demand, 63 percent of the graduates from these institutions do not find employment;⁵
- (iv) commercialization and unplanned growth of private sector education—although legislation for regulating the management of private schools has been enacted by all provinces, enforcement to control the quality and fee structure of private educational institutions remains illusive; and
- (v) perpetuation of class distinctions through English and Urdu mediums of education. Children of the elite and upper-middle classes—because they can afford the high cost of education—are sent to English medium private schools. Official correspondence, civil service exams, and business transactions are mostly carried out in English. This perpetuates the domination of the upper classes in the job market and leads to their continuing hold over resources.

⁴ Social Policy and Development Centre (1999), “Social Development in Economic Crisis,” Karachi, p.63.

⁵ Shahrulh Rafi Khan (1999), *50 Years of Pakistan’s Economy*, Oxford University Press, U.S., p.21.

Box 1 summarizes the major issues/problems in female primary and middle-level education.

Health and Nutrition

The majority of people in Pakistan do not have access to basic health care because of inadequate health facilities. The health indicators of women in Pakistan are among the worst in the world. It is one of the few countries where women's life expectancy is lower than that of men. There are 108 men for every 100 women (Census 1998). Female infant mortality rate is higher (85 per 1,000 live births) than that of male children (82 per 1,000). More than 40 percent of the total female population are anemic. The fertility rate is 5.4 per woman. The maternal mortality rate is still high, 1 woman in every 38 dies from pregnancy-related causes. Only 20 percent of women are assisted by a trained provider during delivery. However, 24 percent of married women now use contraceptives, which is a substantial increase from 9 percent in 1985.

The low health status of women is the result of women's lower social, economic, and cultural standing. Social and familial control over women's sexuality, their economic dependence on men, and restrictions on their mobility determine differential access of males and females to health services. Intra-household bias in food distribution leads to nutritional deficiencies among female children. Early marriages of girls, excessive childbearing, lack of control over their own bodies, and a high level of illiteracy adversely affect women's health. Institutionalized gender bias within the health service delivery system in terms of lack of female service providers, and neglect of women's basic and reproductive health needs, intensify women's disadvantaged health status (Box 2).

Due to the above-mentioned demand and supply side factors, the burden of disease is greater on women. A recent study conducted by the World Bank indicates that "pregnancy related conditions constitute 13 percent of the total disease burden and communicable diseases an additional 38 percent. The disease burden for maternal and prenatal conditions is comparable to the combined burden of tuberculosis and respiratory infections among males and females of all ages."⁶ Only 30 percent of women have been immunized against tetanus toxoid. Women are also at a higher risk of contracting HIV-AIDS⁷ and sexually transmitted diseases (STDs) because of male dominance in sexual relations and lack of

Box 1: Issues/Problems in Female Primary and Middle-Level Education

Immediate

- Lack of schools for girls
- Lack of female teachers in rural and underdeveloped areas
- Distance of educational institutions from home
- Lower rate of enrollment
- High dropout
- Absenteeism among teachers
- Lack of capacity to pay for education

Underlying

- Poor quality of education
- Poor training of teachers
- Gender biases of teachers
- Inefficient use of resources
- Low cost recovery
- Underutilization of funds
- Lack of institutional capacity of educational machinery at the national and provincial levels
- High opportunity cost of educating a female
- Restrictions on female mobility
- Early marriages of girls

Structural

- Ideology of gender roles
- Cultural attitudes towards female education
- Reproduction of gender biases in educational curricula
- Poor governance
- Weak civil society

⁶ Anne G. Tinker (1998), *Improving Women's Health in Pakistan*, Washington, p.5.

⁷ Human immunodeficiency virus-acquired immune deficiency syndrome.

access to information. The incidence of STDs affecting women in Pakistan (Hepatitis B) has been on the rise.⁸

Box 2: Issues/Problems in Women's Health and Nutritional Status

Immediate

- Lack of health services
- Inadequate community outreach
- Distant and inappropriate locale of health services
- Poor quality of care
- Nonavailability of medicine
- Low health and nutritional status of women
- High infant mortality rate among female children
- High maternal mortality rate
- Higher incidence of diseases among women
- Illegal and unsafe abortions
- Lack of female service providers
- Weak supervision and monitoring
- Shortage of competent doctors and nurses especially in rural areas
- Absenteeism of health personnel at service facilities especially in rural areas

Underlying

- Poverty
- Inconsistent health policies
- Restricted budget for the health sector
- Low social and economic status of women
- Early marriages
- Frequent pregnancies
- Son preference
- Overburdening of women with triple roles (e.g., wife, mother, worker)
- Violence against women
- Lack of access to clean water and sanitation
- Illiteracy
- Lack of women's access to information
- Restrictions over women's mobility
- No wage incentive for doctors to work in underserved areas
- Structural weaknesses
- Patriarchal control over women's sexuality
- Limited decision-making authority of women in marital relationships
- Cultural barriers to discussing sexual issues within marriage
- Male biases inherent in public health system

The rise of poverty exacerbates conditions of oppression for women and children. In poor households with scarce means, gender discrimination in the allocation of household resources is more pronounced. Women suffer most from nutritional deprivation in low-income households. Poverty also forces women to work harder to earn and protect their families from starvation. This contributes to the stresses these women already face due to poverty and cultural oppression. It is estimated that two thirds of the psychiatric patients at any hospital or clinic are women. Women's poor mental and physical health has negative implications on their productivity and imposes high social and economic costs for the society.

Health policies have been fraught with urban, curative, and tertiary hospital-based health care biases. These policies fail to respond to women's basic health needs, particularly their reproductive health needs. The Population Welfare Program, operating in Pakistan since the Second Five-Year Plan (1960–1965), could not make much progress because it focuses only on women's bodies about controlling their fertility. It did not address the issue of women's lower socioeconomic status and how women should be helped to gain greater control over their biological processes.

However, in recent years there has been a conceptual shift from curative

to preventive, from tertiary to primary health care, and towards an integrated life cycle approach to women's health, as reflected in the National Health Policy of Pakistan (1997). Pakistan has also signed up for the Alma Ata Conference: Health for All by the year 2000 and has acceded to the program of action of the International Conference on Population and Development. Pakistan has clearly made a commitment itself at the international and domestic fronts to the notion of women's equality.

⁸ See footnote 4, Executive Summary.

Pakistan has taken certain initiatives in the health sector to redress gender imbalances. The SAP was launched in 1992–1993 to accelerate improvement in the social indicators. Closing the gender gap is the foremost objective of the SAP. In the health sector the focus has been on the provision of primary health care and basic health facilities in rural areas. The other major initiative is the Prime Minister’s program of lady health workers (LHWs). Under this community-based program, 26,584 LHWs in rural areas and 11,967 LHWs in urban areas have been recruited⁹ to provide basic health care including family planning to women at the grassroots level. Other initiatives include the village-based family planning workers (VBFPWs) and extended immunization programs, nutritional and child survival, cancer treatment, and increased involvement of media in health education.

However, the Government’s commitment to health for all by 2000 does not match with resource allocation to the health sector. Although there has been an increase in public expenditure from 0.4 percent of the GNP in the 1960s to 0.7–0.8 percent in the 1990s,¹⁰ Pakistan is currently spending less than 1 percent of its GNP on health.

Economic Situation

Women in Pakistan participate fully in economic activities in the productive and reproductive sphere. The economic value of women’s activities in the reproductive sphere and unpaid work as a family laborer in the productive sphere has not been recognized as productive and is not accounted for in the national statistics.

The labor force participation rates for women are grossly underreported by the official sources of data. The 1997 Labour Force Survey reported the refined activity rate¹¹ for women as 13.6 percent and 70 percent for men, while the crude activity rate¹² was 9 percent and 47 percent, respectively. This is due to problems in data collection such as an inappropriate definition of economic activity, male enumerators who get information regarding working women from the male members of the family, questions seeking information on a single main activity, and exclusion of the informal sector. In the cultural context of Pakistan, women’s wage work is considered a threat to the male ego and identity and women’s engagement in multiple home-based economic activities leads to underremuneration for their work. Pakistani girls and women spend long hours fetching water, doing laundry, preparing food, and carrying out agricultural duties. Not only are these tasks physically hard and demanding, they also rob girls of the opportunity to study.

The nature and sphere of women’s productivity in the labor market is largely determined by sociocultural and economic factors. Women do not enter the labor market on equal terms vis-à-vis men. Their occupational choices are limited due to social and cultural constraints, inherent gender bias in the labor market, and lack of supportive facilities such as child care, transport, and accommodation in the formal sector of the labor market. Women’s labor power is considered inferior because of employers’ predetermined notion of women’s primary role as homemakers. As a result of discrimination against female labor, women are concentrated in the secondary sector of labor market. Their work is low paid, low status, casual, and lacks potential upward mobility.

Women are overwhelmingly concentrated in the agriculture sector, which employs 79 percent of female labor force as compared with 57.3 percent of male workers. Nearly 36–38 percent of

⁹ See footnote 1, Executive Summary.

¹⁰ Federal Bureau of Statistics (1999). *Economic Survey 1998-1999*, Islamabad, p.119.

¹¹ See footnote 2, Executive Summary.

¹² See footnote 3, Executive Summary.

economically active rural women work on their own family farms. The majority of women in the urban sector work in low-paying jobs. In 1996–1997, in urban areas 62.2 percent of female workers were employed in the service sector followed by the manufacturing sector (21.9 percent) and professional workers (21.9 percent). Among the Federal Government civil servants, 44.3 percent are working in basic pay scale grade 9 and below, while not a single woman is working in grade 22, which is the highest basic pay scale in Pakistan.

According to the 1990–1991 PIHS, more than three fourths of the economically active women in urban areas are employed in the informal sector. The job opportunities available to them only in the informal sector intensify women’s exploitation, and standard labor legislation or legal protective measures do not cover their vulnerability. Women workers in the informal sector, especially home-based piece rate workers, work longer hours for low wages under conditions of job insecurity.

Anecdotal evidence indicates that women have borne the brunt of the social costs of recession and structural adjustment measures in Pakistan. Inflation, high unemployment, and increasing poverty have put enormous pressure on women to contribute to family income. Women’s labor force participation tripled during the intensified period of structural adjustment from 5.1 percent in 1987–1988 to 14.6 percent in 1993–1994.¹³ More and more women are becoming heads of their households. During the adjustment programs there has been a rise in the level of female unemployment and a decline in levels of self-employment (Table 5).

Table 5: Selected Labor Force Statistics by Gender, 1987-1994
(percent)

	1987–1988		1993–1994	
	Female	Male	Female	Male
Civilian labor force	5.1	94.9	14.6	85.4
Self-employed	5.1	55.7	15.6	46.3
Unemployed	0.9	3.4	10.0	3.9

Source: See footnote 11.

Women lack ownership of productive resources. Despite women’s legal rights to own and inherit property from their families, there are very few women who have access and control over these resources. A microlevel survey of 1,000 rural households conducted in 1995 in Punjab found that only 36 women owned land in their own name, while only 9 of them had control over it.¹⁴ Similarly, formal financial institutions do not cater to women’s credit needs due to the underlying assumption of women’s role in the reproductive sphere. Commercial banks ignore women clients due to their preconceived views on women’s creditworthiness because of their dependency on men for physical collateral, high transaction cost of small loans, and difficulties in gaining information about a borrower’s reliability (Box 3).¹⁵ The Agriculture Development Bank of Pakistan and First Women’s Bank Limited (FWBL) are the only banks that have small-scale credit programs that cater to women. Other sources of credit to women include informal sources such as nongovernment organizations (NGOs), friends, relatives, and moneylenders.

¹³ Shahrukh Rafi Khan and Mehnaz Ahmad (1996), “Gender and Structural Adjustment in Pakistan,” *The Lahore Journal of Economics*, vol.1. no.1, October 1996, p.75.

¹⁴ See footnote 4, Executive Summary.

¹⁵ See footnote 5, Executive Summary.

In the Ninth Five-Year Plan (1998–2003), the Government commits itself to promote women’s employment by creating more opportunities for them. The specific sectoral programs include education, training, and skill development of women; promotion of female labor-based industries (i.e., ready-made garments, electronics, pharmaceutical); and credit provisions for self-employment.¹⁶

Legal Status

Pakistan is a country where parallel judicial systems are operating. Some of them are exclusively applicable to the tribal areas and others are applicable throughout the country. The Constitution of Pakistan includes three distinct judicial systems that function alongside the ordinary judicial system, i.e., the Federal Shariat Court, the Appellate Shariat Bench, and the Criminal Law Forums. Various amendments in the Constitution during the martial law period of 1977–1986 introduced these parallel judicial systems, which are causing great confusion in the country.

The 1973 Constitution of Pakistan is a contradictory instrument. On the one hand, Article 25 of the Constitution guarantees equality of rights to all citizens irrespective of sex, race, and class and empowers the Government to take affirmative action to protect and promote women’s rights. On the other hand, there are several discriminatory laws that negatively impact on women. For example, the Family Law is not uniform in that its personal or customary laws govern each religious community and all of them have discriminatory provisions. Under the Muslim Family Law, women have unequal rights to inheritance, termination of marriage, minimum age of marriage, and natural guardianship of children; polygamy has not been banned or even sufficiently restricted by law; and there are grossly inadequate provisions for women’s financial security after termination of marriage. Women have unequal rights under the citizenship laws, in which citizenship through descent is guaranteed only through a father, and which give the foreign wife of a Pakistani man the right to acquire citizenship, with no corresponding right for the foreign husband of a Pakistani woman.¹⁷

A series of discriminatory laws were introduced as a part of the process of Islamization by Zia-ul-Haq during the late 1970s. The Hudood Ordinances promulgated in 1979 equated rape with adultery. In the case of maximum punishment, a woman’s testimony was not admitted to prove rape or adultery. Instead the evidence of four Muslim males of good reputation was required in such

Box 3: Issues/Problems in Women’s Economic Activities

Immediate

- Lack of job opportunities for women
- Women’s lack of marketable skills
- Low-paid and low-status jobs for women
- Casualization of employment contracts
- High rate of underemployment and unemployment among women
- Exploitative working conditions
- Male-dominated trade unions
- Low wages of women workers in the informal sector
- Sexual harassment at workplace

Underlying

- Segmented labor market
- Structural adjustment programs
- Liberalization, privatization, and globalization
- Cultural restriction on women’s occupational choice
- Women’s segregation and ideology of *pardah*
- Underremuneration of women’s work
- Lack of recognition of women’s unpaid work as productive
- Inadequate labor laws

Structural

- Gender-role ideology
- Capital accumulation based on exploitation of gender, race, and class
- Nonrecognition of women’s traditional roles as productive

¹⁶ Planning Commission (1998), “Women and Development,” *Ninth Five-Year Plan*, p.15.

¹⁷ Shahla Zia and Farzana Bari (1999), “Women’s Political Participation in Pakistan,” unpublished report, p.23.

cases. This also created a situation where women could be charged for adultery if they reported rape but could not prove it. The Law of Evidence promulgated in 1984 denigrated women by reducing the value of the testimony of two women equal to one man in financial transactions. The laws of evidence, *Qisas* and *Diyat*, institutionalize the compensation or blood money for crimes including murder and bodily harm. According to this law, women's value would be considered equal to half that of a man.

There is considerable evidence that this legislation has negatively impacted Pakistani women's lives and made them more vulnerable to extreme violence. Today, the majority of women in prison have been charged under the Hudood Ordinance. The data collected for one year from one police station show that out of 113 cases registered, 94 were *zina* (adultery) cases.¹⁸ Similarly, a national level study conducted in *dar-ul-amans* (shelters for women) mentioned that 21 percent of women had Hudood cases against them.¹⁹ Their families use this legislation to punish them for trying to exercise their legal rights of self-determination.

The report of the Inquiry of the Commission for Women (1997) clearly states that this legislation must be repealed as it discriminates against women and is in conflict with their fundamental rights. Despite the demand of women's movement to repeal this legislation, it continues to be a part of the statute book and shape women's lives. The Government has made no commitment to implement the recommendations of the report.

Box 4: Issues/Problems of Women and Law

Immediate

- High cost of litigation
- Lack of access to legal aid
- Delay in getting justice
- Complicated court procedures
- Sexual harassment of women in courts

Underlying

- Illiteracy among women
- Lack of awareness of legal rights
- Lack of female judges

Structural

- Discriminatory legislation
- Gender biases of judiciary and law enforcing agencies

The interplay of formal statutory laws, Islamic laws, and customary practices is shaping women's lives in Pakistan. The equality enshrined in formal laws is negated by customary practices that allow the male members of the family to sell, buy, and exchange women as commodities and kill and murder them in the name of honor. Presently, the gap between equality of gender in formal laws and de facto realities of women's life is too wide.

Due to their dependent socioeconomic status, the suffering of women litigants is enormous. Very often they lack the financial means to enter into litigation. Complicated legal procedures compounded by gender biases of judiciary and law enforcing agencies, delays, high cost of court fees, and corruption of the judiciary, make it extremely difficult for women to enter into litigation to get justice for themselves (Box 4).

Tables 6 and 7 show the breakdown of female lawyers and women judges in Pakistan.

¹⁸ "Report of the Commission of Inquiry for Women" (1997), pp.665–666.

¹⁹ Farzana Bari (1998), *Voices of Resistance: The Status of Shelters for Women in Pakistan*, Islamabad, p.26.

Table 6: Gender Balance at the Bar, 1994–1997

Year	Bar Association	Total	Female	Percent
1997	Supreme Court	456	7	1
1995	NWFP Bar Council	6,750	112	2
1995	Punjab Bar Council	27,000	271	1
1995	Sukkur Division	663	11	2
1995	Larkana Division	477	4	1
1995	Hyderabad Division	1,111	59	5
1995	Mirpur Khas Division	265	1	0.4
1995	Karachi Bar Association	2,080	262	13.6
1994	Balochistan Bar Council	350	6	2

Source: TA PAK 3433: *Strengthening of Institutional Capacity for Legal and Judicial Reform*, for \$2,900,000, approved of 27 April 2000.

Table 7: Composition and Gender in the Subordinate Judiciary, 1998

Item	Punjab	Sindh	NWFP	Balochistan	Total
Sanctioned positions	626	510	168	85	1,839
Working judges, subordinate courts	599	370	150	63	1,182
Women judges	8	51	12	5	76

Source: TA PAK 3433: *Strengthening of Institutional Capacity for Legal and Judicial Reform*, for \$2,900,000, approved of 27 April 2000.

Women's Political Participation²⁰

The Constitution of Pakistan places no restriction on women's participation in politics; nevertheless, their presence in the political parties as well as in the political structure at the local, provincial, and national levels remains insignificant due to cultural and structural barriers (Box 5). At the level of representation, in the present National Assembly, women comprise 3 percent of the total membership (7 out of 217) and about 0.21 percent of the total membership of provincial assemblies (1 out of 483), while Senate membership remains the same. Women have no representation in the minority membership of the National Assembly, which consists of 10 seats, or in the minority membership of a provincial assembly, which consists of 23 seats.

Box 5: Issues/Problems Related to Women and Politics

Immediate

- Lack of women's interest in politics
- Lack of women's participation in formal political processes
- Women's negative perception of politics
- Male domination of political parties

Underlying

- Male domination of political parties
- Lack of financial resources among women who want to enter politics
- Lack of political skills
- Purdah and segregation

Structural

- Sexual division of labor
- Cultural view of politics as male arena
- Feudal and tribal structures

²⁰ Most parts of this section have been reproduced from the unpublished report "Women's Political Participation in Pakistan" (1999), coauthored by Farzana Bari and Shahla Zia.

Voters' turnout is declining due to disillusionment among the general public with political parties. In 1977, voters' turnout was 61.9 percent, which declined to 43 percent in 1988. In view of the fact that most of the polling stations are common for both sexes especially in rural areas, it is difficult to determine the female turnout in elections. However, according to election authorities, the ratio of votes cast by women has increased.

It is difficult to assess women's membership of political parties. Since all the major political parties do not maintain a proper record of their membership, the data on women as members of political parties are sketchy and incomplete. However, it is observed that women's participation in political parties from urban areas, especially in Punjab and Sindh, has increased since the late 1960s and early 1970s.

The increasing participation of women within political parties so far has not led to a significant number of women appointees in important positions within the parties. Women are the rank-and-file members and lack decision-making power within their parties. In the absence of regular elections within most of the parties, leaders usually nominate party activists on party positions. Women are not appointed to key positions within party organizations.

Women's representation in the central executive committee of the two major political parties is negligible. There are only 3 women out of a total membership of 21 in the central executive committee of the Pakistan People's Party (PPP) and 5 out of 47 in the Pakistan Muslim League (PML) Nawaz Shareef faction. There are five women in the history of Pakistan, i.e., Fatima Jinnah (PML), Banazir Bhutto (PPP), Nusrat Bhutto (PPP), Ginwa Butto (Shaheed Bhutto Group [SBP]), and Nasim Wali Khan (Awami National Party [ANP]), who have become the leaders of their parties. However, all of them inherited their political career from their husbands/fathers and later became politicians in their own right.

Presently, all major political parties with the exception of ANP have specified women's wings. However, the membership of women's wings is much smaller than male membership of the party. Women's wings of the political parties usually toe the party line, promote party agendas, and do not have any visible influence on the decision-making processes and political programs of their parties. In general, women's wings are mainly utilized by the parties to mobilize womenfolk during elections, work as polling agents in women's booths, and demonstrate on behalf of the party when directed by the party's high command.

In 1997, 31 women ran for the National Assembly. Nine of them were independents. PPP gave party tickets to 9 women, PML to 9, SBP to 7, PML Junjo Group (PML-J) to 7, ANP to 1, and Khaksar Tehreek to 1 woman. A total of 18 women contested for provincial assemblies (Punjab 7, Sindh 6, NWFP 4, and Balochistan 1). Out of these 18, 10 were independents while 11 had party tickets (PPP 1, PML-J Chatta 2, Pakistan Tehreek-e-Isteqal 3, PPP (Shaheed Bhutto) 2, ANP 1, and Awarri Tehreek 1. Six women, three from PPP and three from PML, were elected Members of the National Assembly and one from NWFP, Begum Nasim Wali Khan, was elected to the provincial assembly seat.

In view of women's invisibility in national politics, the provision of women's reserved seats in the Parliament existed throughout the constitutional history of Pakistan from 1956 to 1973. The first election under the 1973 Constitution was held in 1977 but the assemblies were dissolved within months of the election with the imposition of martial law in July 1977. In 1981, General Zia-ul-Haq nominated the *Majlis-e-Shoora* (Federal Advisory Council) and inducted 20 women as members. The

Majlis-e-Shoora was a step towards Zia's idea of Islamic democracy; however, it had no power over the executive branch (Mumtaz 1998:365).

In 1985, the National Assembly elected through nonparty elections doubled women's reserved quota (20 percent) and declared that the time restriction mentioned in clause 4 of Article 51 of the Constitution would be 10 years or until the third general election to the National Assembly is held, whichever occurs first. The 1988 elections were held with provisions for women's seats remaining the same as in 1985. This provision expired before the 1990 elections and has not been revived since then, despite commitments of both major political parties in their election manifestos that they would do so.

Between 1947 and 1997 women were elected to 113 seats in various national legislatures including the nominated *Majlis-e-Shoora*. The total number of women who succeeded in the six elections of the National Assembly since the 1970 elections is 15, that is, an average of three women in each election. Four women won the highest number of National Assembly seats (8) in the 1988 elections. However, as men in by-elections filled the four seats vacated by them, the women's representation in these elections went down from 4 percent to 2 percent. This percentage declined in 1990 to 1 percent and increased again to 2 percent in the 1993 elections. Both the overall percentage and inconsistent trends suggest that the factors operating against women contesting elections on general seats have not changed since the emergence of Pakistan.

This minimal representation of women at all levels reflects the inadequacy of the commitment of political parties and the ineffectiveness of any attempts to mainstream women in politics.

There has been growing discomfort among women activists and women's rights organizations over the nature of politics in the country. The corruption in politics has created the realization among women's rights groups that if women want to see any real substantive change in their lives as well as in other oppressed sections of society, they must be physically present in political decision-making bodies and directly participate in political processes.

CRITICAL ISSUES FOR WOMEN IN PAKISTAN

Keeping these concerns in view, women activists in Pakistan have adopted a two-pronged strategy. On one level they are trying to build up pressures for the affirmative action and reservation of women's seats in all legislative and local administrative bodies. Women have been demanding reservation of 33 percent of seats at national, provincial, and local government levels, which should be filled through direct election by joint electorate. There is also a demand that the Political Party Act be amended to make it mandatory for all political parties to field at least 33 percent of female candidates during election. On the other hand, women are also trying to create an alternative vision of politics based on social justice.

Pakistani women are trapped in a web of dependency and subordination due to their low social, economic, and political status in society. The majority of women suffer from all forms of poverty. In order to change women's position and societal view of their inferiority, structural changes need to be brought about in the social and economic order that shape our social world.

Women are totally absent from the state structures and decision-making bodies that could introduce such structural changes. Women's inclusion in governance structures is critical to bring about substantive changes in the development policies and programs that would lead to a shift in gender relations in the society.

Presently, in order to maintain the status quo, institutionalized violence against women at the family, community, and state levels is used as a mechanism to ensure their compliance with gender norms. This serves to prevent any attempt leading to the subversion of the male order.

Ironically, at the same time, a great deal of rhetorical attention has been paid to gender issues at the national level. Pakistan has made several commitments at national and international forums to ensure gender equality at home. However, there is a wide gap between commitment and implementation. The persuasion of the State to translate its commitment to gender equality into concrete reality is the major challenge faced by women in Pakistan.

These are the four critical areas in ADB's gender strategy for Pakistan.

Feminization of Poverty

Pakistan's consistent economic growth rate for the last 50 years has failed to bring prosperity to its people. The absolute number of poor has increased from 19 million in 1960 to 42 million in 1995.¹ In the absence of reliable data on poverty assessment, as the definition of poverty and tools for the assessment of poverty has been constantly changing, it becomes difficult to assess trends in poverty in Pakistan. A recent study conducted on the profile of poverty in Pakistan gives different percentages of people living in poverty according to different definitions, i.e., calorie intake, 21 percent; basic needs, 29 percent; income poverty, 30 percent; Poverty of Opportunity Index, 44 percent; and Human Poverty Index, 47 percent.² A systematic gender analysis of poverty remains elusive in Pakistan due to the absence of gender-disaggregated, poverty-related data.

¹ United Nation Development Programme (1999), *A Profile of Poverty in Pakistan*, Islamabad, p.1.

² The Department for International Development (DFID) has commissioned a study to design the Participatory Poverty Assessment. The study will provide a better understanding of the complexity of poverty.

Poverty manifests itself along the lines of class, gender, region, and rural-urban divides. The incidence of poverty in rural areas is higher than in urban areas according to both income poverty and broader measures.³ Three quarters of Pakistan's poor live in rural areas. A review undertaken by the Social Policy and Development Centre claims that "while incidence of poverty has been falling in the urban areas in recent years, it has been climbing in rural areas."⁴ Among the four provinces, Balochistan is the poorest. The highest incidence of poverty is found in the rural areas of Southern Punjab and Balochistan.⁵

The link between gender and poverty is evident all over the world. Out of 1.3 billion people living in poverty, 70 percent are women. Feminization of poverty is a global phenomenon. Women are the poorest among the poor and the most vulnerable among communities.

Social relations of gender mediate women's experience of poverty. Poverty in Pakistan has a "woman's face." There are considerable intrahousehold disparities in food distribution and investment of resources between male and female members. Among poorer households, incidence of chronic malnutrition is higher among female children.⁶ Women's access and control over productive resources are extremely limited. In addition to suffering from the same deprivations as men, women face the additional suffering of unequal opportunities to education, health, and other social services due to patriarchal control over their sexuality and cultural restrictions over their mobility.

Pakistan ranks 120 in 146 countries in terms of the Gender-related Development Index and ranks 92 in the Gender Empowerment Measurement ranking of 94 countries. Gender gap in all key social sectors is increasing in Pakistan. Box 6 shows glaring gender disparities that exist in some human development indicators.

The impact of macro-economic stabilization, liberalization policies, and structural adjustment programs have been disproportionately high on women. In the absence of macrolevel data, it is difficult to assess the impact of a structural adjustment program on people in general and on women in particular. However, some microlevel studies have clearly indicated the effects on unemployment, inflation, decline in real wages, and reduction in caloric intake for the poor.⁷

Economic crisis and structural adjustment affected women adversely in their roles as producers, household managers, and mothers. Although women's labor force participation rate increased during 1988–1993, there was also a sharp increase in their unemployment from about

Box 6: Gender Disparities in Human Development Indicators
(percent)

	Female	Male
Literacy rate	28.0	51.0
Gross primary enrollment	64.0	80.0
Combined enrollment ratio	25.0	50.0
Labor force participation	11.4	69.1
Earned income share	20.0	80.0
Seats in Parliament	3.4	
Top administrative/management jobs	3.0	
Maternal mortality	340 per 100,000 live births	
Mortality rate (1-4 years)	Female 12% higher than males	

Source: United Nations Development Programme (1998), "Statement on Gender in Pakistan."

³ UNDP (1999), *A Profile of Poverty in Pakistan*, Islamabad, p.46.

⁴ Social Policy and Development Centre (1998), *Social Development in Pakistan: Annual Review*, p.34.

⁵ See footnote 4, Executive Summary.

⁶ *Ibid.*, p.10.

⁷ See footnote 6, Executive Summary.

1 percent to 10 percent, accompanied by a 40 percent decline in self-employment.⁸ As household managers, they had difficulty in managing their households due to high inflation caused by the decline in food subsidies especially wheat and edible oil, which constitute a large proportion of the caloric and protein intake of the poor. Due to budget cuts in the public social sector expenditure, women have to increasingly take on more responsibilities for the future survival of their children.⁹

Due to male migration and high unemployment, more and more women are seeking income-earning opportunities in the job market. Lack of education and skills forces many to concentrate either in the informal sector or secondary sector of the segmented labor market. In 1990–1991, 77 percent of economically active women in urban areas were working in the informal sector where they were economically exploited and had no protection of labor laws.¹⁰ Exploitative working conditions at the workplace, compounded by oppressive conditions at home where women continue to take the sole responsibility for domestic work, overburdened them to the detriment of their health.

The number of female-headed households is growing in Pakistan. The *Socio-Economic Survey of Pakistan* reports that less than 5 percent of women head households. This is contrary to the findings of the study conducted in Karachi in 1987 that indicated women head 10 percent of households. Female-headed households are usually among the most impoverished due to the low earning capacity of women. The average monthly income of female-headed households is only one fourth of male-headed households.¹¹

The Government is fully aware that if structural adjustment reforms continue to be launched without cushioning their impact on the poor, a large number of households may fall into the poverty trap, which could cause a serious civil unrest in the society. Some positive initiatives have been launched to protect the poor, including the SAP launched in 1992 to improve the quality of and access to basic social services with special focus on women. Other initiatives include the Pakistan Poverty Alleviation Fund to address income poverty, Public Works Program, Small Farmer Based Agriculture, Employment/Credit Facilities, Training and Credit for Women, Land for Landless, and Food Stamps Program, along with traditional Islamic safety nets for the poor, like Zakat and Bait-ul-Mal. There is a pressing need to sharpen the focus and efficiency of these poverty reduction efforts to reach women who are the poorest of the poor.

Political Participation

Although women do not have a role in the formulation of macroeconomic and social policies, they have borne the brunt of such policies. Women's exclusion from decision-making bodies at the local, provincial, and national levels does not provide them any opportunity to voice their concerns or promote their perspective on governance. The male-dominated governance structure has been creating and recreating gender inequalities. It is critical that women claim their share of power to make decisions that affect their lives. The synergy of women's strong political representation and reduction in the incidence of female poverty has been increasingly recognized all over the world.

Women's representation in formal political bodies is negligible in Pakistan. There are only 3 percent of women in the National Assembly (7 out of 217), about 2.3 percent in the Senate (2 out of

⁸ Ibid., p.161.

⁹ Shahruxh Rafi Khan and Mehnaz Ahmed (1996), "Gender and Structural Adjustment in Pakistan." *The Lahore Journal of Economics*, vol.1, no.1, pp. 78-82.

¹⁰ See footnote 4, Executive Summary.

¹¹ Ibid, p.13.

87), and 0.4 percent overall in the four provincial assemblies (2 out of a total of 483). In local bodies, about 12.5 percent of seats are reserved for women in Punjab, while Balochistan has reserved 27.6 percent of its seats for women. Elections for local bodies in two other provinces have yet to be held. There is no woman minister at the federal level, and only one has the status of a minister of state (1 out of a total of 21).

Women's participation in politics as voters, candidates, and political activists is increasing; however, this has not led to the emergence of women as leaders in the arena of formal politics. This is so because political party structures are male-dominated. Women in political parties are not given decision-making positions within the parties and are often not fielded as candidates during elections on the pretext that they lack political skills. The traditional notion of women's role is primarily in the family context. The nature of political parties, the criminalization of politics and the culture of corruption that permeates public life, and the fear of character assassination effectively block women's participation in government structures.

The failure of government structures to redress gender disparities in access to productive resources and adequate provision of social services for women have led to rethinking among women activists that they must become part of the state structure to influence policies and politics in their own favor. The lack of political commitment to implement gender-related components of policies necessitates women's participation in the government structure to ensure their implementation.

After having established a link between lack of representation of women in the political systems and the disproportionate poverty of women, women's rights groups, NGOs, and activists started pushing the margin of the state and political parties to create political space for them through affirmative action. This is reflected in their demand to reserve 33 percent of the seats for women at the local, provincial, and federal government levels, to be filled through direct election by the joint electorate. They also demanded a change in the Political Parties Act and People's Representation Act in favor of women.

It is imperative for women to gain political representation in democratic institutions for any substantive change to occur in their lives. Also, their visibility in formal political bodies will challenge the ideology of the sexual division of labor. Their increasing visibility in the public arena will enhance their status and change social attitudes towards them. Therefore, women's political representation has become a priority advocacy issue of women's movement in the country.

Violence Against Women

Violence against women is the most powerful mechanism used by family, society, and state to silence voices of resistance to the existing gender-related social order. It ensures that women will continue to accept gender hierarchies in all social relations of production and reproduction and perpetuates their subordination.

Violence against women is a fundamental violation of the human right to life, physical safety, self-respect, and dignity. It is the manifestation of historically unequal power relations between men and women. The social construction of gender establishes male authority and power over women, and provides the basis for gender-based violence in the society.

Some forms of violence against women, especially domestic and customary violence, are so entrenched in the culture that they are hardly recognized as violence and largely condoned by the society. It is difficult to assess the extent of violence against women due to lack of data. Also, the

incidences of violence are grossly underreported. However, a few microlevel studies give some indication on the form and extent of violence inflicted on women.

Domestic violence is fairly widespread across all classes. It ranges from slapping, hitting, and kicking, to murder. Since the society, police and law enforcing agencies view domestic violence as a private matter, it goes unnoticed until it takes extreme forms of murder or attempted murder. A study conducted by the Women's Division suggests that domestic violence takes place in approximately 80 percent of the households in the country.¹² Incidences of stove burning are being increasingly reported in the press. During 1998, 282 burn cases of women were reported in Punjab. Of these, 65 percent died of their injuries. Data collected from two hospitals in Rawalpindi and Islamabad over a period of three years since 1994 reveal 739 cases of burn victims.¹³

The official figure for murder of women during 1998 was 1,974; majority of them were victims of their own relatives—husbands, brothers, fathers, and in-laws.¹⁴

Rape is one of the most common crimes against women but grossly underreported due to the shame attached to the victim. According to official statistics, one woman is raped every six hours in the country. During 1998, 706 rape cases were reported in Punjab, of which 55 percent of the victims were minors and half were victims of gang rape.¹⁵ Women are also victims of male honor. If the male honor is compromised in any way, the womenfolk of the rival party are humiliated by being made to strip off in public and paraded through the streets to take revenge from the family. The Human Rights Commission of Pakistan recorded 48 such cases in 1992–1994.

Marital rape is not even recognized as a criminal offense in Pakistani law, which is a negation of women's right over their own sexuality. Rape in police custody is also widespread but vastly underreported as it involves members of the police as the perpetrators of this crime. Out of 41 cases reported in Punjab during 1998 only six got registered and only one person was arrested. A 1992 report found that 70 percent of women in police stations are subjected to sexual and physical violence.¹⁶

The provision of the Hudood Ordinance that requires four adult male Muslims of good repute as witnesses of the actual rape or the rapist to confess as a condition of proving rape has made it impossible for rape victims to get justice. Under this law, if a rape victim cannot prove rape she can be charged with and sentenced for adultery.

Trafficking of women is also on the rise. Foreign women from Afghanistan, Bangladesh, and Myanmar are brought to Pakistan and sold. In 1991–1993, approximately 100–150 women from Bangladesh were brought into Pakistan.¹⁷ Kidnapping, forced prostitution, and sexual violence at the workplace are other forms of violence on the rise. Customary practices that include exchange of women between families, selling and buying women as a commodity, using women as barter to settle family disputes, marriage to Quran, and killing them in the name of honor are other forms of violence against women being condoned in the name of tradition and culture.

¹² See footnote 8, Executive Summary.

¹³ See footnote 9, Executive Summary.

¹⁴ Shahla Zia and Farzana Bari (1999), "Women's Political Participation in Pakistan, Islamabad," p.25.

¹⁵ *Ibid.*, p.25.

¹⁶ "Report of the Commission of Inquiry for Women" (1997), Pakistan, p. 83.

¹⁷ UNICEF (1998), "Children and Women in Pakistan: A Situation Analysis," Islamabad, p.57.

There is no support mechanism for victims of male violence. There are only 13 state-run *dar-ul-amans* (shelters) for women in the country. The living conditions of these shelters reinforce women's subordination and oppression by establishing control over their sexuality and mobility instead of providing them with a supportive environment where they could rebuild their own lives. They do not have the means to protect themselves against violence. The legal system does not encourage women victims to use it for the redress of the violation of their rights. High costs and delays in obtaining justice further discourage women victims/survivors to avail of legal means to protect their rights.

The increasing violence against women is a matter of serious concern. A society where violence against women is endemic can never fully develop either socially or economically. Violence in the private domain undermines women's confidence and self-esteem and destroys their health, while the fear of sexual assault in the public domain deprives them of their full participation in all aspects of development. This is a high social and economic cost for the society to pay. Violence against women is also a public health and development issue. As stated in ADB's gender and development policy paper, the relationship between female-focused violence and maternal mortality, health care utilization, child survival, AIDS prevention, and cost to the judiciary and law enforcement agencies is receiving increasing attention."¹⁸ Therefore, a society free of violence is an essential condition to establish women as equal partners in development.

Translation of Gender Commitments into Practice

Pakistan is one of those countries that has appropriated the gender discourse and has reflected it adequately in its national level policies and programs. It is a signatory to numerous international conventions, including the Convention on The Elimination of All Forms of Discrimination Against Women (CEDAW), Health for All by the Year 2000, Education for All by the Year 2000, and Universal Access to Reproductive Health Information and Services by the year 2015. At the national level Pakistan has officially launched the National Plan of Action (NPA) to Implement the Beijing Platform of Action. It has reflected gender concerns in the Ninth Plan, National Strategy on Poverty Reduction, and Agenda 2010. However, the gap between commitment and reality is too wide. Policy commitments have hardly been delivered in practice. No substantial efforts in terms of financial allocation, implementation plans, or machinery appear to be in place to translate the vision reflected in policy documents into operational reality in the country.

The translation of *de jure* rights of women into *de facto* rights will substantially improve the position of women. This is not to say that the policy environment in Pakistan is ideal for women. Antiwomen legislation such as the Hudood Ordinance and the laws of evidence, *Qisas* and *Diyat*, are still a part of the Constitution. Other legislation such as family and labor laws also discriminate against women.

Women in Pakistan are now confronted with the challenge of how to ensure that the State will fulfill its commitment towards gender equality. International conventions require Pakistan to create a favorable social, legal, and political policy environment for women by introducing necessary changes. However, no substantive initiative has been taken by the Government to meet its international commitments. Therefore, it is important that the international community and social movements at the national level assume a stronger role in this regard. Similarly, civil rights movements need to build up support from the grassroots level. In order to expand the base of social movement for gender equality, civil society needs to be strengthened to be able to fulfill its role.

¹⁸ Asian Development Bank (1998), "The Bank's Policy on Gender and Development," p.7.

THE GENDER DIMENSIONS OF POLICIES AND PROGRAMS

Government Policies and Development Plans and Programs

One of the ways to assess the gender concern of government policies is through the analysis of five-year plans to see how it is reflected in development approaches espoused in major policy and planning documents.

The identification of this problem in Pakistan has been fairly strong at the policy-making level and this is reflected in all the five-year plans, which recognize women's deprivation and gender disparities in the education, health, economic, and political spheres. However, the focus on women as beneficiaries of development remains in planning documents in the First (1955–1960), Second (1960–1965), Third (1965–1970), and Fifth (1978–1983)¹ five-year plans. The conceptual shift came later, that is, in the Sixth (1983–1988), Seventh (1988–1993), Eighth (1993–1998), and Ninth (1998–2003) plans, which essentially consider women as active agents in the process of development.

From 1947 until 1971, there was no separate chapter on women in the five-year plans. During this period, women were seen as a vulnerable segment of the society in need of social welfare support. The welfare programs were designed to relieve poor, destitute, and disabled women's needs in terms of their roles as mother and housewives.

In 1971, the PPP formed the government. The Bhutto era was a period of liberal attitudes towards women. The 1973 Constitution of Pakistan that was adopted by the Parliament entrusted women equal status as citizens. Article 32 of the Constitution stipulates that "there shall be no discrimination on the basis of sex alone." All government services were opened to women including the district management group and the foreign service (in the civil service), which had been denied to them earlier. About 10 percent of the seats in the National Assembly and 5 percent in the provincial assemblies were reserved for women. An official delegation from Pakistan participated in the First World Conference on Women in Mexico in 1975, which led to the constitution of the first Pakistan Women's Rights Committee, which will examine conditions of women's lives and to suggest ways to improve women's status.

However, the liberal policy stance on women during this period was neither reflected in government policies nor in their implementation. Due to the war with India and consequent split of the country, the Government faced a financial crisis. It was not able to plan on a year-to-year basis and abandoned long-term planning due to limited financial resources.

A chapter on women in development was included for the first time in the Sixth Plan. The chapter was prepared by a working group of 28 professional women headed by Syeda Abida Hussain, chairperson of a Jhang district council at that time. The main objective as stated in the Sixth Plan was "to adopt an integrated approach to improve women's status, with programs integrated into each sector. Specific government interventions will focus on problems of illiteracy, constant motherhood, and the primitive organization of work."

¹ In the 1970s, medium-term planning was abandoned in favor of annual budgeting due to the split between East and West Pakistan. Due to economic difficulties, the Government was unable to plan in advance. Five-year planning was revived in 1978, when the Fifth Five-Year Plan was launched.

The Sixth Plan was full of policy contradictions. The martial law regime of Zia-ul-Haq (1977–1986) initiated a process of Islamization by introducing discriminatory legislation against women such as the Hudood Ordinance and the laws of evidence, *Qisas* and *Diyat*. He banned women from participating and from being spectators of sports and forced them to observe *purdah* by wearing *chaddars*. At the same time, Zia's regime took many steps toward institutional building for women's development to dispel the impression of its antiwomen policies. This included the establishment of the Women's Division in the Cabinet Secretariat, and the appointment of another commission on the Status of Women.

After Zia-ul-Haq's rule, there has been a visible change in the policy context in favor of women. However, all successive governments failed to resolve policy contradictions created during this period. Discriminatory legislation on women continues to coexist with a Constitution that guarantees equal rights to men and women, and five-year plans committed to create greater opportunities for women to promote gender equity remain unproductive.

The Seventh, Eighth, and Ninth plans formulated under various democratically elected regimes have clearly made efforts to include women's concerns in the planning process. Working groups were constituted to write a chapter on women and development to be included in the plans. Also, there has been an increasing recognition of women's productive roles in the informal and agriculture sector, and a deeper understanding of the linkage between human resource development of women and sustainable economic growth. In addition to a chapter on women and development, the integration of gender in all other chapters of the Ninth Plan is clearly an official endorsement of women's integration into national development.

However, in Pakistan, planned development has failed to address gender inequalities due to the gap between policy intent and implementation. Lack of political will, weak and corrupt governance structures, limited technical and intellectual capacity of the institutions, and resource constraints have been the main impediments in policy implementation.

Presently, Pakistan is a signatory to the CEDAW. With its ratification,² it has become obligatory for the Government to adapt this international instrument to local conditions by changing laws to conform with the principles of the CEDAW.

Pakistan has also finalized the NPA as a follow-up to the Fourth World Conference on Women held in Beijing in September 1995. The Prime Minister of Pakistan officially launched the NPA on 14 August 1998. The Ministry of Women's Development (MWD) is the implementing and lead agency for the CEDAW and NPA. The implementation of the CEDAW will be done through the implementation of the NPA. However, MWD has not made any operational plans or secured funds for the NPA thus far. After Beijing, Core Groups and Beijing Follow-up Units were set up with external assistance at the national, provincial, and district levels. These are the administrative bodies that are responsible for implementing the NPA that includes the CEDAW. However, this setup is a temporary arrangement funded by external agencies to help MWD and provincial women's development departments develop their institutional capacity. This setup ended in 1999 and MWD has no adequate resources to replace this institutional support.

Another critical policy document, the Pakistan 2010 Program published in 1997, includes the enhancement of women's status as one of the 16 goals listed in the document. However, the

² The Government signed the CEDAW with one reservation against Article 29 (1) and with the general declaration that it would be implemented in accordance with the Constitution of Pakistan.

seriousness of the document is suspect as women's interests appear neither as a crosscutting theme in other sectors nor in the strategy. Finally, the document omits women while listing 21 major areas of interests.

Similarly, another major policy document, the "Human Development and Poverty Reduction Strategy" (1999), mentions women as a target group for poverty reduction but lacks gender framework. The report acknowledges women's economic potential and assumes that creating greater opportunities through the provision of credit and skills development will empower women and redress the gender imbalance. The report lacks the understanding that (i) due to the patriarchal base of gender social relations, men and women have different degrees of "embodiment," and (ii) women's subordinate position in social relationships with responsibility for reproductive roles has implications for their ability to make use of the opportunities created for them. The report does not deal with the systemic nature of gender inequalities and makes no recommendation for engendering the social, economic, and political institutions/structures, which continue to produce and reproduce gender inequalities in spite of affirmative actions. The flaw in the conceptual understanding of gender issues in the report leads to mere technical solutions to women's empowerment rather than the political measures that are required.

The formulation of programs and budget allocations is another important indicator to assess the effectiveness of the national policy on women. Initiatives in women's development have always suffered due to lack of resources. The policy level commitment to women's development has hardly been matched with resources allocated for this purpose. A study of the annual budget documents will reveal the tendency of the Government to push women's development issues to the back burner.

The Social Action Program launched in 1992/93 is perhaps the only program that has a programming focus on women as well as significant resource allocations for women. The main thrust of the program is on reducing gender disparities by improving women's access to social services. There are several project-level efforts at the national and provincial levels to reduce disparities in social, economic, legal, and political aspects of women's lives.

Women-Related Government Organizations and Institutions

MWD is the principal institutional mechanism for the advancement of women in Pakistan. In 1979, the Women's Division was established as part of the Cabinet Secretariat. The main objectives of the division were (i) to improve the quality of life of women in the country, particularly in rural areas; and (ii) to deal with problems peculiar to women especially working women.

In 1989, the Women's Division was upgraded to the level of a ministry. In 1997, it was merged with the Ministry of Social Welfare and became the Ministry of Women's Development. The main functions of MWD are as follows:

- (i) to formulate public policies and laws to meet specific needs of women;
- (ii) to register and provide assistance to women's organizations;
- (iii) to undertake and promote research on the conditions and problems of women;
- (iv) to undertake and promote projects for providing special facilities for women;
- (v) to represent the country in international organizations dealing with problems of women and encourage such bilateral contact with other countries;
- (vi) to ensure that women's interests and needs are adequately represented in policies formulated by various organs of government; and
- (vii) to ensure equality of opportunity in education and employment.

The major strategic role of MWD is that of a catalyst—a planning and monitoring body. At the provincial level, MWD works through social welfare and women’s development departments. However, these departments are weak in gender orientation and underresourced in staff and funding.

Similarly, MWD has established nearly 26 focal points in line ministries to coordinate and ensure that gender issues are addressed in planning. However, out of 26 focal points across ministries, only 7 of them are women. None of them has been trained in gender analytical skills. They do not possess the skills necessary to be able to screen sectoral policies and programs from the gender perspective and have no power to influence policymaking in favor of women and the disadvantaged sectors of the society.

Due to lack of political clout, weak coordination with other line ministries, and lack of institutional capacity, MWD has not been very successful in playing its catalytic role to advocate and mainstream women’s concerns across sectors at all planning levels. It has been ineffective in developing vertical and horizontal linkages with other ministries to ensure that other departments and ministries effectively introduce women’s interest to its planning processes. It is primarily because MWD itself lacks the capacity to provide intellectual and technical assistance to other ministries in mainstreaming gender. It has not been able to produce a national policy on women. Instead of playing a “watchdog” role, MWD has kept itself busy funding a large number of small projects. It has neither the capacity to monitor the progress nor the ability to assess the impact of these projects.

It is critical that MWD concentrate on its original mandate of policy formulation on women and the integration and mainstreaming of gender in planning and programming across the entire government structure.

In addition to this institutional arrangement for advancement of women, there are some women-related support and educational institutions in the country. Some of them are mentioned below.

MWD established Women’s Studies centers at five universities in Islamabad, Karachi, Quetta, Peshawar, and Lahore in 1989. The main objectives of the project were

- (i) to introduce and promote the disciplines of women’s studies in Pakistan;
- (ii) to develop some introductory or foundation courses in women’s studies for university students;
- (iii) to promote both academic- and action-oriented research on women in development;
- (iv) to critically examine concepts, theories, models, and methodologies that have been responsible in scientific investigation and scientific development;
- (v) to identify, replicate, and translate relevant materials from other languages into the national language; and
- (vi) to redefine curricula at the university, college, and high school levels with a view to incorporating knowledge on women and the contribution of the women scholars.

None of these centers could take off due to lack of financial and administrative support from MWD and the universities. With the exception of the center at Karachi University funded by the Canadian International Development Agency to run a master of arts program, no other center had been in a position to offer high degree teaching programs in women’s studies. Out of five, four centers have become almost nonfunctional due to reasons mentioned above.

In the absence of teaching programs in women's studies, it is difficult to produce research on this subject, as there are not many people who are familiar with the disciplinary perspective. In the absence of people who have the academic qualification to understand gender issues and formulate strategies for gender equity, it is difficult to integrate or mainstream gender in policies and planning within the country.

Recently, the Institute of Women's Studies started functioning in Lahore in the private sector. It is important that these centers in the public and private sectors are fully supported by the Government to generate the body of knowledge that is essential for promoting gender equity in the society.

The FWBL was established in 1989 to address women's financial needs. FWBL, a nationalized commercial bank, was given the role of a development finance institution, as well as of a social welfare organization. It operates 38 branches across the country, managed and run by women. MWD provided a credit line of Rs48 million to FWBL to finance small-scale credit schemes for disadvantaged women. It has disbursed Rs142,146 million for such projects, which have created employment for 21,606 women so far. It has also established business centers for women in Islamabad, Karachi and Lahore. UNDP, in collaboration with FWBL and NGOs and community-based organizations (CBOs), is implementing The Women in Urban Credit Project. An export house for women entrepreneurs has been established in Lahore in collaboration with FWBL and an NGO. In 1997, the Government decided to privatize FWBL. The Women Action Forum took a stay order from the Lahore High Court as FWBL was established under affirmative action.

There are two export trade houses, one at Lahore and the other at Islamabad, run by NGO committees under the supervision of MWD. MWD does not support these trade houses financially; it only provides logistical support.

In view of the high incidence of custodial rape, women's police stations have been established in Abbottabad, Islamabad, Karachi, Lahore, and Rawalpindi. However, there are complaints that the women officers assigned to these police stations lack the authority to register cases. They are also underresourced.

The country's first all-women university, Fatima Jinnah, has started functioning in Rawalpindi. The university was inaugurated on 6 August 1998. It is suffering from delays in the release of development funds from the Federal Government.

The public sector has 13 shelters for women, all of which lack the resources to provide support services to women. A national study on shelters for women reveals that these shelters are unable to meet women's urgent needs for support and rehabilitation. The administrative policy of the shelters established control of the management over women's lives and converted them into subjails.³

MWD has established two crisis centers for women, one in Islamabad and the other in Vehari. Both were started on an experimental basis but could not function according to their mandate due to lack of resources.

³ Farzana Bari (1998), "Voices of Resistance: The Status of Shelters for Women in Pakistan," Islamabad.

There are 74 women's hostels and 39 computer centers, 2,843 technical vocational training institutes, 46,691 primary schools, 6,425 middle schools, and 3,367 secondary schools for women functioning in the country.⁴

Multilateral and Bilateral Agencies, NGOs, and Women's Programs

For the purpose of writing this section of the report, a number of multilateral and bilateral agencies were contacted and information was requested on women's programs. The display of reluctance, delay, and discomfort in furnishing information to a partner agency was indicative of the fact that very often the internal documentation of development agencies lacks gender analysis of the country program and financial resources invested in gender-neutral and gender-specific programs.

Among those who responded to the request were UNDP, European Union, Food and Agriculture Organization, United Nations Population Fund, United Nations International Children's Emergency Fund (UNICEF), Department for International Development (DFID), Norwegian Agency for International Cooperation, Royal Netherlands Embassy, Save the Children, and Japan International Cooperation Agency (JICA). With the exception of JICA, all others mentioned gender equality as one of the objectives of their programs in Pakistan. All of them asserted that gender was a crosscutting theme in their multisectoral programs. This shows that a conceptual shift from a women in development approach to a gender and development one has already taken place at the policy and programmatic level among external funding agencies working in Pakistan. Gender mainstreaming through integrating gender issues in planning and programs across sectors has also been mentioned as a key strategy by all the agencies.

An analysis of the projects funded by these agencies shows that there is a good mix of gender-integrated and gender-specific programs. However, it was learnt that some of the gender-integrated projects include a section on gender appraisal but none had a project-specific gender strategy attached to the project documents.

UNDP has an independent section both on gender and governance. Similarly, DFID has a very strong poverty, gender, and governance focus in its programs. Because of shared program priorities, there are strong possibilities for collaboration between UNDP, DFID, and ADB.

The NGO sector in its present form is hardly a two-decade-old phenomenon in Pakistan. It is difficult to assess the exact number of NGOs working in Pakistan as no database of this sector has been maintained or updated. Likewise, there is no system whereby nonfunctional NGOs are struck off from the registration records.

There are five different laws under which organizations can be registered. These are the Societies Act (1860), The Trust Act (1882), Charitable Endowment Act (1890), The Cooperative Act (1925), and The Voluntary Social Welfare Registration and Control Ordinance (1961). According to the Human Rights Commission of Pakistan (HRCP) report, in 1998 there were about 14,000 registered NGOs in Pakistan, half of them in Punjab and over 4,500 in Sindh.

The nongovernment sector is not homogenous in its outlook, vision, and perspectives. It is difficult to categorize these NGOs as some of them have an integrated approach. However, these could be compartmentalized into development, women's rights, human rights, research, advocacy,

⁴ Please see Appendix 3 for more details.

professional women's organizations, support or capacity-building NGOs, and sectoral/service delivery NGOs working in health, family planning, and education.

More than 50 percent of NGOs are working at the community level. These CBOs are usually rural-based, male-dominated, hierarchical, and have social welfare orientation due to lack of exposure to alternative development models and discourse. The majority of these CBOs do not have access to external funding sources. Some of them are linked with medium-level NGOs, from which they get their funds. CBOs are gradually beginning to change their approach to development.

The medium level NGOs working at *tehsil* or district level are usually urban-based and dominated by the middle class. These NGOs have the capacity to promote gender and social equity discourse. They have access to multilateral and bilateral funds. However, these NGOs have a limited popular base as most of them are involved in advocacy and research work. Some of them with better outreach are service delivery NGOs working in the areas of family planning, reproductive health, and education such as PAVNA, FPAP, Bunjad, NGORC, etc.

Various leading women activists from the women's movement have established their own NGOs. The majority of them come from upper-middle class background. Applied Social Research, Shirkat Gah, Aurat Foundation, Bedari, Simorgh, and AGHS, are all cases in point. Women who started/joined these NGOs were disenchanted with the mainstream space provided through employment with state or semistate entities such as universities and decided to create an alternative space where they could work, debate, and dialogue on issues that were foremost for them.

However, women's NGOs' selection of geographical areas for operation and focus on issues of women's rights reflect the continuity of class bias in the NGO sector as well. The majority of NGOs run by women activists are concentrated in urban areas. The nature of work is primarily research-based leading to documentation, printing, and publication for a civil society in which overwhelming numbers of women and men are illiterate. Some of them are beginning to develop their links with CBOs.

Women's development is one of the stated objectives of more than 2,000 NGOs in Pakistan.⁵ They have an enormous potential to push the social agenda. The gender and poverty focus of the funds from external agencies can push many of these NGOs to work with socially and geographically marginalized rural and urban communities. In order to involve NGOs as equal partners in development, investment are needed to build and strengthen the capacity of this sector.

The Government's relationship with the NGO sector has been one of cooperation and conflict. There has been a mutual suspicion. Despite a favorable legal and policy environment, NGOs are insecure because of the Government's wish to control the sector. The State is relatively comfortable with the service delivery role of NGOs. It is the advocacy work that the Government finds unsettling, especially NGOs' recent public protest on the nuclear issue and the Fifteenth Amendment.

Recently, the Government tried to regulate the NGO sector through the introduction of an NGO bill. On the face of great resistance from the NGO sector, it has been shelved. However, recently, the Punjab and Sindh governments have deregistered 1,944 and 304 NGOs, respectively. The Punjab government has formed a working group that includes representatives from NGOs to prepare draft legislation on NGOs. This has been a source of friction between NGOs and the Government.

⁵ *Women's Yearbook*, 1994–1995.

GENDER ISSUES RELEVANT TO ADB'S OPERATIONS

Key Concerns

Conceptual Issues

This section highlights some of the points that are critical for the conceptual understanding of gender issues in any social context and should inform all gender frameworks. The gender strategy of the Asian Development Bank (ADB) should also take the following points into account and reflect them in its operations.

Gender disparities are not determined by economic forces alone but these are also ideological and culture-specific. That is why the countries that rank low in the Gender Development Index are not necessarily resource-poor. Development with the overriding objective of economic growth does not necessarily ensure the equal distribution of benefits as the production processes thrive on profit created by gender relations. Thus it continues to create disparities along the lines of class, gender, and ethnicity (Pakistan is a case in point). The development paradigm that considers people as productive capital assets for economic efficiency may bring the desired results in economic terms but is inept to meet the social goal of gender equity and social justice. Economic growth is a necessary condition for gender equality but not sufficient in itself. Therefore, a shift from a production-oriented view of development towards a rights-based approach is imperative from the equity point of view. High investment in human capital within the framework of a rights-based approach will ensure sustainable high economic returns, as well as greater gender equality and social progress.

Women are active agents in the productive and reproductive spheres; however, the interconnection of production and reproduction in their lives is largely ignored by various development paradigms. The focus is either on their reproductive roles by sex-role stereotypes or an overemphasis on their productive roles at the expense of complete omission of their greater grounding in familial roles. The overemphasis on one aspect of women's lives needs to be avoided to give them support in both roles and to integrate them fully in the production and accumulation processes.

Gender is a determining factor in placing women in a subordinate position vis-à-vis men; however, women's access to resources, power, and authority is determined by the interconnection of their gender with other social relationships. Not all women are poor or lack access to social services or resources. Women's access to resources is dependent on their positions in other social relationships such as class, race, ethnicity, etc. A holistic understanding of women's lives and their connection with other forms of inequalities is imperative for the success of any development initiative aimed at bringing social change in women's lives. The framework of social relationships in analyzing gender could be a useful tool in this regard.

Creating equal opportunities for men and women will not automatically result in gender equity. Men and women have different degrees of embodiment due to gender role ideology. Women's subordinate position in social relationships with the exclusive responsibility for reproductive roles has implications for their ability to exploit choices and make use of the opportunities created for them. In order to ensure the equality of results, it is important to address the systemic nature of gender inequalities and engendering of the social, economic, and political institutions/structures that continue to create and recreate gender inequalities in spite of affirmative actions. The transformation of public institutions for substantive equality will demand political rather than technical solutions.

Gender is one of ADB's five stated strategic development objectives (SDOs) along with economic development, poverty reduction, human development including population planning, and sound management of natural resources and the environment. With ADB's adoption of the gender and development policy in 1998, gender is now a crosscutting theme in all projects and programs of ADB. Gender inequalities and women's subordination will have implications for the success of all the efforts that will be made in each strategic area to achieve the desired results. Without investing in women to make them as equally productive as men, economic efficiency/development cannot be achieved. Similarly, poverty is a cause and effect of gender inequality. Poverty reduction efforts need to focus on women as they are the poorest of the poor. Women are less endowed with productive assets than men. Therefore, women should be given priority in human development investment. Women manage natural resources. They are thus the natural partners in the management of natural resources and environment. Successful achievement of the five SDOs will depend on the adequacy of gender focus by the ADB.

Pakistan's Development Experience and Gender Issues

Pakistan's economic history is full of economic experimentation. Pakistan inherited an agricultural economy with an extremely narrow industrial base at the time of independence. During the early period of 1947–1958, Pakistan was busy settling the influx of refugees into the country. During this period, the economy had an average annual gross national product (GNP) growth rate of 3.2 percent. The period of 1958–1968 was dominated by the military regime of Ayub Khan who was inclined towards a private sector and market-based economy. Rapid industrialization based on import-substitution of consumer goods was central to the development strategy. The tariff structure and the patronage provided to the private sector led to the concentration of wealth in the hands of a few. The Ayub Khan era was marked with high economic growth rates. It was also associated with increasing income disparities. The social sector was largely neglected and dependence on foreign capital inflow was great. The democratic regime of Zulfikar Ali Bhutto (1970–1977) shifted the focus from privatization to nationalization of basic public institutions and industries. The rate of growth of agriculture and industry was adversely affected during this period due to inconsistent domestic policies of nationalization. A civil war led to the division of the country and the loss of half of the export market and one fifth of import source, followed by price hikes. The difference between import-export growth also led to the country's dependence on foreign loans. The military regime of Zia-ul-Haq (1977–1988) had to face a growth crisis as well as a fiscal and payments crisis. He reversed Bhutto's nationalization policy and the successive regimes are also committed to market approaches and policies of liberalization and deregulation.

With these shifting perspectives, approaches, and strategies to development in the past 50 years, economic growth remained fundamental to development efforts in Pakistan. Despite the consistent growth of the economy at an average rate of 6 percent per annum since 1960, the social sector indicators lag far behind other Asian developing countries due to the missing link between human development and economic growth in the conceptual understanding of development policymakers and planners in Pakistan. In recent years women have suffered more as the relationship between human capital and sustainable economic growth became part of development thinking.

Pakistan's development experience has led to inequalities along the lines of class and gender. Development policies and programs have different impacts on men and women. There are glaring gender disparities in women's access to education, health, economic resources, and political participation in decision-making bodies at the family, community, and national levels. The current economic crisis and adjustment program has given rise to incidences of poverty. Women constitute 60 percent of the poor.

Development planning moved from a welfare to an efficiency approach from 1950 to 1970 towards women's development. The former sees women essentially as beneficiaries of development and the latter as producers and active agents in development. Nevertheless, both approaches fail to understand the complexity and interconnectedness of women's multiple roles in the productive and reproductive spheres and in the social and cultural context, which shape the realities of their lives.

Country Strategy and Gender Issues

Summary of ADB's Operational Strategy in Pakistan

The main thrust of ADB's Country Operational Strategy (COS) for Pakistan approved in 1995 was human resource development (HRD) and economic growth with the main focus on generating employment for the rapidly growing labor force, and reducing gender inequalities, poverty, and environmental degradation.

Pakistan's decision to go nuclear, followed by the imposition of economic sanctions by the G-7 countries in early June 1998, and the freezing of foreign currency accounts to conserve foreign exchange, created severe economic hardships for the country. The difficulties the Government faced in servicing foreign debts led ADB to review, reassess, and readjust its operational framework to respond to the new economic environment.

The Country Operational Framework (COF), 1999–2000, proposes that ADB's assistance in Pakistan should focus on the following.

- (i) **Improved economic efficiency and export growth:** The framework prioritizes finance, trade and industry, energy, agriculture and natural resources, and transport for ADB assistance to achieve the above-mentioned SDOs. It suggests the restructuring of these sectors by removing existing policy distortions and introducing the necessary policy reforms to enhance economic efficiency and export potentials of these sectors, and to respond to the country's economic needs.
- (ii) **Human and social development:** This will be primarily through the continuous support of ADB for improved quality, efficiency, and access in the SAP sectors. ADB will continue to be committed to SAP II. Additionally, its projects in agriculture and natural resources, social infrastructure, finance, and industry will positively impact on poverty reduction in Pakistan.
- (iii) **Governance and institutional strengthening:** Poor governance has emerged as a critical crosscutting issue in Pakistan. Improvement in governance will be achieved through ADB's assistance in institutional reforms and capacity building of NGOs.

The COF also proposed to undertake studies and activities for the new COS for the period commencing 2001 during the framework period 1999–2000.

The objectives of the COF are consistent with the Agenda 2010 that includes export, governance, and social services as some of the key areas of state intervention and also with the Government's approach to the Ninth Plan (1998–2003). The overall policy shift in the Ninth Plan is from import-substitution industrialization to export-led industrialization. The key elements of the approach include (i) maintenance of fiscal deficit at a sustainable level; (ii) achievement of potential growth and enhancement of the potential itself; (iii) investment in physical infrastructure especially ports, railways, pipelines, roads, and telecommunications; (iv) export-led industrialization and

growth; (v) efficient water market; (vi) continued investment in people, especially women and children; (vii) respect for environmental concerns; (viii) discovery of regional comparative advantages and encouragement of the private sector; (ix) the buildup of an integrated social security system; and (x) presentation of an unambiguous perspective on state, civil society, and economy.¹

Gender Issues and the Country Operational Framework

Before addressing gender issues in the COF, one general point needs to be made that is relevant to the overall conceptual framework of the COF.

The primary focus of the COF 1999–2000, is improved economic efficiency, while human development issues and governance are the two other major areas of ADB’s strategy in Pakistan. The fragmentation of development into economic growth/efficiency and human resource development is conceptually in conflict with the view that economic growth without equity cannot qualify as development. The interconnection of growth and human development is so central to sustainable economic growth that they can no longer be stated in terms of hierarchy. These two objectives need to be stated in parallel rather than in hierarchical fashion. Deepening the understanding of the interrelationship between economic efficiency and human development would lead to the integration of the social development perspective in programs and projects aimed at economic growth and efficiency.

Improved Economic Efficiency and Export Performance

The conceptual issues outlined for ADB in the chapter on Gender Issues need to be fully integrated in its operations in Pakistan. For this purpose the proposed project proposals must be scrutinized for gender impact assessment and gender performance indicators prior to a loan being approved by ADB.

Since the COF proposes improved economic efficiency and export performance through appropriate structural changes in finance, trade and industry, energy, agriculture and natural resources, and transport, these issues merit serious consideration in planning interventions.

The export promotion policy should be developed cautiously with greater sensitivity and awareness to the issue of food security. Export-driven policies especially in the agriculture sector may lead to reduction in land use for food grain production in favor of commercial crops that will erode food security and accentuate poverty in the country and negatively impact on the poor in general and women in particular. It is also important to identify export industries where women have been traditionally working. The export potential of these industries should be promoted through upgrading of women’s training skills so that they could also be direct beneficiaries of the planning directions of ADB to promote exports for economic efficiency.

Since the majority of women in Pakistan are working in agriculture and in the informal sector of the economy, they are neither covered nor protected by labor laws. Therefore, there is a strong possibility that women will be further exploited by the private sector, which is usually concerned with a high rate of profit at the expense of labor’s well-being. Similarly, the policies of liberalization of trade and economy have a different impact on men and women. Again, gender impact assessment will protect the poor and women from the negative impact of such policies.

¹ Planning Commission (1996), “Approach to the Ninth Plan 1998–2003,” Islamabad, pp.1–4.

An impact assessment of the proposed privatization and commercialization of the Karachi Electric Supply Corporation and the Water and Power Development Authority should be undertaken from an equity point of view to mitigate any adverse effects on consumers, especially the poor and women.

In the agriculture and natural resource sector, the focus on the rural poor and women will yield long-term benefits in terms of growth and efficiency. The majority of people in rural areas lack access to productive resources such as land, water, agricultural technologies, credit, etc. Big landholdings and repressive tenancy laws continue to dominate the agriculture sector in Pakistan. Inefficient utilization of land and water resources is a major problem in agriculture. ADB initiatives towards removal of policy distortion should also address the issue of effective implementation of land reforms and changes in tenancy arrangement. The ownership and control of women and the rural poor of productive assets warrant efficiency in the agriculture sector.

Women are the key players in the agriculture sector. Almost 12 million women are economically active in this sector. They are actively engaged in the production of crops, vegetables, and livestock. The cotton crop, which accounts for half of the export earnings of the country, is heavily dependent on female labor. Women exclusively do the cotton picking. The quality of cotton is largely dependent on cotton picking. Cotton is also highly prone to pest and diseases; therefore, it is frequently sprayed with pesticides. Women are usually not aware of the health hazards related to the use of pesticides. They need to be involved as planners and beneficiaries in all projects related to credit and pest management.

Gender issues in credit programs need to be analyzed and stated clearly. Women in Pakistan have extremely limited access to formal and informal sources due to the underlying assumption that their primary roles are in the reproductive sphere. Credit offered within the broader objectives of poverty reduction does not address the issues of women's access, participation, and control over resources. Credit provision without supportive services in new marketable skills, advisory and consultative services, and assistance in designing and marketing, will push women to generate income through their traditional skills. It may help to reduce poverty at the household level, but this will not contribute towards women's economic and overall empowerment.

Human and Social Development

In the given situation of economic crisis and the cut in the public sector development program (PSDP) from Rs110 billion to Rs98 billion, which is one of the conditions in the Enhanced Structural Adjustment Facility of the International Monetary Fund program, the continuous support of ADB to SAP II is highly appropriate. In view of the low impact of SAP I on the basic social indicators, SAP II will focus more on quality.²

Along with quality issues in SAP II, it is important to understand the issue of women's access to social services, which is not entirely dependent on the supply side factor. Rather, it is determined by a complex interplay of cultural, social, and economic forces. Gender disparities in the social sector are not the result of lack or absence of service provisions alone but are also due to sociocultural determinants of women's access to them. Therefore, gender issues in the social sector cannot be addressed at the practical level alone. Gender awareness at the project level needs to be translated into gender planning of policies and programs so it could address structural issues that constrain women's access to social services.

² See Table 4.

Without an integrated gender framework that recognizes the interplay of cultural, social, and economic forces in women's access to social services, SAP II will not be able to achieve the maximum utilization of social services. Thus the opportunity cost to provide basic social services to women will remain high. Therefore, SAP II needs to go beyond dealing with gender issues at the project level and must embark on strategic gender planning at the macrolevel to bridge the gender gap in access to basic social services.

Lack of access to social services is an important dimension of poverty. However, women's development should not be confined to the social sector alone. ADB should supplement its support to SAP II with additional initiatives to address women's strategic interests in the social sector and beyond.

Governance and Institutional Strengthening

Poor governance has been rightly recognized as a critical crosscutting issue in the COF. ADB's governance-related assistance is mainly for institutional reform and capacity building of NGOs.

Good governance does not necessarily mean the removal of disparities along the lines of gender, class, race, and ethnicity. Since women are virtually invisible in governance structures, it is important that ADB's assistance create space for their voices to be heard and their perspective to be integrated in proposed institutional reforms for various sectors.

It is suggested that ADB include MWD in its priority areas for institutional reform and capacity building.

Accountability is an essential component of good governance, which is largely dependent on a stronger civil society. Capacity building of NGOs will contribute to strengthening civil society and consequent improvement in governance. However, the civil society or NGO sector must not be seen as homogeneous. The relationship between the women's movement and civil society in Pakistan is quite problematic because the concept of civil society, within which the women's movement is embedded, is itself a construct emanating from patriarchal arrangements.³ Therefore, NGOs where women are leaders must be included in the capacity-building projects of ADB.

ADB's Gender Strategy for Pakistan

This section will propose a gender strategy for ADB in Pakistan. It is based on four pillars, i.e., gender integration, gender mainstreaming, building a database on women, and strengthening civil society. Within each of these pillars, issues are further identified and actions for ADB are proposed. Table 8 summarizes the priority areas for ADB on gender and development in Pakistan.

Gender Integration

The main thrust of ADB's gender strategy for Pakistan should be to engender the preparation of the country operational strategy. Instead of supporting gender programs in entirely different sectors, it is proposed that all the programs and projects within the guiding principal areas identified in the 1999–2000 COF—improving economic efficiency and export performance, human and social development, governance and institutional strengthening—should integrate gender concerns into the

³ Farzana Bari and Saba Gul Khatak (1999), "Women's Movement Response to Power Configuration in the State and the Society" (unpublished paper).

design and implementation of reform measures and monitoring programs. To operationalize gender integration, each loan proposal of ADB for Pakistan should undergo the following stages: (i) gender impact assessment of the project proposal, (ii) development of project-specific gender strategy, and (iii) development of gender performance indicators.

Table 8: Priority Areas for ADB's Promotion of Gender and Development in Pakistan

Priority Area	Loan	Technical Assistance/ Economic Sector Work
Gender Integration		
Feminization of poverty	Credit for women Vocational skills training Financial support to SAP II	Gender impact assessment of SAP I Developing gender performance indicators for SAP II
Increasing political participation of women	Electoral reforms Training and political education programs for political activists	International research study on comparative analysis of electoral systems and women's political participation
Protecting women from violence	Establishing shelters for women Gender training of judiciary and police Judicial and police reforms	Shelter reform in the public and private sectors
Gender Mainstreaming Engendering ADB's operations in Pakistan		Developing a system of gender rating to select the project for funding Gender impact assessment of ADB's country operational framework before its adoption Gender impact assessment of structural adjustment programs Gender impact assessment of trade liberalization policies Gender impact assessment of privatization of institutions that provide basic utilities
Building a Database on Women	Gender auditing of the budget Annual gender audit to map out the position of Pakistani women in all areas of life	
Strengthening Civil Society	Developing women's cooperatives	Developing generic accounting and information management systems for NGOs
Capacity Building of Women's Development Machinery in Pakistan	Training staff in the Ministry of Women's Development, provincial departments of women's development, and focal points in ministries in gender management skills Developing/promoting and capacity building of women's study centers in the public and private sectors	Developing national policy on women Capacity building of women's study resource persons

In view of the lack of political commitment to gender issues in Pakistan, it would be useful if the release of loan installments were linked to the periodic monitoring reports and progress made against performance indicators, especially along the lines of gender. This will ensure that women equally benefit from ADB's operations in Pakistan even when there are no gender-specific projects. It will also avoid the marginalizing gender programs and push gender concerns from the margin of the social sector to the center of aid assistance in all sectors, including economic and political sectors.

To address critical issues faced by women in Pakistan mentioned under the chapter on Critical Issues for Women in Pakistan, some of the following gender-specific projects, technical assistance, and economic and sector work should also be funded within three broad areas of ADB's operations, i.e., the feminization of poverty, governance, and violence against women. These are described below.

1. Critical Issue: Feminization of Poverty

ADB's Priority Area: Improving Economic Efficiency and Export Performance

Possible Projects/Technical Assistance/Economic and Sector Work

- Training and skill development programs for women
- Extension services for women in agriculture
- Establishment of women's cooperatives
- Microcredit for women
- Advisory and counseling services for women
- Hostels for working women
- Affordable child care centers
- Employment opportunities for women to avoid increase in the incidence of poverty
- Employment opportunities for women in nontraditional areas
- Assessing impact of adjustment programs on women
- Gender impact assessment of policies for export promotion and privatization
- Provision of social safety nets for women

2. Critical Issue: Political Participation

ADB's Priority Area: Governance and Institutional Strengthening

Possible Projects/Technical Assistance/Economic and Sector Work

- Political education and training programs for women
- Electoral reforms
- Voters' education
- Gender sensitization programs for politicians
- Support to affirmative actions for women's political participation and representation
- Strengthening local government and women's role in it
- Research studies on women and politics

3. Critical Issue: Violence Against Women

ADB's Priority Area: Human and Social Development

Possible Projects/Technical Assistance/Economic and Sector Work

- Data collection and research studies on violence against women
- Support initiatives to introduce and enforce legislation on violence against women
- Support services to survivors of violence
- Gender training programs for police, judiciary, and media

Mainstreaming Gender

Mainstreaming gender issues into policies and development programs should be the key planning strategy in ADB's efforts to promote gender equity in Pakistan. This will not only improve women's status but will also contribute to the national, social, and economic development of the country. ADB can make it operational at two levels: (i) by ensuring that gender considerations are fully taken into account in each of its own loans; and (ii) by supporting and strengthening the institutional capacity of the Government for gender mainstreaming. Concrete suggestions for gender mainstreaming are outlined for five sectors legal reform, microfinance, integrated rural development, urban development, and education.

There are three essential components of gender mainstreaming:

- (i) positive policy environment,
- (ii) political commitment, and
- (iii) technical knowledge to integrate and mainstream gender in projects and programs.

Gender is one of ADB's five SDOs. Its gender and development policy paper clearly provides guidance and direction to integrate and mainstream gender considerations into its activities, including macroeconomic and sector work, and lending and technical assistance operations. However, the vision in this policy paper has not been converted into reality. Gender analysis of sector loans is hardly undertaken in either the pre-implementation or post-implementation phase. Contrary to ADB's goal of a 50:50 mix between traditional growth projects and those addressing social and environmental concerns, only one program on women's health was included in lending operations in Pakistan for 1999. As far as other programs for 1999 are concerned, no efforts were made to assess how these are going to benefit women and how women's participation can be ensured in planning and implementing these programs. The project documents lacked project-related gender strategy.

Removal of Policy Distortions

Weak governance has been recognized as a key structural cause for the failure of development policies and programs by both government and funding agencies in Pakistan. The Government commits itself to addressing the crisis of governance through institutional reforms, clearly stated in the Pakistan 2010 program. Therefore, there is common ground between the objective of the ADB's COF and the Government's development plan of 2010 on improving governance. ADB is well placed to include and promote gender in the general policy dialogue for sector reforms.

The COF 1999–2000 particularly focuses on policy reform and capacity building. Strengthening institutional capacity to mainstream gender issues into all sectors of society should be another important element in the gender strategy for Pakistan.

ADB is paying considerable attention to the policy environment in which projects are formulated as it strongly impacts on the success of its projects. Thus it should also enter into a policy dialogue with the Government on gender issues. Presently, the policy context for women in Pakistan is fairly conflicting and contradictory. On the one hand there are positive policy measures/commitment in the shape of the ratified CEDAW and official launching of the NPA by the Prime Minister on 14 August 1998; on the other hand, certain Islamic legislation clearly discriminates against women. Thus the policy context for women in Pakistan is riddled with conflict. The presence of oppressive laws invalidates any progressive social policy on women. ADB can play an important role in supporting efforts of other funding agencies and civil society that are trying to bring consistency in the policy context for women in Pakistan.

Capacity Building of Ministry of Women's Development

MWD is the key institution for the advancement of women in Pakistan. However, it has failed to perform its function effectively. This is because of several factors, which include the lack of political clout, weak coordination with other line ministries, and lack of institutional capacity.

One of the determining factors in the poor performance of MWD is its lack of technical know-how to integrate gender issues into national policies, plans, and programs. There is a critical need to develop the capacity of in-house professional staff of MWD in gender analysis, gender planning, policy appraisal, gender impact assessment, gender budgeting and accounting, etc. This would ensure that they plan and monitor development initiatives in the country and that decisions are made with a gender perspective.

Strengthening Provincial Women's Development Departments

At the provincial level there are women's development departments. These departments also implement and monitor some of the Federal Government's national level projects in the provinces. The performance of these departments is no different than a ministry at the federal level because of lack of institutional capacity to promote and implement gender-related programs and projects at the national and provincial levels. Capacity building of women's development departments at the provincial level in gender management skills will help mainstream gender in Pakistan.

There is a lack of coordination between the federal MWD and provincial women's development departments. It has been observed that the federal MWD starts development schemes in the provinces without consulting provincial governments. After the completion of development schemes, provincial governments do not take any responsibility for the recurring costs. As a result, federal schemes suffer from lack of financial resources at the provincial level. It is imperative for the effective use of financial resources that women's development programs are well coordinated between federal and provincial governments.

Focal Points in Line Ministries

Gender integration and mainstreaming at the national level is heavily dependent on strong coordination between line ministries and provincial departments. MWD needs to build its capacity to establish horizontal and vertical linkages and provide technical support to the gender focal points in other ministries. Line ministries and provincial departments must recognize that women's concerns are not the responsibility of MWD alone.

Out of 26 focal points established in line ministries, none had a background in women's development. On the request of MWD, each ministry has made one person as a focal point. However,

no efforts are being made to develop the capacity of these focal points to enable them to perform their job well. Therefore, it is highly recommended that the capacity building of focal points for gender in various ministries be given priority in ADB's agenda for institution building in Pakistan.

Development of a National Policy on Women

Presently, there is no national policy on women, although there are statements on women's development in the NPA and in the Ninth Plan. ADB should offer support through its technical assistance program to help MWD formulate a national policy on women. It is important to have a clearly defined policy on women that recognizes the multiplicity of women's roles in the productive and reproductive spheres. The framework of social relations should be used in the national policy document to guide the Government's development policies and programs to rectify the gender imbalance in all sectors of the society.

Building a Database on Women

The third element of the strategy should be to build a database on women that will not only establish the evidence of gender discrimination and disparities, but also help to prioritize areas of policy interventions. ADB is already working to strengthen the capacity of the government statistics office to do household surveys and to collect gender-disaggregated socio-economic development data. ADB's support towards filling information gaps and establishing mechanisms for collecting and collating information on women will play a strategic role in establishing facts about women and provide the legitimacy needed to redirect resources towards women's development.

Supporting initiatives such as gender auditing of the budget and annual gender audit to map women's position in all areas of life could help to increase and redirect financial resources to those areas where women are lagging behind.

Strengthening Civil Society

ADB should recognize the interconnection of poor governance and a weak civil society, which reinforce each other. A weak civil society is unable to generate public pressure on the Government to increase its commitment in the social development sector.

NGOs working as catalysts in community development are growing in number. It is difficult to assess the exact number of NGOs working in Pakistan as they are registered under five different laws. The number quoted in different studies varies from 8,000 to 35,000.⁴ A study undertaken by UNDP in 1991 covered 4,833 registered NGOs. Women were identified as the target population by 50.9 percent of the NGOs.

Capacity building of NGOs that are working towards gender equity—especially those led by women with grassroots orientation—should be the key approach in strengthening civil society. ADB should also support development projects that encourage women to form groups, organizations, and cooperatives.

Women's study centers could play an important role in generating knowledge that is essential for the promotion of gender equity. Centers for women's studies would provide a space to reflect on local experiences in the field of development and would help to develop indigenous theoretical models based on the local socioeconomic context. The growth of civil society is hampered by the lack

⁴ Simi Kamal (1997), "Country Report: Pakistan," *Study of NGOs in Nine Asian Countries*, p. 4.

of understanding on gender issues among activists in social movements. Institutions of women's studies can play a strategic role in producing knowledge and understanding on gender issues that can be used by civil society in their struggle for social change. The support to develop the institutional capacity of women's study centers will go a long way toward legitimizing gender discourse and creating a knowledge base for gender equity.

Gender Concerns in ADB's Project Pipeline for Pakistan

This section undertakes an indicative gender analysis of selected projects in the pipeline for 2000–2002 only. ADB's program evolves on a yearly basis to best address the needs of the Government. The list of gender issues and proposed interventions for integration of women's concerns is by no means exhaustive. It is indicative and emphasizes that there is always scope for gender integration in all projects, even in those that appear to traditionally belong to men. The analysis below, by sector and by proposed project (where relevant), indicates gender issues that need to be taken into account for the sector.

Sector: Legal Reform

Proposed Project: *Legal and Judicial Reform Sector Development Program Loan (2001)*

Scope: The loan will focus on the problems of inefficiencies in the legal and judicial system, including court congestion and the inefficient delivery of legal services. This will entail addressing key policy and structural issues that perpetuate the current inefficiencies in the system. The project will, among other things, cover court administration and case management including introduction of an efficient management information system in the courts, accountability of the judiciary, legal education and training, strengthening of ministries in the federation and provinces, improving access to justice including induction of more women judges particularly in the family courts, and an improved legal information system to enhance transparency and create efficiency.

Gender Issues

- Gender imbalance in the judiciary
- Gender biases of the judiciary
- Women's lack of knowledge about their rights
- Women's lack of knowledge about legal procedures
- Limited number of family courts
- Delay in matrimonial cases
- Women's inability to pay court and lawyer's fees
- Lack of seating area for women clients in courtrooms
- Lack of toilets for women

Areas of Intervention for Gender Integration

- Judicial reform review should include women and gender perspective
- Redressing gender imbalance in the judiciary by hiring more female judges
- Gender training for the judiciary
- Gender disaggregated information on court cases/information
- Free legal aid
- More family courts
- Speedy justice by disposing cases of matrimonial disputes within six months

- Creating women-friendly space by building separate waiting rooms and toilets for ladies

Sector: Microfinance

Proposed Project: *Rural Microfinance (2001)*

Scope: Likely project components include a credit line to NGOs and small financial institutions (SFIs) for onlending to the poor and near-poor people for development of microenterprises; strengthening NGOs and SFIs to provide viable, small-scale financial services to individuals and groups of the poor; and strengthening the capability of provincial development/cooperative banks in monitoring and supervising NGOs and SFIs.

Gender Issues

- Male bias among NGOs in favor of male borrowers
- Lack of marketable skills among rural women
- Lack of entrepreneurial experience among rural women
- Women's restricted mobility and lack of access to market
- Lack of confidence and willingness to apply for credit for microenterprise
- Male biases among the staff of provincial development/cooperative banks

Areas of Intervention for Gender Integration

- Ensuring the gender balance among borrowers
- Availability of credit for income-generating activities as well
- Counseling the clients and helping them undertake feasibility study for the proposed microenterprise
- Provision of support services such as skills development, training, enterprise management, marketing, costing, accounting, quality control, and provision of infrastructure and favorable local, national, and international policy environment
- Undertaking market studies to identify viable microenterprises and skills needed by women
- Conducting research in efficiency and problems of small-scale enterprises for women and areas that need institutional support
- Advocacy for policy support from the Government for small-scale enterprises
- Gender training of NGOs and bank staff
- Encouraging women's cooperatives

Sector: Integrated Rural Development

Proposed Project: *NWFP Barani Area Development (Phase II) (2000)*

Scope: Patterned after the successful first phase project, and subject to the findings of the technical assistance, the components include rural roads, rehabilitation of irrigation systems, rural credit, market and village level development, and community organizations.

Gender Issues:

- Women's exclusion from infrastructure development projects due to gender stereotypes of women's concern with the home
- Male-dominated community organizations
- Women's lack of access to rural credit

Areas of Intervention for Gender Integration

- Gender impact assessment of phase 1 of the project
- Ensuring women's involvement in community organizations
- Involving women in the decision-making processes of projects related to roads and rehabilitation of irrigation systems
- Ensuring women's access to rural credit
- Including women in needs assessment and development priorities of their village

Sector: Water Supply**Proposed Projects: *Punjab Water Resources Sector (2000) and Quetta Water Supply and Sanitation (2001)***

Scope: The Punjab project will comprise a policy component to strengthen implementation of the reforms aimed at developing more autonomous and accountable management institutions and an infrastructure component comprising upgrading of the Marala Ravi Link Canal and other canal infrastructure. The Quetta project will focus on the better management of water resources by conservation and development in the Quetta Basin.

Gender Issues

- Women's work and need for water
- Women's lack of access and control over productive resources such as water
- Rural women not being seen as stakeholders due to gender role ideology
- Role of women in family decision-making on water utilization
- Increased productivity and rural income impacting positively on rural poverty
- Women being left out to make use of opportunities created by the project due to their social position
- Improperly placed water having an adverse impact on women

Areas of Intervention for Gender Integration

- Gender and poverty impact assessment of the project, e.g., location, access, and willingness to pay
- Assessing women's needs/interest in the project and encouraging them to get involved in determining location, access, prices, etc.
- Creating employment opportunities for women in water facilities, maintenance, and management
- Ensuring sustainability of enhancing female farmers' access to water for irrigation and for household purposes

Sector: Urban Development

Proposed Projects: *NWFP Urban Development Sector (2000) and Punjab Urban Development (2002)*

Scope: The NWFP project will cover upgrading of water and sanitation facilities, roads, drainage, solid waste management, slums, promoting guided land development and housing schemes, and strengthening the provincial and local government institutions. In the Punjab, the Project will address deficiencies in urban infrastructure and improve the capacity of local urban councils in recovering costs and undertaking proper operation and maintenance.

Gender Issues

- Women's invisibility in local government
- Lack of women's voices in urban planning
- Deteriorating urban environment leading to ill health and poverty affecting women more than men due their role as service providers at home

Areas of Intervention for Gender Integration

- Supporting democratic processes/efforts to enhance women's representation at the local government level
- Increased women's awareness about the power and function of local governments
- Political education programs for women
- Encouraging women to organize themselves to voice their concerns in urban planning
- Including women in planning and managing the project

Sector: Education

Proposed Project: *Nonformal Education for Rural Women (2002)*

Scope: The project will include (i) investment components to design and improve the delivery of nonformal education program; (ii) microfinance component; and (iii) social development components, including institutional capacity building and community participation.

Gender Issues

- Social attitudes towards female education
- Time constraint due to burden of triple roles on women
- Availability of support services to enable women to make good use of microfinance
- Sex-segregation and women's exclusion in community decision-making structures

Areas of Intervention for Gender Integration

- Providing support services, including training in marketable skill development for women
- Developing culturally appropriate curriculum for nonformal education

**RELEVANT STATISTICS ON EDUCATION,
HEALTH, AND EMPLOYMENT**

Table 1: Enrollment in Educational Institutions by Kind, Level and Sex ('000)

Level of Education Enrollment	<u>Estimated</u>		Change During 1998/99	Percentage Increase in Total
	1997/98	1998/99		
Total Primary Level (Class 1-V)	16,319	17,298	979	5.9
Male	9,671	10,118	447	4.6
Female	6,648	7,180	532	8.0
Total Middle Level (Class VI-VIII)	3,853	3,984	131	3.3
Male	2,402	3,984	31	1.2
Female	1,451	1,551	100	6.8
Total High Level (Class IX-X)	1,559	1,680	121	7.7
Male	996	1,070	74	7.4
Female	563	610	47	8.3

Source: Academy of Educational Planning and Management (Ministry of Education).

Table 2: Number of Educational Institutions by Kind, Level, and Sex 1998/99

Level of Educational Institution	Total	Female
Primary School	163,746	44,602
Middle Schools	17,007	5,841
High Schools	10,519	3,397
Secondary Vocational Institutions	498	226
Arts and Science Colleges	735	285
Professional Colleges	265	16
Universities	26	26 *

* Coeducation at the university level. This includes one for female university.

Source: *Economic Survey, 1998/99*, p.117

Table 3: Number of Teachers in Educational Institutions by Kind, Level, and Sex, 1998/99

Level of Educational Institutions	Number of Teachers	
	Total	Female
Primary Schools	3,745	1,170
Middle Schools	1,008	412
High Schools	1,620	630
Secondary Vocational Institutions	7,045	1,799
Arts and Science Colleges	24,963	9,202
Professional Colleges	7,743	1,569
Universities	6,998	952

Note: Mosque Schools are included in Primary Schools.

Source: *Economic Survey, 1998-99*, p.118.

Table 4: National Medical and Health Establishments in 1998

Establishments	Number
Hospitals	872
Dispensaries	4,551
BHUs Subhealth Centers	5,155
Maternity and Child Health Centers	852
Rural Health Centers	514
Tuberculosis Centers	263
Total Beds	90,659
Population per Bed	1,450

Source: Ministry of Health.

Table 5: Health Professionals and Population per Health Staff

Health Professionals	Up to 1996	Up to 1997	Up to 1999
Registered Doctors	74,229	78,470	82,682
Registered Dentists	2,938	3,159	3,444
Registered Nurses	24,777	28,661	32,938
Population per Doctor	1,689	1,636	1,590
Population per Dentist	42,675	40,652	38,185
Population per Nurse	5,060	4,480	3,992

Source: Ministry of Health, Planning Division and Development Division.

Table 6: Number of Private Medical Practitioners by Gender, 1995

Area	Women	Men
Pakistan	2,125	8,172
Punjab	n.a.	n.a.
Sindh	1,761	6,678
NWFP	267	1,166
Balochistan	97	328

Source: Health Division.

Table 7: Crude Activity Rates by Sex and Rural/Urban Area, 1996/97

Area/Province	Crude Activity Rate			Refined Activity Rate		
	Female	Male	Both	Female	Male	Both
Pakistan	9.0	47.0	28.7	13.6	70.0	43.0
Rural	10.5	47.2	29.4	16.3	71.8	45.1
Urban	5.9	46.6	27.2	8.4	66.5	38.9
Balochistan	2.6	43.1	23.1	4.6	68.9	38.9
Rural	2.6	44.1	23.5	4.7	71.0	40.0
Urban	2.2	39.1	21.4	3.8	60.6	34.7
NWFP	5.9	41.2	24.0	9.4	65.4	38.1
Rural	6.4	40.8	24.3	10.2	65.9	38.5
Urban	3.7	43.0	24.3	5.7	63.1	36.4
Punjab	12.0	48.6	30.9	17.5	71.3	45.2
Rural	14.0	49.1	32.0	20.8	73.1	47.8
Urban	7.5	47.4	28.3	10.5	67.4	30.9
Sindh	4.0	46.8	26.6	6.2	69.4	40.2
Rural	4.2	47.2	26.8	6.9	72.7	42.5
Urban	3.8	46.3	26.2	5.5	64.1	38.0

Source: *Labour Force Survey 1996/97*, Federal Bureau of Statistics, Statistics Division, Islamabad.

Table 8: Age-Specific Labor Force Participation Rates, 1996-97

Age Group	Male	Female
10 years and above	70.01	13.63
10-14	17.19	7.61
15-19	52.89	13.06
20-24	85.05	15.08
25-34	97.25	13.80
35-44	98.46	16.72
45-54	96.40	17.56
55-64	85.05	17.36
65+	53.43	10.42

Source: Labour Force Survey, 1996-97, Federal Bureau of Statistics.

GOVERNMENT INSTITUTIONS RELEVANT TO GENDER

- A. Ministry of Women's Development, Social Welfare and Youth Affairs
- B. Provincial Departments of Social Welfare and Women's Development
- C. Focal Points of Gender and Development in other Ministries
 - 1. Mr. Habib Ur Rehman
Director General R&R
Ministry of Religious Affairs, Zakat, Ushr and Minorities
Plot 20, Ramna 6 Near GPO, Islamabad
 - 2. Mr. Dost Muhammad Khemta
Joint Secretary
Ministry of Law, Justice and Parliamentary Affairs
R Block Pak Secretariat, Islamabad
 - 3. Ms. Raana Umar
Section Officer (Investment)
Industries and Production Division
A Block Pak Secretariat, Islamabad
 - 4. Mr. Falak Sher Khan
Chief
Labour and Manpower Division
Taimur Plaza Blue Area, Islamabad
 - 5. Mrs. Anjum Ishfaq
Nursing Advisor
Ministry of Health
14-D West Blue Area
Feroze Center, Islamabad
 - 6. Mr. Owais Qureshi
Financial Advisor
Ministry of Women Development
Finance Division, D Block
Pak Secretariat
Islamabad
 - 7. Mr. Ibrahim Shah
Senior Joint Secretary (Water and Power)
A Block Pak Secretariat
Islamabad

8. Mr. Javaid Raza
Joint Secretary
Interior Division
R Block Pak Secretariat
Islamabad
9. Mr. Shaukat Usman
Joint Secretary
Ministry of Communications
D Block Pak Secretariat
Islamabad
10. Mr. Mehboob Elahi
Director General (Environment)
Environment Division
UBL Building Jinnah Avenue
Islamabad
11. Mr. Abdul Rauf Khan
Joint Secretary
Ministry of Food, Agriculture and Livestock
B Block Pak Secretariat
Islamabad
12. Mr. Maula Bux Lund
Joint Secretary
Housing and Works
Room # 113, 1st floor
B Block Pak Secretariat
Islamabad
13. Mr. Mohammad Bashir
Member, Finance
Capital Development Authority
Executive Block V Ramna-7/4
Islamabad
14. Mr. Mohammad Anwar Golra
Deputy Chief
Planning and Development Division
Chughtai Plaza, Blue Area
Islamabad
15. Mr. Mohammad Aslam Kiani
Joint Secretary (Development)
Ministry of Petroleum and Natural Resources
A Block Pak Secretariat
Islamabad

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16. Mr. Ikramullah Khan
Deputy Secretary
Kashmir Affairs and Northern Areas
S Block Pak Secretariat
Islamabad
17. Ms. Parveen Shahid
Joint Education Adviser
Education Division
Shaheed-e-Millat Secretariat
Jinnah Avenue
Islamabad
18. Mr. Safdar Hussain Khan
Joint Secretary (Administration and Culture)
Culture, Sports, Tourism and Youth Affairs
Building Number k-13 Al-Markaz F-7
Islamabad
19. Mr. Shahzad Iqbal
Deputy Secretary (K)
Kashmir Affairs and Northern Areas
R Block Pak Secretariat
Islamabad
20. Mr. Sultan Ahmad
Joint Secretary-V
Ministry of Defence
Defence Division Civil Secretariat
Rawalpindi
21. Dr. Sualeha Akhtar Suhag
Director (PE)
Population Welfare Division
Jamil Manton, Melody Market
Civic Center
Islamabad
22. Mrs. Shama Khalid
Deputy Secretary (PC)
Cabinet Division
Cabinet Secretariat
Islamabad
23. Mrs. Neelam S. Ali
Deputy Secretary (Export General)
Ministry of Commerce
Islamabad

24. Mr. Mohammad Azam Rathore
Joint Secretary
Statistics Division
Islamabad
 25. Mr. S. Hussain Ahmad Abid
Deputy Secretary (Administration)
Ministry of Railways
Islamabad
 26. Ms. Tahira Zia
Director (Press)
Ministry of Information and Media Development
Islamabad
- D. First Women's Bank (38 branches)
 - E. Women's Police Stations
 - F. Dar-ul-Amans (13)

**Female Institutions Funded by the Ministry of Women Development
Since 1979**

Name of Department	No. of Centers
Technical Education, Punjab	98
Technical Education, NWFP	10
Technical Education, Sindh	57
ABAD	19
Department of Rural Development and Local Government, NWFP	415
Social Welfare, Punjab	
Industrial Homes (Rural Areas)	1,140
District Industrial Homes	29
Women Centers	460
Pilot Women Centers (Rural Areas)	78
Women Community Centers	46
Social Welfare Training Institute, Lahore	1
Women Development and Welfare Centre, Lahore	<u>1</u>
	1,755
Social Welfare, Sindh	
Youth Vocational Centers for Women	8
Multipurpose Women Welfare Centre	<u>113</u>
	121
Social Welfare, NWFP	
Women Industrial Centers	220
Typing and Shorthand Centers	<u>5</u>
	225
Social Welfare, Balochistan	
Industrial Homes	36
Mustahiqeen-e-Zakat, Rehabilitation Centers	<u>26</u>
	62
Small Industries Development Board, NWFP	
Embroidery and Knitting Centers	6
Handicraft Development Centre for Women	1
Readymade Garments Centre for Women	<u>1</u>
	8
Directorate of Small Industries, Balochistan	08
Small Industries Development Corporation, Punjab	32
Small Industries Development Corporation, Sindh	<u>33</u>
	73
Total	2,843

Source: Ministry for Women Development, Social Welfare and Special Education.

RESOURCE PERSONS IN DONOR ORGANIZATIONS

Multilateral Organizations

1. Name United Nation Development Programme
 Contact Person Ms. Anne Keeling
 Ms. Sabahat Lodhi
 Address 9th Floor, Saudi Pak Tower
 61 A Jinnah Avenue, Islamabad
 Telephone No. 279-165, 822-0729

2. Name European Commission
 Contact Person Mr. Sergio Piazzardi
 Address House #9, Street # 88
 G-6/3, Islamabad
 Telephone No. 271-828, 277-017

3. Name United Nations Children’s Fund
 Contact Person Ms. Raana Syed
 Address 6th Floor, Saudi Pak Tower
 61 A Jinnah Avenue, Islamabad
 Telephone No. 279-165, 822-0729

4. Name United Nations Population Fund
 Contact Person Ms. Nuzhat Ehsan
 Address 5th Floor, Saudi Pak Tower
 61 A Jinnah Avenue, Islamabad
 Telephone No. 279-165, 822-072 to 79

5. Name World Bank
 Contact Person Ms. Zia-al- Jalali
 Address 20A, Shahrah-e-Jamhooriate
 Ramna 5, Islamabad
 Telephone No. 819-781 to 86

6. Name International Labour Organisation
 Contact Person Ms. Sameena Hassan
 Address ILO Building G-5/2, Islamabad

7. Name Food and Agriculture Organisation
 Contact Person Dr. Faizul Bari
 Address UN House, 5th Floor, Saudi Pak Tower
 Islamabad
 Telephone No. 822-104

Bilateral Organizations

- | | | |
|-----|----------------|--|
| 8. | Name | British High Commission |
| | Contact Person | Ms. Kirsty Mason |
| | Address | Diplomatic Enclave Ramna 5
P.O. Box 1122, Islamabad |
| | Telephone No. | 206-0715 |
| 9. | Name | Canadian International Development Agency |
| | Contact Person | Ms. Rukhsana Rashid |
| | Address | House #18, Bazaar Road G-6/4, Islamabad |
| | Telephone No. | 279-100 to 01 |
| 10. | Name | Royal Netherlands Embassy |
| | Contact Person | Ms. Fatima Ehsan |
| | Address | Netherlands Development Assistance
2 nd Floor, PIA Building Blue Area, Islamabad |
| | Telephone No. | 279-510/12 |
| 11. | Name | Royal Norwegian Embassy |
| | Contact Person | Ms. Saadya Hamdani |
| | Address | House #25, Street #19
F-6/2, Islamabad |
| | Telephone No. | 279-720 to 24 |
| 12. | Name | Japan International Cooperation Agency |
| | Contact Person | Mr. Sohail Ahmad |
| | Address | House #1, Street #61
F-6/3, Islamabad |
| | Telephone No. | 829-473 to 78 |
| 13. | Name | Swiss Development Cooperation |
| | Contact Person | Ms. Kaneez Fatima |
| | Address | Embassy of Switzerland (SDC)
Street # 6, Diplomatic Enclave
E5, Islamabad |
| | Telephone No. | 279-280 |
| 14. | Name | Asia Foundation |
| | Contact Person | Ms. Mahnaz Ahamed |
| | Address | H 38 Khayaban-e-Iqbal
F-7/3, Islamabad |
| | Telephone No. | 270-590 |

International NGOs

- | | | |
|-----|----------------|--|
| 15. | Name | Save the Children (UK) |
| | Contact Person | Ms. Saadia Ahmad |
| | Address | Karachi Program Support Unit
F-178/3 Block 5
Kekhkashan Clifton, Karachi |
| 16. | Name | OXFAM |
| | Contact Person | Ms. Fatima Sardar |
| | Address | House #9, Street #89
I-8/3, Islamabad |
| | Telephone No. | 282-954, 253-880 |
| 17. | Name | Actionaid |
| | Contact Person | Ms. Bushra Jaffar |
| | Address | House #4B, Street #34
F-8/1, Islamabad |
| | Telephone No. | 282-954 |

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