

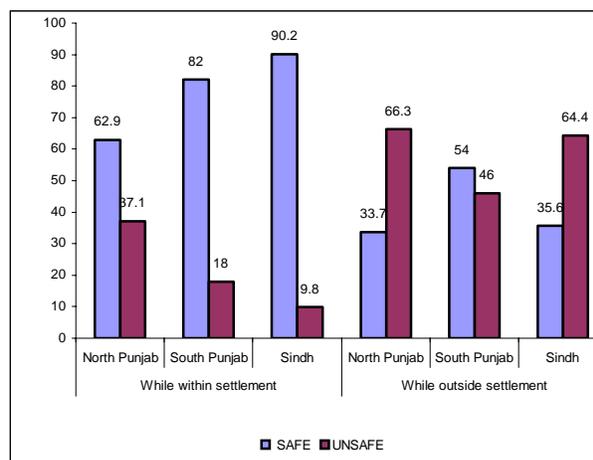
## EXECUTIVE SUMMARY

1. The quality of life for women and girls in Pakistan has improved in recent decades. School enrollments have risen across all income categories. Child health indicators such as immunization rates and infant mortality have improved for girls and boys. Fertility rates are declining leading to better health for women. Women's participation in paid labor has increased, particularly in agriculture, and their involvement in the political process has risen thanks to a federal mandate in 2000 to reserve seats for women at selected levels of government.

2. In certain dimensions, however, large gender inequalities persist. Although more girls are in school, a substantial gender gap in enrollment remains and worsens significantly as girls transition from primary to middle school. Although gender differentials in child immunization have declined, considerable gender differentials persist in other aspects of health care. The use of reproductive health services is low, and maternal mortality ratios remain high. The cumulative effects of this pattern are evident in the high sex ratio of 108 males per 100 females. In the labor market, lower educational attainment coupled with social norms that restrict mobility confine women to a limited range of employment opportunities and low wages. The achievement of the Millennium Development Goals (MDGs) will require significant reductions in these gender gaps. Policy interventions directed specifically at gender inequality in these public domains would allow the government to move decisively toward achieving these goals.

3. This report examines the lack of economic opportunities in combination with cultural and social norms that determine outcomes for women to a significant degree. One manifestation of an enormously influential cultural norm is the restriction on women's mobility. According to multiple sources of data—including a nationally representative survey and more focused surveys of rural households in Punjab and Sindh (Figure 1A)—the safety of females in public spaces is a constant worry for urban and rural families alike. A mother may keep her daughter from attending school so that she does not have to walk alone. A woman who needs medical care for herself or her children cannot travel alone to a health center, particularly if it is outside her settlement. A common thread emerges in all dimensions, though their sources are numerous and varied, that traces gender gaps to restrictions on the physical mobility of females and their access to information: both undercut their ability to acquire key services and pursue life opportunities. Mobility restrictions directly undermine female access to medical care, education, opportunities for paid work, voting and other forms of political and community participation. The more women are secluded in households or settlements, the more they lack access to a broad range of information and are unaware of their legal rights, the importance of health maintenance, and the benefits of participating in the public sphere.

**Figure 1A: Evidence from Rural Sindh and Punjab: Safety Concerns**  
(percent)

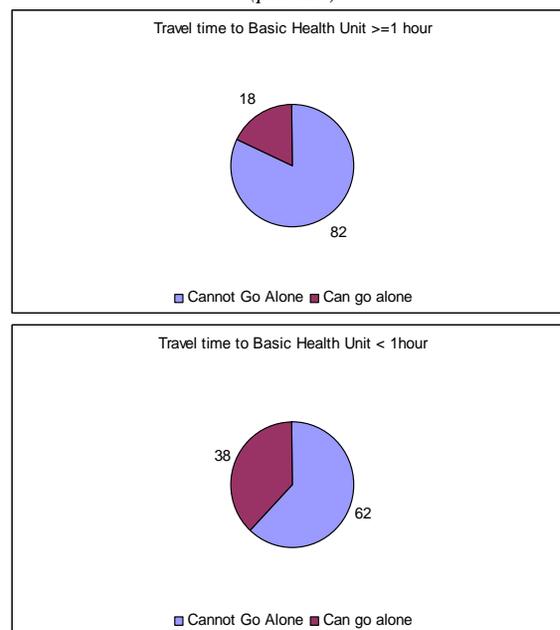


*Note:* These figures represent the percentage of currently married women aged 15–40 who reported feeling safe and unsafe within and outside the settlement.

*Source:* Pakistan Rural Household Survey, Round 2, 2004.

4. Easing these mobility constraints involves inherently gradual processes. Fundamental cultural shifts require changes in people’s perceptions of their environment and, in particular, of the roles that men and women can assume. The current restrictions on women’s movement outside the home arise from concerns about their security and reputation; as long as these concerns remain, so will the restrictions. By fostering a safer environment—improving women’s access to justice, for instance—the government can activate a positive cycle of increased female participation in the world beyond the household. The perception of a marginally safer environment (both inside and outside the village) will encourage those individuals who most desire change to respond to government initiatives, and venture beyond traditional restrictions to attend school, earn income, or vote. Along with community awareness of this marginal change, and the realization that increased mobility does not automatically invoke retaliation, will come further marginal improvement. In this gradual way, the practice of increased mobility can diffuse to women in other communities ready to progress. A logical first step is to increase female enrollments in school, which is likely to unleash a process driven by women’s demand for greater opportunities and involvement in the public sphere.

**Figure 1B: Evidence from Rural Sindh and Punjab: Restricted Mobility**  
(percent)



*Note:* Percentage of women aged 15-49. Cross-tabulations from a question asking respondents if they could travel to the facility alone and whether they needed permission from someone in the household to go to the facility. Most women who reported needing permission also reported that they needed a male household member’s permission (father-in-law or husband).  
*Source:* Pakistan Rural Household Survey, Round 1, 2001.

5. If Pakistan is to reduce gender gaps and achieve its development goals, policy interventions will require a dual focus on near-term and long-term outcomes. In the near term, females need access to basic services and opportunities. In the longer term the economic, cultural, and political environment must sustain improved circumstances for women in health, labor force participation, and other outcomes. Far deeper and more integrated initiatives are needed if long-standing trends in gender inequality are to be reversed. What role does public policy play? In many cases minor changes in laws and institutions can foster greater involvement by women in the public sphere to enable them to pursue activities that further enhance their autonomy and elevate their status. Through an iterative process, these incremental changes contribute to equalizing opportunities for women, altering society’s long-standing perceptions, and easing associated constraints. Such changes may encourage parents to educate their daughters, for instance, which will enable future generations of women to make better health-related and economic decisions within the household, and to participate in political life where they can contribute to further social and legal change.

6. What is to be done in the meantime, as institutional reforms and economic growth may make limited and slow progress? Active policy measures to promote gender equality in the present are crucial. In particular, near-term approaches must work around existing constraints on women and girls, augmenting their access to basic services, paid work, and opportunities for decision-making in the public sphere. The analysis in this report has incorporated research and insights from scholars and civil society organizations in Pakistan in order to arrive at precisely these types of near-term approaches.

7. Fortunately, since the late 1990s, the Government of Pakistan has nurtured a climate that is conducive to achieving greater gender equality by launching programs designed to increase girls' school enrollments, enhance female access to health care, and facilitate women's participation in the public arena. Pakistan has ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Specific policies to promote gender equity have been articulated in the National Plan for Development and Empowerment of Women (2002), National Plan of Action (1998) and the government's Poverty Reduction Strategy Paper (PRSP).<sup>1</sup> Prominent civil society organizations have stepped-up efforts to educate the public about the benefits of reducing gender inequalities; moreover, they are increasingly engaged in dialogue with government ministries about how to incorporate gender issues across all major areas of development policy. This report identifies policy levers (summarized below) that can augment the ongoing momentum to close gender gaps. It also reveals key obstacles common to gender gaps in all dimensions and points the way forward to enhancing women's opportunities and status in areas where no policy for gender equality currently exists. There are indeed definitive steps the government can take to advance gender equality, the promise implicit in its commitment to achieve the MDGs.

### **Key Themes and Policy Implications**

8. The report focuses on women's disadvantages in family law and inheritance, education, health outcomes, and labor force participation. Brief attention also is given to women's involvement in other aspects of public life, such as political participation and community decisionmaking. The analysis uses a mix of quantitative and qualitative data to identify determinants of gender gaps in all these themes: quantitative sources include the Pakistan Integrated Household Survey (PIHS)—an urban-rural household survey representative of Balochistan, North West Frontier Province (NWFP), Punjab, and Sindh—and two rounds of the Pakistan Rural Household Survey, 2001 and 2004 (PRHS-I and PRHS II); qualitative data that comes from interviews with women from rural Punjab and Sindh offers more nuanced explanations of gender gaps' determinants. Background papers by Pakistani scholars and legal experts, commissioned for this report, offer further insights. Each theme thus involves a complex, multi-faceted analysis grounded in absorbable public policy recommendations.

#### *Creating an Enabling Environment to Improve Women's Rights*

9. To understand the condition of women in a society and their capacity for action, it is important to examine their status both within the domain of the family and within the larger cultural and sociopolitical context. One aspect of this is family law which, in Pakistan, is a mixture of codified law and customary practices. This report focuses on the rights of women as articulated within existing family law, and examines the extent to which such laws are enforced, or enforceable in practice, as well as the ways in which traditional institutions interact with family law. Since familial attachments and networks define many aspects of individual status and rights, the interaction between custom and law within the domain of the family essentially defines the *de facto* set of opportunities available to women, as well as the barriers they confront in fulfilling other basic needs such as education and health.

10. While some customary practices are often flagrant violations of state as well as official Islamic law, lacunae in laws can sometimes be filled by customary practices. In either case, the potential effect of custom on women's welfare is quite complex. In particular, practices which could easily be perceived as detrimental to women may actually enhance their welfare in the absence of enforceable legal institutions. Thus, understanding these institutions and their interaction with the law is an essential step toward identifying policy levers likely to create conditions for the desired outcomes to emerge.

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<sup>1</sup> Government of Pakistan (2003).

11. The report focuses on two areas of family law with a substantial potential impact on the welfare of women. The first is the right to inherit family wealth. Although women in Pakistan have the legal right to inherit, most women with a clear understanding of their legal entitlement, and whose families have heritable wealth, “voluntarily” relinquish their right in favor of male relatives, typically a brother (Box 1). By far, the most important reason cited for this is the retention of natal family protection. Most women feel that giving up their legal right to natal family wealth maintains the natal family’s obligation to provide financial and physical security in the event of adverse circumstances. Clearly the presence of articulated laws, though necessary, may not be sufficient to change behavior. The absence of complementary formal institutions, in particular adequate safety nets and access to legal services, not only weakens the enforceability of such laws; it also reinforces exclusive dependence on family networks

**Box 1: Rural Women’s Voices on Inheritance**

*I think, I should not claim my share. I will not take it. My brother is dear to me. Brothers help in the hour of need...If I will claim my share, the warmth of our relationship will be affected. If even brothers do not dislike it, their wives and children would definitely feel that. They say that we have taken share from them. Although, it is our right and we should take it but the relationship is affected.*

–Woman from northern Punjab (Faisalabad), age 30

*I have never asked for my share, nor have they ever given it to me. Even if there comes a tough time, I will not ask for my share. If I ask for my share, others will not say anything, but my father and brother will become angry with me.*

–Woman from Sindh (Mirpurkhas), age 24

*I have asked my brother to give me my share....But he says that I am married and it is my husband’s responsibility to feed me and take care of me. Here most of the women forego their share; they want to take it but they don’t get it. They can’t do anything when they don’t get it; they remain silent about it.*

–Woman from Sindh (Mirpurkhas), age 22

12. Women’s rights under marriage are another domain where numerous laws protecting women have been enacted, many in the earlier part of the twentieth century. Despite the fact that these laws have been in existence for over half a century, legal scholars and human rights organizations in Pakistan agree that girls and women continue to confront profound disadvantages in marriage and divorce. This report examines laws related to child marriage and legal provisions related to the marital contract. The latter includes the *Nikahnama* (marriage contract), dowry, the right to divorce, alimony and *Haq Meher*.

13. The report finds significant improvements in the enforcement of the law related to child marriage. Among rural households, data from Sindh and Punjab suggest that the median age of marriage is 17, and the mean age is 18. However, close to one-third of girls still marry before the legal minimum age of 16. Thus, there is significant scope for improving the enforcement of the child marriage act. Prominent civil society organizations, such as the Aurat Foundation, have stepped in to increase enforcement and have proposed the redrafting of laws to further increase the legal minimum age at marriage to 18 years.

14. The *Nikahnama* is the centerpiece of the *Muslim Family Law Ordinance* of 1961. By requiring the registration of a marriage contract the MFLO attempted to make marital practices more transparent and accountable to the law. Although the *Nikahnama* contains unprecedented protections for women, few of these provisions are actually enforced. The barriers to enforcement include both a lack of awareness of the existence of such laws and customary practices that actively restrict access to the provisions of the *Nikahnama*. For example, 75 percent of interviewed married women had no *Nikahnama*, and most also were not aware that one was required. Among those who had one, close to three-fourths had no idea what was in the document. Given, then, that only seven percent actually had a *Nikahnama* and knew what it

stipulates, the scope of its protection seems severely limited. Indeed, practically no woman who had a *Nikahnama* reported that it gave her the right of divorce. The same is true about *Haq Meher*, a severance clause whereby the husband agrees to pay a pre-specified cash amount to the wife in the event that he initiates divorce. Nominally, *Haq Meher* appears to be quite important but in the vast majority of cases, the amounts were far too small to actually provide any viable economic protection to women.

15. A complex array of cultural practices around marriage appears to substitute or compensate, at least in part, for poor enforcement of marital laws. Most women in rural Pakistan marry a close relative (over 78 percent), and the vast majority continue to reside in their natal village and have close daily contact with their natal families. In addition, practices like *watta satta* (where two different families trade their daughters for marriage) are surprisingly common. More than one in three married women in rural women is in a *watta satta* arrangement. While this practice has understandably been a cause for concern for women's rights advocates, since it clearly restricts women's options within marriage, it is not difficult to see why it continues to thrive. Simply put, the presence of the daughter's sister-in-law in her natal household dampens the potential for serious mistreatment of the daughter. Indeed, we find that women who are in a *watta satta* arrangement report lower levels of depression and domestic violence and are significantly less likely to experience marital estrangement. Examining customary practice of this sort is important because it suggests that unless complementary legal reforms are put in place and enforced, customary practices that afford informal protection are likely to persist and would be hard to eliminate.

16. A number of recommendations on modifications to Family Law from legal scholars in Pakistan resonate with the findings summarized above. Prominent advocates for women's rights in Pakistan have called for increased legal protections related to women's rights under marriage and divorce by amending current provisions in these areas, also recommending specific changes to the *Dissolution of Muslim Marriages Act (DMMA)* (1939) and to the *Nikahnama* form to ease restrictions on women's rights to divorce.

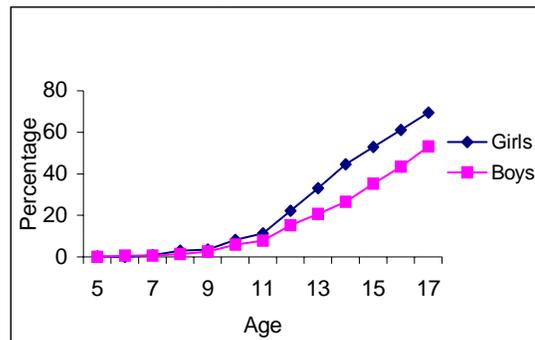
17. While modifications to family law constitute clear policy levers for improving the status of women in the family, equally important is the need to build enabling institutions that allow women to take advantage of available legal protections. Examples include, strict enforcement of record-keeping of family events such as marriage, divorce, birth and death which provides women with the crucial evidence needed to seek legal aid and protection; educating women about their rights through intensive outreach and information campaigns regarding child marriage, dowry, and divorce; and improving access to justice through channels such as free legal aid. Furthermore, to encourage women to actively pursue their rights they must be assured of their physical safety. In this domain, increased provision of safe houses, crisis centers, and responsive police protection is crucial. Equally, women who move against convention in pursuit of their rights must be assured minimum financial security through adequate formal safety nets. In the CGA's companion volume, *Pakistani Women in Context*, local experts elaborate on potential modifications to laws and institutions that could significantly augment women's access to resources, their legal rights and due enforcement of these rights.

#### *Addressing Mobility Constraints to Enhance Schooling Outcomes*

18. Only one of the eight MDGs explicitly promotes gender equality and the empowerment of women, but gender issues are germane to achieving all of them. Especially important is the achievement of universal education. Education enables women to be more productive both inside and outside the household. A mother's education also has a beneficial impact on family size, the well-being of her children, and her use of community services. Educated women are also more likely to participate in the political process; illiteracy is a major obstacle in accessing relevant information and dealing with electoral procedures and political issues.

19. The report finds that only 58 percent of primary school-aged boys and 46 percent of same-aged girls were enrolled in primary school in 2001-02. This gap worsens substantially for girls who are 12 and older. Moreover, the rural-urban divide is striking. The gender gap is largely a *rural* phenomenon. In rural areas, girls are less likely to have ever enrolled in school and if they do enroll they are much more likely to drop out (Figure 2). This leaves little room for inaction if the gender equity goals set out in the PRSP are to be met.

**Figure 2: Percentage of Children Who Dropped Out of School**



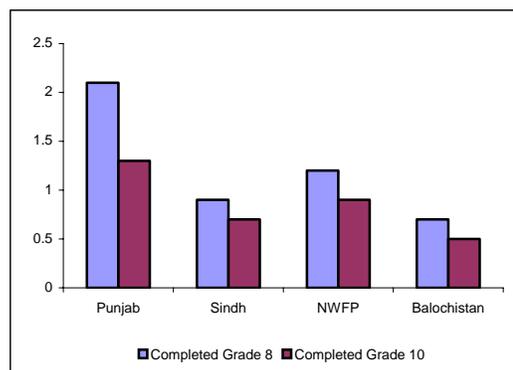
Source: Based on World Bank staff tabulations using PIHS 2001-02 data on rural children.

20. Girls' education has been the subject of much debate and research in Pakistan, and a number of important demand- and supply-side factors which impact schooling decisions have already been identified. These include demand-side constraints such as family income, parental education, parental attitudes and differences in returns to schooling, as well as supply-side constraints related to school availability and quality. Recent policy initiatives have responded to these findings by introducing important new programs such as stipend schemes and school meal programs. The analysis in this report points to an additional constraint arising from restrictions on the mobility of girls and young women and argues that if this constraint is not accounted for it is likely to dampen the efficacy of the aforementioned policy interventions.

21. Analysis results suggest that the practice of restricted female mobility plays a large role in perpetuating gender gaps in school enrollments. School attendance for girls is very sensitive to school proximity. Girls are much less likely to attend school unless there is one available within the settlement they reside in. This sensitivity to school proximity worsens as girls grow into adolescence. Qualitative studies suggest that concerns over safety and norms of female seclusion are the primary factors behind the precipitous drop in enrollment beyond age 12. This concern is also evident in the rising expenditure on transportation to school reported for older girls.

22. Decreasing the physical cost of attending school for girls thus is likely to pay big dividends. How can this be achieved? Since large parts of rural Pakistan are underserved or unserved by schools for girls, school construction will continue to be important. However, a more nuanced approach that addresses the needs of scattered rural population—where dedicated community-level schools are unfeasible—is also required. Even where feasible, however, the construction of schools is likely to face another important constraint: there simply are not enough educated women in many Pakistani villages to staff a school for girls (Figure 3). Government schools (and most private schools) for girls require female teachers, but significant barriers to female mobility prevent educated women from relocating or commuting to localities with teaching jobs. Hiring and retaining female teachers thus will continue to be a problem, and ironically this problem will be at its worst in precisely those areas that are poorly served at present.

**Figure 3: Average Number of Qualified Women in Rural Communities**



Note: "Qualified women" denotes women between ages 18 and 50 who have completed at least grade 8 (middle school) or grade 10 (high school).

Source: PIHS 2001-02 household data.

23. Paradoxically, the construction of a middle or high school is not likely to be warranted in every community; however, the absence of such schools *sufficiently* close by will hinder the development of public primary schools, thereby discouraging private primary schools. Breaking this unfortunate cycle will require innovative interventions to ensure girls with access to middle and high schools without having to construct a middle or high school in every village. While cultural constraints on female mobility are not likely to yield to short-run policy levers, the creation of a *cohort* of educated women in every village may be a viable policy intervention on the supply side. Marriage, residence, and migration patterns suggest that educated girls frequently remain in the villages they come from, so this constitutes a potential pool of future teachers for the next generation.

24. Improving schooling outcomes requires a comprehensive strategy that can address the demand- and supply-side constraints noted above. First, given the poor distribution of schools, there is a clear need for new school construction to expand access to schools in areas that are currently unserved or underserved. In addition, the conversion of public primary boys' schools to coeducational institutions is likely to be quite effective in immediately improving primary school access for girls in areas where no primary girls' school exist. Analysis also shows that private primary schools locate only in areas with a sufficient pool of educated women who can be hired as teachers. Thus, public investments in middle and high schools are also likely to have very large payoffs for primary schooling, since they could very quickly produce a pool of qualified women who could not only staff existing public schools but also serve to pull in new private schools. In addition, it may be possible to immediately alleviate shortages of teachers by providing residential accommodation with some assured security, as has been attempted in rural Balochistan with some success. Where teacher quality is a concern, mobile teacher training units could also be considered. The success of this strategy relies, however, on ensuring that young girls who have primary schooling go on to complete middle and high school. This requires appropriate demand-side initiatives that are sensitive to the mobility constraints highlighted above.

25. Several demand-side initiatives such as the middle school stipend program and the school meal program (*Tawana Pakistan*) are already underway. Such schemes rely on the idea that low enrollments are primarily due to financial constraints. Without doubt such constraints are likely to be quite important for many rural households. Even where households are concerned about the safety of young girls, a stipend could allow them to purchase private secure transportation to and from school. Our analysis indicates, however, that safety concerns are not likely to be addressed completely by reliance on existing means of transportation available in most villages. A rigorous evaluation of the stipend program is therefore urgently needed to identify whether the stipend should be pegged to school distance as well as the extent to which uptake of the program is dampened by safety and mobility concerns. If stipends alone are found to be inadequate, several complementary initiatives could be considered to augment their effectiveness. For example, where a school exists within walking distance, trained and licensed chaperones could be used to escort young girls to and from school. Where schools are at a greater distance, as is the case with most middle and high schools, subsidized provision of secure school transport could also be considered. The feasibility of such complementary initiatives could be assessed as part of an evaluation through pilot schemes.

#### *Increasing Access to Health Services to Improve Health Outcomes*

26. Three major sets of factors interact to slow the improvement in health outcomes in Pakistan, as in other parts of South Asia. First, high rates of poverty make for poor nutrition and health conditions. This is aggravated by neglect of public health and environmental sanitation services, as a consequence of which people—and poor people in particular, given their living and working conditions—are prone to high levels of infection. Second, the coverage and quality of publicly provided health services is poor. Third, gender inequities place constraints on women's and girls' access to health information and

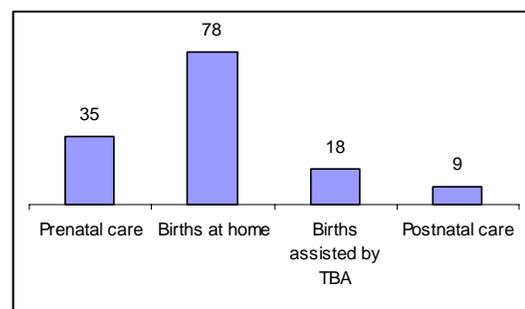
services. The first two issues are not distinct to women and have been analyzed elsewhere. We focus on the specific constraints to improving women’s health outcomes.

27. As with education, mobility restrictions play a large role in perpetuating gender gaps in health outcomes. Further constraints faced by women in seeking health care include limitations on decisionmaking and access to information. If women feel that they or their children need health care, they have to persuade their husbands and/or elders of this need, obtain permission to seek care, and find someone to accompany them. They also must be able to access critical information on when to seek medical care and seek information on what health services are supposed to be available to them—not easy when they have limited interaction with the outside world. Women thus face a series of daunting hurdles to seeking timely health care, even if a well-functioning facility is available nearby and the household can afford the treatment.

28. What can the government of Pakistan do to implement its commitment to meeting the MDGs, two of which focus on health and one specifically on maternal health? This will require significant effort and investment on multiple fronts. There have been encouraging trends in childhood immunization. Trends in other MDG indicators are less encouraging, however—in particular that of a three-quarters reduction in maternal mortality between 1990 and 2015: the maternal mortality ratio in 2000 was only six percent lower than the ratio in 1990.

29. The timeliness and quality of care during pregnancy and childbirth strongly influence maternal health, yet the proportion of women receiving health care during pregnancy and childbirth is low, and has risen slowly and only slightly since the 1980s (Figure 4). Only 35 percent of women in Pakistan reported receiving prenatal care during their most recent pregnancy, which represents only a 17-percent increase from the late 1980s. The figure for urban areas is 63 percent, but only 26 percent in rural areas. Nearly four out of five births during 1998-2001 took place at home. The proportion of institutional deliveries rose by only eight percent from the late 1980s. Levels of postnatal care are very low, even in urban areas. There are also large interprovincial differences in coverage of these maternal care services. Punjab is the best-served province, and Balochistan shows the lowest service coverage, followed closely by the NWFP.

**Figure 4: Percentage of Women Receiving Maternal Health Services**

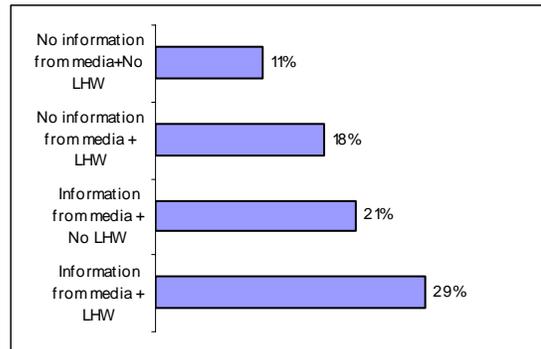


*Note:* Percentages based on cross-tabulations from the PIHS data. Data refer to use of maternal health services by pregnant women in the three years preceding the PIHS survey. Categories “births at home” and “births assisted by trained birth assistants” (TBAs) are not mutually exclusive. *Source:* PIHS 2001-02 household survey data.

30. Gender inequities translate into low investment in the health of female children and adolescents. Women thus enter childbearing years carrying the burdens of deprivation during childhood and adolescence; their health reserves are further drained by repeated childbearing and inadequate care during maternity. The resultant cumulative depletion takes its toll in high rates of maternal morbidity and mortality and in poor health outcomes for their children.

31. Yet it is evident that these hurdles can be overcome well before a shift in cultural values regarding women’s position in society. Providing active outreach services to people’s doorsteps through the Lady Health Worker (LHW) program is effective at increasing the uptake of some services, such as contraceptive use and immunization. Our data confirm the well-established increase in use of health services if people have health facilities nearby, and also if women have some schooling. But we also find that information campaigns increase service utilization, *independent of* women’s schooling, LHW presence, and distance to facility (Figure 5).

**Figure 5: Percent of Women Using Contraceptives: Impact of Lady Health Worker Presence and Media Exposure**



*Note:* These figures pertain to rural married women aged 15-49. The figures refer to the predicted probabilities of using these services from Tables A4.3 and A4.4. In graph A, the predicted effect of media exposure is added to the effect of woman’s schooling on the use of these services. In graph B, the predicted effect of media exposure is added to the effect of LHW presence.

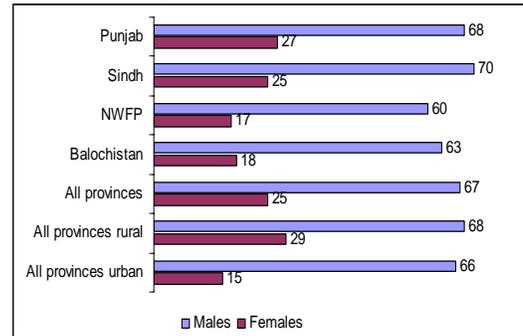
32. From this analysis emerge two sets of policy recommendations which can help reduce the gender-related constraints to improving health outcomes. First, it is critical to mount intensive information campaigns covering a wide range of health messages. This will help women access information directly within their homes; moreover, it can also help build community acceptance for paying more attention to women’s health needs and thereby reduce the social barriers to women accessing health care independently. Second, the LHW program should be expanded and strengthened. Where such expansion is currently not possible, mobile service provision should be made available in such a way that people know when and where the services can be accessed. At the same time, some changes need to be made in the organization of the LHW program. We do not find evidence of hoped for synergies between the LHW program and the health facilities; the presence of a LHW does not seem to stimulate women to use the services of the health facilities. The report outlines a few simple measures which could help integrate LHWs more with the functioning of the health facilities and thereby create a more coordinated and effective network of health service delivery to rural households.

*Drawing Women into the Workforce and Broader Public Arena*

33. Women’s participation in the labor force not only serves to augment household income and welfare; it also can provide a tremendous impetus to enhanced participation in public affairs. The National Policy for Development and Empowerment of Women 2002 places particular emphasis on increasing the economic empowerment of women through their increased participation in the workforce. Nationally representative data indicate that women participate in the labor force at substantially lower rates than men in both urban and rural regions. At the end of the 1990s, only one in four adult women (aged 10 and older) participated in the labor force, a far lower rate than the nearly 70 percent participation rate for men.

34. There are also some important sectoral and regional variations in female labor force participation worth noting (Figure 6). First, almost twice as many women report labor market activity in rural areas as compared to urban areas. Second, a much larger fraction of women report labor market activity in rural Sindh and Punjab, as compared to the North West Frontier Province and Balochistan. There is no such variation in male participation rates. Provincial differences in female participation rates are likely to reflect differential opportunities for agricultural employment. As we discuss below, women in rural areas work predominantly in agriculture, and Sindh and Punjab constitute the agricultural heartland of the country.

**Figure 6: Labor Force Participation Rates by Province (percent)**



Source: World Bank staff calculations using PIHS 2001-02 data for individuals aged 10 and older.

35. Three additional aspects of female labor market participation are worth noting. First, women work in a much narrower set of occupations than men. Rural women tend to be concentrated in agriculture, while urban women tend to work predominantly in unskilled service jobs such as personal and household services. Second, the occupations in which women are predominantly engaged offer lower wages. Third, these occupations are much more likely to keep women close to or inside the home. Labor force participation by occupation shows that a much higher proportion of urban men than women are engaged in white-collar jobs and within occupations, suggesting further gender segregation by the type of white collar job. A recent report on the need for quotas for women in public sector jobs reports that, despite the existence of quotas across all cadres, women tend to be concentrated in the education and health departments. This may reflect, in part, a decision by women to remain within the domain of “socially acceptable” work. Beyond white-collar jobs of the type described above, women’s labor market participation in urban areas seems to be concentrated in home-based manufacturing work. One study estimates that since the 1980s, there has been a dramatic increase in the proportion of urban women engaged in informal home-based work, primarily crafts and related occupations. While Pakistani researchers and policymakers have increasingly focused on the plight of home-based informal workers, especially that of women home-based workers, initiatives in this area are hampered by a lack of data.

36. The analysis in this report shows that among all the possible determining factors, mobility restrictions are perhaps the most important constraint to women’s participation in the labor force. Social barriers to women’s mobility also shape the sectors and occupations they work in and their choice of location of work. In fact, the same cultural restrictions that limit female access to education and health facilities also constrain their opportunities to earn income.

37. As we have discussed above, women’s mobility may be limited due to concerns about their safety as well as norms of family honor and seclusion restrictions. The report shows that concerns about safety also discourage participation in paid work and confine women to jobs within their village or settlement. As Table 1 shows, women who feel unsafe walking within their own settlement are much less likely to work for pay. Analysis also shows that women whose husbands are educated and women who belong to higher-income households are less likely to work. Qualitative data suggests that this may be because there is a social stigma attached to women working outside the home.

**Table 1: Effect of Safety and Participation on Paid Work**

<i>Woman’s concerns about safety</i>	<i>All paid work</i>	<i>Paid farm work</i>
Feels unsafe within settlement	Negative impact	Negative impact
Feels unsafe outside settlement	No impact	No impact

Source: Based on probit regression results reported in Table A5.3 and PRHS 2004.

38. The limited participation of women in wage labor is of particular concern not only because it limits the income-earning opportunities available to households, but also because participation in paid work has important implications for women's autonomy. Many studies have found that working women have greater voice in household decisions. This report identifies an additional aspect of empowerment through participation in labor markets. Women who work are significantly more likely to participate in community and political activity. Given the increasing role of local government under the decentralization process, and thus the increased role of communities in political decision-making, participation in work is perhaps one important avenue through which women's civic participation could be enhanced.

39. The report proposes several ways in which women's labor force participation can be stimulated. Raising women's skill levels, both through formal schooling as well as vocational training, will increase their ability to find employment. Investment in time-saving infrastructure is also important for encouraging women's participation in work activities. The restrictions on physical mobility and segmentation of the labor market will continue to circumscribe women's participation, however. Complementary strategies are needed to attract and retain women in the labor force. For example, micro-credit programs could enable women to establish small businesses, and better designed credit and agricultural extension program can benefit women engaged in agricultural work. Given that many women are engaged in home-based work, better regulation as well as the establishment of appropriate benefits is also likely to be important. Finally affirmative action programs such as quotas or the repealing of labor laws such as the *Factory Law* that discriminate against women are likely to be more effective if complemented by efforts to ease mobility constraints and concerns about safety.

## **Conclusion**

40. This report identifies two dimensions in which policy must address gender gaps in order to meet Pakistan's development goals. First, because cultural constraints undermine women's access to education, health services, and prospects for earning income, policy requires near-term initiatives that work around these constraints, increasing female acquisition of basic services and opportunities. Near-term initiatives include augmenting funding of government programs (such as LHWs and stipend programs to increase girls' attendance) that have been successful in increasing access on a small scale; modifying legislation to further empower women—by expanding their income earning-opportunities and their marital rights, for example; and enforcing these modified as well as existing laws so that women actually will take advantage of their legal rights.

41. Second, improvements in gender equality will endure only to the degree that formal institutions reinforce them and society accepts them. Policy therefore must incorporate long-term measures to create an environment that enables the reduction of gender gaps. As discussed earlier, the gradual process of social change means that many iterations of change across multiple generations have to occur before conditions improve for women on a wide scale. This slow nature of widespread improvement does not imply that government can be complacent and wait for a fundamental shift to occur, however. On the contrary, activating and sustaining the virtuous cycle of improvements requires strategies that reinforce near-term measures. Increasing girls' school enrollments builds future cohorts of local female teachers and health care providers, but to accomplish this, girls first must feel safe enough to attend schools outside their communities when there are no schools nearby, and women must feel secure enough to work outside their homes, even when this is not the norm. By creating a public arena that is more welcoming to women, policies that initiate improvements in female human development will achieve the desired results. Once women perceive that there is an arena in which they can apply their greater development, their own demand for improved access to services and life opportunities will act as the most effective momentum for fundamental change. The shortest route to improving gender equality is that which fuels demand for change and accelerates a virtuous cycle of improvements.