

# 7 Improving gender equality in Pakistan

# 7.1 Introduction

Low empowerment of women is a serious and entrenched problem in many developing countries, including Pakistan. The Sustainable Development Goals (SDGs) of the United Nations include a specific goal (Goal 5) on gender equality and ending all forms of discrimination against women and girls. Affording women equal rights to economic resources such as ownership of land and property is an essential target for achieving this goal. Improving gender balance is not only a social issue, it is also a major economic issue.

Women comprise almost half of the population in most countries, and their participation in economic activities can significantly increase incomes and wealth of their families, communities and nations. A recent report by the McKinsey Global Institute (Woetzel et al. 2015) argues, for example, that improving gender balance could add US\$12 trillion to the

global economy (worth around US\$100 trillion). Consider also, in this context, the progress being made in Bangladesh by improving women's access to credit, education and health facilities:

Thanks to efforts by the nongovernmental organizations Grameen Bank and BRAC, along with more recent work by the government, Bangladesh has made significant strides toward educating girls and giving women a greater voice, both in the household and the public sphere. These efforts have translated into improvements in children's health and education, such that Bangladeshis' average life expectancy is now 72 years, compared to 68 years for Indians and 66 years for Pakistanis. ... The Bangladesh government also deserves credit for supporting grassroots initiatives in economic inclusion, the positive effects of which are visible in recently released data from the World Bank. Among Bangladeshi adults with bank accounts, 34.1% made digital

transactions in 2017, compared to an average rate of 27.8% for South Asia. Moreover, only 10.4% of Bangladeshi bank accounts are "dormant" (meaning there were no deposits or withdrawals in the previous year), compared to 48% of Indian bank accounts. (Basu 2018, p. 1)

A particular aim of ACIAR project ADP/2010/091 was to make policy recommendations for improving gender equality in Punjab and Sindh, especially in agriculture, livestock and dairy sectors. In this chapter, we address this particular topic. Section 7.2 sets the context by describing the general situation of gender inequality in Pakistan. Section 7.3 outlines the roles of federal and provincial governments in relation to gender equality together with some recent policy initiatives of these governments. The findings of two ACIAR field studies of gender inequality in rural Punjab and Sindh are outlined in Section 7.4. Section 7.5 provides a brief summary and some conclusions before policy recommendations are made in Section 7.6.

# 7.2 Gender equality in Pakistan

Twelve years ago, when the World Economic Forum released its 'Global gender gap report 2006', Pakistan was ranked 112th out of 115 countries (World Economic Forum 2006). Pakistan's ranking in gender equality has not improved since then. Indeed, its ranking has fallen further—in the 'Global gender gap report 2017' the World Economic Forum ranked Pakistan 143rd out of 144 countries, just one rank above the lowest ranked Yemen (World Economic Forum 2017a). All other countries, many with large Muslim populations including Afghanistan, Bangladesh and Indonesia, have higher ranking than Pakistan. For example, Bangladesh is ranked 72, India 87 and Indonesia 88. Pakistan's relative global ranking in gender equality puts into perspective the observation of FAO (2015) that 'there is a tremendous potential' in Pakistan to

unleash the economic and social benefits of empowering women.

The concept of gender equality is a multidimensional concept that is impacted by, and reflects, women's legal rights to ownership of assets; access to employment, education, training, health services, extension services and credit; and the extent to which legal and constitutional rights are honoured in practice by employers, families and society at large. Accordingly, the rankings in the global gender gap reports are based on comparisons across the following key dimensions:

- economic participation and opportunity (e.g. wage inequality)
- educational attainment (e.g. literacy)
- health and survival outcomes (e.g. life expectancy)
- political empowerment (e.g. women in parliament).

As the figures in Table 7.1 show, Pakistan's rankings are low with respect to wage equality, literacy, and health and survival. While many women in Pakistan participate in economic activity—as labourers, householders, factory workers, farm workers, teachers, managers, politicians and even ministers and diplomats their wages for similar work are typically lower than male wages. Similarly, Pakistan has low ranking with respect to literacy rates and healthy life expectancy. Pakistan's ranking in political participation, however, is not much different to the other countries shown in Table 7.1. Figures in Table 7.1 also show Pakistan's low standing with respect to financial inclusion of women, as only 3% of adult women in Pakistan had an account with a financial institution, whereas the corresponding figures are much higher in the other countries. This reflects the low level of economic participation and ownership of property and other assets in Pakistan.

Pakistan's ranking in political participation is fair. Pakistan had a female leader of a political party (Mohtarma Fatima Jinnah from Pakistan Muslim League) in 1965, then a female Prime

Table 7.1 Gender equality rankings out of 144 countries: selected Asian countries, 2017.

Dimension/Rank	Pakistan	China	India	Indonesia	Bangladesh	
Overall ranking	143	99	87	88	72	
Wage equality for similar work	114	70	103	51	122	
Literacy rate	138	95	124	89	110	
Healthy life expectancy	130	112	71	73	103	
Women in parliament	70	61	112	89	74	
	% of adult population					
Women with an account at a financial institution	3%	76%	43%	37%	25%	

Source: World Economic Forum (2017b).

Minister in 1988 (Mohtarma Benazir Bhutto from Pakistan People's Party), and then Pakistan's National Assembly had a female Speaker (Fahmida Mirza) from 2008 to 2013. Mrs Naela Chohan has been Pakistan's High Commissioner to Australia in recent years, and several of Pakistan's ministers and heads of government departments are females. And of course, the inspiring story of Malala Yousafzai is well known all over the world. Having survived a nearly fatal attack on her by Taliban in the SWAT Valley of Western Pakistan in 2012, Malala fully recovered and resumed her strong advocacy for women's education and empowerment in Pakistan, for which she was awarded the Nobel Peace Prize in 2014. However, these are exceptions and do not reflect normal reality of women's position in Pakistan, where women in positions of power and authority are far fewer than women's share in Pakistan's population (more than 49%).

Table 7.2 depicts the status of women in education, economic activities and political empowerment relative to men in Pakistan. Pakistan ranks 136 out of 144 countries in education and attainment according to the 'Global gender gap report 2017' (World Economic Forum 2017a). Enrolment of women in primary education is 67.9%, dropping to 38.7% in secondary education and to only 9.2% in tertiary education. The female literacy rate in Pakistan is only 44.3% in comparison with 69.1% for males.

In economic opportunity and contribution, Pakistan is ranked 2nd lowest of the world, i.e. 143 of 144 countries. Labour force participation of females is only 25.7% in comparison with male labour participation of 85.7%. Moreover, women in aggregate receive only US\$1,610 in annual income compared with US\$8,695 for men. Employment in senior roles is extremely low for women at 3.0% against 97.0% for men.

In terms of health and survival variables, Pakistan's ranking at 140 out of 144 countries is no better than its overall ranking. In terms of political empowerment, Pakistan's ranking of 95th looks a little more respectable, although despite having 20.6% women in Parliament, there were few female ministers in Pakistan.

Women empowerment is defined as a process of women gaining greater control over, and responsibility for, their livelihoods. It also refers to women's ability to influence the direction of their social position and mobility. Social empowerment is a process by which women enjoy their life with dignity and autonomy, which strengthens social relations and the position of women in the society. The psychological empowerment of women refers to women's control over their participation in decision-making.

According to a recent report by UN Women (Zaidi et al. 2018), only 19% of Pakistani women are in paid employment while 60% work as unpaid workers on family farms and enterprises. The aggregate value of their

Table 7.2 Pakistan gender gap in education, economic participation, health and survival and political participation, 2017.

Category	Female	Male	'Global gender gap report 2017' rank
Education attainment			136 out of 144 countries
Literacy rate (%)	44.3	69.1	
Enrolment in primary education (%)	67.9	79.4	
Enrolment in secondary education (%)	38.7	48.8	
Enrolment in tertiary education (%)	9.2	10.6	
Economic participation and opportunity			143 out of 144 countries
Labour force participation (%)	25.7	85.7	
Estimated earned income (PPP, US\$)	1,610	8,695	
Legislators, senior officials and managers (%)	3.0	97.0	
Health and survival			140 out of 144 countries
Health, life expectancy (years)	58.1	57.5	
Political empowerment			95 out of 144 countries
Women in parliament (%)	20.6	79.4	
Women in ministerial position (%)	0.0	100	
Years with female head of state (last 50)	4.7	45.3	

Source: World Economic Forum (2017a).

unpaid work (using comparative median wages) is estimated at Rs693 billion, equivalent to 2.6% of Pakistan's GDP. Of rural employed women, 82% are engaged in agriculture, forestry and fisheries. Of these, 52% are in livestock.

Even for those who get into the labour market, however, challenges are enormous, as on average women in Pakistan earn less than men for doing the same work. Furthermore, for women working in the formal sectors of employment, the lack of supportive facilities such as child care, transport and accommodation is a major hurdle. Women also lack ownership of productive resources and credit for self-employment.

In a fundamental sense, education is the most powerful force for empowering women in any society, because education increases not only technical knowledge, but also confidence for engaging constructively in economic, social and political spheres of life. It deepens one's understanding of equal rights and enables people to demand greater equality and justice for all. Although Pakistan's Constitution

recognises education as a basic right to its entire population, of which more than 49% are women, the lack of education facilities in Pakistan remains a major disadvantage for women. For example, of the 45,044 primary schools in Sindh, there were only 7,283 primary schools for girls (Mangan and Nangraj 2016).

Women in rural areas suffer worse conditions than those in urban areas due to greater dominance of tribal, feudal and patriarchal traditions, as well as relative lack of employment opportunities, education and training facilities, and agricultural extension services. Mangan and Nangraj (2016) point out that:

...in rural areas gender discrimination starts from early childhood and females are taught throughout their lives that when it comes to their equality with males in the family, they should not value themselves as equals. Women cannot participate in household decision making. They cannot take decisions even regarding their own education, health and marriage etc. (p. 6)

Ownership of property and other assets by women is still not normal in Pakistan, especially in rural areas. For example, 96% of women in Pakistan do not own land and while half of them work on the farms, 75% of these women are paid in-kind for their farm work (FAO 2015, p. 110).

Rural women also have limited access to health services, including antenatal and postnatal care by skilled birth attendants. As a result, 57% of rural mothers are underweight in comparison with 44% of urban mothers (Mangan and Nangraj 2016). Even in Punjab, which is the largest and most productive province of Pakistan, only 52% of women have a normal body/mass index, while nearly 18% of women are underweight and 30% are overweight. And related, 40% of children aged below 5 years in Punjab are stunted (FAO 2015).

FAO (2015) sums up its report 'Women in agriculture in Pakistan' with the following statement:

Considering the current percentage of women in total population of Pakistan (49.19%), growth and development in the country will remain a dream till the time women are mainstreamed in the economy. This is possible only by providing them an enabling working environment and culture. Agriculture is the popular activity in the rural setup so many opportunities exist in this sector for furthering women's development. Although women contribute to agriculture activities, still there is a tremendous potential for increasing their share and income. (p. 113)

FAO (2012) cites many studies confirming that rural women are responsible for looking after livestock, fodder collection and cleaning of animal sheds. In spite of being highly productive in these tasks, women receive insufficient attention from agricultural and livestock extension services, as these services still remain mainly focused on male farmers and are not gender inclusive. Thus, rural women are deprived of opportunities for increasing their capabilities by training.

# 7.3 Federal and provincial government policy initiatives

#### 7.3.1 Federal initiatives

Gender equality and women's development is an important objective of the Pakistan Vision 2025, to help achieve inclusive development in the country. Pakistan is also committed to meeting the SDGs, including Goal 5 (gender equality and ending all forms of discrimination against women and girls).

Before the 18th Constitutional Amendment in 2010, Pakistan's federal government was responsible for women's affairs through its Ministry of Women Development (MoWD). The National Commission for Status of Women had been established in 2000 as a statutory body entrusted with the mission of women empowerment. This was followed in 2002 by the formulation of the National Policy for Women Development and Empowerment. After the 18th Constitutional Amendment, responsibility for several functions, including those of MoWD, was transferred to provincial governments. Although the National Commission for Status of Women was retained as the national body, provincial governments established their own provincial commissions on the status of women and women development departments. These changes have created greater scope for regional differences in respect of women empowerment, because provincial governments do not act together on improving gender equality, and progress on women's empowerment continues to be uneven. The devolution also created the need for greater coordination between federal and provincial governments on gender issues. In reality, however, coordination between provincial and federal governments on policies for empowerment of women appears to have weakened in the wake of devolution.

The Benazir Income Support Program (BISP), a targeted unconditional cash transfer program, was launched in 2008 to provide

basic income to poor women with the objective of consumption smoothing and providing a safety net for women. Over time, BISP would also help to achieve the SDGs of eradicating extreme poverty and empowerment of women. Established under an act of parliament, BISP provides support exclusively to women. Economic deprivation, regardless of political affinity, racial identity, geographical location or religious beliefs, is the sole criterion for selection of BISP beneficiaries. BISP operates under the executive patronage of the Prime Minister and the President of Pakistan is its Chief Patron. Specific goals of BISP are to:

- enhance the financial capacity of poor people and their dependent family members
- formulate and implement comprehensive policies and targeted programs for uplifting underprivileged and vulnerable people
- reduce poverty and promote more equitable distribution of wealth especially for low-income groups.

The Government of Pakistan has also fixed a 10% quota for women in public sector employment. Federal budgetary expenditure on pro-poor sectors (agriculture, education, health, rural development and low-cost housing) has also increased in recent years, growing from 7.7% of GDP in 2013–14 to 9.5% of GDP in 2016–17 (Government of Pakistan 2018). Some other specific federal government initiatives for empowerment of women include:

- Information Technology (IT) policy 2016, to encourage and assist the training and employment of women in IT
- Search For Common Ground Pakistan (SFCG), to strengthen the status of women representatives for effective governance
- Local Government Ordinance (LGO, 2001), reserving 33% of seats in local government for women
- National Program for Women's Political Participation (2002), an integrated

- approach to endorse women's political participation
- Protection Against Harassment of Women at Workplace Bill 2009
- Gender Management Information System (GMIS)
- Gender Reform Action Program (GRAP), which endorses gender equality
- Anti-Rape Law (Criminal Law Amendment) Act, 2016
- Anti-Honor Killing Act, 2016.

### 7.3.2 Gender initiatives in Punjab

Within Pakistan, gender inequality is very different from one province to another and between rural and urban populations. These differences reflect economic, social and cultural differences. However, some of the common factors determining current gender outcomes are: (a) lack of education; (b) lack of paid employment opportunities; and (c) inadequate legal and judicial protection of female rights and privileges.

The Punjab Government has taken several steps to improve gender equality in the province in recent years. It launched the Punjab Women Empowerment Package 2012 to improve social and economic status of women in the province. The package included legislative responses to critical problem areas, including the right of inheritance for females and violence against women. Two years later, the Punjab Government launched the Punjab Women Empowerment Package 2014 on International Women's Day. The aim of this package is to advance the status of women in the province through safeguards, legislative action and increased representation of women in government institutions. Specific aims include skills development in marketing; training for livestock management, animal production and protection, and poultry husbandry; vocational training for women belonging to minority communities; and providing space for women to set up small women-only bazaars with collateral through

the Rozgar Bank in order to support women micro-entrepreneurs in rural areas (FAO 2015).

The *Punjab Fair Representation of Women Act* 2014 ensures 33% representation by women on all boards of statutory bodies and public sector companies. The minimum quota for women's employment was also raised to 15%.

According to an (undated) report by the Punjab police department, the Punjab Government's gender-related initiatives also include an amendment of the land revenue legislation to facilitate women's accession to legal title of inherited property.

Both Punjab and Sindh passed legislation against violence against women in 2016. According to the Punjab police department, the promulgation of Punjab's *Prevention of Violence Against Women Act 2016* has resulted in a sharp reduction in reported cases of violence against women. The *Punjab Prevention of Harassment at Workplace Act 2012* had been promulgated earlier and the Office of Ombudsperson has been established. Of the total 709 police stations in the Punjab, 680 police stations have established female help-desks.

Other notable progress in Punjab includes the following:

- several women-only universities have been established since 2012
- women's quota in public sector jobs has been increased from 5% to 15%
- both parents are now entitled to maternity/paternity leave
- the Punjab Day Care Fund Society funded 54 day-care centres benefitting 1,500 families
- the Women Development Department has established 16 working women's hostels across Punjab, and 5,000 women have benefitted from them in the past two years
- the number of reported honour killing cases dropped from 404 in 2013 to 181 in 2017

 the number of female extension workers in Punjab has increased to 77 and is expected to increase further (correspondence from the Punjab Directorate General, Agriculture Extension and A. R., dated 11 May 2018).

#### 7.3.3 Gender initiatives in Sindh

Sindh is the second largest province of Pakistan, contributing around 33% of national GDP. Rural women are heavily involved in various activities of crop farming, livestock and dairy, and poultry. According to FAO (2015), rural women in Sindh work on average 12-14 hours a day, but their role and the extent of their contribution has not been recognised: 'Getting women their share in income based on their labour input and access to land ownership can help pull them out of poverty and increase their income' (p. 128). Rural women's wages are always lower than male wages, and lack of access to education, vocational training and credit holds women in poverty and vulnerability. Overall literacy rate in Sindh is 60% (72% for men and 47% for women). Maternal anaemia is high at 62% of pregnant mothers, and around 50% of children under five years of age are stunted.

The Sindh Commission on the Status of Women Act was passed in 2015 to establish the Sindh Commission on the Status of Women. The aims of this commission include examining government policies and programs for gender equality, women empowerment and political participation. Until recently, however, the Sindh Government had not yet appointed the Chairperson of the Commission (The Express Tribune, 5 September 2017).

The Sindh Rural Support Program (SRSP) was initiated in 1995 to promote continued progress in Sindh specifically in its rural areas. Special importance is given by this program to socially marginalised groups and women. Major initiatives taken by the program are the following:

• the SRSP implemented the Community Based Management of Acute Malnutrition (CMAM) project in collaboration with United Nations International Children's Emergency Fund (UNICEF) for mother and child nutrition health care

- micro-credit and enterprise development program
- the launch of universal primary education in collaboration with the National Commission for Human Development to ensure 100% enrolment of girls and boys in the government schools at primary level
- agriculture and livestock management programs for community members including women.

As Dr Razia Sultana, the Vice-Chancellor of the Shaheed Benazir Bhutto Women University (SBBWU), noted in her address at a seminar commemorating National Women's Day on 12 February 2018, there is a strong drive in society to educate daughters and bring them into the workforce (press release on the SBBWU website).

In spite of these legislative initiatives by federal and provincial governments for improving gender equality in Pakistan, implementation of gender-related policies remains weak and uneven across the country. As a result, the situation in respect of gender equality differs from one province to another, and between urban and rural women. For example, more than three-quarters of rural non-farm employment in Punjab is informal and government regulations on employment quotas and wage equality are often ignored.

# 7.4 ACIAR surveys

This section provides a summary of the relevant findings of two separate surveys that were conducted by two ACIAR projects under ASLP-2 (Agricultural Sector Linkage Projects—Phase 2), namely 'Social research to foster effective collaboration and strengthen pro-poor value chains' (ASEM/2010/003) and 'Enabling agricultural policies for benefitting smallholders in the dairy, citrus and mango industries of Pakistan' (ADP/2010/091).

The survey conducted by the social research project in seven districts of Sindh in 2014 revealed that, although females in 66.25% of rural households in the study area were involved in agriculture and livestock, no regular agriculture or livestock extension services were available for females. Nearly 64% of female respondents said that they needed agriculture and livestock extension services to build their capacity in value addition and marketing. They emphasised that they needed the services of female extension workers to help develop their entrepreneurship and market linkages to start their own businesses. Their preferred areas for capacity building were development of clean vegetable nurseries, fruits and floriculture nurseries, kitchen gardening, grain storage, livestock management and handicrafts.

On the basis of this survey, the social research project developed a Female Agriculture and Livestock Entrepreneurship Service. The model was tested at the focal village of Hot Khan Laghari in Mirpurkhas District. Several women who were trained by female volunteer extension workers subsequently started their own businesses, such as making mango pickles, vegetable and mango nurseries, ice cream making, sewing and kitchen gardening (Mangan and Nangraj 2016).

The second survey was conducted by the enabling policies project in 2016 with the aim of examining the level of female empowerment in Punjab and Sindh, including the sociocultural and economic determinants that influence

women empowerment across the following six dimensions:

- cognitive dimension: women's awareness about rights, empowerment in community participation and education
- psychological dimension: women's role in decision-making, level of formal and informal training, and access to market and information
- political dimension: women's empowerment in political participation and decisions
- legal dimension: utility of extension services available, level of health facility and role of NGOs and other international donors in controlling gender balance
- economic dimension: women's access to credit, control of physical assets and level of participation in off-farm incomegenerating activities
- social dimension: level of women's participation in community organisations, welfare societies and inter-connectivity with society, peer groups, creditors and providers of physical assets.

This survey was conducted in the villages of Bagrian and Tehsil Shujabad in District Multan and Duthro Sharif and Tehsil Shadadpur in District Sanghar. A sample of 60 respondents (30 landless women or smallholders for each province) was interviewed. Respondents were selected by a purposive sampling technique, a non-probability sampling characterised by selecting the most relevant households who can provide information related to the study. The triangulation approach was used to assess the internal validity and reliability of research findings (Carter et al. 2014).

Information gathered about the women's access to extension services revealed that 20–25% of the surveyed women had no access to these services, although most of the surveyed villages did have agriculture and livestock extension services. The women did not interact with male extension workers. In both Punjab and Sindh, only 10–15% of the women

surveyed had received training for nursing, stitching and teaching. Thus, the overall level of participation of females in skill development programs was found to be low.

In respect of girls' education, if the girls needed to travel to schools or colleges, parents were often reluctant to allow them to travel due to domestic or social constraints. In respect of women's participation in decision-making, it was found that although half of the surveyed women said that they participated in the family decisions, the male members of the household made virtually all major decisions. Regarding political involvement, it was found in both provinces that, although almost all the women cast votes, the male members of the family made the decision regarding whom their vote should support. Rural women rarely contested elections themselves.

# 7.5 Summary and conclusions

An objective of ACIAR project ADP/2010/091 was to make policy recommendations for empowerment of women in Punjab and Sindh, and this topic was addressed in this chapter. Discrimination against women is a serious and entrenched problem that Pakistan shares with many other developing countries. The issues involved in empowerment of women are multidimensional and are impacted by women's legal rights to ownership of assets; access to employment, education, training, health services, extension services and credit; and the extent to which legal and constitutional rights are honoured in practice by employers, families and society at large.

The 'Global gender gap report 2017' (World Economic Forum 2017a) ranks Pakistan 143rd out of 144 countries—just above the lowest ranked Yemen. Many other countries with large Muslim populations, including Afghanistan, Bangladesh and Indonesia, have higher ranking than Pakistan. Pakistan ranks 136 out of 144 countries in education attainment. Labour force participation of females is only 25.7% in comparison with male participation of 85.7%.

A combination of social attitudes and the lack of appropriate facilities for education, training and healthcare for women is responsible for this situation, especially in rural areas. In a fundamental sense, education is the most powerful force for empowering women in any society, because education increases not only technical knowledge, but also self-confidence for engaging constructively in economic, social and political spheres of life. Rural women in Pakistan have limited access to educational institutions. Their access to health services is also poor, including antenatal and postnatal care by skilled birth attendants. Employment opportunities are limited, but even for those who get into the labour market, women in Pakistan earn less than men for doing the same work. The aggregate value of their unpaid work is estimated at Rs693 billion, equivalent to 2.6% of Pakistan's GDP.

There are also wide gender disparities among the provinces and between urban and rural areas of Pakistan. For example, gender disparity is worse in Sindh than it is in Punjab. The Government of Pakistan and the provincial governments have passed a swath of laws and regulations for improving the status of women, but implementation of these laws and regulations remains weak. While there is evidence of a strong drive in society to educate daughters and bring them into the workforce, opportunities for education and employment are rare in rural areas of Pakistan.

Surveys conducted as part of ACIAR projects show that regular agriculture and livestock extension services were not available for females. This is partly due to the custom that women do not interact with male extension workers and partly because there are not enough female extension workers to cater for their needs. In respect of girls' education, if the girls need to travel to schools or colleges, parents were often reluctant to allow girls to travel, due to domestic or social constraints.

Several recommendations are made in the following section to address these issues.

# 7.6 Recommendations

#### **RECOMMENDATION 7.1**

Strengthen compliance, especially in rural areas, with laws for achieving gender equality in employment, domestic settings, local communities, and in broader society. Establish a national taskforce to investigate the causes of low compliance with laws at present and to recommend ways to make better progress from now onwards.

#### **Motivation**

There are laws at federal and provincial level to promote gender equality in Pakistan, but compliance with legislation is quite low, and uneven across the provinces. The motivation of this recommendation is to strengthen implementation, especially in rural areas, by deepening the understanding of factors that are responsible for low compliance.

#### **RECOMMENDATION 7.2**

Establish realistic targets for achieving wage parity between men and women for similar work in each province and report annually on progress towards these targets. Collect objective data and publish regularly on progress made by each jurisdiction. By way of encouragement and competition, reward the leading achievers each year.

#### **Motivation**

Wage inequality exists in most countries, including the developed countries. The motivation for this recommendation is to get stronger official commitment to clear pathways for achieving greater wage equality in the next 5–10 years. The monitoring and reporting should ensure participation of all provinces in moving towards their respective targets and competing with one another.

#### **RECOMMENDATION 7.3**

Increase provincial funding for women's college and university education and also encourage private sector and NGOs to invest more in women's education and training, especially in rural areas.

#### **Motivation**

College education is essential for decent employment. Currently only 4% of rural women in Pakistan have college and university degrees. The motivation for this recommendation is to raise the level of financial commitment of government and non-government providers to improve women's access to post-secondary education, particularly in rural areas.

#### **RECOMMENDATION 7.4**

Establish a national taskforce to make recommendations on how technologies can help rural women access credit, market information and technical training for setting up their own small rural businesses.

#### **Motivation**

Technologies have the potential to liberate women, especially rural women, from the various gender-based customs and restrictions on their movement outside their home. Technologies can also open access to distance education and training, overcoming the hurdles of geographic isolation.

#### **RECOMMENDATION 7.5**

Encourage banks and microfinance institutions to provide loans to rural women who have gained formal training in fruit production, livestock rearing and food processing, and other ways of value addition.

#### **Motivation**

The motivation for this recommendation is to improve women's access to affordable credit so they can improve productivity of their assets and start agribusinesses for increasing household incomes.

#### **RECOMMENDATION 7.6**

Strengthen coordination among federal and provincial agencies responsible for women's empowerment and encourage them to speed up the implementation of recommended policies.

#### **Motivation**

Progress towards women's empowerment is highly variable across Pakistan's provinces. While this is often rationalised in terms of social and cultural differences, there is scope for improving performance by capacity building and greater transparency in reporting.

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