

Working paper



International  
Growth Centre

# Emerging opportunities for women in Khyber Pakhtunkhwa

Industry  
(Manufacturing  
and Construction),  
Mining, Tourism,  
and Agriculture



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**Emerging Opportunities for Women in Khyber Pakhtunkhwa  
Growth Sectors**

Industry (Manufacturing and Construction), Mining, Tourism, and  
Agriculture

**Gendering an Economic Growth Framework  
A Companion Volume to**

**Reclaiming Prosperity in Khyber-Pakhtunkhwa**  
*A Medium Term Strategy for Inclusive Growth*

For  
International Growth Centre, Pakistan Program

Aroona Kamal

and

Lauren Woodbury

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## International Growth Centre, Pakistan Program

The International Growth Centre (IGC) aims to promote sustainable growth in developing countries by providing demand-led policy advice informed by frontier research. Based at the London School of Economics and in partnership with Oxford University, the IGC is initiated and funded by DFID. The IGC has 15 country programs.

This report has been prepared under the overall supervision of Dr. Ijaz Nabi, Country Director of the IGC Pakistan program. The management team of the IGC Pakistan program includes Dr. Naved Hamid (Resident Director), Dr. Ali Cheema (Lead Academic) and Dr. Asim Khwaja (Lead Academic). The coordinators for the report were Yasir Khan (IGC Country Economist), Sohaib Athar (IGC Country Economist), and Syed Ghazi Ghazan Jamal (IGC Country Economist). The authors are Aroona Kamal (Gender Economist) and Lauren Woodbury (Gender Policy Specialist). Special thanks to Khawar Mumtaz (Chairperson NCSW) without whose backing this report would not have been possible.

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## Executive Summary

In *Reclaiming Prosperity in Khyber Pakhtunkhwa – A Medium Term Strategy for Inclusive Growth* (2015) four priority growth sectors for KP are identified: industry (manufacturing and construction); agriculture and livestock; mining; and tourism. Several growth drivers including increasing urbanization, increased opportunities for regional trade, and the large proportion of remittances are discussed. Challenges are also identified including insecurity, a low labor force participation rate, high unemployment and an overall high cost of doing business. Recommendations are presented to help KP achieve its growth targets. This paper augments the findings and recommendations of that report by adding a gender component.

Evidence from both the developed and developing world demonstrates that increasing gender equality is a key driver of economic growth. Linkages between female participation rates and economic growth rates are quite clear, and the strong positive correlation between women's position in society and economic development holds true across countries and time. From 1970-1990, Asian-Pacific economies experienced GDP growth of 2 percent for every 1 percent increase in women's participation in non-agricultural employment, and the increase in women's economic participation may have contributed 35-40 percent of the annual growth of newly industrialized countries over the last three decades.<sup>1</sup> Similarly, estimates show that economic output could increase by as much as 25 percent in developing countries if barriers against women working in major sectors were eliminated.<sup>2</sup> Thus, women's empowerment can be understood as a key contributor to potential economic growth in KP.

### **Status of Women in KP**

Generally women's participation in the formal labor force is limited by social constraints that restricts their mobility and consigns them to the domestic sphere. Fertility rates are high with an average of 4 children per woman.<sup>3</sup> The maternal mortality rate of 275 per 100,000 is also higher than the national average.<sup>4</sup> The literacy rate is 36 percent for women (compared to 72 percent for men).<sup>5</sup> Women are largely confined to unpaid domestic labor, animal husbandry and agriculture work, though their degree of their involvement in formal and informal labor markets varies by location.<sup>6</sup>

The labor force participation rate of women in KP is quite low at 14 percent (compared to 60 percent for men). The augmented<sup>7</sup> LPFR (which includes unpaid activities such as subsistence agriculture) for women is 42 percent.<sup>8</sup> The fact that the augmented participation rate is higher demonstrates that women are active in the labor force, but largely relegated to subsistence

<sup>1</sup>USAID. (July 2007). *Pakistan's Agenda for Action, Developing the Trade and Business Environment 2007 Assessment*, Booz Allen and Hamilton.

<sup>2</sup>Cuberes, D. and Teignier-Baque, M. (2011). *Gender Equality and Economic Growth: Background Paper for the World Development Report 2012*.

<sup>3</sup>Khyber Pakhtunkhwa Department of Population Welfare. *Demographic Indicators*. PDHS 2012-13. Retrieved from <http://www.khyberpakhtunkhwa.gov.pk/khyberpk/page.php?pageID=339&deptID=36>

<sup>4</sup> Ibid.

<sup>5</sup> Government of Pakistan Bureau of Statistics. (2015). *Pakistan Social Living Standards Measurement Survey*. Retrieved from [http://www.pbs.gov.pk/sites/default/files//pslm/publications/pslm2013\\_14/A%20report%2013-14%28%2012-05-15%29\\_Final\\_1.pdf](http://www.pbs.gov.pk/sites/default/files//pslm/publications/pslm2013_14/A%20report%2013-14%28%2012-05-15%29_Final_1.pdf)

<sup>6</sup>USAID. (2012). *Pakistan Gender Analysis & Gender Assessment of Stabilization Programming*. Retrieved from <http://waterinfo.net.pk/sites/default/files/knowledge/USAID%20Pakistan%20Gender%20Analysis%20and%20Gender%20Assessment%20of%20Stabilization%20Programming.pdf> p. 33

<sup>7</sup> The augmented activity rate is based on probing questions from the persons not included in the conventional measure of labor force, to net in marginal economic activities such as subsistence agriculture, own construction of one's dwelling etc. Conventionally, persons 10+ aged reporting housekeeping and other related activities are considered out of labor force.

<sup>8</sup>Pakistan Bureau of Statistics. *Labor Force Survey. 2013-14*. For 2003-04 data see LFS tables retrieved from [http://www.pbs.gov.pk/sites/default/files/Labour%20Force/publications/lfs2003\\_04/t11.pdf](http://www.pbs.gov.pk/sites/default/files/Labour%20Force/publications/lfs2003_04/t11.pdf)

rather than income generating activities. A significant gender gap in wages is also observable with women earning an average of only 42 percent of men's wages across sectors.<sup>9</sup>

### **Key Constraints to Women's Empowerment and Gender Mainstreaming**

Several constraints undermine women's development across the KP growth sectors. Lack of access to skills and entrepreneurship training, and microfinance are well known. Furthermore, discriminatory labor markets relegate women to largely unpaid or underpaid labor in the informal economy. Social attitudes which confine women to the home restrict their participation in the labor force even when better education opens up new employment opportunities. Women also face significant time poverty<sup>10</sup> when trying to balance domestic responsibilities with participation in the labor force. Finally, poor access to transportation inhibits women's ability to participate in the formal paid labor market.<sup>11</sup>

Mainstreaming gender in economic growth policies and projects requires a systematic analysis and an evaluation of the differential situations faced by men and women, the socio-political institutions and structures that produce gender based constraints, and a systematic methodology for economic gender analysis. Economic gender analysis endeavors to understand how and why issues affect men and women differently and unequally within a particular economic sector and what options exist to address them. Prerequisites for effective gender analysis are expertise in gender issues, the technical expertise to conduct data analysis, as well as access to appropriate gender disaggregated data, something which is lacking across sectors in KP. A major recommendation of this study is to build up these capabilities at the sectoral level in KP to develop a comprehensive set of interventions to increase women's LFPR, especially in formal sectors and thus achieve higher sectoral productivity and overall economic growth.

### **Priority Growth Sectors**

**Agriculture and Livestock** is the largest sector in KP and women play a significant role spending an average of 6 to 7.5 hours per day in agriculture activities.<sup>12</sup> Despite their widespread involvement, development policy has largely ignored or only marginally addressed women's role in agriculture and livestock. Typically women are bypassed in programs (such as sector specific training, technology upgrading initiatives and access to finance etc) that are designed to improve productivity and economic growth in agriculture and livestock production. Importantly, the Food and Agriculture Organization of the United Nations estimates that agricultural output could increase by 2.5 to 4 percent if women farmers had the same access as men to agriculture inputs such as land and fertilizers.<sup>13</sup> Thus, yields in KP could increase by 3.8 to 6.1 tons per hectare for wheat and 4.4 to 7 tons per hectare for maize if women have similar access to agricultural inputs.<sup>14</sup>

**Manufacturing** is the second largest sector for women's employment in KP after agriculture. A large percentage of women are engaged in food processing, pharmaceuticals, and textiles.

<sup>9</sup> This percentage is based on the national data from the Pakistan Labor Force Survey since KP specific wage data across sectors is unavailable.

<sup>10</sup> Bardasi and Wodon (2009) define time poverty as an individual lacking "enough time for rest and leisure once all working hours (whether spent in the labor market or doing household chores such as cooking, and fetching water and wood) are accounted for." Retrieved from <http://elibrary.worldbank.org/doi/abs/10.1596/1813-9450-4961>

<sup>11</sup> Elborgh-Woytek, K., Newiak, M., Kochhar, K., Fabrizio, S., Kpodar, K., Wingender, P., Clements, B. & Schwartz, G. (2013). International Monetary Fund Staff Discussion Note: Women, Work, and the Economy: Macroeconomic Gains from Gender Equity. Retrieved from <http://www.imf.org/external/pubs/ft/sdn/2013/sdn1310.pdf>

<sup>12</sup> Akhtar, S. (2015). "Women in Agriculture in Khyber Pakhtunkhwa." In Women in Agriculture in Pakistan. FAO. Retrieved from

<sup>13</sup> Food and Agriculture Organization of the United Nations (FAO). (2011). The State of Food and Agriculture 2010-2011: Women in Agriculture- Closing the Gender Gap for Development. Retrieved from <http://www.fao.org/docrep/013/i2050e/i2050e.pdf>

<sup>14</sup> Author's calculation based on current tons per hectare estimates in IGC KP Growth Strategy, p. 50.

Women are also heavily involved in small scale manufacturing enterprises/ cottage industries, primarily in furniture production and textiles related activities such as sewing, knitting, and embroidery. Thus, developing KP's manufacturing sector with a specific emphasis on women presents a major opportunity for increasing productivity and enhancing economic growth. Initiatives including improving women's working conditions, women's skills training, and removal of institutionalized gender discrimination are essential in large-scale manufacturing. Initiatives to promote female entrepreneurship and improved access to micro-finance to promote sub-contracting by women are needed to support their smaller scale enterprises.

**Tourism** is considered a key source of poverty reduction and inclusive economic growth in developing countries. Presently, very little data is available on women's participation in KP's tourism sector. Women in KP have the opportunity to be involved in tourism as employees, managers and owners in hotels, rest houses, and travel agencies, and as tour operators and other related service sectors including restaurants. Proper monitoring of women's role in this vital sector of the KP economy will suggest many opportunities for increasing women's productivity and thus contribute to higher sector growth.

**Mining** is the fastest growing sector in KP with an annual average of 28 percent from 2000 to 2012.<sup>15</sup> Like tourism, information on women's participation in the sector is sorely lacking. There is an urgent need to undertake analysis and assessment of the current status and role of women in the sector. In order to mainstream gender in mining, it is important to purposefully institutionalize gender-sensitive practices and norms in policy structures and processes learning from the experience of many developing economies that have successfully mainstreamed women in the sector.

### **Infrastructure**

An important recommendation of this study is that it is necessary to mainstream gender in the province's infrastructure development initiatives in order to maximize women's potential to fully participate in and contribute to KP's economy.

**Transportation:** Women's lack of mobility is a major inhibitor to women's labor force participation in nearly all sectors. Thus, in addition to transportation infrastructure improvements women friendly transportation pilots should be initiated in KP. Contracting for female-friendly transportation including busses and vans that cater to women and girls, as well as public outreach campaigns including statements by community and religious leaders targeted at reducing harassment of women on public transit are all necessary initiatives.

**Energy:** Affordable and reliable energy can be a central enabler of rural enterprises, especially for women who typically have few additional cash resources to invest in energy and time saving technologies. Reducing barriers for women's access to and participation in community level energy decision making, particularly concerning rural electrification and energy efficiency measures, is an important step. For example, women must be included in micro hydro-power projects ongoing in KP as part of the 'Smart Village Initiative.' Importantly, these projects have already demonstrated they significantly reduce women's time burden from domestic chores.<sup>16</sup> There is also tremendous potential in this sector to provide employment opportunities for women, especially in sustainable energy initiatives. One promising model that could be adapted for KP is the Barefoot College approach which trains women to be solar engineers, thereby providing employment for women and bringing power to homes across rural India.<sup>17</sup>

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<sup>15</sup>International Growth Centre. (2014). Reclaiming Prosperity in Khyber Pakhtunkhwa: A Medium Term Strategy for Inclusive Growth. p. 60

<sup>16</sup> Cheema, A.R. (2016). Women benefit most from 'smart villages' in Pakistan's Hindu Kush. Dawn News. Retrieved from <http://www.dawn.com/news/1245011/women-benefit-most-from-smart-villages-in-pakistans-hindu-kush>

<sup>17</sup> Bhowmick, N. (2011). The women of India's Barefoot College bring light to remote villages. The Guardian. Retrieved from <http://www.theguardian.com/global-development/2011/jun/24/india-barefoot-college-solar-power-training>

**Information and Communications Technology:** Historically, distance and lack of mobility have limited women's access to information and services. New information technologies can be used for improving services and accessing information without leaving the home. Women's training in ICT is an important skill that needs to be included in technical and vocational education and training programs. This is a quick win in reducing the gender gap in this sector. Needs assessments must be undertaken through a participatory process to ensure productivity enhancing training for women is developed.

### **Cross-cutting Recommendations**

Policies are needed to address the negative influence of social norms, lack of women's access to education and training opportunities and the discriminatory legal framework on women's participation in KP's growth sectors. It is crucial that policymakers understand that gender mainstreaming requires coordinated and ongoing efforts. Realizing the potential contribution of women to economic growth, reducing their extreme vulnerability to poverty, and addressing the barriers they face, requires consistent incorporation of targeted measures rather than ad hoc or singular interventions. Recommendations can be grouped broadly into the following categories:

#### **Public Programs:**

- Addressing women's constraints so they can work outside the home. For example, subsidized child care, improvements in women's access to credit, ensuring access to productive resources (especially land), and affordable and safe transportation are all essential.
- Large scale skills training programs are needed especially adapted to suit specific conditions in KP, for example increasing women's skills in agriculture and livestock, and improving access to markets to sell the goods women produce.
- Continued efforts to encourage women's voices in the public sphere are needed to overturn long-standing norms of gender inequality.
- Provisions for women's access to financial and technical resources, capacity building, information dissemination, technical assistance are also key initiatives.
- Other ways to give women a greater voice in society include training of future women leaders, and expanding women's involvement in trade unions and professional associations.<sup>18</sup>
- Importantly, for increased chance of success, men in target communities must be included in gender equality initiatives and the benefits of women's economic participation made clear to them.

#### **Legal Reforms:**

- Measures to address discrimination in labor markets and institutional biases against women.
- Measures that increase women's control over household resources and laws that enhance their ability to accumulate assets, especially strengthening their property rights.
- Establishing and enforcing minimum wages, maximum work hours, and minimum workplace health and safety standards across sectors.

#### **Information Gaps**

- Addressing the lack of information about women's productivity in the workplace/economic sectors requires gender disaggregated data is collected and published for all sectors.

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<sup>18</sup>Revenga, A. and Shetty, S. (March 2012). Empowering Women is Smart Economics. Finance & Development, Vol. 49, No. 1. IMF. Retrieved from <http://www.imf.org/external/pubs/ft/fandd/2012/03/revenga.htm>

## 1. Introduction

In *Reclaiming Prosperity in Khyber Pakhtunkhwa – A Medium Term Strategy for Inclusive Growth* (2015) four priority growth sectors for KP were identified: industry (manufacturing and construction); agriculture and livestock; mining; and tourism. Several growth drivers and challenges were also identified and the overall investment climate was analyzed. This paper seeks to augment the findings and recommendations of that report by adding a gender component.

There is very little information on the status of women in the growth sectors of the economy of KP. This report attempts to address this gap in knowledge by taking the first steps toward providing baseline information on women's participation, identifying crucial gaps in the data, making suggestions to fill these gaps, and offering policymakers a useful framework and recommendations for gender mainstreaming in sector growth strategies. It also seeks to highlight challenges and constraints to women's economic development and recommend strategies on how to combat these constraints in order to enable women to take advantage of emerging opportunities and to enable KP to benefit from more inclusive growth.

This paper is designed to address the following questions about the growth sectors:

- What data is available on women's participation in KP's growth sectors and where are the data gaps?
- What are the key issues related to the role of women in KP's growth sectors?
- What indicators can be used to monitor the key issues affecting women in KP's growth sectors?
- What lessons can be learned from examples of best practices to mainstream gender from other countries?
- What policy recommendations can be made to further the role of women in KP's growth sectors?

Further, it is hoped that this paper will serve to highlight the importance of women's empowerment to the development of KP and the critical link between high income employment and economic growth. An attempt was made to ensure that recommendations made are realistic and implementable in the context of KP.

The methodology of this study is a review of available literature and published data sets on the topic. As this study was desk-based it relied on published information and analysis of existing databases. As with all desk-based research it faced challenges with regards to the availability, reliability, and quality of data. A serious limitation in formulating a complete inclusive growth strategy is the lack of gender disaggregated data in most sectors. Wherever possible, data specific to KP is utilized. However there is a dearth of data across all sectors, but it is particularly severe in KP's tourism and mining sectors. In these instances national level or regional level data is utilized to present broad trends and commonalities that may be instructive on the situation in KP. As a result of these limitations, this study should be considered a starting point for further research rather than a definitive report.

### 1.1 KP Growth – Findings from the KP Growth Strategy

Setting a realistically ambitious medium term economic growth target is the starting point of the growth strategy. The federal government's projected national growth target of 7.5 percent is the benchmark to be achieved in the medium term to match the increase in labor force growth. This will require a near doubling of total investment from 14 percent of GDP in 2013 to 26 percent in 2020.

Much of this is expected to be private investment, which is projected to rise from 8.7 percent of GDP in 2013 to 19 percent in 2020.<sup>19</sup>

From 2001-02 to 2011-12, KP's economy grew at an annual rate of 4.2 percent, slightly lower than the national growth rate in the same period of 4.6 percent. External shocks which include ongoing instability resulting from the wars in Afghanistan and increasing militancy inside Pakistan, as well as natural disasters including the 2005 earthquake and widespread flooding in 2010 over the past few decades have inhibited growth.<sup>20</sup> The labor force participation rate (LFPR) in KP is the lowest of all provinces at 37 percent (the national average is 46 percent) and the unemployment rate is the highest at 9 percent (national average is 6 percent). The LFPR of women in KP is 14 percent which is the lowest except for Balochistan.<sup>21</sup> The proportion of the population below the poverty line is 39 percent which is markedly higher than the national average, and in 2013 the average income in KP was 10 percent lower than the average Pakistani's.<sup>22</sup>

While KP has suffered from several growth inhibitors, important growth drivers including increasing urbanization, increased opportunities for regional trade, and the large proportion of remittances have also emerged which, if properly harnessed, can contribute to a much higher growth trajectory.

Migration to cities has led to rapid urbanization which brings with it the potential economic benefits of agglomeration, but also places strains on already inadequate infrastructure and public services. The phenomenon of out-migration, where men travel abroad to find work, is growing in many communities which leaves an increasing number of women as unacknowledged household heads. In fact, one quarter of all of Pakistan's workers abroad are from KP. Pakistan is also experiencing a "youth bulge" with an estimated 36 million youth between the ages of 15 and 24 (approximately 23 percent of the total population). However, these young women and men have limited opportunities for employment, entrepreneurship, training and participation in policymaking and political processes.<sup>23</sup> If the potential of the demographic dividend of a youthful workforce, at least 45 percent of which is female, is to be utilized in KP, women's marginalization in the labor market must be more systematically addressed.<sup>24</sup>

KP's ability to maximize the potential economic benefits of its advantageous geographical position at the apex of Pakistan's North-South corridor which links Karachi's port to Afghanistan, central Asia, and China depends upon three things:

- 1) resolving border issues including the security situation and transit agreements;
- 2) trade facilitation via border warehousing facilities for goods and improved transit infrastructure;
- 3) enhancing the competitiveness of growth sectors via improvement of the investment climate, reduction of the cost of doing business, facilitating more skilled workers (including women), and

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<sup>19</sup> International Growth Centre. (2014). Reclaiming Prosperity in Khyber Pakhtunkhwa: A Medium Term Strategy for Inclusive Growth. Retrieved from <http://khyberpakhtunkhwa.gov.pk/khyberpk/admin421/upload/downloads/Reclaiming%20Prosperity%20in%20KP-EGS.pdf>

<sup>20</sup> Ibid.

<sup>21</sup> Government of Pakistan (GoP) Bureau of Statistics. (2014). Labor Force Survey 2013-14. Retrieved from <http://www.pbs.gov.pk/sites/default/files/Labour%20Force/publications/lfs2013-14/Annual%20Report%20of%20LFS%202013-14%20Final.pdf>

<sup>22</sup> IGC. KP Growth Strategy

<sup>23</sup> USAID. (2008). Business Climate Legal and Institutional Reform Diagnostic: Pakistan's Agenda for Action. Retrieved from [http://pdf.usaid.gov/pdf\\_docs/Pnado813.pdf](http://pdf.usaid.gov/pdf_docs/Pnado813.pdf)

<sup>24</sup> Asian Development Bank (ADB). (2008). Releasing Women's Potential Contribution to Inclusive Economic Growth: Country Gender Assessment Pakistan. p. 30

fostering more effective financial flows including remittances which form a substantial part of KP's gross provincial product (GPP).

## 1.2 Gender Equality - A Driver of Economic Growth

*Trying to develop without empowering women is like trying to run a marathon using only one leg.*

Human capital – the skills and productivity of a country's workforce- is the most important determinant of its competitiveness, and women account for half of any society's potential human capital. Thus, gender equality can be understood as a prerequisite for achieving all of KP's development goals as well as a worthy goal in its own right, since women deserve equal access to health, education, economic participation, and political decision making power.

How gender equality progresses as development occurs is best understood through observation of the responses of households to the functioning and structure of markets and institutions – both formal (such as laws, regulations, and delivery of government services) and informal (such as gender roles, norms, and social networks). The incentives, preferences, and constraints faced by different individuals in a household, as well as their bargaining power, are partly controlled by markets and institutions.<sup>25</sup> This framework is useful for understanding how economic growth impacts the function of markets and institutions and how households make decisions which, in turn, influence gender outcomes. The framework also helps explain why poor women continue to face the most significant gender gaps. Gaps are compounded for women who also encounter other forms of marginalization such as being part of a minority group.

A growing body of work highlights how development programs are more effective when the benefits reach both women and men.<sup>26</sup> The pursuit of gender equality not only promotes the fair distribution of capabilities and agency, but also offers economic benefits.<sup>27</sup> Linkages between female participation rates and economic growth rates are quite clear, and the strong positive correlation between women's position in society and economic development has been shown to hold across countries and time.<sup>28</sup> For instance, a reduction in the gap between men and women has been an important driver of European Economic growth in the last decade;<sup>29</sup> while greater female participation in the US work force accounts for a quarter of its current GDP.<sup>30</sup> From 1970-1990, Asian-Pacific economies experienced GDP growth of 1.96 percent for every 1 percent increase in women participation in non-agricultural employment, and the increase in women's economic participation may have contributed 35-40 percent of the annual

<sup>25</sup> Revenga, A. and Shetty, S. (March 2012).

<sup>26</sup> UN Women. (2014). World Survey on the Role of Women in Development 2014: Gender Equality and Sustainable Development. Retrieved from [http://www.unwomen.org/~media/headquarters/attachments/sections/library/publications/2014/unwomen\\_surveyreport\\_advance\\_16oct.pdf](http://www.unwomen.org/~media/headquarters/attachments/sections/library/publications/2014/unwomen_surveyreport_advance_16oct.pdf); Klasen, S. and Lamanna, F. (2009). The impact of gender inequality in education and employment on economic growth: New evidence for a panel of countries. *Feminist Economics*, 15: 3, pp. 91-132.; Elborgh-Woytek, K., Newiak, M., Kochhar, K., Fabrizio, S., Kpodar, K., Wingender, P., Clements, B. & Schwartz, G. (2013). International Monetary Fund Staff Discussion Note: Women, Work, and the Economy: Macroeconomic Gains from Gender Equity. Retrieved from <http://www.imf.org/external/pubs/ft/sdn/2013/sdn1310.pdf>

<sup>27</sup> Overseas Development Institute. (2008). Gender and the MDGs: A gender lens is vital for pro-poor results. Briefing Paper. Retrieved from <http://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/3270.pdf>

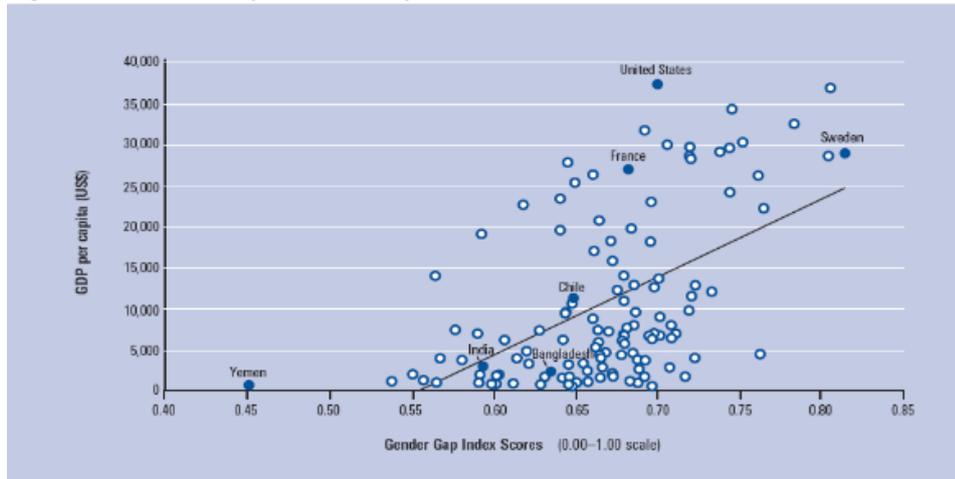
<sup>28</sup> See for example Doepke, M. and Tertilt, M. (2014). Does Female Empowerment Promote Economic Development? Working Paper 19888. National Bureau of Economic Research. Cambridge, MA.; Kabeer, N., (2005). "Is Microfinance a 'Magic Bullet' for Women's Empowerment? Analysis of Findings from South Asia," *Economic and Political Weekly*.; Lawson, S., (2008). "Women Hold Up Half the Sky", Goldman Sachs Global Economics Paper No.164.; and Duflo, E., (2012). "Women Empowerment and Economic Development," *Journal of Economic Literature*, Vol. 50, No. 4: pp. 1051-079;

<sup>29</sup> Organization for Economic Cooperation and Development (OECD). (2008). Gender and Sustainable Development: Maximizing the Economic, Social, and Environment Role of Women. Retrieved from <http://www.oecd.org/social/40881538.pdf>

<sup>30</sup> World Economic Forum (WEF). (2014). The Global Gender Gap Report 2014. Retrieved from [http://www3.weforum.org/docs/GGGR14/GGGR\\_CompleteReport\\_2014.pdf](http://www3.weforum.org/docs/GGGR14/GGGR_CompleteReport_2014.pdf) p. 42

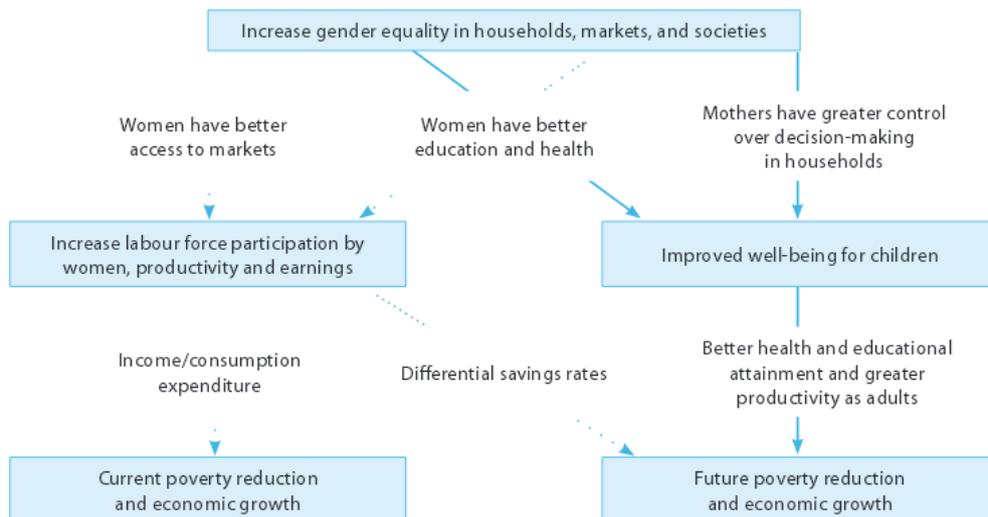
growth of newly industrialized countries over the last three decades.<sup>31</sup> Similarly, estimates show that economic output could increase by as much as 25 percent in developing countries if barriers against women working in major sectors were eliminated.<sup>32</sup> Moreover, investments in women generally create larger economic returns than those in men, making programs that target women a more efficient investment.<sup>33</sup> Ultimately examples from both developed and developing countries make clear that gender equality is fundamental to whether societies thrive or not,<sup>34</sup> and a failure to develop and utilize the capabilities of its female population can be understood as a key inhibitor of KP's growth. Figure 1 below demonstrates the strong positive correlation between greater gender equality and higher GDP. Figure 2 demonstrates the relationship between increased gender equality and poverty reduction.

**Figure 1: Gender Gap and Per Capita GDP**



Source: WEF (2007), The Global Gender Gap Report

**Figure 2: Relationship Between Gender Equality and Poverty Reduction**



Source: UNWTO. Global Report on Women in Tourism, 2010.

<sup>31</sup> USAID. (July 2007). Pakistan's Agenda for Action, Developing the Trade and Business Environment 2007 Assessment, Booz Allen and Hamilton.

<sup>32</sup> Cuberes, D. and Teignier-Baque, M. (2011). Gender Equality and Economic Growth: Background Paper for the World Development Report 2012.

<sup>33</sup> OECD. (2008). p. 18

<sup>34</sup> WEF. p. 29

The promotion of gender equality is also imperative in the context of the ongoing insurgency in KP. Gender equality is identified as one of the cross cutting issues under the Post Conflict Needs Assessment Framework, conducted in partnership with Asian Development Bank, World Bank, United Nations and the KP Government. The extreme marginalization of women and girls in FATA and KP restricts their ability to contribute fully to peace building.<sup>35</sup> Women, who often have a unique perspective and important inputs for peace building, must be allowed to participate fully in stabilization efforts if lasting peace and security is to be achieved.

### 1.3 Beyond Health and Education – The Nexus of Social and Economic Development

When compared to the “hard” sectors including economics, infrastructure, governance, and the environment, gender mainstreaming has been comparatively easily understood and more successfully adopted in the “soft” social sectors such as education and health.<sup>36</sup> While increased gender equality in social sectors can be considered a prerequisite to gender equality in other sectors, it is not a panacea. Without a concerted effort to mainstream gender in all sectors progress will remain limited. To mainstream gender in economic growth policies and projects requires a systematic analysis and evaluation of the differential roles and situation faced by men and women, the type and impact of gendered relations, the socio-political institutions and structures that produce gender based constraints, and a systematic methodology for gender analysis throughout the project cycle.

In terms of education a gender gap still exists, but progress has been made. In order to effectively channel gains in social sectors into economic development the connection between these areas must be understood and exploited. The social benefits of educating girls and women are immense, and the “multiplier effect” of education on several aspects of development and economic growth is now commonly accepted. Women’s education benefits society in myriad ways. It reduces fertility rates and lowers maternal mortality.<sup>37</sup> An additional year of a woman’s education correlates with a 5-10 percent reduction in the risk of infant mortality for her children. Moreover, since mothers who have had access to education are more than twice as likely to send their own children to school as mothers with no education, the benefits of educating women and girls pays dividends beyond themselves.<sup>38</sup> A year of primary education corresponds to at 10-20 percent increase in wages later in life; while a single year of secondary education increases wages by 15-25 percent.<sup>39</sup> Increased income potential associated with increased education has also been shown to benefit children in terms of nutrition. Women tend to spend a greater portion of their income on family necessities including food.<sup>40</sup> This trend explains, in part, the phenomenon known as the “Asian enigma” which is the fact that despite higher levels of national income, democracy, food supply, and social services such as health and education, child malnutrition is almost twice as high in South Asia than it is in sub-Saharan Africa.<sup>41</sup> Thus, particularly severe gender inequality and women’s lack of control over economic resources in the South Asian region can be said to account for unexpectedly high rates of child malnutrition. Studies also show that gender inequality in education directly impacts growth by lowering the average level of human capital.<sup>42</sup> In the Asia and Pacific region alone it is estimated that

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<sup>35</sup> UN Women. (2012). *What Women Want Planning and Financing for Gender Responsive Peace building* - UN Women/UN Entity for Gender Equality and the Empowerment of Women.

<sup>36</sup> UN Women. (2014). p. 32

<sup>37</sup> WEF. p. 39

<sup>38</sup> Worldwatch Institute. (2015). *The Critical Role of Women in Sustainable Development*. Retrieved from <http://www.worldwatch.org/critical-role-women-sustainable-development>

<sup>39</sup> Sperling, G. and Herz, B. (2004). *What Works in Girls’ Education: Evidence and Policies from the Developing World*. Council on Foreign Relations.

<sup>40</sup> Revenga, A. and Shetty, S. (2012).

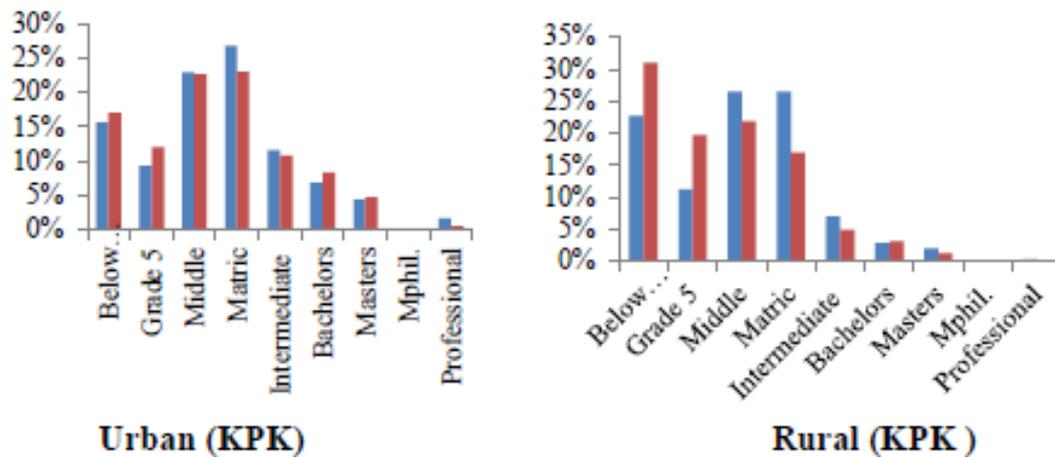
<sup>41</sup> FAO. (2011).

<sup>42</sup> Klasen, S. (2002). *Low Schooling for Girls, Slower Growth for All? Cross-Country Evidence on the Effect of Gender Inequality in Education on Economic Development*. *The World Bank Economic Review*. Vol. 16, No. 3

between \$16-30 billion is lost annually as a result of gender gaps in education.<sup>43</sup> Therefore, it is clear that girls' exclusion from education considerably hinders the productive potential of an economy, and as KP is trying to maximize growth it cannot afford to fail to invest in its girls. Thus, the persistent gender gap in education must be addressed.

In her analysis of education outcomes, Qureshi (2015) found a significant gender-based and urban vs. rural divide in education in KP.<sup>44</sup> Figure 3 below displays the disparity in education outcomes.

**Figure 3. Educational Levels Attained by Gender and Urban-Rural Divide KP**



Blue: Male, Red: Female

Estimates indicate that in KP nearly half of girl children are out of school, compared to 20 percent of boys.<sup>45</sup> The most common reason cited for keeping girls out of school is that parents do not allow them to attend.<sup>46</sup> At first glance, this may seem to stem from intractable cultural norms against girls' education. However, further investigation found that many refuse to let their daughter attend due to both safety concerns while she is traveling the long distance (especially in rural areas) to reach school and the poor conditions within the schools themselves. It is no accident that a very common time for girls who had been attending to drop out is around the time of puberty as a lack of latrine facilities contributes to their unwillingness to attend. The most common reasons listed for dropping out are that girls are needed at home to help with work (29 percent) followed by the child no longer being willing to attend (28 percent). Expense and distance were also given as common prohibitions for continuing education at 17 percent and 13 percent respectively. For boys the most common reason given is that the child is no longer willing to attend (51 percent).<sup>47</sup> The unwillingness of children to attend, in both boys and girls, reflects at least in part the perception that education is not worthwhile for them. This can stem from several reasons, but some of the most significant seem to be poor quality of schools (poor facilities, absent teachers, etc) and a lack of opportunities in fields that require formal education. This trend of low education rates, especially for females, is severely undermining economic growth in KP.

In terms of health, meeting the needs of women can pay economic dividends. Studies have found that for every USD spent on family planning governments can save up to 6 USD on health,

<sup>43</sup> WEF p. 39

<sup>44</sup> Qureshi, M. G. (2012). The Gender Differences in School Enrollment and Returns to Education in Pakistan. Pakistan Institute of Development Economics. Working Paper No. 84. Retrieved from <http://pide.org.pk/pdf/Working%20Paper/WorkingPaper-84.pdf>

<sup>45</sup> Alif Ailaan. (2014). 25 Million Broken Promises: The crisis of Pakistan's out-of-school children. p. 20

<sup>46</sup> Ibid. p. 24

<sup>47</sup> Ibid. p. 31

housing, water, and other public services.<sup>48</sup> Access to family planning enables women to control fertility thereby reducing their time away of the labor market for childcare responsibilities. Finally, reducing maternal mortality is of the utmost urgency. The tremendous social hardship associated with maternal mortality cannot be overstated, but what is often overlooked is the concurrent economic hardship that also results when a mother dies and childcare responsibilities shift to other family members.

#### 1.4 Factors Undermining Gender Mainstreaming

The central factors undermining gender mainstreaming include an arbitrary separation between gender mainstreaming efforts at different levels, a lack of gender disaggregated data necessary to properly design projects and track program efficacy, data to track expenditures on gender programs, and a lack of accountability. A lack of focus on gender equality in economic policy is another key hindrance. While the Government of KP has been trying to improve its rankings in 'gender neutral' economic indicators such as per capita GDP, emphasis on gender has been insufficient in its policies. The launch of the KP Women Empowerment Policy Framework in 2015 was an important first step.<sup>49</sup> However, thus far the promised autonomy and budget allocations have yet to materialize.<sup>50</sup>

The gendered aspects of economic policies, programs and projects are poorly understood and often erroneously considered tangential to the central goal of economic development. It is critically important that the presence of women in these policies and programs is emphasized and that the negative consequences of so-called "gender neutrality" in policy are understood. While gender disaggregation has become the norm in sectors like education and health, economic programs continue to be evaluated with indices such as productivity, competitiveness, GDP, GNP, trade, exports and per capita income. These statistics are generally considered "gender neutral." Gender-neutrality in policy can undermine women's empowerment because the divergent experiences, societal expectations, and opportunities of men and women are not explicitly incorporated into or addressed in the policy. The assumption is that economic growth inevitably benefits all and thus will address gender disparities in the long run; however this has been shown not to be the case. Unless gender is explicitly addressed inequality tends to persist.

Gender neutral poverty assessments tend to concentrate on economic and productivity factors linked to human capital, competitiveness, and governance bottlenecks. However, a closer examination of the social, economic, and political aspects of poverty is necessary to achieve a more comprehensive understanding of the nature and causes of poverty experienced by women in KP. Although manifested differently depending on class, age and rural vs. urban location, overall women continue to be restricted by deeply entrenched systemic obstacles to gender equality. Women are generally considered dependents of male relatives, and are often expected to seek permission to make major decisions (education, employment, marriage and divorce, managing property, etc.) and even in routine matters (visiting friends and family). Violence, and the threat of it, reinforce inequality and preclude women from exercising their rights as full and equal citizens.<sup>51</sup>

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<sup>48</sup> Worldwatch Institute. (2015).

<sup>49</sup> Gender News Pakistan. (14 April 2015). Khattak launches KP Women Empowerment Policy framework. Retrieved from <http://www.pakistangendernews.org/khattak-launches-kp-women-empowerment-policy-framework/>

<sup>50</sup> Firdous, I. (13 January 2016). Keeping women empowerment hinging on men. The Express Tribune. Retrieved from <http://tribune.com.pk/story/1026476/keeping-women-empowerment-hinging-on-men/>

<sup>51</sup> USAID. (2012). p. 17

## 2. The Status of Women in KP<sup>52</sup>

*“...poverty is, in part, a result of women’s socially enforced gender roles and relations... without specifically addressing the causes of gender inequality poverty cannot be fundamentally resolved...”<sup>53</sup>*

According to the KP Integrated Development Strategy, 39 percent of people are living below the poverty line which is much higher than the national level. Poverty is concentrated in rural areas where more than 80 percent of the population of KP lives. Additionally, a large proportion of the population, especially women, lives at or near the poverty line, and the vulnerability of this group worsens in the event of a natural disaster or economic upheaval.<sup>54</sup>

KP is grappling with what can be termed “gendered modernity”<sup>55</sup> whereby the population becomes increasingly urban with greater numbers of educated women whom are no longer willing to tolerate discriminatory social practices and laws. This shift is occurring as conservative religious groups aggressively promote restrictive gender norms which predominantly relegate women to reproductive and domestic roles expecting them to marry early (girls are often married at puberty and sometimes even just before). Fertility rates are high with an average of 4 children per woman.<sup>56</sup> The infant and maternal mortality rates in KP of 63 per 1,000 live births and 275 per 100,000, respectively are higher than the national averages.<sup>57</sup> Women are largely confined to unpaid domestic labor, animal husbandry and agriculture work, though their degree of their involvement in formal and informal labor markets varies from district to district, and even from village to village. In some locales, women look after the livestock inside the family compound; in others, they take the animals out to graze as well. Women are actively involved at different stages of the crop cycle throughout most of KP.<sup>58</sup>

Female headed households have increased by 4 to 15 percent according to a USAID study.<sup>59</sup> Widows and female-headed households struggle to maintain their livelihoods because employment generation assistance tends to focus on sectors that predominantly employ men. Women often have to rely on their traditional sewing, knitting and embroidery skills to earn income, which in most cases provides very limited income potential. Those who do not possess such skills turn to wage labor if they can find it, or often resort to begging. Low literacy levels, inadequate means of transportation and social norms against women travelling alone limit women’s access to credit, information, training, and employment that requires mobility. However, norms for women, including their mobility and interactions are not as monolithic as one might assume. For example, while a woman’s mobility is generally restricted, when her labor is needed she can leave her home; she works in fields and often travels long distances without a male escort to collect water and wood for fuel.<sup>60</sup>

<sup>52</sup> Where available, data specific to KP is presented. However, data on KP is incomplete thus national level data for Pakistan is also presented to give a more complete picture of the situation.

<sup>53</sup> UN Women 2014. p. 13

<sup>54</sup> Government of Khyber Pakhtunkhwa. (2014). Integrated Development Strategy 2014-2018. Retrieved from <http://lgkp.gov.pk/wp-content/uploads/2014/08/Integrated-Development-Strategy.pdf>

<sup>55</sup> Ibid. p. 16

<sup>56</sup> KP Department of Population Welfare. Demographic Indicators. PDHS 2012-13. Retrieved from <http://www.khyberpakhtunkhwa.gov.pk/khyberpk/page.php?pageID=339&deptID=36>

<sup>57</sup> Ibid.

<sup>58</sup> USAID 2012, p. 33

<sup>59</sup> Ibid. pp 33-34.

<sup>60</sup> Ibid. p. 11

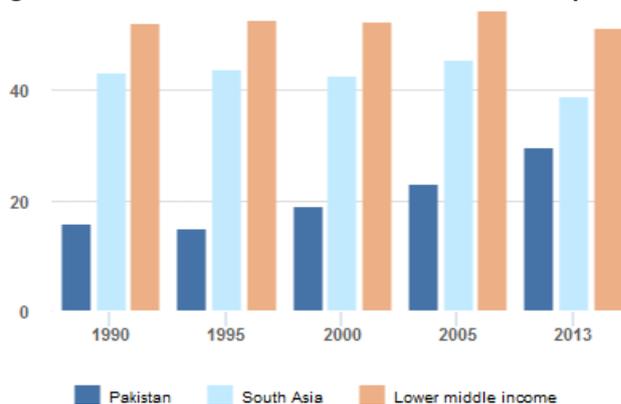
The literacy rate is 36 percent for women (compared to 72 percent for men).<sup>61</sup> Many children in rural areas of KP have to travel for more than one hour to reach school, a situation aggravated by almost nonexistent public transportation. Where transportation is available, it may not be secure, especially for girls and women, and can be expensive. The limited number of girls' middle and high schools often necessitates daily travel outside the village resulting in a significant rise in school related expenses due to travel along with the ever-present risk of gender based violence which contributes to parents' hesitation to send girls to school.

Finally, most public offices are designed without considerations of women. For example, there are rarely provisions of women's washrooms, prayer rooms, or women-friendly spaces for feeding babies and eating. Moreover, even where facilities exist, they may be inaccessible simply because women are made to feel awkward in public spaces and are generally discouraged by family and the community from entering such spaces.<sup>62</sup>

## 2.1 Women as Workers

Employment status in KP (like the rest of Pakistan) has a strong gender dimension, with women more likely to be in vulnerable employment in the informal economy, as own account workers or contributing family workers. Many women workers are entirely unpaid, especially in the agriculture sector. Women's opportunities to earn income are limited by the same cultural restrictions that restrict access to education and health facilities. For example, women's mobility is limited due to concerns about their safety as well as norms of family honor and restrictions on interactions with men outside the family. Analysis also shows that women who belong to higher-income households or whose husbands are educated are less likely to work outside the home. Qualitative data suggests that this may be because there is a social stigma attached to women working outside the home, and without the necessity of a woman's income to her family's livelihood a loosening of restrictions on women is more difficult to achieve.<sup>63</sup> Nevertheless, a number of factors are countering these restrictive social norms, as the number of women are entering the productive spheres is increasing. Since, 1990 the ratio of female to male labor force participation has increased by nearly 14 percent.<sup>64</sup> However, the ratio lags behind other countries in the region and other lower middle income countries.

**Figure 4. Trends in Women's Labor Force Participation**



Source: World Bank Gender Statistics

<sup>61</sup> Government of Pakistan Bureau of Statistics. (2015). Pakistan Social Living Standards Measurement Survey. Retrieved from [http://www.pbs.gov.pk/sites/default/files//pslm/publications/pslm2013\\_14/A%20report%2013-14%28%2012-05-15%29\\_Final\\_1.pdf](http://www.pbs.gov.pk/sites/default/files//pslm/publications/pslm2013_14/A%20report%2013-14%28%2012-05-15%29_Final_1.pdf)

<sup>62</sup> USAID 2012, p. 35

<sup>63</sup> World Bank. (2005). Pakistan Country Gender Assessment 2005: Bridging the Gender Gap - Opportunities and Challenges. p.x

<sup>64</sup> World Bank. Gender Equality Data and Statistics Pakistan. Retrieved from <http://datatopics.worldbank.org/gender/country/pakistan>

According to the Labor Force Survey (LFS), the refined<sup>65</sup> labor force participation rate of women in KP is 14 percent (compared to 60 percent for men). This represents a 4 percent increase from the female LFPR in 2003-04. The augmented<sup>66</sup> LPFR (which includes such activities as subsistence agriculture) for women is 42 percent, a decrease from 49.9 percent in 2003-04<sup>67</sup> The fact that the augmented participation rate is higher demonstrates that women are active in the labor force, but largely relegated to subsistence versus income generating activities. The magnitude of the difference between refined and augmented rates in KP is the highest in Pakistan. This suggests that invisibility of women's actual contribution to the labor force is most severe in KP. It is notable that the variation between augmented rates for males and their normal rates is so insignificant that the LFS does not display it.

**Table 1. Refined Activity Participation Rates (%)**

Province/Area	2012-13					2013-14				
	Total	Male	Female	* Augmented		Total	Male	Female	* Augmented	
				Total	Female				Total	Female
<b>Pakistan</b>	<b>45.7</b>	<b>68.9</b>	<b>21.5</b>	<b>53.1</b>	<b>36.4</b>	<b>45.5</b>	<b>68.1</b>	<b>22.2</b>	<b>51.4</b>	<b>34.1</b>
Rural	49.0	70.3	27.3	59.7	48.7	49.2	69.4	28.9	57.9	46.2
Urban	39.7	66.4	10.8	41.0	13.6	39.0	66.0	10.2	40.1	12.6
<b>KP</b>	<b>36.9</b>	<b>60.2</b>	<b>14.2</b>	<b>49.4</b>	<b>38.6</b>	<b>36.5</b>	<b>60.1</b>	<b>14.0</b>	<b>51.0</b>	<b>42.2</b>
Rural	37.1	60.0	15.3	51.8	43.7	36.6	59.4	15.3	53.9	48.6
Urban	35.9	61.0	8.7	38.5	14.1	36.0	62.9	8.4	38.9	14.2
<b>Punjab</b>	<b>48.3</b>	<b>70.2</b>	<b>26.4</b>	<b>52.9</b>	<b>35.4</b>	<b>49.1</b>	<b>69.9</b>	<b>28.5</b>	<b>51.4</b>	<b>33.0</b>
Rural	52.3	71.7	33.1	58.6	45.7	53.9	71.8	36.6	57.2	43.0
Urban	40.8	67.4	13.2	41.7	15.0	40.4	66.6	13.2	40.9	14.3
<b>Sindh</b>	<b>45.3</b>	<b>70.7</b>	<b>16.0</b>	<b>54.0</b>	<b>34.6</b>	<b>43.2</b>	<b>68.9</b>	<b>14.2</b>	<b>51.3</b>	<b>31.3</b>
Rural	51.6	74.9	24.4	68.1	59.9	49.1	72.0	22.7	64.3	55.2
Urban	39.2	66.6	7.9	40.3	10.4	37.7	66.0	6.3	39.2	9.3
<b>Balochistan</b>	<b>42.3</b>	<b>68.5</b>	<b>10.3</b>	<b>61.4</b>	<b>52.3</b>	<b>39.7</b>	<b>64.5</b>	<b>8.7</b>	<b>52.2</b>	<b>36.7</b>
Rural	44.6	71.2	12.0	67.6	62.8	40.8	65.5	10.1	56.5	45.2
Urban	36.0	61.0	5.3	43.5	22.0	36.9	62.1	4.6	40.7	13.4

Note:- \* Males augmented activity rates vary insignificantly from the standard refined rates are therefore not tabulated.

Source: LFS 2013-14

Unfortunately the LFS does not provide KP specific data beyond LFPR displayed above. Thus, the following tables present national level data. From these it is possible to draw broad conclusions about women's participation in the labor force, and wherever possible data from the LFS is augmented with KP specific information. However, it is crucial that data specific to KP is collected and published to facilitate more accurate analysis. The distribution of women workers by major economic activity in Pakistan shows that agriculture and manufacturing are the two major sectors in which women work. In 2013-14, 74 percent of women workers were engaged in the agriculture sector and 12 percent in manufacturing.

<sup>65</sup> The refined activity (participation) rate is the currently active population expressed as a percentage of the population 10 years and above. This rate enables international comparison by factoring in the effect of age composition.

<sup>66</sup> The augmented activity (participation) rate is based on probing questions from the persons not included in the conventional measure of labor force, to net in marginal economic activities such as subsistence agriculture, own construction of one's dwelling etc. Conventionally, persons 10+ aged reporting housekeeping and other related activities are considered out of labor force.

<sup>67</sup> Pakistan Bureau of Statistics. LFS. 2013-14. For 2003-04 data see LFS tables retrieved from [http://www.pbs.gov.pk/sites/default/files/Labour%20Force/publications/lfs2003\\_04/t11.pdf](http://www.pbs.gov.pk/sites/default/files/Labour%20Force/publications/lfs2003_04/t11.pdf)

**Table 2. Employed – Distribution by Major Industry (%)**

Major Industry Divisions	2012-13			2013-14		
	Total	Male	Female	Total	Male	Female
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Agriculture/ forestry/hunting & fishing	43.7	34.5	75.7	43.5	34.2	74.0
Manufacturing	14.1	15.0	10.7	14.2	14.7	12.3
Construction	7.4	9.5	0.2	7.3	9.5	0.3
Wholesale & retail trade	14.4	18.1	1.5	14.6	18.5	1.6
Transport/storage & communication	5.5	7.0	0.2	5.5	7.1	0.2
Community/social & personal services	13.3	13.9	11.5	13.1	13.7	11.5
*Others	1.6	2.0	0.2	1.8	2.3	0.1

\* Others (includes mining & quarrying, electricity, gas & water, financing, insurance, real estate & business services and extraterritorial organizations and bodies)

Source: LFS 2013-14

There are important sectoral and regional variations in female labor force participation. Women in rural areas work predominantly in agriculture, and 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 KP. There is no such variation in male participation rates. Provincial differences in female participation rates are likely to reflect differential opportunities for agricultural employment.<sup>68</sup>

Distribution by employment status in Pakistan shows the majority (55 percent) of women fall into the unpaid category of “contributing family worker.” The LFS defines contributing family worker as a person who works without pay in cash or in kind on an enterprise operated by a member of his/her household or other related persons.<sup>69</sup> In particular, poor, rural women are forced to work (paid or unpaid) by necessity as male labor is simply insufficient to carry out all the agriculture and livestock-related activities. The majority of these poor women seek work opportunities within their villages only. This lack of alternatives leaves women vulnerable to poor terms and conditions of employment.<sup>70</sup>

**Table 3. Employed – Distribution by Employment Status and Sex (%)**

Employment Status	2012-13			2013-14		
	Total	Male	Female	Total	Male	Female
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Employers	1.3	1.6	0.1	1.1	1.4	-
Own account workers	33.6	38.9	15.0	35.4	40.5	18.6
Contributing family workers	26.3	16.5	60.5	24.4	15.1	55.0
Employees	38.8	43.0	24.4	39.1	43.0	26.4

Note:- “Other” due to negligible size is included in own account workers.

Source: LFS 2013-14

The unemployment rate for women in 2013-14 was 8.7 percent. It is important to note that unemployment data does not take into account women who drop out of the labor force for various reasons including workplace discrimination, attitudes encouraging them to drop out upon marriage, unsafe travel conditions, and time pressures due to domestic responsibilities. Asian Development Bank analysis indicates that unemployment among women with more than

<sup>68</sup> WB (2005). p. x

<sup>69</sup> LFS 2013-14, p. 7

<sup>70</sup> Asian Development Bank. (2008), Releasing Women’s Potential Contribution to Inclusive Economic Growth: Country Gender Assessment Pakistan.

10 years of education is higher than for men in the 19-30 year age group, illustrating that women struggle to maximize the return on education investments.”<sup>71</sup>

**Table 4. Unemployment Rates – By Area and Sex (%)**

Area/Sex	2012-13			2013-14		
	Total	Male	Female	Total	Male	Female
<b>Pakistan</b>	<b>6.2</b>	<b>5.4</b>	<b>9.0</b>	<b>6.0</b>	<b>5.1</b>	<b>8.7</b>
Rural	5.1	4.4	6.9	5.0	4.4	6.6
Urban	8.8	7.3	19.2	8.0	6.4	19.4

Source: LFS 2013-14

The majority of women in both rural and urban locales are employed in the informal sector. The proportion of women working in the informal economy has increased significantly from 66 percent in 2003–2004 to 73 percent in 2013-14. Despite lower earning potential women in the informal sector tend to work from home. This may be attributed to their lack of mobility and the need to care for children and others in the family. More studies are required to fully understand other causal factors, but the pressure on women to remain within the home despite the need to earn income is clearly significant.<sup>72</sup>

**Table 5. Formal and Informal Sectors – Distribution of Non-Agriculture Workers (%)**

Sector	2012-13			2013-14		
	Total	Male	Female	Total	Male	Female
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Formal	26.4	26.2	28.3	26.4	26.3	27.0
Informal	73.6	73.8	71.7	73.6	73.7	73.0
<b>Rural</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Formal	22.6	22.6	21.8	23.3	23.6	21.2
Informal	77.4	77.4	78.2	76.7	76.4	78.8
<b>Urban</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Formal	30.1	29.6	34.9	29.4	28.9	32.9
Informal	69.9	70.4	65.1	70.6	71.1	67.1

Source: LFS 2013-14

The breakdown of the major industry divisions in the informal sector is displayed in the following table. Informal manufacturing work accounts for the vast majority of female labor.

<sup>71</sup> ADB. (2008). p. 28

<sup>72</sup> Ibid. p. 29

**Table 6. Informal Sectors Workers – Distribution by Major Industry (%)**

Major Industry Divisions	2012-13			2013-14		
	Total	Male	Female	Total	Male	Female
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Manufacturing	22.1	18.5	56.1	21.5	17.1	58.7
Construction	17.3	18.9	1.2	16.8	18.6	1.4
Wholesale & retail trade	33.8	36.4	8.7	34.3	37.4	8.1
Transport, storage & communication	10.6	11.6	0.7	10.9	12.1	0.4
Community, social & personal services	15.4	13.8	33.1	15.4	13.6	31.4
* Others	0.8	0.8	0.2	1.1	1.2	-

\*Others (includes mining & quarrying, electricity, gas & water and finance, insurance, real estate & business services)

Source: LFS 2013-14

Labor force participation by occupation shows that a much higher proportion of men than women are engaged in white-collar jobs within occupations. 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, pressure on women to remain within the domain of “socially acceptable” work.<sup>73</sup> Beyond white-collar jobs women’s labor market participation in urban areas seems to be concentrated in home-based manufacturing work at nearly 60 percent. The breakdown of major occupational groups in the informal sector is as follows.

**Table 7. Informal Sectors Workers – Distribution by Major Occupational Groups (%)**

Major Occupational Groups	2012-13			2013-14		
	Total	Male	Female	Total	Male	Female
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Managers	3.3	3.6	0.5	1.9	2.1	0.3
Professionals	3.6	2.6	13.4	3.5	2.7	10.0
Technicians & associate professionals	2.8	2.8	2.6	2.9	3.2	1.2
Clerical support workers	0.4	0.4	0.1	0.4	0.4	0.1
Service and sales workers	33.3	35.6	10.6	34.4	37.1	11.1
Skilled agricultural, forestry & fishery workers	0.1	0.1	0.2	0.1	0.1	-
Craft & related trades workers	29.5	26.8	55.4	28.5	25.1	57.5
Plant/ machine operators & assemblers	7.9	8.7	0.6	9.9	11.0	1.2
Elementary occupations	19.1	19.4	16.6	18.4	18.3	18.6

Source: LFS 2013-14

A significant gender gap in wages is observable in all occupations, particularly in manufacturing and electricity, gas and water. Moreover, in the agriculture sector where most women in KP work, they earn only 53 percent of male earnings. This data also does not reflect the high proportion of women working without remuneration in agriculture and in family-run enterprises. Horizontal segregation in the labor market pushes women into sectors with lower remuneration such as agriculture and social services. Vertical segregation with a small

<sup>73</sup> WB. (2005). p.x

proportion of women in senior, better-paid positions is also apparent in all sectors based on attitudes regarding women as managers and decision makers that discourage promotions and hence create a “glass ceiling” even for well-educated and experienced women.<sup>74</sup> Importantly, the gender pay gap can only partly be explained by differences in attributes like education or experience, and thus also originates from discrimination in the labor market. The fact that a higher percentage of women work in lower paid occupations, such as domestic workers, where hours are typically long and they are typically not covered by the national minimum wage also contributes to the gender pay gap.<sup>75</sup> Average monthly wages by major industry and major occupational groups are displayed in the following tables.

**Table 8. Average Monthly Wages of Employees by Major Industry (Rs)**

Major Industry Divisions	2012-13			2013-14		
	Total	Male	Female	Total	Male	Female
<b>Total</b>	<b>12118</b>	<b>12804</b>	<b>7869</b>	<b>13155</b>	<b>14079</b>	<b>8228</b>
Agriculture, forestry, hunting and fishing	6221	7873	3863	6327	7995	4236
Mining & quarrying	15508	15740	5169	17971	17971	-
Manufacturing	11023	11734	4958	11720	12716	4953
Electricity, gas and water	22600	22711	16628	23060	23251	14486
Construction	9614	9610	10455	11008	11031	8563
Wholesale & retail trade and restaurants & hotels	8656	8668	7245	9706	9729	9302
Transport, storage and communication	13792	13733	20152	14950	14972	20517
Financing, insurance, real estate and business services	28658	28673	28624	35194	35280	31182
Community, social and personal services	16642	17902	12189	18932	20758	13508

Source: LFS 2013-14

**Table 9. Average Monthly Wages of Employees by Major Occupational Groups (Rs)**

Major Occupational Groups	2012-13			2013-14		
	Total	Male	Female	Total	Male	Female
<b>Total</b>	<b>12118</b>	<b>12805</b>	<b>7869</b>	<b>13154</b>	<b>14079</b>	<b>8210</b>
Managers	37923	38114	34619	52300	53637	36698
Professionals	21081	24326	15051	25068	28396	18036
Technicians & associate professionals	18893	19802	13429	20272	21168	13934
Clerical support workers	18853	19030	13720	19913	20085	14879
Service and sales workers	11032	11052	9516	11807	11892	8699
Skilled agricultural, forestry & fishery workers	8915	9703	3337	10616	10727	4880
Craft & related trades workers	10402	11031	4564	10989	11939	4647
Plant/ machine operators & assemblers	11694	11730	6862	12095	12139	9129
Elementary occupations	7928	8826	4310	8228	9365	4570

Source LFS 2013-14<sup>76</sup>

The low LFPR for women and the large disparity with the augmented rate in KP indicates that disguised employment is high, which provides confirmation of the restrictions women workers face. Labor market trends further illustrate inequalities in employment, including the vast

<sup>74</sup> ADB (2008). p. 28

<sup>75</sup> International Labour Organization. (2014). Global Wage Report 2014/15 Asia and Pacific Supplement: Wages in Asia and the Pacific: Dynamic but uneven progress. Retrieved from [http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/publication/wcms\\_325219.pdf](http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/publication/wcms_325219.pdf) p. 5

<sup>76</sup> Tellingly, the report explains this data by categorizing women workers as “wage earners of convenience” and thus not fitting “the consideration of trend assessment [sic]. LFS 2013-14 p. 37

number of hours women spend on underpaid and unpaid contributions to economic production.<sup>77</sup>

On the positive side, gradual changes in some areas that limit women's potential appear to be changing. Changes in socio-cultural norms and gender stereotypes are taking place, especially in urban areas where girls and women are increasingly encouraged to pursue advanced degrees and to apply these skills in their professions. Employment prospects are improving for women because of expanded education opportunities, however which sectors are considered suitable are still limited.<sup>78</sup>

The following recommendations are cross-cutting and applicable to all of KP's growth sectors:

- KP can learn from the example of other countries in South Asia where women's increased participation in the paid labor force can be credited to the passage and enforcement of significant gender-related laws. These include laws regarding women's rights and protection from discrimination in the workplace and in the informal sector, such as the right to equal pay for equal work, employment without regard to marital status, limited hours per day, maternity leave, opportunities to take part in pension programs, and the right to form and participate in associations.<sup>79</sup>
- The KP government needs to strengthen minimum wage setting institutions and base their decisions on sound evidence and dialogue with trade unions and employers.
- Initiatives to encourage employers to hire women are lacking. One possibility is an alteration to the funding stream for a woman's wages during maternity leave. Instead of the entire burden falling to the employer a tax funded social insurance program could be created in KP. This the way the majority of countries fund maternity leave.<sup>80</sup>
- In order to formulate effective and evidence based wage policies timely and comprehensive data on wages is needed. However KP does not publish annual data on average wages that cover all wage earners, complicating the analysis of wage developments and policy formulation.

## 2.2 Women in Government

There is a strong case for women in politics. Research has shown that inequality is lower in countries where women are engaged in public life, and that a higher proportion of women in government is associated with more inclusive policymaking.<sup>81</sup> Greater participation of women in politics could serve as a policy tool to positively impact labor force participation by increasing supply and demand of employment opportunities for women. Moreover, there is some evidence that when women hold a larger share of parliamentary seats corruption is less pronounced.<sup>82</sup> More studies are needed to determine what factors are driving this finding and whether or not it holds true for Pakistan and KP.

<sup>77</sup> ADB. (2008).p. 33

<sup>78</sup> Ibid.p. 31

<sup>79</sup> Ibid. p. 64

<sup>80</sup> ILO. (2013). Working Conditions Laws Report 2012 A Global Review. Retrieved from

[http://www.ilo.org/wcmsp5/groups/public/---ed\\_protect/---protrav/---travail/documents/publication/wcms\\_235155.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/publication/wcms_235155.pdf)

<sup>81</sup> Beaman, L., Chattopadhyaya, R., Duflo, E., Pande, R. and Topalova, P. (2011). "Political Reservation and Substantive Representation: Evidence from Indian Village Councils," in India Policy Forum 2010–11, ed. by Suman Bery, Barry Bosworth, and Arvind Panagariya. Brookings Institution and National Council of Applied Economic Research. Washington.

<sup>82</sup> See for example Swamy, A., Knack, S., Lee, Y., and Azfar, O. (1999). Gender and Corruption. Working Paper #232. Center for Institutional Reform and the Informal Sector. Retrieved from <http://www.anti-corruption.org/images/themes/David%20Dollar%20et%20al%20Are%20Women%20Really%20the%20Fairer%20Sex.pdf> and Rivas, M. (2008). An Experiment on Corruption and Gender. Retrieved from <https://ideas.repec.org/p/gra/wpaper/08-10.html>

### 2.2.1 Women as Legislators

The provincial and regional profile of women in the National Assembly indicates that KP has the second lowest representation.<sup>83</sup> In the current National Assembly there are 59 seats reserved for women, of which Punjab has 35, Sindh has 14, KP has 8, and Balochistan has 3. In addition there is one female MNA on a non-Muslim seat.<sup>84</sup> Nine women were also elected to the National Assembly on general seats, 4 from Punjab and 5 from Sindh. In the last election a record 41 women from KP contested general seats, 14 ran for National Assembly and 27 for the Provincial Assembly; though none were elected.<sup>85</sup> In the KP Provincial Assembly 22 out of 124 seats are reserved for women,<sup>86</sup> and in an historic first the current Deputy Speaker of the KP Assembly is a woman. At present out of the 20 ministers and advisors in KP one is a woman.<sup>87</sup>

### 2.2.2 Women in the Judiciary

Unlike the legislative branches, there are not specifically reserved seats for women in the courts. As such, only 3 of 103 judges serving in the five high courts are women and no women serve as justices on the Supreme Court.<sup>88</sup> It is noteworthy that for the first time there is a proposal to include women in jirgas, the alternative dispute resolution forum. It will consist of 9-13 conciliators, of which 2 will be women.<sup>89</sup>

### 2.2.3 Women in Government Services

The Compendium on Gender Statistics of Pakistan (2014) gives data on KP Government employees by gender. It shows that 44,124 women were employed in KP in different grades in various government departments and organizations compared to 256,486 men. Roughly 2,700 women were in mid-level grades (17-20), and 4 were in senior grades (21-22). The Table below provides a complete breakdown.<sup>90</sup>

<sup>83</sup> GOP Planning Commission. (2013). Pakistan Millennium Development Goals Report 2013. Retrieved from <http://www.undp.org/content/dam/pakistan/docs/MDGs/MDG2013Report/UNDP-Report13.pdf> p. 51

<sup>84</sup> Data retrieved from [www.na.gov.pk](http://www.na.gov.pk)

<sup>85</sup> Imran, M. (7 May 2013). 129.8% increase in women contesting election. The News. Retrieved from <http://www.af.org.pk/Election%20Monitor/ISB%207%20May%2013/TN%20clipping%20129.8pc%20increase%20in%20women%20contesting%20election.pdf>

<sup>86</sup> Government of KP. About Government. Retrieved from <http://www.khyberpakhtunkhwa.gov.pk/Gov/>

<sup>87</sup> Government of KP. Retrieved from <http://www.khyberpakhtunkhwa.gov.pk/khyberpk/page.php?pageID=15&deptID=14>

<sup>88</sup> Donaldson, D. (2015). Technical Assistance Consultant's Report: Pakistan Country Gender Assessment. Asian Development Bank. Retrieved from <http://www.adb.org/sites/default/files/project-document/173420/44067-012-tacr-24a.pdf>

<sup>89</sup> Farooq, U. (December 9, 2013). A Step Forward: Women to be part of first Reconciliatory Jirga. The Express Tribune.

<sup>90</sup> GoP Bureau of Statistics. (2014). Compendium on Gender Statistics of Pakistan. Retrieved from [http://www.pbs.gov.pk/sites/default/files//social\\_statistics/publications/compendium\\_on\\_gender\\_statistics\\_of\\_pakistan\\_2014.pdf](http://www.pbs.gov.pk/sites/default/files//social_statistics/publications/compendium_on_gender_statistics_of_pakistan_2014.pdf) p. 247

**Table 10. Number of Government Employees by Grade and Sex KP**

Grade/Scale	2010		2011		2012		2013	
	Men	Women	Men	Women	Men	Women	Men	Women
1	18,637	759	22,598	936	26,622	1,122	30,172	1,270
2	39,269	2,111	39,712	2,196	40,091	2,269	40,500	2,315
3	4,831	811	4,847	813	4,870	813	4,907	813
4	1,355	78	1,643	78	1,959	81	2,177	85
5	42,770	747	48,163	769	50,438	826	52,195	880
6	1,445	79	1,480	80	1,525	80	1,564	81
7	15,641	960	16,014	1,013	16,590	1,063	17,094	1,090
8	147	255	157	256	176	264	181	264
9	13,717	2,352	14,244	2,504	14,696	2,662	15,133	2,677
10	291	94	293	94	312	94	333	95
11	1,436	209	1,476	213	1,603	216	1,656	220
12	24,060	15,167	25,150	15,791	26,993	16,332	27,463	16,461
13	85	1	87	1	87	1	87	1
14	14,470	1,690	14,603	1,705	14,689	1,711	14,851	1,726
15	21,137	6,937	21,382	7,097	21,873	7,325	22,200	7,477
16	12,369	5,128	12,480	5,316	12,957	5,560	13,071	5,683
17	7,774	2,062	7,998	2,118	8,211	2,153	8,362	2,206
18	2,300	330	2,312	335	2,318	337	2,319	338
19	1,087	108	1,087	108	1,087	108	1,088	108
20	306	59	307	59	307	59	307	59
21	71	4	72	4	73	4	74	4
22	1	0	2	0	2	0	2	0
Judges	22	3	23	3	23	3	62	8
Contact Temporary	11	1	11	1	11	1	11	1
Vocational Temporary	677	262	677	262	677	262	677	262
Total	223,909	40,207	236,818	41,752	248,190	43,346	256,486	44,124

Source: Compendium on Gender Statistics. 2014.

### 2.2.4 Women in the Security Forces

Women account for only 560 officers in KP's police force of over 60,000 and make up about 1 percent of the police force nationally. However, efforts are being made to increase the presence and accessibility of female officers in the hope that women will be more willing to report crimes (especially domestic violence) to female officers. Although no official statistics exist, domestic violence is the most common crime reported at the two female run stations in KP. Despite their importance, the female-run stations are chronically underfunded.<sup>91</sup> A further five stations have desks staffed with female officers so that women don't have to break cultural taboos by talking to unrelated men in order to report a crime. With the opening of these female desks, a 57 percent increase in reports of domestic violence has occurred in the past year.<sup>92</sup>

Despite slow progress including greater numbers of female police officers is a positive step in the right direction both in terms of combatting gender based violence, but also in providing new job opportunities for women in KP.

### 2.3 Women as Entrepreneurs

The level of entrepreneurial activity of women is extremely small with only 0.1 percent of women employers in Pakistan.<sup>93</sup> This shows that a very small number of women are engaged in doing and managing businesses in KP. This is due to several factors women's including lower bargaining power and mobility issues.

<sup>91</sup> Houreld, K. (2013). Pakistan's Women Police Fight Criminals, Militants, and Scorn at Home. Reuters. Retrieved from [http://www.huffingtonpost.com/2013/10/23/pakistan-women-police\\_n\\_4133322.html](http://www.huffingtonpost.com/2013/10/23/pakistan-women-police_n_4133322.html)

<sup>92</sup> Slavin, T. (2015). For a Woman in Pakistan to make a complaint to the police is a huge step. The Guardian. Retrieved from <http://www.theguardian.com/coffey-partner-zone/2015/dec/09/woman-police-complaint-huge-step-pakistan>

<sup>93</sup> GoP. Labor Force Survey 2012-2013

KP's female entrepreneurs engage in exports of textiles, garments, jewelry, food products, and furniture. The scale and manner of exports vary however. For example, private, undocumented channels are used to export garments and high-end limited quantity products like jewelry. Sales through exhibitions abroad are also a regular export channel for hundreds of women who run small businesses. Many of the smaller potential exporters, however, are unable to export because they lack information.<sup>94</sup>

A small survey<sup>95</sup> of female entrepreneurs in Kohat District KP sheds some light on the motivations of and situation faced by women business owners. It found that women's primary motivation for starting a business can be understood as falling into two categories: 1) perceived market opportunity or 2) necessity to earn a living. The survey further provided insights into why a particular type of business is chosen by the women. Thirty-five percent reported selecting their business based on their skills or qualifications, 30 percent inherited the business, 20 percent based their decision on perceived market demand, 10 percent on profitability of the product and 5 percent on the advice of a family member. When asked about obstacles to doing business 30 percent of respondents identified a lack of environmental support as the most significant problem; 25 percent reported financial problems; 20 percent reported a lack of access to information; 15 percent identified education as their main problem, and 10 percent cited lack of family support. In terms of time constraints all of the women reported issues related to balancing household or family responsibilities with their business activities. In terms of financial constraints, 35 percent of respondents reported a shortage of capital; 30 percent had issues repaying loans; 25 percent had insufficient funds for expansion. In their interactions with government 34 percent reported facing corruption/demands for bribes.<sup>96</sup>

Key areas that undermine women entrepreneurs include difficulty dealing with licenses, employing workers, registering property, male focused credit allocation and limited trade across borders. Other constraints include a lack of women in the agencies meant to support small businesses. For example, the Small and Medium Enterprise Development Authority (SMEDA), and Trading Development Authority of Pakistan (TDAP) employ only a few women, and women entrepreneurs are largely excluded from participation in trade and industry associations, chambers, federations, think tanks or lobbying groups. Women's absence results in failure of these bodies to focus on issues of concern to them.<sup>97</sup> For example, the dominant perception among these agencies, policy makers and politicians remains that women are still involved solely in home based enterprises. This leads support organizations such as SMEDA, to support outdated policies for women, misallocate limited resources, and fail to support women to succeed in their business. Other initiatives fundamental to women's success in the business arena include, developing women's entrepreneurial capacities, providing greater access to business development services, strengthening documentation, learning bookkeeping skills, and improving access to technology.

Women entrepreneurs, generally, can be divided into four categories based on class, education, geographical location, social standing, power linkages, and family experience.

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<sup>94</sup> USAID. (2008).

<sup>95</sup> The survey may be limited in its generalizability due to the very low number of respondents (30) and limited geographical location. However, since it is one of the few studies of its kind to specifically focus on female entrepreneurs in KP it is instructive. Moreover, the findings from this study coincide with larger national level studies focusing on female entrepreneurship in Pakistan which lends confidence to the validity of those studies for the KP situation.

<sup>96</sup> Ullah, H., Ahmad, Z.M., Manzoor, S. R. Hussain, M., Farooq, M.A., (2012). Problems Faced by Women Entrepreneurs in Kohat City of Khyber Pakhtunkhwa Pakistan. *International Journal of Human Resources*. Vol. 2, No. 1. Retrieved from <http://www.macrothink.org/journal/index.php/ijhrs/article/view/1241/1003>

<sup>97</sup> Ibid. p. 152

- 1) **Women who inherit existing businesses.** There are numerous examples, especially in the textile industry. The fact that the business's positive reputation moves with it, easing the new female owner's entry into the business community, is an advantage to women in this category.
- 2) **Women from wealthy families with business backgrounds.** Due to their financial standing and connections to people of power, they have access to capital and related services, including market information, financial institutions, and export regulations. Often found in this category are women entrepreneurs who have started their own high end jewelry, interior design, or textile businesses. Their success points to the business potential when women have access to capital and related services.
- 3) **Women who are middle-class, lower-resource entrepreneurs.** Technical assistance and other support may benefit women in this category the most. Women who launch businesses with limited resources are the "go-getters" who often begin a home-based, microenterprise, or small-scale business, and, through an enterprising spirit, economic need, and with some basic education, they develop into true entrepreneurs. Restricted funds, restrictive social norms, limited access to banking services, and a lack of formal training cause most efforts to expand these businesses to fail, however.
- 4) **Aspiring female business graduates.** Thousands of women are enrolled in MBA programs across the country. However, among graduates only few are able to start their own businesses, instead most join established companies. The number of female MBAs is likely to increase in the coming years due to the steady increase in the number of institutions that award MBAs. A rising trend of online MBA programs may also be particularly appealing to women. The new Peshawar U-21 program is a collection of 22 universities that will offer online MBA degrees, diplomas, and certificates.<sup>98</sup>

Finally, according to USAID's Gender Equality and Female Empowerment Policy (2012) one of the biggest constraints on women entrepreneurs is access to markets and credit. Information about these markets and business growth and access to credit are important steps to remedying this constraint. Further studies need to be undertaken, to understand gender specific employment barriers in the private sector, and for creation of a more conducive environment.

USAID suggests the following interventions to promote female entrepreneurship:

- Feasibility studies are needed for establishing display centers and possibilities of selling products at large sales outlets, such as in Dubai and major cities in Pakistan including Islamabad and Peshawar. These studies should include a mechanism for collecting market information on products, designs and trends, a mechanism for establishing supply chains, and a database of products and producers, sourcing techniques, selection procedures, quality assurance, warehousing, freight forwarding, branding, and packaging.
- Integrating women into competitive value chains,
- Entrepreneurial initiatives that produce jobs with a quota for home-based/cottage industries employing women
- Training for local enterprises through Integrated Work/Vocational Training.
- Establishment of a women's employment generation fund to provide grants for skill-building and critical infrastructure<sup>99</sup>

Additional recommendations are as follows:

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<sup>98</sup> USAID. (2008). p. 151-152

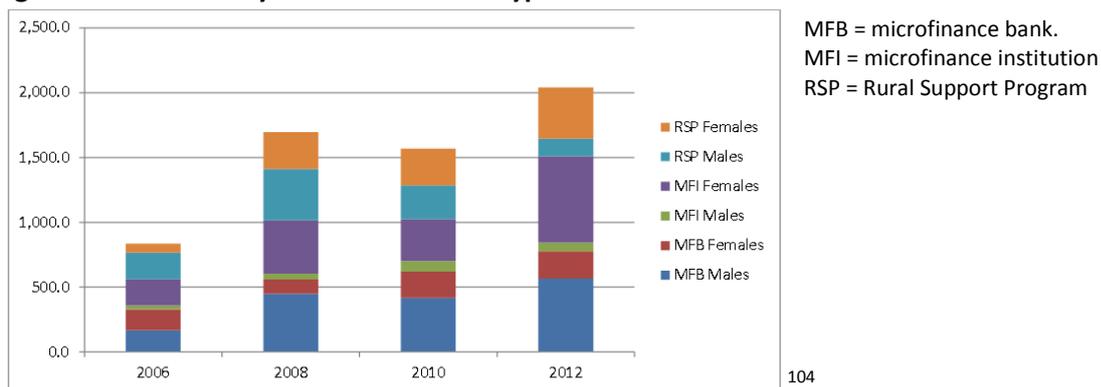
<sup>99</sup> USAID. (March 2012). Gender Equality and Female Empowerment Policy. Retrieved from [https://www.usaid.gov/sites/default/files/documents/1865/GenderEqualityPolicy\\_0.pdf](https://www.usaid.gov/sites/default/files/documents/1865/GenderEqualityPolicy_0.pdf)

- The government of KP should encourage and support women and young entrepreneurs in KP to avail the myriad entrepreneurship training programs offered throughout the country through awareness campaigns and, if applicable, tuition/fee stipends.
- Support women in small and medium businesses in techniques of strategic decision making with particular reference to exports and investment. Workshops/seminars in this area involving senior executives of such business houses will provide useful exposure. SMEDA has initiated several new capacity development programs, including the SME Business support Fund which should include targeted interventions to promote women entrepreneurs. TDAP and the chambers can also include this in their training programs.
- The Peshawar Women’s Chamber of Commerce & Industry periodically holds seminars and conferences for capacity building among female entrepreneurs. It also provide assistance to KP’s aspiring female entrepreneurs for registering their businesses, networking, and gaining or expanding access to markets.<sup>100</sup> Its efforts should be supported by the government of KP.

### 2.3.1 Micro-finance Programs

Small-scale enterprise development is a key lever to increase women’s income earning potential and contribute to economic growth.<sup>101</sup> In 2014, women made up 58 percent of borrowers, primarily borrowing from microfinance institutions and the rural support program.<sup>102</sup> However, women typically borrow smaller amounts than men. Social exclusion factors limit women’s economic opportunities for many reasons, including difficulty in accessing capital to improve their productivity or return on labor. Establishing viable microfinance services that are accessible to rural and urban women is critical. In a national study of female borrowers that included 951 women from KP (of which 16 percent were borrowers) several factors are shown have a significant effect on the demand for credit. The study concluded that being married currently or ever having been married and necessity due to having dependents encouraged borrowing, while higher education and higher household income had a negative impact on borrowing. The most commonly cited reason for not borrowing was lack of a reason to borrow at 48 percent, lack of collateral or complicated procedure was cited by 21 percent of women, an additional 15 percent reported not borrowing due to social norms that discouraged them.<sup>103</sup> The following figure displays borrowers by gender and type of institution from 2006-2012.

**Figure 5. Borrowers by Gender and Bank Type 2006-2012**



<sup>100</sup> Women Chamber of Commerce & Industry Peshawar Division. Retrieved from <http://www.wccip.org.pk/index.php>

<sup>101</sup> ADB. (2008). p. 61

<sup>102</sup> Pakistan Microfinance Network. (2014). Pakistan Microfinance Review: Annual Assessment of the Microfinance Industry.

<sup>103</sup> Fatima, A. (2009). Socio-economic constraints to demand for borrowing among rural females of Pakistan. International Journal of Social Economics. Vol. 36 (11).

<sup>104</sup> Donaldson 2015, part 2 p. 49

Previous microfinance projects in several sectors demonstrate some lessons learned. Group mobilization such as collective income-generating activities and sharing in marketing opportunities with other households along with small infrastructure investments are central to multiplying opportunities for female beneficiaries.<sup>105</sup> Obstacles remain, however, as some women's groups have been unable to continue after the project is completed as they do not have adequate expertise to facilitate meetings or conduct financial transactions. Problems in controlling any extra income earned from their business activities may also persist. Project design should take into account that women's enterprises may require more time than men's groups to gain sufficient resources to remain viable. Tracking these factors needs to be built into monitoring indicators.<sup>106</sup>

It is important to note that the few studies regarding the impact of microcredit and savings on economic growth and poverty reduction in Pakistan had one surprising finding, namely, that the impact of microfinance programs on gender equality is questionable. This shortcoming stems from the fact that most MFIs involved do not take any special measure to ensure their services were suited to the specific needs of women. Additionally, other studies and field work have demonstrated that much of the credit taken by women is requested by their spouses or other male family members and not used for women's enterprises. A World Bank survey found that about 82 percent of urban and 32 percent of rural women reported passing their loans on to husbands or other male relatives.<sup>107</sup> As a result, women end up responsible for repayments without the reserve cash for loan repayments or any extra income. There is also a tendency to rely on a limited variety of income-generating activities, such as sewing or handicrafts with minimal efforts to increase women's prospects in other sectors such as bringing women up the value chain in the agriculture sector.<sup>108</sup>

The most frequently identified reasons for women's limited access to microfinance are socio-cultural constraints. For example, as a group women lack of mobility to travel to a bank or NGO meetings, suffer from higher rates of illiteracy, lack familiarity with official forms, have limitations on interactions with male officials outside their community, and time poverty make it difficult to attend meetings even if they are held in their home community. Another major constraint on accessing credit from commercial banks is lack of collateral given that only 13 percent of women (compared to 69 percent of men) report owning any asset.<sup>109</sup> Several studies have also noted that there is a greater demand for savings services than loans, especially from women. These studies also revealed that women with very limited access to income place priority on financial services to save what small amounts they earn and control rather than on borrowing more.<sup>110</sup>

To incorporate gender considerations in microfinance services the following steps should be considered:

- MFIs and NGOs setting up services must have female staff to provide services to women directly within target communities.
- Services have to be mobile in order to reach women with mobility restrictions.
- Engaging men can ensure that they support new business ideas being adopted by female family members. These consultations should also be used to discuss the importance of women controlling income from business activities.

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<sup>105</sup> ADB. (2008). p. 52

<sup>106</sup> Ibid. p. 62

<sup>107</sup> Donaldson. (2015). Part 2, p. 49

<sup>108</sup> ADB. (2008).p. 27

<sup>109</sup> Donaldson. (2015). Part 1.

<sup>110</sup> ADB. (2008).p. 26

- Social intermediation (mobilization of self-help groups, confidence building, skills training) and access to basic infrastructure to alleviate time poverty of women should precede and accompany microfinance services.
- Solidarity groups can be used as platforms for other services and empowerment activities for women, such as hygiene and nutrition programs, adult literacy, and awareness concerning political rights and role of elected women councilors.
- Training regarding basics of marketing and production of appropriate products should be offered.
- Specific outputs measuring the availability of microfinance to women need to be incorporated into the project design and be monitored regularly. These outputs should at a minimum specify targets for the proportion of women involved, track viability of economic activities proposed, and ensure that the outcomes are socially and economically beneficial.<sup>111</sup>

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<sup>111</sup> ADB. (2008). p. 62

### 3. Emerging Opportunities for Women in KP Growth Sectors

*“Women are the largest untapped reservoir of talent in the world” -Imran Khan on International Women’s Day, March 8, 2015*

This study attempts to “engender” the growth sectors of the KP economy: Industry (Manufacturing and Construction), Mining, Tourism, and Agriculture. What follows is a discussion of what is known about women’s participation in each sector and how gender can be incorporated.

#### 3.1 Industry (Manufacturing and Construction)

##### 3.1.1 Manufacturing

“The recent performance of KP’s manufacturing (17 percent of KP’s GPP) is mixed. It grew strongly between 2003 and 2008 but declined thereafter mainly because of the difficulties faced by large firms. The slow-down is attributed to both the energy crisis but also to deterioration in law and order. Because manufacturing activity requires multiple contracts along a long supply chain, it is highly sensitive to deterioration in law and order because contracts are harder to enforce. Restoring manufacturing (with a focus on cement, marble and granite finishing, pharmaceuticals and furniture and woodworking) has to be high priority in KP’s growth strategy.”<sup>112</sup>

“The manufacturing sector of the province is quite diverse and includes: cigarettes, cement, ceramics (producing sanitary ware and wall tiles), cotton textiles (producing yarn and cloth), woolen textiles (producing blankets and fabrics), electric bulbs, fertilizers, pharmaceuticals, jute textiles, matches, paper and paper board, sheet glass, paints and varnish, beverages, sugar, and starch. The food-processing subsector, including vegetable ghee and cooking oil, has a considerable presence in KP, contributing more than 30 percent of the nationwide ghee production. Furthermore, in 2007-08, KP produced almost 100 percent of the tobacco and maize, 30 percent of cigarettes and vegetable ghee and 27 percent of cement in the country.”<sup>113</sup>

As the second largest sector in which women work after agriculture, developing the manufacturing sector with a specific emphasis on women presents a major opportunity for economic growth. A large percentage of women are engaged in the sub-sectors of food processing, pharmaceuticals, and textiles in KP. Greater involvement in food processing may be a particularly robust opportunity given women’s already major involvement in agriculture. With better access to land, fertilizer, equipment and other farming technology women can move beyond subsistence farming into income generating activities.

In the pharmaceutical industry’s 400 national plants both skilled and unskilled workers are primarily women. In KP, there are about 50 pharmaceutical producers, which employ approximately 70 percent women laborers. In Peshawar, women receive college degrees in pharmacology, and receive on-the-job and technical training. Opportunities in the public sector are also growing. Numerous women have also been hired as drug inspectors, and they generally receive a fairer wage than in other industries.<sup>114</sup> Overall wages tend to be higher in pharmaceuticals than in other manufacturing sub-sectors.<sup>115</sup>

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<sup>112</sup> IGC KP Growth Strategy. p. 8

<sup>113</sup> Ibid. p. 45

<sup>114</sup> USAID. (2008). p. 154

<sup>115</sup> Sayed, A., Khan, F.S., and Javed, S. Income Patters of Woman Workers in Pakistan – A Case Study of the Urban Manufacturing Sector. The Lahore Journal of Economics, Vol. 8. No. 1. Retrieved from <http://121.52.153.179/JOURNAL/vol8-No1/ferhan-asad-sohail-final.pdf>

In the textile subsector an estimated 30 percent of Pakistan's three million workers are women. Industry representatives report that women are more punctual and quality-conscious than their male counterparts. Women also reportedly have a lower turnover rate.<sup>116</sup> An SDPI study of the textile industry included focus group discussions and informant interviews in six districts across Pakistan including Hattar District KP. The study found that women face significant constraints in their employment in the sector. Women are limited to only a few trades such as stitching and quality assurance, employers rarely offer women permanent contracts, and skill acquisition opportunities were limited. The study also found that chances for career progression were greater in larger textile operations than small or medium units.<sup>117</sup>

To promote gender equality in manufacturing the following recommendations are vital:

- In order to embed gender-sensitive practices as a move towards gender equity, staff with the knowledge, skills and commitment to address gender issues at the workplace is an essential ingredient. Thus, gender sensitization training workshops may be necessary for management in manufacturing firms and within the KP Industries and Labor Departments.
- Laws pertaining to maximum work hours, minimum wages, and safe working conditions in the sector must be strictly enforced.
- Establishment of women's recruitment and job placement centers under the relevant department (perhaps KP Industries Department) to facilitate women's placement through formal channels.
- The government of KP should also ensure functioning complaint redress mechanisms are in place so that women can report discrimination or harassment. The anonymity of complainants must be protected so women can come forward without fear of reprisals. The existence of these mechanisms must also be publicized and firms required to display the relevant contact information in work areas.

Women in KP are also heavily involved in small scale manufacturing enterprises/ cottage industries, primarily in furniture production and textiles related crafts such as sewing, knitting, and embroidery. In this sub-sector women are primarily owners/self-employed. Thus, the issues they face overlap significantly with those discussed in the women entrepreneurs section. Overall the most significant hurdle faced by women in small scale manufacturing is access to markets for their products. Thus, promoting trade is a vital component to gendered manufacturing policy.

USAID recommends the following initiatives for TDAP to increase women's access to markets. These recommendations are also applicable to women entrepreneurs in general:

- More specialized, need-based support to enhance their opportunities for trading across borders. This should include more transparency in the selection process for participation in trade fairs, ensuring a minimum percentage of women entrepreneurs. TDAP should also provide training on customs and export laws for women entrepreneurs.
- Women's role and participation in the chambers of commerce and industry needs to be significantly enhanced through the following measures:
  - Enforce women's reserved seats in the executive and managing committees;
  - Strengthen/support the Women Chamber of Commerce and Industry Peshawar. It will benefit from support in its function for capacity development, networking, and linkage building.
- Undertake pilot initiatives such as: mentoring of small and medium women entrepreneurs by established successful entrepreneurs; internship programs for female MBA graduates in

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<sup>116</sup> USAID. (2008).

<sup>117</sup> Khan, G. A. (2010). Gendered Situation Analysis in the Textile Sector of Pakistan. Sustainable Development Policy Institute. Retrieved from [http://sdpi.org/research\\_programme/researchproject-25-40-37.html](http://sdpi.org/research_programme/researchproject-25-40-37.html)

the industry; summer attachment programs for MBA graduates with producers and production units to facilitate exposure and backward linkages that could potentially lead to these graduates setting up their own businesses.

### 3.1.2 Construction

Construction was the second largest source of employment creation in the province after agriculture and is a significant employer of low and semi-skilled workers.<sup>118</sup> In 2010-11, the labor force absorption rate of the sector (12.96 percent) exceeded its contribution to the GPP (4.22 percent). Moreover, increased activity in the sector has not only generated employment, but also the high demand for construction has led to an increase in the wages of construction workers. As earlier mentioned, since construction draws much of its labor force from the ranks of the unskilled and there is an abundance of low-skilled workers in KP, the sector can contribute significantly to poverty reduction.”<sup>119</sup>

Few women are involved in construction in KP, but in some regions poor and destitute women are eager to take up such opportunities under appropriate working conditions. Consideration might be given in some circumstances to require a quota of women laborers. Possible employment opportunities also need to be communicated to women in areas surrounding construction. Projects might also explore opportunities for women in new jobs, e.g., toll booth operators, monitoring safety, and loading regulations of transporters, among others.<sup>120</sup>

### 3.2 Mining

“KP is host to a large array of industrial minerals and stones, including marble, granite, and dolomite, as well as coal (ranging from lignite to bituminous) and limestone. While the contribution of the mining sector to the provincial economy has historically been small, it is a clear avenue of potential growth. The sector has grown at an annual average of 28 percent from 2000-2012, which is the highest across all sectors.”<sup>121</sup> The most significant inhibitor of growth on the sector is the use of outdated technology that results in wastage of minerals. At present very few large-scale investments are being made in the mining sector.<sup>122</sup>

There is an urgent need to undertake analysis and assessment on the current status and role of women in the sector. In order to mainstream gender in mining, it is important to purposefully institutionalize gender-sensitive practices and norms in policy structures and processes. The complexity of issues raises several questions such as: is the case for gender mainstreaming different for large and small-scale mining or are there significant overlaps? Can the adoption of a broader sustainable livelihoods approach be useful for the mining industry through incorporating gender-equitable, socially-just, pro-community, and equity-oriented development for host communities? What would the role of numerous stakeholders - governments, NGOs, international policy bodies, and the industry be, and how can they help to mainstream gender? What changes in policy and practice are most efficacious, and what lessons can KP learn from international best practices?<sup>123</sup>

There is a need to gender-sensitize the mining sector, but also to broaden the definition of sustainability used by extractive industries and development agencies engaged with mining communities. The scope also needs to be widened to include Artisanal and Small Scale Mining

<sup>118</sup> IGC KP Growth Strategy, p. 9

<sup>119</sup> Ibid. p. 47

<sup>120</sup> ADB. (2008). p.59

<sup>121</sup> IGC Growth Strategy. p. 60

<sup>122</sup> Ibid. p. 10

<sup>123</sup> Adapted from Lahiri-Dutt, K. (2011).

(ASM). ASM is an important source of livelihoods in many mineral-rich areas in developing countries. Women in the developing world participate in relatively large numbers in ASM, compared to large-scale mining operations.<sup>124</sup> Women are employed in informal mining due to several factors including exclusion from the better-paid jobs in large-scale mining, deepening rural poverty, the need to secure cash incomes, male out migration from rural areas, and the time burden of women's traditional role in ensuring household food security and care work.<sup>125</sup> All of these factors are relevant to women's situation in KP; thus, women's involvement in ASM in KP may be a fruitful avenue of investigation.

To promote gender equality in the field of mining, the following initiatives are important first steps:

- Undertake participatory needs assessments and sector studies to assess the role of women in the sector in KP, and to build knowledge on the multi-faceted impacts of mining on affected communities.
- Collecting and publishing gender disaggregated data available to access the scale of women's involvement in this sector.
- Establishment of women's recruitment and job placement centers under the relevant department (perhaps KP Minerals Development) to facilitate women's placement through formal channels.

### 3.3 Tourism

Tourism is considered a key source of poverty reduction and inclusive economic growth in poor countries. In general, as a labor intensive sector, a large share of unskilled or semi-skilled workers, including youth and women are employed in the tourism sector. In KP tourism employs thousands of small and medium enterprises and increases economic activity in rural locations with widespread poverty. Estimates suggest that the total number of domestic tourists visiting KP per year is about 8.8 million, which is 19 percent of total national domestic tourist traffic. Geography has provided KP with a competitive edge over other provinces in attracting tourists so this is another sector with tremendous potential for growth.<sup>126</sup>

"The current institutional setup for tourism management and promotion in KP includes the Tourism Corporation Khyber Pakhtunkhwa (TCKP) and the Department of Tourists Services (DTS). The main responsibilities of TCKP are to promote local and foreign tourism, to monitor and manage all tourism activities and to play the role of catalyst by providing a level playing field for the private sector. In addition, Pak-Austrian Institute of Tourism and Hotel Management (PAITHOM) is responsible for producing skilled human resources in the hospitality sector. All these organizations are collectively working under the Department of Sports, Tourism, Youth Affairs, Archaeology & Museum (DoT)."<sup>127</sup>

The Tourism Policy for KP must seek to incorporate a gender perspective. Women in KP have the opportunity to be involved in tourism as employees, managers and owners in hotels, rest houses, travel agencies, and as tour operators and related service sectors including restaurants. The tourism sector provides meaningful opportunities for women through formal, informal, and supply-chain employment.<sup>128</sup>

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<sup>124</sup> Ibid. p. 7

<sup>125</sup> Lahiri-Dutt. p. 11

<sup>126</sup> IGC KP Growth Strategy. p. 10-11

<sup>127</sup> Ibid. p. 66

<sup>128</sup> United Nation World Tourism Organization (UNWTO). (2011). Global Report on Women in Tourism 2010. Retrieved from [http://dtxq4w60xqpw.cloudfront.net/sites/all/files/pdf/global\\_report\\_on\\_women\\_in\\_tourism\\_2010.pdf](http://dtxq4w60xqpw.cloudfront.net/sites/all/files/pdf/global_report_on_women_in_tourism_2010.pdf)

Data on women already involved in the tourism sector in KP is lacking; however, some country level data is available. Women are severely underrepresented as firm owners in the restaurant and hotel (H&R) sector<sup>129</sup> at only 1.1 percent in Pakistan.<sup>130</sup> Thus, it can safely be assumed that to the extent women are involved in the tourism sector in KP it is primarily as employees (formal or informal) rather than firm owners. This is in contrast to the Asian region<sup>131</sup> where on average 30 percent of H&R businesses are run by women which is higher than the average other of sectors.<sup>132</sup> The argument may be made that religious/cultural constraints in KP are vastly different than those faced by women in much of Asia. This is a valid consideration; however, in some countries with similar religious or cultural traditions a high percentage of women reached the professional or ownership level in the tourism sector. For example, in Iran women make up 50 percent of H&R professionals/managers and in Malaysia and Indonesia approximately 50 percent of H&R businesses are run by women.<sup>133</sup> This demonstrates that given the right conditions this is a sector where women have tremendous potential to excel.

Since the tourism sector in KP is in a period of development and revitalization the government of KP has an opportunity to avoid common pitfalls of policies that fail to incorporate gender. A primary example of the shortcomings of “gender neutral” tourism policies is the failure to address the inequality that pervades the tourism sector globally. Employment in global hotel chains, for example, is notorious for poor working conditions and wages. According to the ILO, there is a tendency to operate on the basis of a core staff, and to employ the labor needed for day-to-day operations, under ad hoc arrangements. The majority of workers in this subcontracted, temporary, and part-time situation are women. ILO reports that women account for 46 percent of workers in tourism globally, and expanding the definition to include catering and accommodation brings the proportion of female labor up to 90 percent. Some estimates suggest that wages for women are up to 20 percent lower than those for men, as they occupy the lower levels of the occupational structure, with few advancement opportunities.<sup>134</sup>

In trying to promote gender equality in the tourism sector the following initiatives are paramount:

- Undertake participatory needs assessments and sector studies, including gathering gender disaggregated data, to assess the role of women in the sector in KP and to build knowledge on the multi-faceted impacts of tourism on affected communities.
- Establishment of women’s recruitment and job placement centers under the KP Tourism Department to facilitate women’s placement through formal channels.
- The government of KP should ensure functioning complaint redress mechanisms are in place so that women can report discrimination or harassment. The anonymity of reports must be protected so women can come forward without fear of reprisals. The existence of these mechanisms must be publicized and employers required to display relevant contact information in work areas.
- Laws pertaining to maximum work hours, minimum wages, and safe working conditions in the sector must be established and strictly enforced.

<sup>129</sup> The hotel and restaurant sector is an important part of the overall tourism sector and is used as a proxy for the entire tourism sector where data is lacking.

<sup>130</sup> UNWTO. (2011). p. 28.

<sup>131</sup> In this study the Asian region included South Asian and Asia-Pacific countries.

<sup>132</sup> UNWTO. (2011). p. 28.

<sup>133</sup> Ibid.

<sup>134</sup> Ferguson, L. (2009). Analyzing the Gender Dimensions of Tourism as a Development Strategy. Working Paper. Retrieved from [http://eprints.ucm.es/10237/1/PP\\_03-09.pdf](http://eprints.ucm.es/10237/1/PP_03-09.pdf)? p. 11

### 3.4 Agriculture and Livestock

At 14 percent of KP's GDP the agriculture sector is a large contributor to the economy of KP, providing direct and indirect livelihood to about 85 percent of the population. However, despite its importance, growth has remained poor with average of only 1.1 percent per annum from 2000-2012.<sup>135</sup> Farmers in the province are confined in low value crop production, such as wheat, due to lack of institutional support, fear of food shortage and lack of developed markets.<sup>136</sup> The Food and Agriculture Organization of the UN estimates that agricultural output could increase by 2.5 to 4 percent in developing countries if women farmers had the same access as men to agriculture inputs such as land and fertilizers.<sup>137</sup> Thus, productivity in KP could increase by 3.8 to 6.1 tons per hectare for wheat and 4.4 to 7 tons per hectare for maize once women have equal access.<sup>138</sup>

In Pakistan and KP women are heavily involved in agriculture. As displayed earlier in the LFS data, in 2013-14 the percentage of women employed in agriculture stood at 74 percent. This is an increase from 67 percent in 1995.<sup>139</sup> In KP women's role is concentrated in husking and preserving agriculture produce in addition to caring and rearing domesticated livestock. Due to prevalent poverty in the rural areas, women have been contributing significantly in highly diversified agricultural activities all across the province. It is observed that they work an average of 12 to 15 hours per day.<sup>140</sup> Additionally the LFS found that 59.9 percent of women in Pakistan work excessive hours compared to 26.6 percent of men in 2012-13. In 2010-11 the rates were 68.5 percent and 30.2 percent for women and men respectively.<sup>141</sup>

**Table 11. Women's role in crop production in KP**

Cropping Activity	Northern Zone %	Central Zone %	Southern Zone %
Seed cleaning	60	90	90
Sowing	30	5	15
Weeding	75	10	30
Hoeing	70	2	5
Harvesting	65	10	20
Threshing	50	5	30
Drying	60	60	60
Seed Storage	70	50	50
Binding	50	10	40
Selling commodities	40	10	40
Packing	50	20	50
Sorting	50	25	55
Chemical Application	10	2	2
Cleaning Stores	35	80	80
Cleaning Fields	50	10	35
Irrigation	16	10	15
Thinning(vegetable)	80	30	40
Vegetable Picking	70	30	40
Storing food for home	70	80	50

Source: Akhtar, S. 2015, based on author's observations in the field.

<sup>135</sup> IGC KP Growth Strategy. p. 50

<sup>136</sup> Ibid.

<sup>137</sup> FAO. (2011).

<sup>138</sup> Author's calculation based on current tons per hectare estimates in IGC KP Growth Strategy, p. 50.

<sup>139</sup> Donaldson. (2015). Part 2. p. 56

<sup>140</sup> Akhtar, Shahnaz. (2015). "Women in Agriculture in Khyber Pakhtunkhwa." In Women in Agriculture in Pakistan. FAO. Retrieved from <http://www.fao.org/3/a-i4330e.pdf> p. 91

<sup>141</sup> GoP Bureau of Statistics. (2014). Compendium on Gender Statistics of Pakistan. Retrieved from [http://www.pbs.gov.pk/sites/default/files//social\\_statistics/publications/compendium\\_on\\_gender\\_statistics\\_of\\_pakistan\\_2014.pdf](http://www.pbs.gov.pk/sites/default/files//social_statistics/publications/compendium_on_gender_statistics_of_pakistan_2014.pdf) p. 97

Women's roles vary by geographic location within KP. In the sparsely populated northern KP, women do sowing, hoeing, transplanting, weeding, harvesting as well as threshing and winnowing. Women's role in production, rearing, and selling of livestock is also highly significant. Accordingly women's involvement in enhancing livestock assets is reportedly quite high. The central zone of the province is conservative and restricts women's mobility. As a result, they are restricted to post-harvest activities including husking, cleaning, grading, and storage. Livestock farming is a major source of livelihood in the arid plains and mountainous region of southern KP, with the majority of farm households involved in goat and cattle rearing.<sup>142</sup>

**Table 12. Women's role in livestock in KP**

Cropping Activity	Northern Zone %age	Central Zone %age	Southern Zone %age
Cleaning and milking of cattle	85	70	80
Feeding and watering of livestock	90	90	85
Stall feeding	90	90	90
Grazing of animals	90	40	70
Shed cleaning	90	90	90
Watering of animals	80	90	90
Bathing of animals	90	90	90
Making and storage of dung cake	95	95	95
Fodder cutting and feeding	90	65	70
Preparing ghee (Cooking Oil)	95	99	99
Marketing of animals	70	25	35
Selling products to villagers	80	70	80
Marketing of animals produce	80	80	80
Brooding and breeding	70	60	75
Raising of goat and sheep	90	50	60
Collection of farmyard manure	90	70	80
Animal health caring	60	50	60
Caring of diseased animals	90	90	90

Source: Ahhtar, 2015, based on author's observations in the field.

Female-headed households suffer from inequality in livestock income with male-headed households earning significantly more.<sup>143</sup> Additionally, women are often excluded from community decision making regarding water resources due to lack of land ownership rights, high rates of illiteracy, time poverty stemming from agriculture and household work responsibilities, and social norms that prohibit women from interacting with unrelated men.<sup>144</sup> Further, inequality is evident in the disparity of use of technology to increase farm productivity. For example, female-headed households are significantly less likely to utilize fertilizers or mechanical equipment in farming than male-headed households. Figure 6 below displays the disparity in fertilizer use. This disparity accounts, in large part, for the observed gap in yields between farms managed by women versus those managed by men. The evidence indicates that differences in yield are not attributed to differences in skills between men and women but

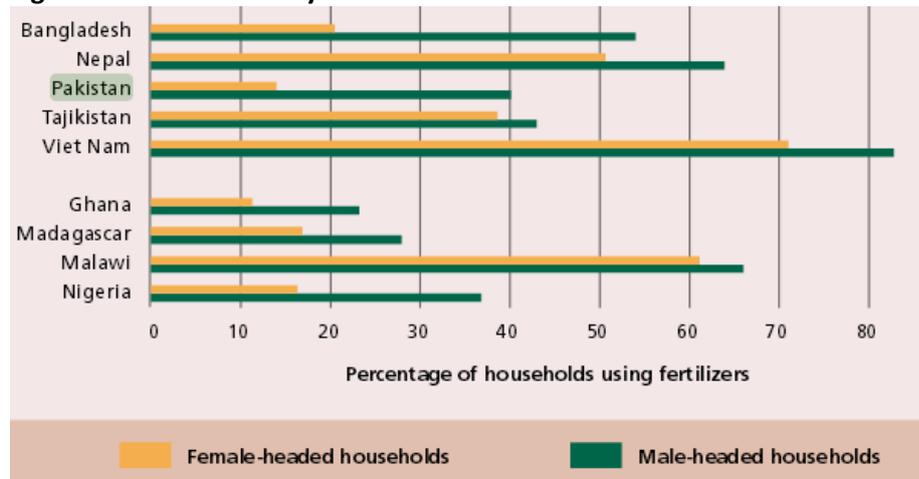
<sup>142</sup> Ahhtar. (2015). p. 93

<sup>143</sup> USAID. (2008). p. 24

<sup>144</sup> Donaldson. (2015). Part 2. p. 56

rather access to inputs. If women had access to the same inputs as men their yields would be the same as men's and overall agricultural production would increase.<sup>145</sup>

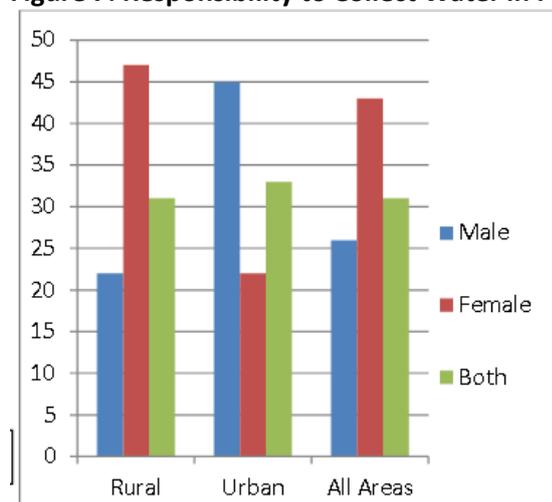
**Figure 6. Fertilizer Use by Male and Female-headed Households**



Source: FAO 2011

Understanding that environmental degradation tends to have a greater adverse impact on women,<sup>146</sup> especially on the time burden of rural, environmental protection must be considered an important element of agriculture policy in KP. For example, the percentage of people in both rural and urban areas that have to walk in excess of 30 minutes to collect water increased from 2006 to 2013.<sup>147</sup> This is particularly problematic for women, especially in rural areas, who are primarily responsible for gathering water in addition to their other domestic and work duties. The Time-Use Survey (2007) found that urban and rural women ages 10-39 spend 2 to 3.5 times as much time collecting fuel and/or water as males of the same age group.<sup>148</sup> In KP 31 percent of households have to travel outside the home to access water.<sup>149</sup>

**Figure 7. Responsibility to Collect Water in Percent**<sup>150</sup>



Source: Pakistan Time Use Survey.

<sup>145</sup> FAO, 2011, p. 40

<sup>146</sup> Jahan, M. (2008). The Impact of Environmental Degradation on Women in Bangladesh: An Overview. Asian Affairs, Vol. 30, No. 2. Retrieved from <http://www.cdrb.org/journal/2008/2/1.pdf>

<sup>147</sup> Donaldson. (2015). Part 2. p. 57

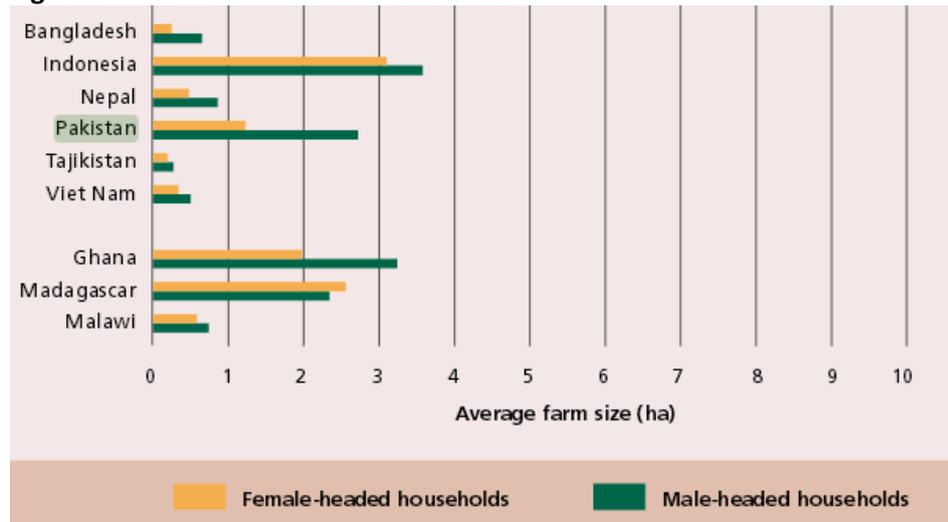
<sup>148</sup> Ibid. p. 58

<sup>149</sup> GoP Bureau of Statistics. (2015). Pakistan Social Living Standards Measurement Survey

<sup>150</sup> Although men have a larger percentage share of water collection responsibilities in urban areas, they typically only have to travel a few hundred meters to collect water and have greater access to motorized transport. In contrast, women often have to walk up to 1km to gather water.

Overall KP's agriculture sector is dominated by small landholding. Over the last four decades the province has seen a threefold increase in the number of farming units, driven almost entirely by increases in the number of marginal landholdings (under 5 acres), which have gone up from 55 percent of all landholdings in 1970 to over 80 percent in 2010. Pakistan's institutional arrangements favor large and politically influential farmers. This has served to suppress development in rural areas. Gender disaggregated data is lacking on land holdings in KP, but it is a relatively safe assumption that women's holdings are smaller than men's given national level data which indicates that the land holdings of males are more than twice that of female headed households.<sup>151</sup>

**Figure 8. Rural Household Assets: Farm Size**



Source: FAO 2011

There is no legal restriction on the purchase, ownership and control of property for women, nor do most men in KP express objections to women owning land according to a study of male attitudes toward female land ownership that included data from KP.<sup>152</sup> However in practice, control of land rests primarily with male members of the family and though supportive in principle, men often fall short of ensuring property share for female family members.<sup>153</sup> Property registration offices are male dominated, and women often give power of attorney to male members to oversee the transfer which can result in fraud. Control of property, even if registered in a woman's name, rests with the male members, and women often may not even know that they own the property.<sup>154</sup>

Thus far, development policy has ignored or only marginally addressed women's role in agriculture and in livestock. Typically women are bypassed in programs that are designed to improve productivity and economic growth on the assumption that their agricultural production is negligible or non-existent; at most they are supported in activities like so-called 'kitchen-gardening' or bee-keeping. The Provincial Reconstruction, Rehabilitation and Settlement Authority (PaRRSA), supported by USAID and other donors, has initiated livelihood recovery projects. However, a review by the assessment team indicated that 'embellished fabrics' and 'honey' are the two prevailing initiatives for women, and serious evaluations of the impact of such projects is lacking.<sup>155</sup> In addition, one significant facet of modern agriculture value chains,

<sup>151</sup> FAO. (2011). p. 23

<sup>152</sup> Khattak, S.G., Brohi, N. and Anwar, W. (2010). Women's Land Rights: Research Findings from Pakistan. Sustainable Development Policy Institute. Project Report Series #18.

<sup>153</sup> Ibid.

<sup>154</sup> USAID. (2008). p. 154

<sup>155</sup> USAID. (2012). p. 34

namely contract-farming in which small scale farmers are contracted by large agro-processing firms for access to fresh produce, largely exclude female farmers who lack reliable control over land and other resources.<sup>156</sup>

Priority interventions identified by FAO include:

- Eliminating discrimination against women in access to agriculture resources education, financial services, and access to labor markets.
- Investment in labor-saving and productivity-enhancing technologies to reduce women's time poverty.
- Facilitating women's participation in rural labor markets.

Land rights recommendations are as follows:<sup>157</sup>

- There is a need to ensure that these redistributive laws and policies target the poor population and are gender sensitive. Women must be recognized as constituting a separate group and must be accorded rights as such.
- Since Shariat is the most widely accepted means of granting women the rights to own land through inheritance, one option could be to rely upon religion to demand women's equal rights to land.
- A joint titling system should be introduced to give land to landless women. This would enhance women's status and position in their families and society and would be a significant step towards acceding land rights to women.
- The government should provide training/awareness opportunities and infrastructure support to facilitate women who do hold titles so they can control and manage land on their own.

Additional recommendations to achieve gender equality in agriculture include:

- Undertake sector studies to fully account for the role of women in the sector in KP including collecting and publishing gender disaggregated data on the KP agricultural sector. This is an important step to truly acknowledging the magnitude of women's contributions in this sector and to combating the phenomenon of "invisible labor" where it is erroneously assumed women's agriculture production is negligible simply because it is typically unpaid.
- The Government of KP should ensure programs that are designed to improve productivity and economic growth typically aimed at men also include women. Relegating women to projects around small scale production such as "kitchen gardening" must be avoided.

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<sup>156</sup> FAO. (2011). p. 13

<sup>157</sup> Adapted from Khattak, S.G et. al. (2010). p. 28

## 4. Role of Women in Infrastructure Development

*“There can be no development, and no lasting peace on the planet, if women continue to be relegated to subservient and often dangerous and back-breaking roles in society.”<sup>158</sup>*

To ensure gender inclusive development and maximize economic growth, infrastructure policy must take into consideration the sometimes divergent ways which men and women utilize infrastructure. Gender neutral infrastructure programming assumes that improved services will benefit populations in similar ways, through improved incomes, better access to social services, etc. This traditional approach suggests that the impacts of infrastructure are treated primarily as an efficiency issue rather than an equity issue. However, this efficiency approach is limited in its ability to promote inclusive economic growth.

This is especially true in places like KP, where women and poor, rural users are generally excluded from its potential benefits. For example, women have restricted access to water for irrigation purposes from sources outside their immediate community, not because of a deliberate bias in water service provision, but as a result of cultural gender inequalities, such as lack of mobility, no land registration in their name, and constraints on women discussing their needs with unrelated men. Provision of infrastructure alone will not address these socially rooted access problems. This points to the need for special measures that are required in project design to ensure women’s participation in decision making, as a cost-effective way to address gender-related disadvantages in accessing improved infrastructure services.

### 4.1 Energy

Sector investments in the past have focused on the supply side, but demand side activities also need to be supported, such as promoting energy efficiency/conservation and alternative energy sources as well as improved quality of services to enhance access to power and electricity. From a demand perspective, energy infrastructure provisions are not gender neutral. Due to their household and productive responsibilities women use energy and electricity differently than men. For example, hydro-power projects in KP have had substantial benefits for women by reducing their time burden from household chores. One woman in Chitral explained that the electricity from a nearby hydro-power plant has made it possible for women to use washing machines reducing time spent washing clothes from nearly all day at the river to only 2 hours.<sup>159</sup> These types of micro hydro-power projects are part of the ‘smart village initiative’ which brings together scientists and engineers, entrepreneurs, locals, civil society organizations, policy makers and regulators to provide access to affordable and reliable energy in way that is more realistic, cost-effective, and sustainable than national grid expansion to remote villages. Communities contribute time and labor which creates a sense of ownership and helps sustain the projects which typically generate between 5-100 KW of power. After initial financial and technical support from the government and NGOs the plants are locally maintained and follow up surveys have shown that over 90 percent are being well maintained at affordable cost.<sup>160</sup>

These projects can particularly benefit women who endure the burden of collecting fuel wood and the health consequences of breathing in smoke from traditional biofuels, such as animal waste, used in cooking.<sup>161</sup> Moreover, since women’s work tends to be concentrated in the informal sector and home-based industries when their productivity is impacted by unreliable or

<sup>158</sup> Grown, C., Gupta, G.R., and Kes, A. (2005). Taking Action: Achieving Gender Equality and Empowering Women. UN Millennium Project Task Force on Education and Gender Equality. Earthscan, London.

<sup>159</sup> Cheema, A.R. (2016). Women benefit most from ‘smart villages’ in Pakistan’s Hindu Kush. Dawn News. Retrieved from <http://www.dawn.com/news/1245011/women-benefit-most-from-smart-villages-in-pakistans-hindu-kush>

<sup>160</sup> Ibid.

<sup>161</sup> Ibid.

nonexistent energy service they remain less visible, and therefore a lower priority, than larger commercial enterprises.

Affordable and reliable energy can be a central enabler of rural enterprises, especially for women who typically have few additional cash resources to invest in energy-saving technologies. Women's micro-enterprises tend to be heat-intensive (food processing), labor-intensive, and/or light intensive (home-based production with work in the evenings). Ensuring equal access to credit, extension, training, and other programs can ensure energy and electricity supplies for women's domestic tasks as well as their micro-enterprise activities. Domestic energy requirements may combine energy sources, for example, wood energy for cooking with electrical energy for lighting. Women may also place higher priority on different energy needs from those identified by men. For example, energy for water pumps, agriculture processing within the household, security along roadways, and for health and education facilities within the community.<sup>162</sup>

Further, there is tremendous potential in this sector to provide employment opportunities for women, especially in sustainable energy initiatives. One promising model that could be adapted for KP is the Barefoot College model which trains women in rural Rajasthan India to be solar engineers. The college was set up by Sanjit Roy who explains the approach is successful because it is low cost, decentralized, community driven and capitalizes on the resources already present in the villages. Roy explains his rationale for training women: "it makes sense to choose women, especially older women, as they are more loyal to their roots and less impatient to try out new pastures, which men are wont to do as soon as they are given a certificate."<sup>163</sup> The benefits to the women, their families and the communities they serve are significant. The women themselves benefit from increased income as well as the changes in norms that marginalize them.<sup>164</sup> The communities benefit from access to clean and reliable energy. These engineers have brought power to homes across India and saved more than 1.5 million liters of kerosene a year.<sup>165</sup>

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

- Recognize that gender differences matter in the supply and distribution of electricity as project components are designed and implemented.
- Gather data on the needs of women and men, and how they meet their energy needs and access electricity supply. If all data are sex disaggregated, standard field methods and analytic tools can be applied in the analysis, ensuring that women's access to suitable energy sources to increase productivity as well as for domestic purposes and family well-being as integrated needs is a consideration.
- Reducing barriers for women's access to and participation in community level energy decision making, particularly concerning rural electrification and energy efficiency measures, as this has great potential to improve women's lives.

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<sup>162</sup> ADB. (2008). p. 52

<sup>163</sup> Bhowmick, N. (2011). The women of India's Barefoot College bring light to remote villages. The Guardian. Retrieved from <http://www.theguardian.com/global-development/2011/jun/24/india-barefoot-college-solar-power-training>

<sup>164</sup> Ghosh, S. (2016). Equal participation in solar projects can empower women. Business Insider. Retrieved from [http://www.business-standard.com/article/news-ians/equal-participation-in-solar-projects-can-empower-women-116020900232\\_1.html](http://www.business-standard.com/article/news-ians/equal-participation-in-solar-projects-can-empower-women-116020900232_1.html)

<sup>165</sup> Bhowmick, N. (2011). The women of India's Barefoot College bring light to remote villages. The Guardian. Retrieved from <http://www.theguardian.com/global-development/2011/jun/24/india-barefoot-college-solar-power-training>

- Ensuring that women can access employment opportunities in the energy sector,<sup>166</sup> as well as creating opportunities through initiatives to train women to be energy professionals such as the project in India training women to be solar engineers highlighted above.
- ‘Smart Village’ projects should be supported by the government of KP.

## 4.2 Roads and Transport

Improving transportation infrastructure is a vital aspect of promoting economic growth in KP. Without high connectivity or road density the cost of doing business is prohibitive to most firms.<sup>167</sup> These efforts are also of vital importance to women’s empowerment. “There is an expressed assumption that women’s access will be enhanced as a result of the infrastructure improvements; however, women have largely not been included in the consultations at the feasibility and design stages.” For example, the construction of roads is assumed to inherently benefit communities equally, but there is no data available on the differences in how women access and use transportation infrastructure.<sup>168</sup> A gender lens in transportation policy introduces an additional component in the importance of improving transportation networks because lack of mobility has been identified as a key constraint on women’s productivity. Thus, in addition to improving road connectivity in KP reliable and safe public transportation schemes are vital.

Key considerations that emerged from an ILO study of the gendered aspects of public transportation are that widespread gender bias and harassment by both fellow passengers and drivers discourages women from utilizing such transport. From the carrier’s side, a deterrent was also identified. Namely, that carrying more female passengers often resulted in a loss of up to 200 Rs per day for the driver/conductor since male passengers are more willing to exceed the seating capacity of vehicles by overcrowding or utilizing unsafe seating (i.e. hanging off the back of vehicles).<sup>169</sup> Thus, government efforts to promote women friendly transport may need to consider additional compensation for transporters who reserve women-only seating areas or provide women only service. Drivers should also receive training in gender sensitivity and reports of harassment should be dealt with swiftly. The ILO study tested this concept by training drivers in Islamabad in this manner and encouraged them to offer more women-only seating. When compared with satisfaction rates for non-participating drivers the project was shown to be a success with women expressing higher levels of satisfaction without negatively impacting male passengers’ satisfaction rates.<sup>170</sup> This project could be used as a model for efforts in KP. Another promising option may be to train women drivers, like ongoing efforts in India and Egypt.<sup>171</sup> A project like this would have multiple benefits of providing safe transport for women and girls as well as providing the female drivers with employment and a marketable skill.

- Women from communities affected by major transportation infrastructure projects should be directly involved in impact monitoring, for example, in selecting indicators and carrying out surveys.

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<sup>166</sup> ADB. (2008). p. 53

<sup>167</sup> IGC KP Growth Strategy.

<sup>168</sup> USAID (2012). p. 35

<sup>169</sup> ILO. (2011). Decent Transport for Working Women. ILO Country Office for Pakistan. Towards Gender Parity in Pakistan Project. Retrieved from <http://www.ilo.org/public/libdoc/ilo/2011/467982.pdf>

<sup>170</sup> Ibid, pp. 28-38.

<sup>171</sup> Joshi, S. (14 Dec 2015). Meet India’s courageous women cab drivers. Mashable. Retrieved from <http://mashable.com/2015/12/14/indias-women-cab-drivers/#iWPCkqR6ekq8> and Kingsley, P. (17 June 2014). Nour Gaber, the cabbie driving Cairo’s women forward. The Guardian. Retrieved from <http://www.theguardian.com/world/2014/jun/17/nour-gaber-cairo-cabbie-egypt>

### 4.3 Communication Infrastructure and ICT

Historically, distance and lack of mobility have limited women's access to information and services. New information technologies can be used for improving services and accessing information without leaving the household. Given mobility constraints faced by women in KP, consideration could be given to how these new technologies might ensure greater participation and access for women. There are also growing employment opportunities in the information technology sector as engineers, operators, and entrepreneurs. Research into opportunities for women should be part of sector reviews to ensure they can access the benefits of growth in this sector.<sup>172</sup>

A tendency to treat technology as gender neutral, a lack of sex desegregated data and gender indicators, and a lack of a vision to harness the potential of information technology undermines gender mainstreaming in this sector and development in KP. Women stand to benefit greatly from online services, such as, E-Government and E-Commerce provided policies and projects adhere to internationally recognized best practices to encourage them. These include robust training, access to and help in expanding markets, access to necessary resources, support from the government and society, and community networks.<sup>173</sup> This is particularly relevant in the case of KP where the current government has already introduced E-governance initiatives.<sup>174</sup>

There is a need to add a gender perspective to ICT Policies. The phenomenon of the 'gender digital divide' where women's access is limited because of their sex can serve to reinforce gender inequalities in society and leaving women marginalized in the IT sector.<sup>175</sup>

Suggestions for gender sensitizing an ICT policy include:

- Develop gender specific data and indicators;
- Women need to be brought to decision level positions in the IT sector;
- Measures are needed to ensure there is no gender specific wage disparity in any IT organization;
- Women specific IT access points need to be setup in rural areas;
- Expedite the process of E-government as women can benefit from online government services;
- Training in ICT is an important skill that needs to be included in technical and vocational education and training programs, in order to address the gender gap in this sector. Needs assessments must be undertaken through a participatory process to ensure relevance of trainings to the target groups.

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<sup>172</sup> ADB. (2008). p. 60

<sup>173</sup> Maier, S. & Nair-Reichert, U. (2007). Empowering Women Through ICT-Based Business Initiatives: An Overview of Best Practices in E-Commerce/E-Retailing Projects. *MIT Press*. Vol. 4, No. 2, Winter 2007, 43-60. Retrieved from <http://itidjournal.org/itid/article/viewFile/255/125>

<sup>174</sup><sup>174</sup> IGC KP Growth Strategy

<sup>175</sup> Abbasi, S. (2011). Women and ICT in Muslim Countries: Policies, Practices and Challenges. Thesis submission University of London. Retrieved from [https://repository.royalholloway.ac.uk/file/5d56f72f-4ce5-4a5f-7196-22bc9ff0bec1/7/Salma\\_Abbasi\\_Thesis\\_Women\\_and\\_ICTs\\_Feb\\_2012.pdf](https://repository.royalholloway.ac.uk/file/5d56f72f-4ce5-4a5f-7196-22bc9ff0bec1/7/Salma_Abbasi_Thesis_Women_and_ICTs_Feb_2012.pdf)

## 5. Recommendations for Gender Mainstreaming and Priority Interventions

It is critical for policymakers to realize that gender equality is not achievable with a single intervention; women's empowerment needs to be consistently promoted and actively upheld. In order to be successful, sector-related gender analysis must provide a strong rationale for inclusion of gender perspectives in sector priorities. This necessitates the involvement of sector specialists in cooperation with gender mainstreaming experts in the process.<sup>176</sup> Dialogue between gender and sector experts has been shown to be useful in the process of operationalizing gender equality in relation to specific sectors.<sup>177</sup> To have a significant impact the following recommendations are essential.

Mainstreaming gender in planning and financing frameworks must be approached in a systematic way, must be incorporated as a standard step in all economic policy planning and evaluation, and needs to be addressed both as a stand-alone goal and as an issue cutting across all other parts of the agenda.<sup>178</sup> Effective approaches entail combining gender focused interventions within specific sectors with gender efforts across the substantive work of existing all-inclusive policies and programs. Arbitrarily splitting efforts to promote gender equality into stand-alone categories of targeted interventions instead of broader gender mainstreaming should be avoided as it often results in limited impact and duplication of efforts.<sup>179</sup> Instead, integration, coherence, coordination, and complementarity of efforts is essential, and as UNDP points out in planning programs aimed at marginalized groups, "targeted and inclusive approaches can be used concurrently. Often a combination of both approaches will maximize the benefits to minorities and minimize tensions with majority communities."<sup>180</sup> For example, a program promoting education could support both poor boys' and girls' access to education, while including measures specifically designed to address the unique barriers girls face.

A gendered understanding of the local context is essential in KP given the fairly wide variation in norms for women (including those from different socio-economic backgrounds) at the community level.<sup>181</sup> Provincial level programs should be tailored to the local situation to have the greatest chance of success. Similarly, the various gender equality programs should be mapped by the government in order to better coordinate initiatives where appropriate and to reduce duplication of effort. Inter-agency or coordinating committees can serve as the focal points for gender equality projects in KP. If gender issues are left to the efforts of random, individual change agents instead of a systemic approach progress will be haphazard at best.<sup>182</sup>

Policy at all levels must be sensitive to the particular needs of women and girls. For example, in infrastructure projects consulting women as well as men during the planning phase, such as in the selection of the location of a well, to the building of latrine facilities, to public transportation schemes, can ensure that the benefits from said projects will be more widespread and equitable. Failure to do this can undermine other programs aimed at women's empowerment. For example, without access to safe transportation few women will be able to take advantage of vocational training programs.

Understanding that violence against women is a particularly serious and pernicious obstacle to women's economic empowerment necessitates strategies to address it. A useful analysis tool to utilize is the women's safety audit. It is a participatory research tool that allows women to engage

<sup>176</sup> UN Women (2014).

<sup>177</sup> Van Eerdewijk and Dubel. (2012). p. 500 as quoted in UN Women. (2014).

<sup>178</sup> UN Women (2014). p. 12

<sup>179</sup> Ibid. p. 17

<sup>180</sup> UNDP. (2010). p.8 as quoted in UN Women. (2014). p. 18.

<sup>181</sup> USAID. (2012).

<sup>182</sup> Ibid. p. 12

with local government authorities to prevent and respond to sexual harassment and other forms of gender-based violence in public spaces.<sup>183</sup>

Gender specific issues should be linked to broader community-based programs to generate more widespread support. Therefore, stakeholder analysis should go beyond simply identifying individuals and groups that will be affected by any proposed actions but also which groups may support and facilitate change, which may benefit from capacity building to foster change, and which may actively oppose it.<sup>184</sup> A survey of Pashtun men highlighted the importance of building allies for gender equality among community leaders (especially religious leaders) and using existing institutions including the mosque and Jirgas.<sup>185</sup>

It is also essential to take into consideration the vulnerability of men and boys and to preempt any potential backlash. “A strategic programming principle for gender mainstreaming that is often overlooked is the need to adopt program approaches that are male inclusive.”<sup>186</sup> Men can benefit from gender mainstreaming efforts, especially when efforts are made to undermine harmful norms of masculinity that encourage risky behavior and violence and when women’s economic empowerment relieves men of the burden of being the sole breadwinner. It is critical to demonstrate to men how gender inequality harms them as well and to convince them to work for rather than against gender equality. Strategies specified by UN Women for including men in gender equality efforts are as follows:

- Enlisting men as agents of change for and champions of gender equality.
- Highlighting the benefits of gender equality for all individual men.
- Emphasizing and facilitating equal sharing of domestic responsibilities, such as “father work” and men’s positive roles in raising and caring for their children, on the basis of positive aspects of traditional male roles such as strength, courage, leadership, and protections, aided by parental leave policies at the workplace and other measures; and or/
- Teaching boys about gender-equitable relations and human rights, communications, negotiation, and care-giving skills.<sup>187</sup>

Programmers must also recognize that beneficiary sex-disaggregation is not sufficient - it is only a starting place. Analyses of inclusion and exclusion are important dimensions of gender sensitive programming and necessary to foster gender equality. Most mechanisms do incorporate at least a basic level of gender sensitivity, but this is not sufficient. Planning must also considers ways in which gender relations may affect the achievement of results and how results may affect the status of women and girls.<sup>188</sup> In other words, underlying socio-cultural factors may be skewing program results in ways for which sex-disaggregated data alone cannot account or explain.

Another important aspect of effective policy is an emphasis on “decent work.” Understanding that to be the most beneficial policies must go beyond simply trying to increase women’s labor force participation rates. This is crucial so that expanded opportunities in the labor market do not simply result in an added burden and further time poverty on the part of women. Tzannatos (2011) explains the importance of the concept of decent work,

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<sup>183</sup> For more information see UN Women. (2014). p. 24

<sup>184</sup> Daly, M. E. (2005). Gender Mainstreaming in Theory and Practice. *Social Politics: International Studies in Gender, State, and Society*. Vol 12, No. 3. pp. 433-450.

<sup>185</sup> Jamal, A. (2015). Engaging men for gender justice: Overcoming barriers to girls’ education in the Pashtun tribes of Pakistan. *International Journal of Social Welfare*. Vol. 24 (3): 273-286.

<sup>186</sup> UN Women. (2014). p. 27

<sup>187</sup> Ibid.

<sup>188</sup> USAID. (2012). p. 52

“It is now common conviction that only by giving people a decent job – not just any job – they get a chance to avoid and/or escape poverty. A decent job for all is thereby the alternative to... the large number of people who work often long hours and often under poor conditions, but with low productivity jobs that make it impossible for them and their families to escape poverty.

Decent work gives people the opportunity to earn enough for themselves and their families in order to escape poverty, not just temporarily but permanently. But the concept is not limited to the income component. A decent job provides social security and ensures protection by labor laws, and a voice at work through freely chosen workers’ organizations... ‘Decent work’ can be promoted using a range of policies, programs and activities, such as public works programs, legislation and regulations concerning labor utilization and working conditions, education policies and skills development programs, social security legislation and support for social dialogue between workers, employers and the government. Furthermore, macroeconomic policies including fiscal, monetary and trade policies have important effects on labor markets, and can be made instrumental in achieving decent work objectives.”<sup>189</sup>

Additionally, the importance of reaching adolescents and young adults must not be overlooked. The youth are key to fostering long term societal change. Opportunities and decisions made during this stage of life determine skills, health, economic opportunities, and aspirations in adulthood. Perceptions of gender relations and the importance (or not) of equality are also formed at this time. To ensure that gender gaps do not persist over time, policies must emphasize building human and social capital. Examples include programs in Malawi with cash transfers given directly to girls to stay in or return to school, job and life skills training programs for young women in Uganda which ease the transition from school to work, and programs to shifting expectations like those which expose girls to role models like women political leaders in India,<sup>190</sup> and a program in India run by the Equal Community Foundation which mentors teenage boys to educate them about gender equality and respect for women and girls. It has already shown promising improvements in the behavior and attitudes among the cohort of boys that have graduated.<sup>191</sup> Similarly, a program in Kenya that engages teenage boys to prevent rape and other gender-based violence has been a huge success, boasting a 20 percent drop in violence against school-aged girls as well as improved attitudes towards women and girls.<sup>192</sup> Similar culturally appropriate programs could be designed and implemented in KP.

## 5.1 Integrating Gender into the Planning Process

The Government of KP should take the lead in devising and implementing a comprehensive gender policy. The following considerations need to be integrated into policy, planning, design, implementation, monitoring and evaluation of projects and programs in the government sector:

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<sup>189</sup> Tzannatos, Zafiris. (2011). Decent Work and Youth Employment [PDF Document]. Presented at the Session “Redesigning Job Creation: How Can the Region Redesign Employment Policies to Seize the Demographic Advantage of 100 Million Youth?” Presented at the Doha Forum on Decent Work and Poverty Reduction. Retrieved from [http://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/genericdocument/wcms\\_210674.pdf](http://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/genericdocument/wcms_210674.pdf) p. 8

<sup>190</sup> Revenga, A. and Shetty, S. (2012).

<sup>191</sup> Aizenman, N. (December 2015). How to Get Boys to a Camp that Tells Them to be Nice to Girls: #15Girls. NPR. Retrieved from [http://www.npr.org/sections/goatsandsoda/2015/12/13/459069440/how-to-get-boys-to-a-class-that-tells-them-to-be-nice-to-girls-15girls?utm\\_source=facebook.com&utm\\_medium=social&utm\\_campaign=npr&utm\\_term=nprnews&utm\\_content=2040](http://www.npr.org/sections/goatsandsoda/2015/12/13/459069440/how-to-get-boys-to-a-class-that-tells-them-to-be-nice-to-girls-15girls?utm_source=facebook.com&utm_medium=social&utm_campaign=npr&utm_term=nprnews&utm_content=2040)

<sup>192</sup> Molloy, P. (April 2015). Kenya’s Unique Approach to Rape Prevention Should Have the Rest of the World Taking Note. Upworthy. Retrieved from <http://www.upworthy.com/kenyas-unique-approach-to-rape-prevention-should-have-the-rest-of-the-world-taking-note?c=ufb1>

- Ensure that quotas for women are implemented in all line departments, and gender focal points are established in departments relevant to priority growth sectors.
- Personnel with gender expertise must be placed at all levels within projects and programs to ensure the incorporation of these gender aspects at each stage.
- Large scale gender sensitization trainings are needed at all levels of government cadre including line departments, education and health sector professionals, elected representatives, workers and members of political parties – student, youth, women and labor wings.
- Integrate a gender equality dimension into public financial management reform for Gender Responsive Budgeting.
- Provide an enabling environment for overcoming socio-economic and cultural restrictions through ensuring women are included in the police, legislative and other decision making bodies, judiciary, and the media in order to bring attention to and address issue of violence and discrimination against women.<sup>193</sup>

Sector-specific gender mainstreaming functions much the same way as national or provincial level policies. An important first step is to identify the most critical gender issues in each sector.<sup>194</sup> It is also important to prioritize the poorest and most disadvantaged women and girls. Asian Development Bank (2008) suggests the following priorities.

- Gender Analysis should be included from the beginning of a planning process. Consultations with women, women's organizations, and women's rights activists to identify needs and ways to address them must be routine. The analysis should highlight differences in economic and reproductive activities, access to and control over resources, and gender based obstacles in access to services.
- A priority is to ensure that adequate gender expertise is available to assess gender specific needs and issues.
- Areas of economic growth and infrastructure (conflict, and security and rule of law), receive the highest level of funding and therefore targeted efforts need to be made to address gender specific issues in these areas.
- Identification of gender as a cross-cutting issue needs to be matched with a framework that facilitates incorporating a gender perspective in budget allocation and implementation planning. If such clarity in purpose and costing is lacking, it will be difficult to monitor progress and ensure funding is sufficient.
- Gender disaggregated data is needed to reliably measure and evaluate financing for gender specific needs. Thus, gathering this data is an important first step for the government. This requires that logical frameworks specify the beneficiaries, especially women and girls along with other target groups.
- Set and adhere to a minimum level of expenditure specifically for gender issues. This should be accompanied with an effort to mainstream gender in the remaining portion of budgets as well.
- Establish a gender marker which is needed to track funding for projects and programs that include equality as a significant or principal objective. Tracking funding for gender equality has a double benefit, it generates an estimate of funding allocated to gender equality, and ensures that practitioners gain a better understanding of how to incorporate gender equality objectives within a project, as this is required to assess projects and programs and implement the marker.
- Independent and random audits of the marking system are essential.<sup>195</sup>

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<sup>193</sup> Zia and Butt. (2012).

<sup>194</sup> See the Annex for links to sector specific tools.

<sup>195</sup> UN Women. (2012).

- Mandate the use of a Gender Integration Compliance Checklist as a compliance-monitoring tool and designate responsibilities for monitoring compliance, to ensure that all future programming follows the mandatory requirements for the treatment of gender to incorporate the mandatory expectations regarding the treatment of gender and conflict. At a minimum, adjust Performance Management Plans (PMPs) to include sex, age, ethnicity/language disaggregated data and specific gender-sensitive indicators, articulating a gender and conflict/crisis strategy, gender-responsive conflict sensitivity analyses and gender reporting expectations.<sup>196</sup>

USAID also proposes the following recommendations:

- Expand the basic building blocks of democracy and female empowerment by supporting NADRA in KP. Obvious areas for focus are ensuring that all eligible women obtain a CNIC and that all births, marriages and deaths are registered and necessary certificates are issued.
- As a matter of priority, invest in and engage with female and male youth in a strategic and practical manner including through the use of social media and by building on successful socio-cultural initiatives.<sup>197</sup>

## 5.2 Designing Effective Monitoring and Evaluation Strategies

Monitoring and Evaluation is an indispensable part of gender mainstreaming programs, and gender-sensitive M&E tools must be developed along with more generic results-based tools. Indicators must be specific, measurable, accurate, relevant, and time bound or “SMART.”<sup>198</sup> A mix of qualitative and quantitative indicators is recommended to provide a more complete picture of the changes occurring. Consulting stakeholders when developing indicators can be beneficial as they may have new ideas and contextual knowledge to recognize what information is the most important. A note of caution is to avoid the common mistake with many planning processes of emphasizing a causal link between the specific intervention and the program’s long term objectives, which are often macro-level targets and therefore beyond the scope of a single project. Instead, a contribution focused M&E framework may be more appropriate.

KP must develop gender-sensitive development indices which reflect the kind of information needed rather than the merely relying upon currently available data. Gender mainstreaming in statistical systems requires that gender issues and biases are “...taken into account in the design, quality, and periodicity of data production, including ongoing information systems, and ad hoc data collection initiatives such as surveys and periodic reporting.”<sup>199</sup> Thus, statistical systems must be required by law to regularly collect, analyze, and disseminate data pertinent to gender issues and to utilize gender-sensitive research methodologies in collection. To maximize efficiency and cost effectiveness existing data collection efforts could be gender-sensitized rather than new stand-alone initiatives. For example, additional questions related to safety and access to services for women could be added to the standard Labor Force Participation Survey questionnaire.

Gender expertise in survey design as well as the gender of the survey enumerators are also key considerations. Ensuring female enumerators are part of the team has been shown to improve disclosure of sensitive events and thus contributes to a more complete understanding of the impacts of the program.<sup>200</sup>

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<sup>196</sup> USAID. (2012). p. 15

<sup>197</sup> Ibid.

<sup>198</sup> UN Women. (2014).

<sup>199</sup> Ibid. p. 40

<sup>200</sup> Ibid.

Finally, the M & E regime must ensure negative or unexpected changes are also tracked. For example, backlash to women's economic empowerment may take the form of an increase in domestic violence. It is important to realize that negative results are not necessarily indicative of program failure, but rather evidence of successes that are prompting resistance from those feeling comparatively disadvantaged by the change to the status quo.<sup>201</sup>

### 5.3 Gender Responsive Budgeting

Gender-responsive budgeting (GRB) is essential. It is defined as government planning, programming and budgeting that contributes to the progression of gender equality. GRB seeks to incorporate a gender equality perspective into the budgetary process, and restructure revenues and expenditures to strengthen gender equality and women's empowerment, and ensure an efficient allocation of resources based on identified needs. It helps prevent gender equality considerations from being overlooked in budgets. Tools include the Harvard Analytical Framework, the Moser Gender Planning Framework, and the Women's Empowerment Framework.<sup>202</sup>

OECD identifies the three phases of a GRB initiative as:

- 1) **Awareness:** It is imperative to make gender disparities more visible. Involvement of civil society is essential in raising awareness, and gender-specific analyses of revenues and expenditures in budgets depend upon access to sex-disaggregated data. This phase also includes building the capacity and sensibility of stakeholders. Budgets are analyzed to reveal how existing allocations affect gender equality. Only by examining actual implementation and the associated outcomes is it possible to assess whether government policies working.
- 2) **Accountability:** This phase typically involves securing accountability of government agencies for GRB. This may lead to some institutional changes which result in an evolution of objectives from transparency and information about gender inequalities in budget allocations, to the generation of a sense of accountability for gender equality objectives. This phase extends GRB initiatives from the initial one-off analysis of budget allocations to cover the entire budget cycle.
- 3) **Change leading to Action:** is the ultimate objective and implies a change in government budgets and policies. It necessitates the introduction of additional tools and methods, not the least in relation to monitoring and evaluating the impact of change in allocations. Very few documented examples of GRB initiatives have progressed to this phase. However, even if a GRB initiative does not meet its overall, long-term objective of changing government budget allocations, it may still to some extent "succeed without success" by initiating a process and/or dialogue on gender equality, triggering engagement and co-operation between stakeholders interested in budgetary transparency, and helping to establish that gender equality makes good economic sense.<sup>203</sup>

### 5.4 Strengthening Key Institutions for Women's Empowerment

If properly funded, staffed and given sufficient authority the KP Commission for the Status of Women could become a key institution for measuring and tracking progress on women in growth

<sup>201</sup> Ibid.

<sup>202</sup> UN Women. (2014). See p. 22 for more details.

<sup>203</sup> OECD. (2010). Gender Equality, Women's Empowerment and the Paris Declaration on Aid Effectiveness: Issues Brief 6: Integrating Gender Equality Dimension Into Public Financial Management Reforms. Retrieved from <http://www.oecd.org/dac/gender-development/46142807.pdf>

sectors. Without adequate budgetary allocations for implementation, a provincial plan of action for the advancement of women remains merely a list of goals. In order to achieve gender equity, financial management and budgeting processes need to be gender responsive as mentioned above.

Similarly, the Social Welfare, Special Education and Women Empowerment Department needs to emphasize its gender mission and commit to implementing objectives of the National Action Plan for women in KP. Gender Focal Points are also needed within each relevant department to the economic growth sectors to enable them to perform their role in undertaking gender analysis and planning, gender responsive budgeting, project cycle management, institutionalization of gender into policies and programs, and monitoring and evaluation. Funding allocation and trainings across the board are needed in these areas to enable them to perform their role.

## Annexures

### Annex 1. Key Definitions

<b>Gender</b>	refers to the array of socially constructed roles and relationships, personality traits, attitudes, behaviors, values, relative power and influence that society ascribes to the two sexes on a differential basis. Whereas biological sex is determined by genetic and anatomical characteristics, gender is an acquired identity that is learned, changes over time, and varies widely within and across cultures.
<b>Gender analysis</b>	is a systematic examination of the different impacts of development, policies, programmes and legislation on women and men. It entails, first and foremost, collecting sex-disaggregated data and gender-sensitive information about the population concerned.
<b>Gender equality</b>	describes the concept that all human beings, both women and men, are free to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles, or prejudices.
<b>Gender equity</b>	means that women and men are treated fairly according to their respective needs. This may include equal treatment or treatment that is different but considered equivalent in terms of rights, benefits, obligations and opportunities.
<b>Empowerment</b>	means that people – both women and men – can take control over their lives: set their own agendas, gain skills (or have their own skills and knowledge recognized), increase self-confidence, solve problems, and develop self-reliance
<b>Mainstreaming</b>	is the process of assessing the implications for women and men of any planned action, including legislation, policies, or programmes in any area and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension in the design, implementation, monitoring and evaluation of policies and programmes in all political, economic, and social spheres, so that inequality between women and men is not perpetuated.
<b>Time Poverty</b>	results when an individual does not have enough time for rest and leisure once all working hours (whether spent in the labor market or doing household chores such as cooking, and fetching water and wood) are accounted for. Generally, the individual cannot reduce his/her working time without increasing the level of poverty of his/her household. This results when an individual continues to bear the burden of household duties irrespective of increased time demands for labor outside the home. This double burden results in them being time poor. Thus, growth strategies are more likely to benefit women if they explicitly address the gender division of labor within the household or promote family friendly policies such as paid maternal and paternal leave and subsidized child-care

Source: Adapted from UNWTO Global Report on Women in Tourism 2010, p. 3, Tzannatos (2011), and Bardasi, E. and Wodon, Q. (2009) Working Long Hours and Having No Choice: Time Poverty in Guinea. World Bank Group.

## Annex 2. Sample Outcome Matrix for Infrastructure Projects

**Sample outcome:** Infrastructure that improves women's and men's access to services and workplaces, and reduces women's time poverty

### Sample in intermediate results:

Access	<ul style="list-style-type: none"> <li>• Improved access by women and men to markets, transport, water, shelter, communications, electricity, health and education facilities</li> <li>• Reduction in women's time burdens and security and safety risks when accessing services and participating economically</li> <li>• Equitable access by women and men to skills training and technology for the management and maintenance of infrastructure</li> </ul>
Decision-making	<ul style="list-style-type: none"> <li>• Women participate equitably in leading research on innovations, and in decision-making about the location and type of infrastructure investments, and their management and maintenance</li> </ul>
Women's rights	<ul style="list-style-type: none"> <li>• Women's and men's rights are protected in the development and implementation of infrastructure—in relation to displacement, compensation, equal access to employment for infrastructure construction and maintenance, and equal pay</li> </ul>
Gender capacity development	<ul style="list-style-type: none"> <li>• Strengthened partner capacity to consult with female and male stakeholders on their infrastructure priorities</li> <li>• Strengthened partner capacity to analyse differentiated or anticipated impacts of infrastructure investments on women and men</li> </ul>

Source: UN Women 2014 p. 26

## Annex 3. Gender Mainstreaming Took Kits:

Topic	Link(s)
Agriculture and Natural Resources	<a href="http://www.adb.org/publications/gender-checklist-agriculture">http://www.adb.org/publications/gender-checklist-agriculture</a>
Costing Gender Equality	<a href="http://www.unwomen.org/en/digital-library/publications/2015/7/handbook-on-costing-gender-equality">http://www.unwomen.org/en/digital-library/publications/2015/7/handbook-on-costing-gender-equality</a>
Energy	<a href="http://www.adb.org/documents/gender-tool-kit-energy-going-beyond-meter">http://www.adb.org/documents/gender-tool-kit-energy-going-beyond-meter</a>
Gender Equality Results and Indicators	<a href="http://www.adb.org/documents/tool-kit-gender-equality-results-and-indicators">http://www.adb.org/documents/tool-kit-gender-equality-results-and-indicators</a>
Law and Policy	<a href="http://www.adb.org/documents/gender-law-and-policy-ADB-operations-tool-kit">http://www.adb.org/documents/gender-law-and-policy-ADB-operations-tool-kit</a>
Small & Medium Enterprise Development	<a href="http://www.adb.org/documents/gender-tool-kit-micro-small-and-medium-sized-enterprise-finance-and-development">http://www.adb.org/documents/gender-tool-kit-micro-small-and-medium-sized-enterprise-finance-and-development</a>
Transportation	<a href="http://www.adb.org/documents/gender-tool-kit-transport-maximizing-benefits-improved-mobility-all">http://www.adb.org/documents/gender-tool-kit-transport-maximizing-benefits-improved-mobility-all</a>

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