A WORLD BANK COUNTRY STUDY

June 1990

Women in Pakistan

An Economic and Social Strategy

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ABSTRACT

A major obstacle to Pakistan's transformation into a dynamic, middle-income economy is underinvestment in its people, particularly women. Development is held back -- and the gains of growth are not widely shared -- if half the population cannot participate effectively either as contributors or as beneficiaries. Increasing opportunities for women will be essential to improve economic performance, promote equity, and slow Pakistan's rapid population growth.

The role of women in Pakistan is complex: in many social contexts, women are accorded esteem and importance; but on most counts, the status of women in Pakistan is among the lowest in the world, including the rest of South Asia. Using standard socio-economic indicators, this report documents women's status and shows that the gap between Pakistan and other developing countries in this respect has increased over time. It examines the interactions between human resource development, women's welfare and productivity, and economic development. It presents a three-part strategy to address these complex social and economic interactions and offers recommendations to improve opportunities for women that are tailored to Pakistan's fiscal and administrative constraints.

* The report suggests ways to increase the participation of women as providers and beneficiaries in education, family planning and health services. This greater involvement is essential for faster progress in the social sectors -- and for slower population growth. Within the family, women are the lead managers of human resources and, in Pakistan's segregated society, are the preferred service providers for three-quarters of the population (women and children). Women's education is especially crucial: to improve the education and health of all the family; to slow population growth; and to increase economic productivity.

* The report recommends several approaches to improve women's access to extension, credit, new technology, inputs, markets and formal sector employment. This would enable women to raise their productivity, and hence their contribution to economic development and family welfare, in several ways. First, the more women are seen to be economically productive, the more families will invest in female education and health care, and the more women in the future will be able to increase their productivity. Second, women's income is especially important for poor families. Third, contrary to conventional notions and most official statistics, women already contribute considerably to the rural and urban economies. Nonetheless, their productivity is depressed well below potential levels, because they lack access to productive inputs and services. Because of their "invisibility", women are still often excluded from development programs that could improve their productivity in agriculture or small-scale enterprises. Moreover, their participation in the formal labor force is also very constrained.

* The report makes several other suggestions to open up opportunities for women. It recommends removing the overt legal and regulatory discrimination against them that now reinforces a limited view of their potential. It notes that women's organizations can serve as useful channels for service delivery and sources of group support. Finally, it emphasizes that political leadership and the mass media can play a vital role in improving women's opportunities and hence their contribution to development.

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ABBREVIATIONS AND ACRONYMS USED

ABAD:	Agency for Barani Area Development
ABES:	Adult Basic Education Society
ADB:	Asian Development Bank
ADBP:	Agricultural Development Bank of Pakistan
AHP:	Accelerated Health Program
AJK:	Azad Jammu and Kashmir
AKRSP:	Aga Khan Rural Support Program
APWA:	All Pakistan Women's Association
AMUL:	Anand Milk Union Limited, India
BARD:	Barani Agricultural Research and Development Project
BHU:	Basic Health Unit
BIAD:	Baluchistan Integrated Areas Development Program
BSP:	Baldia Soakpit Project
CHW:	Community Health Worker
CIDA:	Canadian International Development Agency
CMCO:	Couple Mobile Credit Officer
EPI:	Expanded Program of Immunization
FAO:	Food and Agriculture Organization
FBC:	Federal Bank for Cooperatives
FPAP:	Family Planning Association of Pakistan
FWC:	Family Welfare Center
GADP:	Gujranwala Agricultural Development Project
GVIG:	Government Vocational Institute for Girls
GOP:	Government of Pakistan
HEAL:	Health Education and Literacy Project
IBRD:	International Bank for Reconstruction and Development
ILO:	International Labor Organization
LAMEC:	Literacy and Mass Education Commission
LGRDD:	Local Government and Rural Development Department
MART:	Management of Agricultural Research and Technology Project
MCH:	Maternal and Child Health
MCO:	Mobile Credit Officer
MCOF:	Female Mobile Credit Officer
MDDP:	Mansehra District Development Program
NARC:	National Agricultural Research Council
NCB:	Nationalized Commercial Bank
NGO:	Non-Government Organization
NWFP:	North-West Frontier Province
OPP:	Orangi Pilot Project
ORS:	Oral Rehydration Salts
PCPS:	Pakistan Contraceptive Prevalence Survey
PHED:	Public Health Engineering Department
PMP:	Prime Minister's Five-Point Program
PPI:	Productive Physical Infrastructure Project
PIDE:	Pakistan Institute of Development Economics
PWD:	Population Welfare Division
RHC:	Rural Health Center
SEWA:	Self-Employed Women's Association (India)
SMC:	Social Marketing of Contraceptives

SRWCO: Sind Rural Workers Cooperative Society
TBA: Traditional Birth Attendant
TT: Tetanus Toxoid
TTC: Technical Training Center
UNICEF: United Nations Children Education Fund
USAID: United States Agency for International Development
VO: Village Organization
WWC: Women's Work Centers (OPP)

CURRENCY EQUIVALENTS a/
(annual averages)

Year	Rs Per US$1.00	US$ Per Rs 1.00
FY80	9.90	0.101
FY81	9.90	0.101
FY82	10.55	0.095
FY83	12.75	0.078
FY84	13.48	0.074
FY85	15.16	0.066
FY86	16.13	0.062
FY87	17.17	0.058
FY88	17.55	0.057
FY89	19.19	0.052

a/ Since January 8, 1982, the exchange rate for the rupee has been managed with respect to a weighted basket of currencies.

GOVERNMENT OF PAKISTAN
FISCAL YEAR

July 1 to June 30

Note: Historical data in the report refer only to the present nation of Pakistan, i.e., the former West Pakistan, unless otherwise specifically noted.

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EXECUTIVE SUMMARY

1. The Government of Pakistan (GOP) is increasingly concerned that the disadvantaged status of Pakistani women is not only inequitable, but also constrains the achievement of the country's development potential. GOP is committed to redressing this waste of human and development potential, and some of its programs have been instrumental in bringing about some relative improvement (e.g., in education) by comparison with the situation some 20 to 30 years ago. There is persuasive evidence that, although human resource development does not by itself result in a major economic transformation, the process of development can proceed only so far without it, especially if the benefits are to be distributed equitably.[1] This report will suggest some of the ways in which Pakistan might most effectively benefit women and allow them to enhance their potential contribution to society.

2. Until now, Pakistan's progress in human resource development (education, health, and family planning) as well as in improving the productivity of and economic opportunities for women has been disappointing. Indeed, the gap between Pakistan and other developing countries in this regard has been widening, on many counts at an accelerating rate (see Table 1, page xxxi). Investments in human capital result in a more equitable distribution of the benefits of economic development, since if they remain illiterate and unhealthy, the poor cannot earn much for their labor. Such investments are also a necessary condition for high rates of sustained economic growth. While economic growth in the last decade has been quite impressive, and is a tribute to the dynamism of the people of Pakistan, these energies could have resulted in higher rates of growth in per capita income if Pakistan had invested more in its people. The low state of Pakistan's human resource development is arguably a major, if not the principal, constraint to a qualitative transformation of the Pakistan economy into a dynamic, middle-income one of the East Asian variety in the twenty-first century.

3. Nowhere is the waste of human resources in Pakistan more evident than among its women. Women and girls are benefitting in only a limited way from economic development. Their low status contributes to high population growth, which drags down growth in per capita incomes. Furthermore, they are not contributing nearly as much to development as they could if they were not systematically disadvantaged in most aspects of life.

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[1] World Development Report (WDR) 1980 has documented at length the role and importance of human resource development for economic development.

Indicators of Women's Welfare and Productivity[2]

4. The status and role of women in Pakistan is multi-faceted. The country has elected a woman as Prime Minister, and as far back as 1962 had voted in large numbers for Fatima Jinnah, the presidential candidate of the combined opposition parties. In many social contexts, women are accorded esteem and importance. But on most counts, the welfare and productivity of women in Pakistan is almost the lowest in the world. On virtually every socio-economic indicator, they fare worse than their South Asian counterparts (including women in Bangladesh -- whose per capita income is significantly lower -- and in India)[3], and worse than women in most other low-income countries (see Figures 1, 2, 3, 5, and Table 1 on p. xxxi). Even taking Pakistan's own levels as the standard, most key indicators have stagnated since the mid-70's, after two periods of relative progress during 1960-65 and 1970-76 -- see for example, Tables 2 and 3. The total fertility rate has barely declined since the mid-60's (Figure 3 and Table 1), and the population growth rate continues to increase (Table 4 and Figure 4).

5. The indicators of women's welfare and productivity fall into four main groups. The first relate to life and death: e.g., the numbers of women living compared with the numbers of men (the sex ratio); and life expectancy at birth. These give the ultimate indication of how well women are able to survive. The second relate to human resource development -- in education and health -- both of women themselves and of their children, women being primarily responsible for the health, nutrition, and education of children. The third relate to women's role in bringing down the population growth rate, which is one of the highest in the world for countries with over 20 million population, and is now recognized as one of the country's most serious development problems. And the fourth relate to women's participation in the economy and their contribution to household income, as indicated by the female labor force participation rate.

6. Pakistan has the lowest sex ratio in the world, and the picture has worsened over the last twenty years. In 1985, there were only 91 Pakistani women for every 100 men[4], down from 93 in 1965. This compares, in 1985, with 95 for Bangladesh, 97 for developing countries on average, and 104 for industrial market economies. Between 1965 and 1985, Bangladesh's ratio improved from 93 to 95, and that of all developing countries stayed constant at 97.

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[2] This section draws on unpublished work by Akbar Noman.

[3] Women in the upper-income brackets may be better-off than their Indian and Bangladeshi counterparts, mainly because of the more inequitable distribution of income in Pakistan.

[4] See WDR, 1988. Some argue that this reflects under-reporting of women in Pakistan, rather than physical absence (especially in some areas where it is said to protect young females). However, under-reporting is unlikely to account for the full difference between Pakistan and other countries (since under-reporting for this reason would also be likely in other South Asian and Muslim countries); moreover, it still points to the basic problem that women are valued so low as not even to be counted.

7. At 51 years, Pakistan's female life expectancy at birth in 1986 was lower than the male, which stood at 52.[5] There are only four other countries in the world in which men live longer than women.[6] Indeed, in the developed countries, women tend to outlive men by about five years. While there has been some absolute improvement in both female and male life expectancy in Pakistan since 1965, the increase (16%) has been somewhat lower than that for low-income countries generally (22%).

8. In 1985, Pakistan's female primary school enrollment (PSE) ratio was 32%, among the ten lowest in the world. (Apart from Bhutan and Yemen, all the others are in Africa.) There are only five countries with a lower ratio of female-to-male PSE than Pakistan's 47%, the lowest among Asian countries (see also Table 1 and Figures 1 & 2). While Pakistani women did some catching up in primary school enrollments between 1965 and 1985, the gap between female and male secondary school enrollments (SSE) widened compared with that in other low-income countries. Thus, the ratio of females to males in Pakistan's SSE improved from 25% to 34%, due in part to stagnation of the PSE for males, while the average for low-income countries as a whole improved from 39% to 60%. Furthermore, the improvements at the primary level had taken place by 1976, after which the PSE ratio stagnated (see Table 2). In fact, the total PSE (male and female) actually declined between 1976 and 1985, perhaps the only country in the world where this happened.

Table 2

Primary School Enrollment Ratios in Pakistan: 1960-85

	1960	1965	1970	1975	1976	1980	1985
Total primary	30	40	40	46	51	52	47
Female	13	20	22	28	30	30	32[a]/
Male	47	59	58	64	71	73	61[a]/

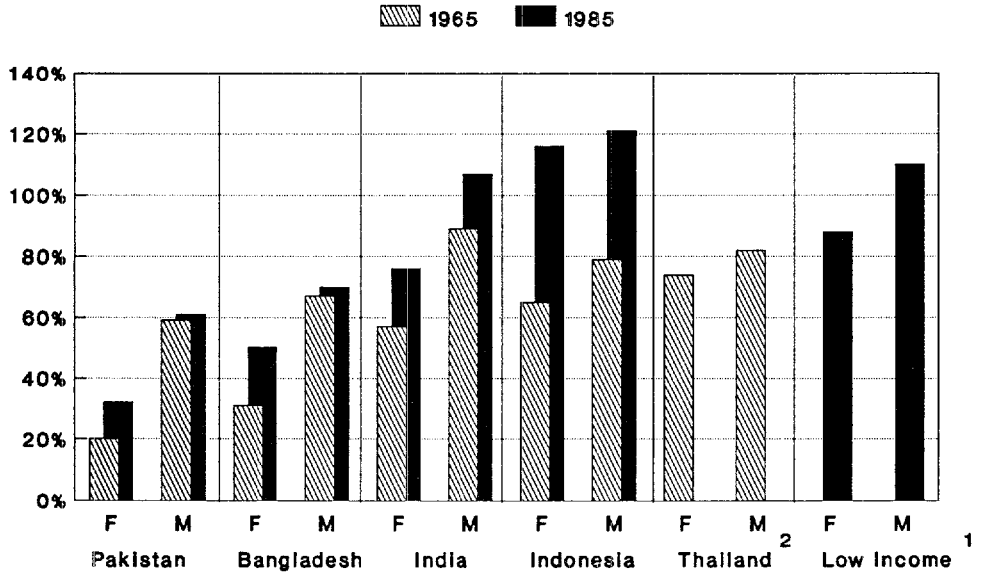
Source: 1960-80: World Tables, 3rd edition, Vol. II, p.70; and World Development Reports.

[a]/ The latest estimate for female PSE is 34% for 1984/85; and 38% for 1985/86 (see "Education Sector Strategy Review", World Bank, 1988); for male PSE, the estimates are 67% and 71% respectively. However, since this represents a revision in the estimates compared with the WDR data, and since earlier data in the revised series are not available, the WDR data are used here for comparability over time and with other countries.

[5] Since time-series comparisons of several different demographic indicators are given in this report, the data cited will be 1986 estimates (from the 1988 WDR), unless otherwise indicated. The 1987 estimates of life expectancy are 3 years higher each for men and women than the 1986 estimates, thus representing a break in the series. While some GOP officials are of the view that life expectancy estimates are higher for both males and females, others believe that the inconsistency between various estimates limits their use in comparisons over time, and further strengthens the need for accurate reporting in future censuses and surveys.

[6] In fact, the 1989 WDR, recently published and giving data for 1987, shows only two other such countries (Bangladesh and Nepal).

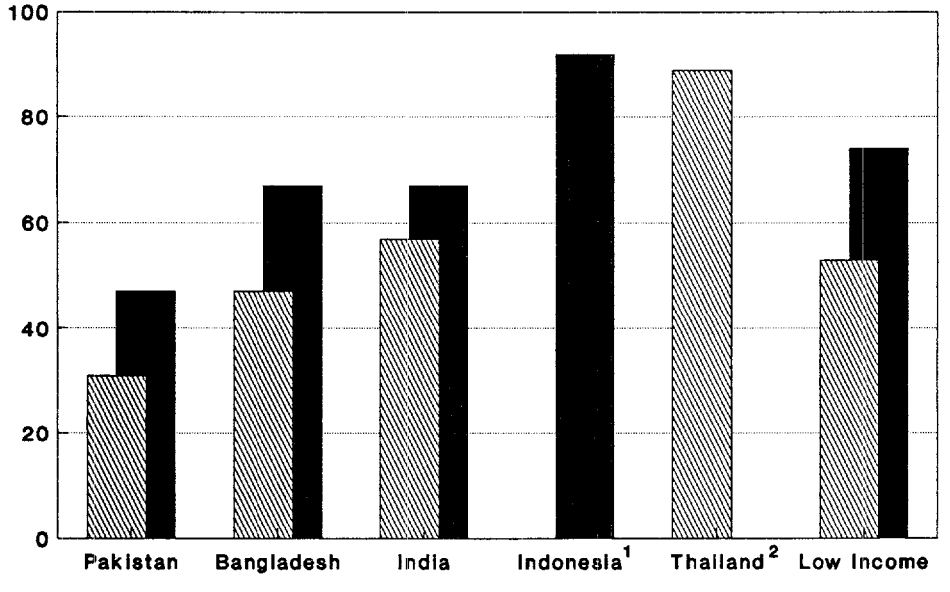
Figure 1: Primary School Enrollment Rates [a/]
Male and Female, 1965 & 1985
Pakistan Compared with Other Countries



a/ Estimates of children of all ages enrolled in primary school--expressed as ratio of these to school-age population.

• For some countries with universal primary education, the gross enrollment ratios may exceed 100%, because some pupils are younger or older than the country's primary school age.

Figure 2: Primary School Enrollment:
Females per 100 Males
Pakistan Compared With Other Countries



Source: World Development Report, 1988.
1/ Data for 1965 not available
2/ Data for 1985 not available

A similar pattern emerges with respect to both the total and the female SSE (see Table 3). Only Bhutan, Nepal, Togo, and Yemen have worse ratios of female to male enrollments at the secondary level. Further, most of the progress took place by 1975, after which the SSE's more or less stagnated, or increased very slightly.

Table 3

Secondary School Enrollment Ratios in Pakistan: 1960-85

	1960	1965	1970	1975	1976	1980	1985
Total secondary	11	12	13	15	16	15a/	17
Female	3	5	5	7	8	8a/	9b/
Male	19	18	21	23	24	22	24b/

Source: 1960-80: World Tables, 3rd edition, Vol. II, p.70; and World Development Reports.

a/ Refers to 1979.

b/ The latest estimate for female SSE is 12% in 1984/85 and 13% in 85/86; and for male SSE, 28% and 29% respectively (see "Education Sector Review", World Bank, 1988). However, since this represents a revision in the estimates compared with the WDR data, and since earlier data in the revised series are not available, the WDR data are used here for comparability over time and with other countries.

9. Women in Pakistan suffer from very poor health, partly because of their excessive reproductive burden. During their peak childbearing years, Pakistani women bear the physical burden of almost constant pregnancy and lactation. They give birth an average of 6.8 times and die of childbirth-related causes at a rate of 600 per 100,000 live births -- a rate that is among the highest in the world, the same as in Bangladesh but higher than in India, Sri Lanka, Burma, Togo, Uganda and most other developing countries. The poor health status of mothers is passed on to their babies. There are only three countries in the world with a higher percentage of low-birth weight babies than Pakistan's 28% (in 1984). Although Pakistan's infant mortality rate (IMR) has fallen since 1965, the progress is not nearly as great as in the average low-income country. Thus, by 1986, Pakistan's IMR had fallen by 25% from its 1965 level, compared to 43% for low-income countries generally.

10. Pakistan's population has doubled in just over 20 years,[7] and is likely to double again in the next 20, unless serious action is taken. Its growth rate of about 3.1% per annum will increasingly strain the capacity of government to deliver services (which are already inadequate) to the people. Furthermore, the population growth rate, rather than declining, has been rising steadily since 1951 (see Table 4 and Figure 4), having shown no clear

[7] Every two years its increase is about equal to the entire population of Karachi.

trend between 1901 and 1951. This high population growth rate since 1951 is largely due to the reductions in overall mortality that have taken place without corresponding reductions in fertility (only about 6% in the 1965-85 period), compared to an almost 40% decline for all low-income countries (see Figure 3 and Table 1, page xxxi). In fact there is no evidence of any decline in Pakistan's fertility rate since the mid-70's.

Table 4

Trends in Pakistan's Population Growth Rate
(% per annum)

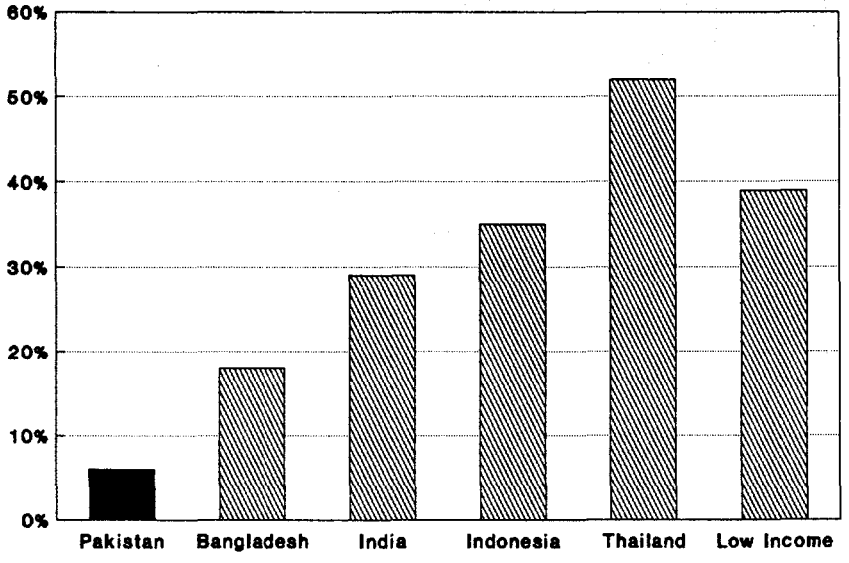
1901-1911	1911-1921	1921-1931	1931-1941	1941-1951	1951-1961	1961-1971	1972-1981
1.6	0.9	1.1	1.9	1.8	2.7[a]/	2.9[a]/	3.1[a]/

[a]/ Adjusted intercensal growth rates: for details, see source.

Source: World Bank (1989), Rapid Population Growth in Pakistan: Concerns and Consequences.

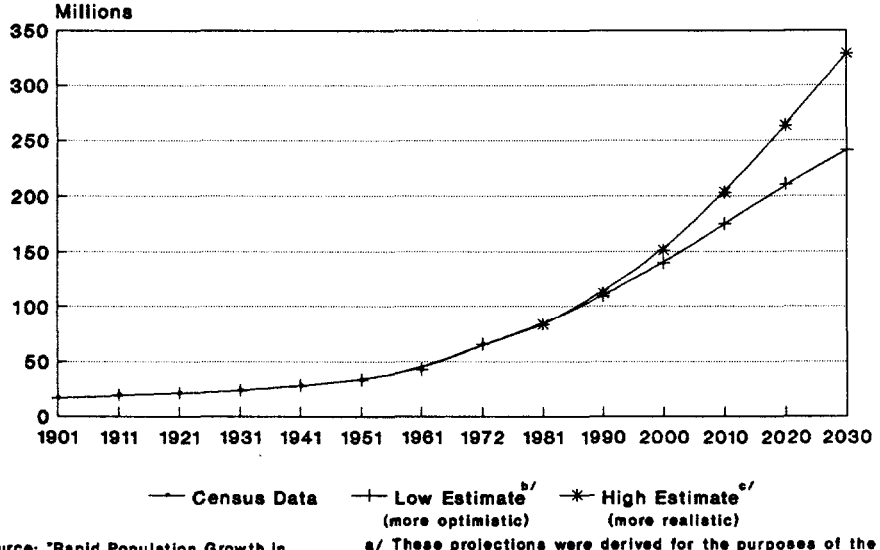
11. Among other consequences, this high fertility rate means that the proportion of young dependents is very high. While the proportion of the 0-14 age group has decreased in South Asia and in low-income countries generally since 1965, in Pakistan it has increased. This puts a strain on the budgets of both families and the government. The only way to make a substantial reduction in the population growth rate is through a serious commitment by the government, articulated through programs focused on both men and women: changing attitudes regarding "quality" versus "quantity" of children; raising women's status and income-earning possibilities; improving their and their children's health; educating them; and providing them with the means to control their fertility (there is already substantial unmet demand for family planning).

Figure 3: Decline in Fertility Rates (%)
1965 to 1985
Pakistan Compared With Other Countries



Source: World Development Report, 1988.

Figure 4: Pakistan Population Trends
1901 - 2030:
Illustrative Projections a/



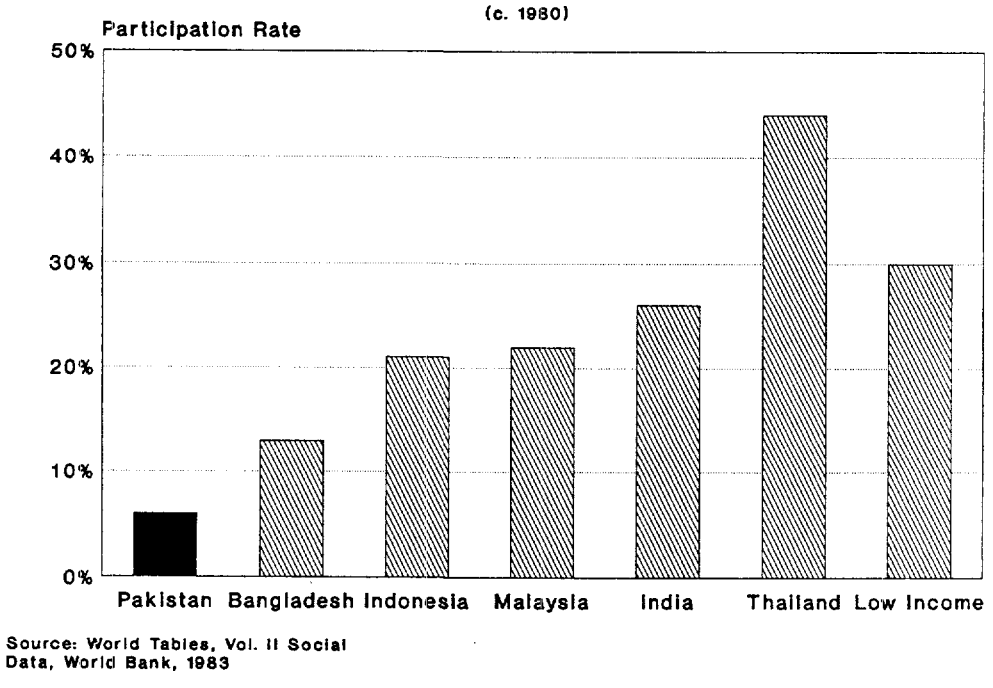
Source: "Rapid Population Growth in Pakistan, Concerns & Consequences," World Bank Rpt. # 7522-PAK, March 1989.

a/ These projections were derived for the purposes of the source report; under no circumstances should they be considered accurate estimates for Pakistan.

b/ implies a strong and very rapidly expanding family planning program (a very optimistic projection).

c/ implies no significant change in policy and practice (a more realistic projection).

12. It is also imperative to recognize that failure to improve the productivity of female labor is an important constraint to development in Pakistan. Figure 5 shows that the official estimate of female labor force participation is significantly lower in Pakistan than in other Asian, Muslim and low-income countries. However, even though official statistics usually overlook them (see Chapters IV and V)[8], women are heavily engaged in the rural economy and their participation in the urban informal sector is significantly higher than estimated in the labor force statistics. The 1980 Agricultural Census reported that, out of some 22.8 million economically active persons in agricultural households, 9.5 million, or 42%, were women. Actual female participation in the labor force may well be higher, since the estimated 6 million people in non-agricultural rural households, which typically have high participation rates among women, were excluded from the Census. However, much of women's work is "invisible," as unpaid family labor, and part-time, combined with domestic responsibilities. Women in these sectors also operate at very low levels of productivity, because they cannot get access to productive inputs and services.



[8] It was estimated in the World Bank's report: "Pakistan: Employment Issues and Prospects" (1989) that some 12 million rural women were not accounted for in the 1986/87 Labor Force Survey.

13. According to the Population Census of 1981, the total female labor force participation rate (FLFPR) -- rural and urban, formal and informal sectors --was only 3.5%; and according to the 1986/87 Labor Force Survey, it was 11.9%. These figures are much lower than the average for South Asia, and for developing countries as a whole; they are also highly inconsistent with the Agriculture Census. This report estimates that the urban FLFPR (formal and informal sectors) is more in the region of 20-30% (of full-time equivalents, but a greater number of part-time workers). However, most of these women are crowded into low-return activities, which limits their income and acts as a disincentive to their greater participation in economic activities.

Strategies for Addressing the Issue

14. As noted above, GOP has on many occasions emphasized its concern for integrating women into the process of national development, as illustrated in the chapter on women's development in the Seventh Five Year Plan:

> "Toward the close of the 1970's, women development issues were considered urgent, and the integration of women into the process of national development became one of the priority objectives of the government...Available research confirms (women's) low status on most counts. Gender disparities exist in the availability of food, education, and employment. Women suffer additional constraints because their mobility is restricted, they have little control over resources, limited decision-making power, a low level of awareness of their civic rights, a poor self-concept, and limited aspirations."[9]

Furthermore, in its current development plans, GOP is emphasizing rural primary education, and especially improving access for girls. However, such recent changes in emphasis are not yet reflected in the indicators of women's status, and much remains to be done.

15. The question for the GOP now is how to make a real impact on the low level of women's welfare and productivity, given the urgency and enormity of this development problem and given the budget constraints it faces. Various approaches could be taken, depending on how urgently GOP wants to address the problem, and also on the desired focus.

16. Women differ by class, income level, degree of education, and so on. But the large majority (except for a small proportion of relatively affluent and socially liberated women) are subject to cultural traditions that encourage female seclusion, otherwise known as "purdah"[10]. Even where, as

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[9] from Chapter 33 of the Seventh Five-Year Plan, "Women's Development: A National Imperative", pp.245, 246.

[10] For an excellent discussion of the "inside-outside" cultural boundaries, see "Gender and Poverty in India," World Bank, September 1989 draft: "For every individual and every family there is a 'map' of the appropriate domains of women and men. The definition of the 'inside' and the precise boundaries of where a woman can operate vary greatly according to the economic status of the household . . . and the social norms

with low-income women, economic circumstances require them to work outside the home, tradition is so strong that husbands will be reluctant to admit that their women work, and women will denigrate their own contributions to household income.

17. Nevertheless, it is possible to draw an (admittedly oversimplified) typology of women in Pakistan, based on a combination of income/development levels, rural/urban location, and degree of tribalism/feudalism. At the lower-income end of this spectrum (e.g., in parts of rural Sind and urban katchi abadis, or squatter areas), women generally have higher labor force participation rates and poor access to health and education. Because of their poverty, they tend to observe purdah less strictly, and so have somewhat greater freedom to move about. However, their opportunities for increasing their income are limited, in part because they remain uneducated and in poor health; also they do not own physical assets for use as collateral in gaining access to credit. Baluchistan and parts of NWFP are somewhat different. Both areas are relatively poor[11], but strong tribal influence demands strict observance of purdah. Here, women participate little in agriculture outside the home and have little access to education. They are probably the most disadvantaged of all.

18. As family income rises (e.g., in rural Punjab and lower-middle-income urban areas), the majority of women -- but not all -- tend to withdraw from the "outside" labor force. However, in rural areas they tend to remain in the "inside" labor force, processing agricultural produce and undertaking other tasks that can be done within the home. The strictures of purdah, either as practice or ideal, predominate. However, families in these groups tend to have more resources to spend on girls' education.

19. At higher levels of family income and education, among the urban middle classes, female labor force participation begins to rise again. Women tend to have better access to education and health, as well as to employment and income-earning opportunities, although there is still overt discrimination in some places and professions. Until recently, there was a quota of 27% for women in medical colleges in Punjab, whereas they would have secured 60% of the seats if admission had been based solely on merit.[12] (Although the quota was established in the first instance to facilitate women's entry which was previously very difficult, with the passage of time it has tended to be used as a ceiling.) Women in the middle and upper classes tend either not to work (especially in those families where observance of purdah is a status symbol), even while being highly educated; or to be highly visible, entering the public domain and assuming leadership roles.

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prevailing in their community and region. . . withdrawal of women from the labor force remains one of the most important symbols of high economic and social status."

[11] Although NWFP's average per capita income is high, it is spread inequitably, and so many areas still remain very poor.

[12] Derived from data given in "The Nation", January 13, 1989.

20. There are, however, examples in Pakistan and elsewhere in South Asia where women's education, health standards, and income-earning have significantly outpaced what would be expected from the general typology outlined above. For example, women attached to the "women's work centers" of the Orangi Pilot Project (OPP)[13] in Karachi (a community-based non-governmental organization) earn more, and control more of the income they earn, than their unorganized counterparts doing piece-rate work for middlemen in other katchi abadis. They also have better health, education, and contraceptive prevalence rates than women in similar areas of Karachi. Another example, from a rural setting, is the Aga Khan Rural Support Program (AKRSP)[14] in the Northern Areas, where women earn and control much higher incomes than they did before the project was introduced, because they have access to improved inputs, techniques, and equipment for their agricultural tasks. In addition, they are encouraged to take up new income-earning activities such as nursery-growing. There are similarly successful projects in India (e.g., the Self-Employed Women's Association (SEWA) and Working Women's Forum) and in Bangladesh (e.g, the Grameen Bank[15] for assetless borrowers, most of whom are women).

21. One of the essential elements of these projects appears to be the organization of women into self-governing, purposeful groups. These groups act as a conduit for delivering inputs and services (extension, inputs and marketing in the case of AKRSP; inputs and marketing services, as well as sanitation, health and education in the case of OPP) and minimize the costs of transmitting information to women. They help to create a local demand structure to press for better and more equitable service delivery. They act as a channel for substantial amounts of resource mobilization (savings in the case of AKRSP and financing for sanitation projects in OPP). And they function as support groups for women, not only in their new activities, but generally.

22. A remarkable feature of such projects is the fact that relatively uneducated women are being trained to deliver services to other low-income women. In AKRSP, illiterate women now earn incomes from selling their services in plant protection, poultry and livestock vaccination, etc., while in OPP fairly uneducated women operate as managers of the work centers and deal directly with exporters. Furthermore, the fact that these women earn incomes tends to encourage their families to invest more in their and their daughters' education and other forms of human capital.

23. It may be difficult for governments to replicate such successful NGO's in their entirety, not because of cost (AKRSP costs no more than the world-wide average cost of a rural development project; and the major share of OPP's costs are borne by the beneficiaries) but perhaps because of the high degree of commitment of the staff, which seems to be brought about by the

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[13] See Annex 4-A.

[14] See Annex 4-B.

[15] See Annex 4-C.

special qualities of their leaders. However, there are various ways in which GOP could take advantage of NGO successes. It could either go into partnership with them, essentially contracting out the implementation of projects (as is proposed, for example, between the government of NWFP and AKRSP); or it could replicate certain key features of NGO's. Such features include: (a) the emphasis on community participation (as is done, for example, to quite an extent by the government in India[16]); (b) the focus on raising the productivity of women in the economic roles which they currently fill (rather than adding some not very useful activity -- e.g. embroidery -- to their already full days); and (c) the use of illiterate women as service providers (after putting them through short training courses).

24. Any strategy for raising the status of women in Pakistan needs to take into account the typology discussed above, as well as the lessons to be learned from the exceptions to the rule. It is clear that a major thrust of any strategy should be to improve the level of investment in women's human resources (their education and health), since this has a major impact on their and their families' welfare, and is also likely to help bring down the population growth rate. Within such a "human resources" strategy -- and in view of GOP's focus on poverty and equity -- improving the access of poor women and their children to education, health care, and clean water and sanitation should be the priority, particularly in rural areas. This will require attention to increasing demand as well as supply of services, since in Pakistan, perhaps more than in most countries, women are valued so low that families may not demand services on their behalf; indeed, the women themselves may not be able to articulate their needs.

25. However, a "human resources" strategy would not be effective without a complementary strategy to provide women with opportunities to improve their economic productivity. This is necessary for three reasons. First, because the more they earn, the more they seem to be valued within the family,[17] which is then more prepared to invest in them. Second, because, according to international evidence, the more they earn and control income -- particularly in the poorer income groups -- the better their children seem to fare, in terms of mortality rates, health and educational standards; they also seem to have fewer children. And third, because the economy could operate more efficiently if women -- who do a major share of the work -- could increase their productivity through better access to inputs and services. A strategy for increasing women's economic productivity should be focussed primarily on poor working women -- since the poorer the household, the more it relies on the woman's income; and since it is in the poorer households that the lack of expressed demand is the greatest.

26. There is, then, a synergistic relationship between investments in women's human capital, their children's welfare, and their economic

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[16] See "Gender and Poverty in India" (draft), World Bank, 1989.

[17] A Survey of Orangi and a neighboring katchi-abadi found that as a result of taking up a paid job, over 80% of the women reported in increase in their status within the family (resulting in greater control over family expenditures and decisions). (see Part II, Annex 4-A).

productivity, especially at the lower-income levels. While it seems that when family incomes rise to the lower-middle and middle-income ranges, a majority of women withdraw from productive employment, a good proportion of them seem to prefer to carry on earning an income.[18] Also, the very large group of poor women need to earn to supplement their meager family income. Finally, at the upper-income levels, women may choose to work outside the home. Thus, any constraints to income-earning and employment opportunities should be removed for those women who need and choose to take up paid employment.

(1) Investing in Human Resources

27. As discussed above, programs in education would need to focus on improving the extremely low levels of girls' access to primary education, particularly in rural areas. Except perhaps in the most remote areas, the problem currently seems to be more a lack of supply -- school buildings, teachers, etc. -- than demand. This shortage of supply is acute: not only is there a great backlog of need, but the effects of population growth mean that one has to "run just to stand still" in per capita terms. A major increase in resources is therefore required for the whole education sector, despite the fact that GOP is facing a budgetary crisis.

28. In the health sector, too, the focus should be on the poor, particularly in rural areas, and on better utilization of existing physical facilities; programs need to be better designed to take account of women's health problems, particularly those associated with child-bearing. Family planning services need to be expanded substantially, to meet existing demand. Better access to water and sanitation is also a very important health issue; this would have the added benefit of saving women's time, which could be used for more productive activities as well as better care of the family.

29. The need for more female teachers, health workers and service providers in rural areas suggests that emphasis also needs to be put on secondary education for rural girls. Here, education efforts should be targeted at encouraging parents to send their daughters to secondary school, and keeping them there. Since segregation is more common at this level, transport and residential facilities may need to be provided to encourage girls to attend. These girls would also benefit from distance education (correspondence courses, supplemented through radio and TV), of the sort successfully provided the Allama Iqbal Open University (AIOU). These courses enable girls (and women) to continue to study even if they cannot attend a school, whether because the school is too far away, or because their parents prefer to keep them segregated after puberty, or because they are already married and have domestic responsibilities. Vocational and technical training (in clerical and secretarial work, computers, communications, hairdressing, etc.) would also be important. Although their mothers do not work much outside the home, these more educated girls are likely to do so, once their families see that they are passing up income-earning opportunities.

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[18] The same survey of Orangi found that about two-thirds of the women took up paid employment initially to meet a specific expenditure; and that conversely, about 30% would prefer to carry on working, even if household income rose. (see Part II, Annex 4-A).

30. Although they are less deserving and needy on equity grounds, improving the human resources of middle- and upper-class women is also an important element of the strategy, since they make an economic contribution, and also serve a very useful function as role models, in redefining the boundaries of the acceptable within their own society. These women need better access to professional and higher education, and removal of discrimination in access to education and jobs. For example, apart from overt discrimination in admissions to certain kinds of tertiary education, they usually face implicit discrimination in access to jobs in the public sector because of the pervasive attitude that "a woman cannot do the job as well as a man." Political leadership and the use of mass media would be very important in breaking down such discriminatory attitudes and practices.

(2) Improving economic productivity

31. If the aim is to improve the welfare and productivity of the greatest number of women and their families in the shortest time, then resources should be focussed on poor women, a significant proportion of whom are the principal bread-winners for their families.[19] The strategy for this broad group of women -- the bulk of whom are in rural areas[20] -- should be to improve the agricultural and income-generating services that help them to enter mainstream economic activities (not the traditional, and often useless, "basket weaving/embroidery" projects), and to promote adult literacy and health and family planning instruction. They could benefit most from extension services for livestock, poultry, fodder, fruit and vegetables, etc. and from specially designed credit programs (like Grameen Bank's) to enable them to purchase improved inputs and technology. The experience of AKRSP and OPP show that these services can be delivered by relatively uneducated women, given a short training course, follow-up training, and supervision.

32. Most of all, however, poor women need organizing, because they have insufficient mobility and control over resources, to say nothing of "bureaucratic know-how" to help them get access to government and NGO programs. Furthermore, although the cultural norms of segregation do not generally permit women to deal on an individual basis with a male service provider, men can usually meet with women in groups. Thus, any poverty-oriented strategy should put a major effort into organizing village or neighborhood women's organizations. These organizations are cost-effective and culturally-sanctioned conduits for delivering services, and can substitute their own guarantees, instead of land, as collateral for credit. They permit women to get out of their homes within the constraints of purdah, and generally act as support groups for the women as they enter new activities.

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[19] In 1981, about 2 million women were divorced or widowed (equal to about 2.5 million in 1989, assuming a 3% population growth). While many such women are looked after by relatives, the breakdown of the extended family system means that a substantial proportion have to support themselves.

[20] It is estimated (see Part II, Chapters IX and X) that there are about 14 million working women in rural areas, compared with about 2 million in the urban informal sector.

In most cases, they should be socially and economically homogeneous groups, in order to prevent their subversion by more powerful elements.[21]

(3) Removing Overt Discrimination

33. Regardless of what else is done, all forms of overt discrimination should be removed, in line with the provisions of the 1973 Constitution. For example, such laws as the Law of Evidence[22] and the Hudood Ordinance[23] put women at a disadvantage both directly and indirectly. First, they tend to reinforce society's low estimate of women's worth, which ultimately translates into how much families and societies are willing to invest in women. Second, there are more immediate and concrete implications. For example, under the Law of Evidence, the witness of a woman is worth only half that of a man. As a result, because of their lack of legal weight, women are sometimes denied access to credit, and may face barriers in promotion to managerial positions in banks and other such institutions for this reason. GOP has recently taken steps to address these issues, and set up two committees[24] -- on women in jails and on women's legal rights and legal aid. The aim is to protect and help women who are detained or involved in legal cases. Government efforts to raise women's socio-economic status need to include strengthening women's legal status, especially through removing discriminatory laws.

34. It is interesting to note that changes in laws affecting women seem to have been associated with changes in the real conditions of their lives, as measured by the indicators discussed above. For example, the two periods which witnessed the greatest progress in women's status indicators -- 1960-65, and 1970-76 -- were also periods in which the most positive legal changes vis-a-vis women were undertaken. The 1961 Family Laws Ordinance protected women's rights within the family; and the 1973 Constitution stipulated that there should be no discrimination on the basis of sex. Conversely, most of the indicators of female status stagnated (in absolute or relative terms) during the period 1975-85, during which the Law of Evidence (1984) and Hudood Ordinance (1979) were passed.

35. In the following chapters, recommendations are given by sector, in line with the broad functions of implementing agencies. Each set of

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[21] Where co-operatives have failed in many countries, this has been due largely to the fact that rich and powerful elements in society have subverted them for their own interests.

[22] The Law of Evidence, passed in 1984, prescribed that in all cases (other than those prescribed by the Hudood Ordinance (see below), and any other "special law"), two male witnesses, and in the absence of two male witnesses, one male and two females, would be required for proving a crime.

[23] The Hudood Ordinance (1979) covers theft, drunkenness, adultery, rape and bearing false witness. As the law stands, it protects rapists, and confuses the issue of rape with adultery. As a result, a woman who registers a case of rape can by her own admission be prosecuted for adultery, while the rapist goes free for lack of evidence (the required evidence is the eye-witness of four adult male Muslims, of good repute). Rape victims are also open to punishment for adultery if they become pregnant (pregnancy being the proof), while the man involved is untouched. Many such cases have been reported (see K. Mumtaz and F. Shaheed (1987), "Women of Pakistan: Two steps forward, One Step Back?", pp. 100-105).

[24] The third committee which was set up at the same time is on women in katchi abadies.

recommendations is also tailored to the highly constrained fiscal resources available to GOP, in that there is an implicit understanding that it will not be possible to address all of women's needs simultaneously, however significant the benefits. Nevertheless, it is not the case that Pakistan cannot "afford" to improve women's status. Countries with much lower per capita incomes (e.g., Bangladesh and most African countries) and lower GNP growth rates (e.g., India) have managed to integrate women better -- to varying degrees -- into the mainstream of economic life, and to distribute some of the benefits of development to them. It is largely a matter of priorities (see Table 5). Although these are rough comparisons, of all developing countries, only Yugoslavia spends a higher proportion of central government expenditures on defense than Pakistan, and only Romania spends a lower proportion on health[25].

36. Improving the status of women in Pakistan will not be an easy task, but it is imperative, for the future development of the country, that it be tackled as a matter of urgency. Given the enormous backlog that needs to be addressed in order to improve the status of women and enhance their socio-economic role, while also recognizing GOP's fiscal constraints, a series of orderly, time-bound action plans will be required. An essential first step is for GOP to make a <u>strong, visible and sustained commitment</u> at the highest level to improving women's status. Without this, specific policies and projects to address the issue will not be properly implemented or effective. The second step is to ensure that all line ministries and agencies see women's development as part of <u>national development</u>, and therefore as part of their regular responsibilities -- not a responsibility that can be passed on to the Ministry for Women's Development. While the recent upgrading of the former Women's Division to a Ministry[26] is a welcome sign of commitment at the highest levels, the Ministry, given its advisory and catalytic role, does not have the capacity to implement projects on a national scale. As further indications of GOP's commitment, and as a first step to implementing the sectoral recommendations, the following should be done:

(a) <u>Repeal all discriminatory laws and ordinances</u>. This would undoubtedly contribute to improving the status of all Pakistani women. It would also have the advantage of costing little in resource terms; having a quick impact; and not being hampered by implementation constraints;

(b) <u>Appoint people of the highest caliber</u> to fill the key positions involved in the formulation, implementation and monitoring of policies and programs relating to improving the status of women, especially in the human resource areas;

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[25] The figures are not entirely comparable, since different countries vary in the allocation of responsibilities for the social sectors between various levels of government. However, the difference between Pakistan and other countries (except India) in social sector expenditures is so striking as to be noteworthy.

[26] This report was written while the Women's Division was still in place; and since any changes in the new Ministry's plans and programs are not yet available, the descriptions of GOP's programs for women's development in the rest of the report relate to those of the former Women's Division.

(c) Inform the line ministries and agencies that improving the welfare and productivity of women should be given high priority and be regarded as part of their regular responsibilities, and that they will be evaluated accordingly; representatives from each of the line ministries and agencies should be called to form an inter-ministerial committee, chaired at least initially by the Prime Minister. Each representative should present an action plan for their ministry or agency, and be required to report back to the committee on progress on a regular (e.g. semi-annual) basis.

(d) Substantially improve implementation of ongoing programs, especially in the social sectors. Many of GOP's stated policies are laudable, but projects are implemented too slowly or not at all; furthermore, additional much-needed external assistance from donors[27] may be tied to the rate of implementation. GOP's recent announcement to set up a high level committee to review these issues is a welcome step;

(e) Use the mass media in a serious campaign targeted primarily at men, to raise the nation's consciousness about the importance of women's role and potential contribution to development.

37. The report is organized as follows. Part I, the main report, gives detailed recommendations by sector which arise out of an analysis of key aspects of women's actual and potential role in the human resources sectors (education, health and population) and in the economy (both rural and urban). Water supply and sanitation comes between the two main groups, because of its link both with family health and with saving women's time and energy which could be used for more productive activities. Each of the sectoral sections includes several detailed recommendations. Some of these lend themselves to immediate implementation, while others will take longer. Ministries and agencies responsible for these programs should review the recommendations and assign priorities to facilitate a concomitant allocation of resources. The summary arguments and recommendations in Part I are backed up by more detailed analyses in Part II, organized along the same lines, and supported by Annexes.

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[27] Only 5% of external assistance to Pakistan is currently allocated to the social sectors.

Table 5

Central Government Expenditures, 1986

(Percentage of Total Expenditures)

	Defense	Education*	Health*	Education and Health Combined*
Pakistan	33.9	3.2	1.0	4.2
Developing Countries	12.5	10.3	4.5	14.8
Bangladesh	11.2	9.9	5.3	15.2
India	18.4	2.1	2.1	4.2
Sri Lanka	8.0	8.4	4.0	12.4
Indonesia	9.3	8.5	1.9	10.4
Thailand	20.2	19.5	5.7	25.2

Source: World Development Report 1988 (Table 23)

*Note: The figures are not entirely comparable, since different countries vary in the allocation of responsibilities for the social sectors between various levels of government. However, the difference between Pakistan and other countries (except India) in their combined expenditures on education and health is so striking as to be noteworthy.

Table 1

Indicators of Women's Status: Cross-Country Comparisons

	YEAR	PAKISTAN	INDIA	BANGLADESH	INDONESIA	THAILAND	MALAYSIA	LOW-INCOME COUNTRIES (incl. China & India)
Sex ratio (females per per 100 males)	1965 1985	93 91	94 94	93 95	103 101	99 99	97 99	96 95
Female life expectancy at birth (years)	1965 1986	44 51	44 56	44 50	45 58	58 66	60 71	50 61
Male life expectancy at birth (years)	1965 1986	46 52	46 57	45 51	43 55	54 62	56 67	47 60
Female primary school enrollment ratio[a]/	1965 1985	20 32	57 76	31 50	65 116	74 ..	84 99	.. 88
Male primary school[a]/ enrollment ratio	1965 1985	59 61	89 107	67 70	79 121	82 ..	96 100	.. 110
Total fertility rates (# children)[b]/	1965 1986	7.2 6.8[c]/	6.2 4.4	6.8 5.6	5.5 3.6	6.3 3.0	6.3 3.5	6.4 3.9
% fall in fertility (1965-85)		6%	29%	18%	35%	52%	44%	39%
% of women of childbearing age using contraception	1985	11	35	25	40	65	51	n.a.
Population growth rate (% p.a.)	1980-1986	3.1	2.2	2.6	2.2	2.0	2.7	1.9
Female labor[d]/ force participation rate (%)	1981	6.0[e]/	25.9	13.0	20.8	44.3	22.4	29.5[f]/
GNP per capita (1986 $)	1981	350	290	160	490	810	1,830	270
% average annual growth rates in GNP per capita	1965-1986	2.4	1.8	0.4	4.6	4.0	4.3	3.1

Source: World Development Report 1988

[a]/ Percentage of age group enrolled in the different levels of education.

[b]/ Represents the number of children that would be born to a woman, if she were to live to the end of her childbearing years and bear children in accordance with prevailing age-specific fertility rates.

[c]/ A revised estimate for 1985 of 6.5 is given in "Rapid Population Growth in Pakistan" (World Bank 1989); however, since earlier data in the same series are not available, the WDR figure is shown here for comparability over time and with other countries.

[d]/ Source: World Tables, Vol. II, Social Data, World Bank, 1983. The data reflect the "most recent estimate" at the time these World Tables were compiled, which probably referred to a point in the period 1979-1981.

[e]/ The 1981 Census shows 3.5%.

[f]/ Average for South Asia was 22.8%.

PART I

MAIN REPORT

PART I

CHAPTER I

EDUCATION[1]

1.01 The educational status of Pakistani women is among the lowest in the world, partly because the education sector as a whole has suffered from neglect -- with enrollment rates stagnating particularly in the last decade or so -- and partly because, within the education sector, girls are far more deprived than boys. In 1985/86, only about a third of the approximately 940,000 five-year-old girls living in rural areas were in school (see Figure 1.1 on next page; and Part II, Annex 1, Table 1). Fewer than 1 in 6 of rural girls completed five years of education (considered the minimum for achieving basic literacy). Enrollments in Baluchistan and Sind were especially low. In 1981, female literacy in rural Baluchistan was estimated at only 1.8%.[2]

1.02 High dropout rates <u>within</u> levels of schooling are a very disturbing feature, both for boys and girls, especially between Grades 1 and 3, and particularly in the rural areas. However, girls drop out at a faster rate <u>between</u> levels of schooling. Thus, only 3% of rural 12-year-old girls were still in school (compared with 18% for boys), and fewer than 1% remained in the 14-year-old age group (compared with 7% for boys). This heavily constrains plans to improve primary education and any other services for rural women, because it provides so small a stock of potential female teachers, health personnel, and development workers.

1.03 In higher education -- intermediate levels, degree colleges, graduate-level colleges, professional colleges and universities -- women are still underrepresented. Their representation ranges from 15% to 30% of the total students, averaging 26% at levels beyond the intermediate (grades 11-12) or about the same as at the secondary level for rural and urban areas combined.

1.04 And yet, international evidence shows that the social and economic benefits of female education are very significant.[3] The <u>social</u> benefits relate primarily to the impact of mothers' education on their children. Educated mothers increase the effectiveness of public health services, and

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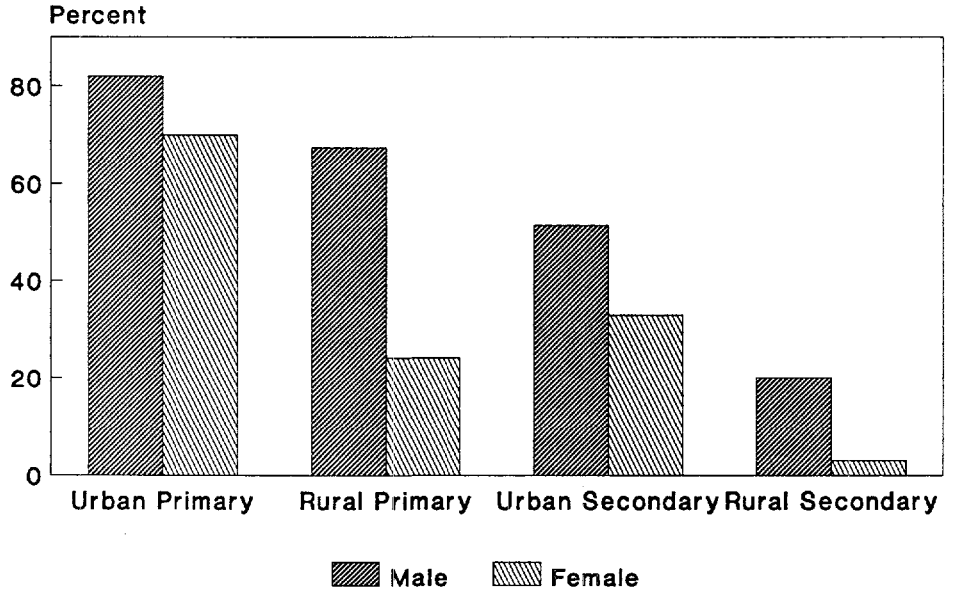
[1] This chapter draws heavily on "Pakistan: Education Sector Strategy Review", World Bank, December 1988 (see Part II, Chapter VI of this report).

[2] Government of Pakistan, 1981 Population Census.

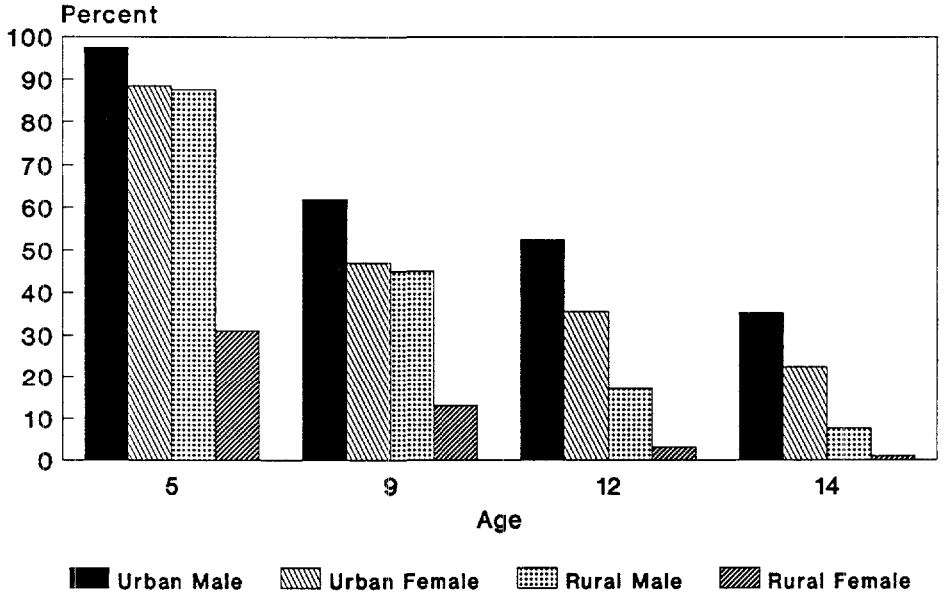
[3] See Schultz, T. (1989), <u>Returns to Women's Education</u>, PHRWD Background Paper, No. 89/001, World Bank; and World Development Report, 1980.

Figure 1.1: Gross Participation Rates in urban and rural areas, 1985-1986



Primary (5-9 year olds)
Secondary (10-14 year olds)

Figure 1.2: Participation of Different Age Groups in Education, 1985-1986



Source: "Pakistan Education Sector Strategy Review", World Bank December 1988.

substitute for them where none are available. Their children, including their daughters, show a higher survival rate, particularly in the crucial early years, and better health and nutritional standards as they grow older. Educated mothers also see the value of educating their children, including their daughters, and can teach their children basic literacy and numeracy. Finally, educated women tend to want fewer children. The Pakistan Contraceptive Prevalence Survey (1984/85) shows a clear relationship between female education and lower fertility (see Part II, Annex 1, Table 7). Given the seriousness of the population problem in Pakistan, this is an important additional benefit to female education. Furthermore, this international evidence shows that economic returns to female education are just as high as those for males, in terms of the public cost of providing schools as well as the private cost of opportunities forgone by the person spending time in school.[4]

1.05 If these benefits to society of female education are so clear, why does female education lag so far behind in Pakistan? An important reason, certainly, is that parents (who are the ones who have to make the investment) perceive the "costs" of educating girls to be high and the benefits to accrue not to themselves but to others. On the cost side, not only do parents have to pay for books, uniforms, and sometimes school fees; in the case of girls, they may also have to pay for chaperoning and/or transport to the school (since it may not be "respectable" for her to walk to school alone). Also, if there is no female teacher, it may not be "respectable" for the girl to attend. Finally, and perhaps most importantly, a girl's time is likely to be more valuable than a boy's around the household; she may be needed to look after younger children, fetch water and fuelwood, tend the livestock, and help with processing of agricultural produce, all of which are female responsibilities in rural Pakistan.

1.06 On the benefit side, parents may feel, particularly if they are poor, that it makes more sense to invest more in their sons' education, since sons are much more likely than daughters to get a job and look after them in their old age. Such practices as early marriage, lack of opportunities for women in the labor force, and migration of women to their husbands' homes mean that it is the daughters' children and future in-laws who will get most of the benefit, rather than the girl's own parents.

1.07 Nevertheless, while these demand-side constraints explain some of the past neglect of girls' education, lack of facilities for girls' education are now probably the binding constraint in most areas[5] (except perhaps the more remote ones). Increasingly, girls' education is seen as important, but there are not enough of the right kind of schools to meet parental demand. If the school is relatively close, and has a female teacher and facilities for

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[4] This analysis is based on surveys of women and men who enter the labor force, and is based on the assumption that if women do not take up employment, it is because the "benefits" to the family of the woman staying at home (e.g. in terms of children's health and welfare and her contributions to the household) outweigh the value to them of the income she could earn in the labor market.

[5] See Schmidt R.L. (1987), Report on mini-survey of Pakistani parents who are educating their daughters, Berkeley; and information gathered from World Bank missions.

drinking water and sanitation, then parents are more likely to send their daughters, at least up to the primary level. In areas in or near towns, particularly, demand seems to be strong, even beyond the primary level. Here, attitudes are less conservative, schools are likely to be close by, and urban-type infrastructure frees girls from many time-consuming household chores. In these circumstances, parents are more likely to focus on the job opportunities that may be available to educated girls. Expectations of higher living standards lead to a "need" for a second income, particularly among the middle classes. This even seems to be reflected in recent changes in the middle-class marriage market, where educated girls now bring a premium.

1.08 Thus, it would seem that two things are necessary -- many more facilities for girls, combined with measures to reduce the financial and cultural costs to parents of sending their daughters to school. There is even a case for subsidizing girls' education more than boys' since, as noted above, parents do not reap the major benefit from investment in their daughters' education and since, when economic and social benefits are combined, there seem to be greater benefits to female education than to male.

Recommendations

1.09 The education sector in Pakistan is facing a double crisis. Educational expenditures need to grow at approximately 3% per annum in real terms just to keep up with population growth, and by much more than that to make up for past neglect. While the country is in a period of fiscal austerity, it cannot be over-emphasized that the critical constraint facing the education sector is lack of resources.

1.10 Expenditures should be reduced and re-allocated from economically non-productive budget items to the social sectors. In view of the need to raise enrollment rates and improve the quality of education, real increases of 10% per annum for recurrent expenditures and 6% per annum for investment expenditures would be reasonable. However, this does not seem to be happening. The Provincial Annual Development Plan for Sind shows a decline (of about 25% over the past several years). Although Punjab's plan shows an increase in education expenditures over the previous year, given that funds made available to the provincial governments by the center remain constant over the 1988-89 budget, it is not clear how plannned increased spending in provincial programs will be financed.

1.11 In recognition of the fiscal constraints, high priority should be given to various steps that could be taken to address systematic problems in the education sector, which would not put inordinate pressure on the education budget. The following are recommended (several of which are being discussed or tried to varying degrees).

1.12 First, implementation of donor-funded projects can be substantially improved. Both the World Bank and USAID, for example, have recently approved major projects, and ADB is considering one. But implementation of these projects has been disappointingly slow and threatens to reduce levels of much-needed external funding. Procedures should be streamlined (especially the "PC-1" process). Quarterly reports could be

submitted to the Cabinet to make sure progress is on track.

1.13 Secondly, a higher payoff, or impact, can be achieved for the same level of investment by emphasizing "quality"-type improvements to make better use of existing infrastructure and to reduce drop-out rates by attracting more children, especially girls, and encouraging families to keep girls in school for more than a year or two. Such measures might include better supervision to reduce teacher absenteeism and more and better textbooks and materials. In addition, radio and television could be used to promote further demand for education, by emphasizing to families that it is their duty (Islamic as well as national) to educate all their children, including their daughters.

1.14 Third, resource mobilization can be increased through greater decentralization of education. Consideration should be given to further decentralization of control over resources to the provincial/local governments. Local governments should be organized to undertake the management and supervision of primary education. A district level budget for education could be prepared along with the provincial budget to prevent a "hiatus" at the beginning of the fiscal year during which the district authorities cannot spend. More control should be given to municipal bodies, which may be able to run schools more efficiently and to finance them from their own revenues. The private sector could be encouraged to invest in education by changing the credit regulations that presently forbid private borrowing to set up schools. In higher education, student fees should be increased to cover 30-35% of public expenditures (from the current 9%).

1.15 Fourth, various low-cost measures could be taken which would have a positive impact on female education. One of the greatest priorities is to hire more female teachers in rural areas; in order to do this various rules and regulations on hiring and working conditions could be changed (see paragraph 1.17 below). Also, all gender-discrimination in educational institutions (e.g., in entrance to medical colleges) should be removed. In addition, NGOs such as the Adult Basic Education Society (ABES), the All Pakistan Women's Association (APWA), and the Family Planning Association of Pakistan (FPAP) could be helped to expand their apparently successful adult literacy programs for women, especially in rural areas (although independent evaluations would be warranted before expanding them on a large scale).

1.16 Unfortunately, these steps alone will not solve all, or even the most pressing, of the problems of female education in Pakistan. Hard choices will still need to be made, and priorities will have to be set.

1.17 In line with GOP's emphasis on equity, the first priority should be given to improving the extremely low levels of female primary education, particularly in rural areas. The first goal should be to bring rural enrollments up to urban levels. Several approaches will be needed.

(1) Make a major effort to increase the proportion of female teachers.

(a) The following measures for enlarging the supply of female teachers should be considered: (i) lowering academic requirements for hiring female

teachers, and increasing compensatory pre- and in-service training and especially, supervision; (ii) removing the age ban on hiring older women, many of whom would be available after the childbearing years and who would also find it easier to travel in rural areas; and (iii) providing monetary incentives -- "hardship" and/or transport allowances -- and housing allowances or group hostels for female service providers to encourage women to teach in rural areas where they do not live. Since the latter recommendations entail some costs, they should be tried on a pilot basis and carefully monitored to see whether they are effective enough to justify the costs. Current efforts in this direction, especially those that have not been particularly successful (e.g. under the World Bank's Second Primary Education Project) should be analyzed, in order to improve program design.

(b) In order to enlarge the supply of potential teachers (and other service providers), rural secondary schools should be improved and post-puberty girls' need for separate facilities, hostels, transport allowances, etc. taken into account.

(c) Where significant incremental costs are incurred in encouraging women to teach in rural areas, donors could be approached for financing, perhaps on a declining scale, say over five years. Donors have in many cases funded the "incremental" portion of salaries of government employees to encourage them to provide more or better services, as has been done in the case of agricultural extension workers in India.

(d) In order to provide better incentives through increased remuneration, consideration should be given to exploring innovative measures, such as re-grading certain jobs.

(2) Experiment with ways to reduce family monetary and cultural costs for educating girls.

(a) Modest scholarships for girls in rural areas could help defray the direct and indirect costs to parents of letting their girls go to school.

(b) Books and uniforms for girls could be subsidized on a pilot basis, to see if this resulted in higher female enrollment. Another way to attract more girls to primary and secondary schools might be to attach day-care centers to the schools to help girls to fulfill their responsibilities for caring for younger siblings.

(c) Simple meals could be provided at school (e.g. "dal" and "chapati"), which could be cooked by village women (but funded from the education budget).

(d) Where no female teachers are available, male teachers could be teamed up with a chaperone or "ayah" to make attending school more respectable for girls. This need not be costly. The ayah could be an illiterate older woman who would receive a modest stipend.

(e) For girls who are unable to move out of their house or village, distance education (by correspondence courses, supplemented by radio & TV),

along the lines of that provided by AIOU, might be expanded. This would be particularly useful at the secondary level.

(3) Provide more and better teaching materials, textbooks, etc. and improve primary- and secondary-school curricula, including removing gender stereotyping. Families need to see that what their children are learning is useful and can lead to better employment/income-earning prospects. For example, courses on agriculture, health, care of children, etc. could be substituted for more "remote" subjects.

(4) Minimize construction of new school facilities except in areas of demonstrated demand.

(a) In view of financial stringency, it is particularly important that construction budgets be carefully prioritized. Thus, first call on funds for new schools should go to areas with shelterless schools, where there are already pupils but no buildings. Second priority should be to build extra classrooms onto existing schools, where there is serious overcrowding. Only third should schools be built in far-flung areas where there is no clear demand and where it is much harder to keep teachers, especially women. These villages could be provided with some help in setting up shelterless community schools; once demand is demonstrated, then a proper school could be built.

(b) A portion of the construction budget should be reserved for adapting schools to the needs of girls -- e.g., providing separate and private sanitation facilities for girls, or boundary walls for girls' schools where they are considered necessary.

(c) Whenever electricity or water supplies are brought to a village, the local school should be high on the list of priorities for connection, so that all children can have drinking water and the benefit of lights and fans.

1.18 If the amounts recommended above -- 10% per annum increase in the recurrent budget in real terms and 6% in the investment budget -- are allocated to the education sector, then it will be easier to meet some of the other priority needs in education for women. The following might be considered, in the order of priority noted.

1.19 After enrollments in primary and secondary education in rural areas have been brought up to the urban standards, a second priority would be to improve the access of women to secondary education in urban areas. While the discrepancy between male and female enrollments is less in urban areas, nevertheless only about a quarter of 14-year-old urban girls are still enrolled in school. Furthermore, the payoff to increasing female secondary education in urban areas is likely to be great, because of the greater employment opportunities in urban areas and because of the more "modern" attitudes regarding women's role. There is also a great need for female service providers in urban areas, and therefore for girls who have been educated through the secondary level.

1.20 A third priority would be to address the needs of women who cannot attend primary school, because they are too old for the regular school system

and/or have other responsibilities. Adult literacy programs aimed at rural women should be expanded, so that the lives of these women are not entirely by-passed. This has not been given as a first priority, not because these women are less deserving on equity grounds, but because international evidence shows that non-formal education tends to have a lower payoff than the formal programs aimed at the younger generation. Also, these women have less free time for studying. At a minimum, however, these women would be likely to benefit from mass media instruction in better child-care and family planning.

1.21 The fourth priority would be to put additional emphasis on expanding tertiary education for women. There is a higher dropout rate for girls than boys between the primary and secondary levels, but once a girl makes it through secondary school she seems to stand about the same chance of going on to higher education than a comparably educated boy.[6] Girls still make up only about 26% of the students at higher levels, however, indicating the presence of both cultural disadvantages and, in some cases, outright discrimination, which should be removed. In order to encourage families to educate their daughters at tertiary levels, conditions of service in the formal sector could be improved, to reduce the difficulties women face in entering the labor market.

1.22 Since many of the suggestions for increasing female enrollment in rural areas are innovative, and since there is as yet only a limited body of knowledge about the factors that will really make a difference to getting girls in school and keeping them there, it would be very useful -- in terms of the pay-off to future investments in the education sector -- to carry out extensive and serious research on this issue. It is therefore recommended that operations research be undertaken to monitor and evaluate any innovative interventions being currently implemented (e.g., efforts to increase the proportion of female teachers; the impact of boundary walls in girls' schools; etc.).

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[6] More recent data from Sind, however, on which synthetic cohort profile analysis has been carried out over a seven-year period, suggests that the proportion of girls enrolled in Grade 1 completing primary, middle and secondary levels is higher than for boys. This could be because of the high proportion of urban population in Sind.

PART I

CHAPTER II

HEALTH AND POPULATION [1]

2.01 The incidence of ill-health and premature death among the poor in Pakistan is very high, and affects women and girls particularly severely. As a result, Pakistan is one of the few countries in the world where female life expectancy at birth (LEB) is lower than that of men (54 years versus 55 in 1987).[2] Many of women's premature deaths are due to a high rate of maternal mortality from hemorrhage, infection, toxemia, obstructed labor, and primitive abortion methods. About 600 women per 100,000 live births die of these causes each year -- about the same rate as in Bangladesh but higher than in India (500 per 100,000) and considerably higher than in Sri Lanka (90 per 100,000). In part, this rate reflects the fact that 95% of deliveries are performed at home, with the help only of untrained traditional birth attendants and female relatives.

2.02 Even if they escape premature death, the majority of women are commonly in chronic ill-health as a result of malnutrition, lack of health care, and almost constant childbearing. (The total fertility rate of 6.8 means that during the peak child-bearing years of 20-35, women are almost continuously pregnant or lactating.) The 1982-83 National Health Survey found, for example, that morbidity rates for women were consistently higher than for men between the ages of 15 and 55. The true picture is probably worse, since female illness in rural areas is heavily under-reported. The combined reproductive and physical work burden on women makes them prone to infectious and respiratory diseases (e.g.,from prolonged exposure to smoke from cookstoves in confined spaces), and also contributes to a very high incidence of malnutrition. The Pakistan Nutrition Survey (1984/85) found, for example, that about 45% of pregnant and lactating women are anemic. Vitamin A deficiency is also prevalent, as is iodine deficiency in the northern mountainous regions.

2.03 Women, especially poor women in rural areas, are thus caught in a double bind. They need more health care and nutrition because of their

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[1] This chapter draws on the World Bank Report, Rapid Population Growth in Pakistan: Concerns and Consequences, March 1989 (see Part II, Chapter VII of this report).

[2] These estimates are given in the 1989 WDR, just published. Until last year, however, the equivalent figures for 1986 were 51 and 52 years. This represents a revision in the series, and since revised estimates from earlier years are not available, the 1986 estimates are used in most of the report, for comparability over time and across countries. While some GOP officials are of the view that life expectancy estimates are higher for both males and females, others believe that the inconsistency between various estimates limits their use in comparisons over time, and further strengthens the need for accurate reporting in future censuses and surveys.

physical burdens (in addition to childbearing, poor women generally work longer hours than men), but in general they get less food and health care. By custom, women eat last and least of whatever is available to the family. Often they are unable to leave their work responsibilities to go for health care, and when they do they must usually commit themselves to the care of male doctors, in violation of cultural norms. These barriers cause many women to avoid seeking health care or to delay until their illnesses have reached an advanced stage, by which time it may be too late.

2.04 In addition to the equity considerations involved in neglecting half the population, there are high costs to society associated with not focussing on women's health needs:

(a) First, and most importantly, as long a women's health, education, and social status remains so low, Pakistan will continue to experience one of the most rapid population growth rates in the world (for countries over 20 million population)[3] -- and, unless strong measures are undertaken, its population is likely to double again the next 20 years.

(b) Second, the ill-health of children is in good part due to the poor health and low status of their mothers. Sick, weak, and uneducated mothers tend to give birth to underweight and unhealthy children who are more likely to die in childhood or remain prone to illness throughout their lives. There are only three countries in the world with a higher percentage than Pakistan's (28%) of babies with low birth weight (in 1984). They are less likely to know how to help their children when they fall ill. Furthermore, neonatal tetanus, which could be prevented by immunizing mothers before or during pregnancy, accounts for about 15% of child deaths, and iodine deficiency in pregnant women causes about 7% of full-term births to be stillborn or to die within the first month of life.

(c) Third, the entire health system will not be used as effectively as it could be if women were targeted as the link between the public health services and the home, through a health education program. Even illiterate or semi-literate mothers who are given some basic health education can become, in effect, "first-line health workers" within the family. They can make simple diagnoses, decide which medicines to buy, and undertake simple types of treatment (e.g., oral rehydration salts for diarrhea), with the result that funds allocated for public expenditure on health would have a greater impact.

(d) Lastly, since women are the primary carriers and users of water for the family, the less educated they are in the need for hygiene and sanitation, the more the whole family will continue to be subject to water-borne diseases, which cause most of the illness in Pakistan. Such education would, of course, need to be combined with better water supplies and sanitation facilities to reap the maximum benefit (see Chapter III), but improvements can be made even under existing circumstances.

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[3] This relationship is documented in "Rapid Population Growth in Pakistan," op. cit.

2.05 There have been some successes in the health sector in Pakistan --notably the vertically-integrated programs, such as the expanded program of immunization (EPI), which has brought about improvements in immunization rates among children; and the program of construction of health facilities, which has greatly expanded supply. The challenge is now on the "software" side: to staff the facilities adequately, and to design programs that will adequately meet the needs of the chief users of the public health system: women and children. One of the major constraints is poor implementation of projects, which should be improved substantially -- e.g. through efforts to recruit higher quality staff at all levels. Resources for the health sector are also a constraint. The objective should be to maintain in real terms the recurrent budget for health and population over the Plan period.

2.06 A necessary condition for substantially improving women's poor health status and high fertility rates lies in increasing the educational and income-earning opportunities available to them. A conscious effort also needs to be made to change male and female attitudes that measure a woman's worth largely in terms of her reproductive role. However, the pay-off to efforts in this area are likely to be felt only in the long-term. In the shorter-term, changes in the effectiveness and reach of the health care system need to be made, to make it better able to meet the health and family planning needs of women and their families.

Recommendations

2.07 While projects will need to be designed differently to take account of the variations in the characteristics of the target groups (e.g., mobile teams and local women may be more important to reach women in Baluchistan, NWFP, and parts of Sind who are likely to live in purdah in remote areas), the following overall recommendations are made for better health services for the rural poor and residents of urban katchi abadis. Such measures would also help to attract more lower-middle-class women, who could pay for services, to presently underused public health facilities. Since higher-income groups (middle and upper classes) are better able to use private facilities, they should not be treated as a priority group for public health care.

(1) Reorient existing public health services to meet the needs of the greatest number of people.

(a) GOP has planned to strengthen its emphasis on preventive and rural health care through primary health services, rather than curative care through the tertiary level in urban areas. It has also planned to deliver family planning through all its health facilities. It should now make a much more determined effort to implement these policies.

(b) Many public health facilities are underused, and the supply of buildings no longer seems to be a crucial constraint in health care delivery. Instead, the focus needs to be on improving the utilization rate of public facilities through increased and rationalized staffing and supervision, assured supplies of medicines and other items, and better scheduling of times for service so that women, in particular, can bring their families to health

centers at times that do not interfere with their other responsibilities.

(c) Throughout the health system, there should be much greater emphasis on community-based delivery systems and outreach services in order to overcome the lack of expressed demand for health services by and for women and the inability of women in seclusion to get to public facilities (see Recommendation (3) below).

(d) Where rural electrification and water supplies are being brought to a village, the health center should receive connections as a matter of priority, so that a refrigerator can be used to preserve medicines, water can be used to keep the facilities sanitary, and a fan can reduce the disincentives for people to attend in hot weather.

(2) Promote family planning in a variety of ways, as a preventive health measure for women and young children and as a means of bringing down Pakistan's extremely high fertility rate.

(a) A high priority should be given to implementing the policy of providing family planning services at all health outlets.

(b) Instruction in child-spacing should become a regular part of post-natal care at MCH and primary health care centers. Pregnancies should be discouraged where the woman is under 20 or over 35 years old, or has delivered a child within the previous two years. Educating men in this respect should also be a priority.

(c) GOP should also extend its support to NGOs for health and family planning programs, since they are very cost-effective and often reach areas that are underserved by government programs.

(d) Social marketing of contraceptives (SMC) and other private-sector networks are particularly suitable for distributing some family planning supplies (e.g., condoms, contraceptive pills); the current successful SMC program should be expanded, and could also cover other health inputs such as oral rehydration salts.

(3) Recognize mothers' role as key health providers

(a) There is already considerable international experience, both in government and among NGOs, in teaching women about the importance of breastfeeding their children and starting them on healthful weaning foods, storing food and water in a safe manner, etc. Many have been helped to recognize symptoms of malnourishment and disease in children, to use oral rehydration therapy, and to take other "first-line" health measures. These health education programs should be greatly expanded and incorporated into the primary health care system. The mass media are also useful for conveying information of this sort.

(b) In order to give women more time to take up these

responsibilities, attention should be paid to introducing time-saving technology such as fodder-choppers, grinders, and handpumps (in sweet water areas) and improved stoves, and to changing regulations (e.g., in the Agricultural Development Bank of Pakistan) so that women can obtain credit to purchase such equipment.

(c) Inexpensive weaning foods should be developed from locally available products and fortified with iron and vitamins. Women might prepare such foods as an income-generating activity. At a minimum, they should learn when and how to give them to their own children.

(d) Since women's and children's health is a family issue, every effort should be made to involve men, especially to increase their understanding of the importance of child-spacing to women's health, but also to increase their willingness to redistribute family resources in ways that will improve the health of all family members.

(4) Greatly increase the training and hiring of female health providers.

(a) The custom of female seclusion makes access to health and family planning services difficult, unless more female staff are trained to deliver them. Since women represent over half the client population (apart from their own needs, they are the channel through which children are reached, and they are also the main clientele for FP services), at least half the providers in the health and FP services should be women. In order to increase the proportion of female service providers, entry qualifications should be relaxed as a temporary measure. Also, village political and religious leaders, along with mass media campaigns, need to be involved to encourage women's employment in these services.

(b) In order to reach women in purdah and those who are less educated about their health needs, there should be heavy emphasis on recruiting local women into the auxiliary medical services, including community health workers (CHW's). If requirements for hiring, particularly in rural areas, were relaxed, it should be possible to increase the number recruited without over-inflating salaries of individual CHWs, thereby straining the budget.

(c) Because of women's mobility constraints, providing some training and supplies to relatively uneducated older women to work in their own villages could be considered. Also, in the more remote areas, where purdah is more strictly practiced (e.g. in rural Baluchistan and N.W.F.P.), consideration should be given to making use of mobile teams (as was successfully done in the TBA training program in Sind).

(d) Nurses' grades should be raised and special "hardship allowances", transport allowances, and hostel facilities for female health workers and other service providers should all be tried as incentives for nurses and Lady Health Visitors to work in rural areas.

(e) Planning for women's health would be improved by hiring more women into the management of the health system, at the national, provincial and local administrative level. With the removal of any discriminatory policies relating to women's entrance to medical colleges and other training facilities, they (as well as male doctors) should be encouraged to practice in rural areas, where there is a great shortage of trained medical staff.

(5) Improve health services addressed to women's needs.

(a) The training program for traditional birth attendants (TBAs), which seems to be successful, should be expanded.

(b) Immunization programs should give higher priority to tetanus toxoid (TT) vaccinations for women, which will protect the women as well as their newborns. TT should preferably be given to all women, but women of childbearing age are the first priority, and within that group pregnant women are of the highest priority. These vaccinations should be given at all health centers attended by women, and they should also be given at the time that mothers bring in their children for vaccination.

(c) Nutrition services should be freely available as part of the regular health delivery and MCH services (most of which are provided through the Family Welfare Centers). These could include food supplements, as well as iron and vitamins (especially Vitamin A), which should be targeted as a priority to pregnant and lactating women.

(d) Food fortification should be seen as a means to improve the nutrition of the poorest groups. For instance, iodination of salt/sugar, especially in mountainous areas, would help against goiter. Incentives should be provided to the private sector to fortify such foods.

(6) Emphasize the concept of "safe motherhood" for the well-being of both mothers and children.

(a) Pre- and post-natal care is essential if women are to give birth to full-term, full-weight healthy babies. This care should be available not only MCH services, but at any health facility attended by substantial numbers of women, as well as through outreach services, which should be targeted at those women who cannot attend the health facilities because of purdah or distance.

(b) Since the majority of normal deliveries will continue to take place at home, education for women and training for TBAs in delivery techniques is of high priority. There is considerable experience in Pakistan and other countries with training courses for TBAs and with provision of inexpensive kits of sterile materials to enable them to prevent infections during and after delivery. These should be expanded and monitored.

(c) A village referral system needs to be established for high-

risk pregnancies. Local hakims, birth attendants and other traditional practitioners should be trained to recognize danger signals in pregnancies, as should community health workers and other village-level staff. Community health centers should have basic facilities -- e.g. telephones (where feasible) for use in emergencies, and plans for transporting high-risk women to hospitals should be in place.

(d) High-risk pregnancies must be attended by trained medical staff in proper hospital facilities.

PART I

CHAPTER III

RURAL WATER SUPPLY AND SANITATION

3.01 The importance of water for women in rural areas of Pakistan cannot be overstated. While there are significant regional variations (for example, access to water is a much greater problem in Baluchistan than in Punjab), most women spend a significant portion of their time and energy fetching water, both for human and animal consumption (livestock require very large amounts of water), and for such domestic chores as cooking, washing clothes, house-cleaning, and child care. The problem of access is most severe in barani (rainfed) areas, and areas dependent on deep groundwater. But even where water is more readily available (e.g., in sweet-water areas where handpumps are usually widely available; and in brackish water areas where (polluted) canal water is frequently available), most women still have to fetch the water into their houses from a distance. This is not only physically exhausting, but it also means that they have less time to care for their children, and to earn incomes.

3.02 If water supplies were more easily accessible, women would become more productive and efficient in performance of their domestic responsibilities and would have more time for other, more productive activities. Access to safe water and sanitation could also have considerable health impact, since the incidence of diarrhea, worms and other waterborne diseases is very high in Pakistan, particularly among small children. As for sanitation facilities, women are far more constrained by their absence than men. Their high privacy requirements mean that most rural women are restricted to defecating in the fields only when it is dark, which leads to medical problems, not to mention great discomfort.

3.03 At most, only about 35% of the rural population has effective access to safe water, and only about 10% to sanitation. Although GOP's current plans for investment in this sector are laudable (the Seventh Plan targets are to extend water supply to another 31.2 million and sanitation services to 17 million in rural areas, bringing coverage to 75% and 30% respectively), lack of financial resources may well be a constraint to meeting these targets. This makes it all the more important to make sure that water and sanitation projects meet the needs of the constituency most involved -- women -- and that they are involved in the maintenance of the schemes. On the basis of past experience, the areas most in need of improvement are design, maintenance, and cost recovery, as well as education to enable women to make good use of the facilities provided.

3.04 Design. Not consulting the users on the design and location of new systems can result in a dramatic fall in a project's rate of return, because the "benefit" side of the calculation depends on how much the project is used. Simple design alternatives (at little or no extra cost) can make the difference between effective use of water supplies or not -- e.g., the height of the tap; or whether the pump needs to be operated by a draft animal (to which women may not have easy access); or whether a concrete apron keeps the site hygienic. Furthermore, the location of the water point can make the difference between the principal users using it or not. For example, some water points are located in the local mosque, where women are not allowed, or in public places that are not considered "respectable" or safe for women to visit.

3.05 Maintenance. Inadequate maintenance is one of the major reasons for the state of disrepair and disuse into which many systems have fallen. Here again, community members need to be involved, since they are the ones with the greatest stake in keeping the systems running. The experience of NGOs such as the Orangi Pilot Project (OPP, see Part II, Annex 4-A), and of government-sponsored schemes such as the Mansehra District Development Program and the Punjab Sanitation Program, has shown that even illiterate beneficiaries can be successfully organized into groups and taught how to maintain the systems as long as they are supported with technical services and spare parts. For women involved in operation and maintenance (O & M), lack of female instructors is not necessarily critical; in most areas, male instructors can deal with women, as long as they are in groups.

3.06 Cost recovery. The experience of projects like OPP (where the low-income community financed nearly all the investment costs of an underground drainage system) is that even low-income users will pay for a good service that meets their needs on a reliable basis. In order to achieve a high level of user financing, however, it is necessary to involve the community in planning, design, implementation and monitoring -- in short, to make the project "belong" to the community.

3.07 Hygiene Education. The provision of a safe water supply does not in itself guarantee better health in a village. If the inhabitants use safe water for drinking, but carry and store water in unclean containers, if body cleanliness is not practiced and latrines are not kept up and used, then death and disease may decrease very little, if at all. Although women in rural areas probably know more than they are given credit for about the connections between clean water and health, there could still be major benefits to a program of hygiene education that is linked to provision of increased water supplies.

3.08 Recommendations

(1) Require community involvement, including women where possible, for all rural water and sanitation projects.

(a) Public Health Engineering Departments (PHEDs) should be required to consult women at the planning stage on the design and location of water systems, to ensure that they meet the needs of the principal users. Where feasible, they could also draw up a plan for involving women in the operation and maintenance of schemes, providing them with training, a regular system of access to spare parts, and a practical communication system (i.e., one that does not collapse in the face of segregation norms) for alerting the PHED of major breakdowns. The PHEDs could make an effort to hire more women at the technical and professional levels for these purposes, and should improve their coordination with the Local Government and Rural Development Departments (LGRDDs), and other local bodies and NGOs which have more experience in community organization.

(b) Assistance (financial, technical and organizational) should be provided to enable village women to form organizations that can be used for consultation on site selection and design, cost recovery, the organization of training for operation and maintenance, hygiene education, etc.

(c) To determine the optimum level of community involvement, GOP could experiment with delegating different degrees of responsibility for construction, operation, and maintenance to the community, only providing the technical services, designs, equipment on loan, and part of the finance. At a minimum, communities need to take responsibility for the operation of all new small schemes, particularly gravity-fed ones.

(2) Offer appropriate technologies, accompanied by any necessary credit.

(a) Where feasible, household-level technologies are easier to implement and more likely to be maintained than communal ones. (However, handpumps can only be used in sweet-water areas, and on-site sanitation may not work well in higher density areas.)

(b) The private sector could be given incentives to develop and market low-cost sanitation technology (such as that used in the Baldia Soakpit Project) for use in government as well as NGO schemes. Villagers will probably require technical services and some degree of financial assistance to help with their installation.

(c) Credit, both for men and women, could be made available to enable villagers to purchase household-level technology from the private sector. For instance, the Agricultural Development Bank of Pakistan (ADBP) regulations could be changed so that loans can be taken for hand-pumps.

(d) The water needs of livestock should be taken into account in designing the capacity of water schemes. Otherwise, schemes will provide

insufficient water to meet the needs of the community, and women will still have to travel great distances to fetch water.

(3) Target women in a major hygiene education campaign.

(a) All water and sanitation schemes in rural areas should be linked to a "socio-health component" to provide hygiene education. Dais (traditional birth attendants), Lady Health Visitors (LHV's), and other community health workers could be involved, as could any NGOs working in the area. Because of the constraints on women's mobility, the emphasis should be on using women who would work in their own villages (e.g. dais and community health workers). However, incentives and/or transport facilities could also be provided to women health workers, who would need to travel.

(b) In addition, a mass media campaign on basic hygiene education should be launched, using particularly radio and TV, in order to reach the rural female population, most of whom are illiterate. Existing facilities for rural women such as girls' schools, vocational centers, FP and health centers could also be developed as information centers for women, to promote basic hygiene and better nutrition practices.

(c) Provision of simple supplies, such as soap, could be considered where they are not readily available, in order to enhance the health benefits of the schemes.

(4) Implementation

(a) NGOs, especially those with a wide network -- e.g., APWA and FPAP -- can play a substantial role in helping to organize communities, and in providing support services (credit, training, input supply, etc.) to community-based organizations. However, N GO's are not extensive enough to cover the whole country and should in any case be seen only as potential implementing agencies, not as responsible for raising resources for such activities.

(b) The implementation of rural water supply and sanitation schemes should be taken in phases:

(i) The announcement by GOP of undertaking such a scheme in certain villages, and seeking requests from them;

(ii) The evaluation and design of appropriate systems for these villages, as well as the settlement of terms and conditions for financing/implementing the community or household systems;

(iii) The selection and implementation of the scheme.

(c) Village women leaders should be identified who could help with the motivation and mobilization of the health education activities; and who could be potential candidates for training in the technical aspects of installation and O & M.

PART I

CHAPTER IV

WOMEN IN THE RURAL ECONOMY

4.01 Women are already far more active in the rural economy than is generally believed. Contrary to the common middle-class perception that women are "just housewives" -- a perception that is reflected in the majority of the official statistics -- various surveys show that women contribute 25-45% of the labor in the rural economy, including agriculture, livestock, and cottage industries.[1] Although there are significant regional variations in their agricultural role (depending on level of income, type of agriculture, season of the year, etc.), women are in general responsible for such tasks as: the cultivation of fodder crops, vegetables and fruits, and cotton; care of livestock and poultry; transplanting and weeding of most crops; most of the post-harvest agricultural processing, such as winnowing, grinding and husking; and storage (including building storage bins). They also fetch the water (for the family and livestock) and fuelwood, often from great distances, and they tend to undertake the maintenance of the houses as well as some of the construction. In addition, many women are engaged in rural non-farm economic activities -- mainly cottage industries, but also brick-making and road maintenance. Surveys have shown that these activities, along with housework, typically take up 12 to 15 hours of a woman's day -- significantly more than men spend on productive work.

4.02 There is, however, a massive underestimation in most official data of women's work in the rural economy. The annual Labor Force Surveys show implausibly low female labor force participation rates (FLFPR) -- e.g., 11.9% for rural and urban areas combined in 1986/87; and the 1981 Population Census gave a rural FLFPR of 3.0%. The Agricultural Census, while it is somewhat skewed in favor of men's work, is by far the best attempt in Pakistan's official statistics to recognize the work that women do, as it is much more consistent with micro-level surveys that get their information by interviewing women themselves. In 1980, the Census found that women's participation rate in agriculture was 73%, and that they constitute about 25% of all full-time workers in agricultural households and 75% of part-time workers. However, it is likely that more women are working full-time than the Census indicates,[2] both in agriculture and in non-agricultural activities, which were not included in the Census. Thus, based on the more reliable Agricultural Census,

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[1] See Part II, Chapter IX, for an elaboration of the basis for this estimate.

[2] This is because the Census defines a full-time worker in agriculture as one who does <u>only</u> agricultural work; since the majority of women <u>also</u> do household work, they would have been classified as part-time even if they worked as many hours as men in agriculture.

a recent World Bank report[3] estimated that the Labor Force Survey of 1986/87 had omitted about 12 million women agricultural workers.

4.03 Moreover, even where the extent of female labor input is acknowledged, there is still a perception that women are just unpaid family labor, and do not make decisions or control income. To a large extent, this perception reflects the fact that most male respondents to questionnaires consider it not "respectable" to have a wife engaged in agriculture, and so generally underplay the significance of her role. Furthermore, women do not get "credit" for the output that they produce, since it is either consumed domestically, or marketed, usually by the male members of the household. In fact, however, micro-level surveys indicate that women have substantial control over decisions and resources in the activities for which they are responsible -- seed selection, cropping patterns, inputs, technology, etc. (see Part II, Chapter IX), and society would benefit if women retained control over the income they generate. There is evidence to suggest[4] that women spend their income disproportionately on the family -- on children's nutrition, health and education. In addition, the greater proportion of household income women are seen to contribute, the more they are valued in the household.[5] As a result, they and their daughters tend to receive more food, health care, and education, and the women seem to have more say over family size.

4.04 One result of the general failure to recognize the economic importance of women is that they operate at very low levels of productivity, because they face systematic barriers in access to productive inputs and services. Thus, their opportunities for raising their productivity -- and so increasing both household and national income -- are very limited. Some research by government agencies has been directed at improving the productivity of the tasks in which women are involved, and at addressing their need for labor-saving technology. The relevant productivity-type research covers, for example, improved seeds for vegetables, fruit, and fodder; vaccinations for livestock; better technologies for processing and storing agricultural produce, etc., while the labor-saving technologies include such items as improved fodder choppers, better stoves, etc. that release some of their time (see Part II, Annex 3-B for an assessment of programs in improved household technology). However, very little of this has been dissimeinated: extension workers rarely address women farmers because their work is not considered "important", and the segregation norms make it not "respectable" to do so on an individual basis. Where new technologies have been developed (e.g., by the Pakistan Council for Appropriate Technology, or PCAT), they reach very few women farmers, with the result that some technologies may go unused. There is an urgent need now to disseminate the new technologies that

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[3] World Bank (1989), Pakistan: Employment Issues and Prospects. Report No. 7523-PAK, April.

[4] See World Bank (1989), Gender and Poverty in India (draft); Blumberg, R.L. (1988), Income under Female vs. Male Control, Mimeo, University of California; UNICEF (1987) The State of the World's Children, p.60; as well as observations by Dr. Yunus, founder of Grameen Bank.

[5] See Sen, A.K.(1989), Women's Survival as a Development Problem, Harvard University, Mimeo; Gender and Poverty in India, op. cit.; and Part II, Annex 4-A on the Orangi Pilot Project.

have been developed. There is also a need to develop some potentially important activities for women that, so far, have not been sufficiently explored --e.g., social forestry. These could save women's time as well as provide a source of income for them; and also reduce deforestation (see Part II, Annex 3-B for an assessment of existing programs in social forestry). Any plans for intensification of agriculture and improved food security that do not address women's current roles and their productive potential will be much less likely to succeed. (In Bangladesh, for example, a project for introducing improved seeds failed, because the women, who did the seed selection, had been ignored by extension workers.)

4.05 The former Women's Division[6] (WD) had undertaken many "income-generating" projects, but these were mostly skill-training projects, and usually in traditional areas (sewing, knitting, embroidery, etc.), which are not linked with any particular demand (see Part II, Annex 3-A). While the women trainees may learn to make their own clothes, which to some extent substitutes for household expenditure on these items, their training rarely makes a significant difference to household income. Marketing was usually the weakest aspect of these projects: women are taught a supposedly "useful" skill, such as embroidery, flower-making and macrame, for which the market is extremely limited. In most cases, the output was not sold, and women did not earn an income. Some NGO's (e.g., the Family Planning Association of Pakistan) and donors (e.g., CIDA and UNICEF) have made a greater effort, but, since most of them still focus on rural women in their non-agricultural roles, the overall impact on women's income-earning has remained small.

4.06 Furthermore, women have virtually no access to formal credit, which severely limits their ability to invest in more productive activities, inputs, or technologies. Yet the usual rationalizations for denying women credit -- that they do not make decisions over economic resources; that they do not own assets that can be used as collateral; that they cannot understand the paperwork or cannot deal with male loan officers -- are not really valid. There is good evidence both within Pakistan (AKRSP) and outside (e.g., the Grameen Bank in Bangladesh, SEWA in India) that women desire and are willing to pay for credit, and that using group guarantees as a substitute for physical collateral leads to very high repayment rates. Women not only need credit to buy inputs (livestock vaccines, seeds, saplings, etc.) and better equipment (huskers, sewing machines, etc.) for the tasks over which they have decision-making authority; they also have a greater potential role in savings mobilization than is generally realized. Large numbers have, for example, been active savers through the traditional rotating savings and loan associations (or "committee" systems). While women might be more comfortable dealing with female loan officers -- and more should be hired -- the absence of female staff should not bar women from access to credit; it is considered respectable, for example, for women to deal as a group with male personnel; and in some areas women can also deal on an individual basis with a male credit officer.

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[6] The Women's Division has recently been upgraded to the Ministry for Women's Development. However, since a description of the programs under the new Ministry is not yet available, the programs discussed here refer to those of the former Women's Division.

4.07 A few small attempts have been made to increase women's access to credit. For example, the Agricultural Development Bank of Pakistan adopted a "Couple Mobile Credit Officer" scheme, in which a husband and wife travel together in rural areas, extending credit to women. However, since there are only three couples in the field after four years of operation, the scheme cannot be considered a success. The WD has a small line of credit for women operated through the National Bank of Pakistan. However, the interest rates are highly subsidized. The Family Planning Association too has a small project, similarly subsidised, for providing women credit for buying goats; while the impact on women's incomes and the repayment rates seem good, these schemes cannot be considered a financial success until more market-level interest rates are charged. There is a prevailing view in Pakistan that women cannot afford market interest rates because they are "too poor". However, since they already borrow from shopkeepers at usurious rates (e.g. 10% per month), and since setting up welfare-oriented credit programs in which they are required to pay only 2% will actually limit their access to institutional credit, it would be preferable that they pay the market rates of interest. This will increase their access to institutional credit, reducing their dependence on the moneylenders.

4.08 One among several exceptions to this generally discouraging picture is the Aga Khan Rural Support Program (AKRSP), one of the most successful rural development programs in the world[7] (see Part II, Annex 4-B). While the general impression is that this is a high-cost operation, in fact the World Bank's Operations Evaluation Department estimates that its costs were no higher than the world-wide average for rural development projects (including staff costs). In AKRSP, women have been organized into strong village organizations which focus on various aspects of raising women's productivity and welfare. Social organizers and extension workers, who are mostly male, bring the women the results of AKRSP research in improved varieties and cultivation techniques for crops that can be grown in the area -- such as vegetables and fruit -- as well as improved husbandry practices and inputs (e.g., vaccination for poultry and livestock). They have also introduced productivity-raising technology -- e.g., apricot-drying tents, nut-cracking machines, and butter-churners. They teach the women how to use the new technology and also train some village women, most of whom are illiterate, to deliver such services as livestock vaccination, for which they earn an income. AKRSP also helps the village organizations to get access to institutional credit by acting as a guarantor, and promotes members' savings, which serve both as a form of security and as collateral for credit. AKRSP also provides marketing services, so that the additional output from the projects is not wasted or sold too cheaply. The village organizations serve as a kind of "social infrastructure" for mobilizing resources (including labor), maintaining the projects once they are implemented, ensuring reasonably equitable distribution of gains, and providing a channel for the delivery of other services, such as education, health, and water and sanitation.

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[7] For a full evaluation of the project, see World Bank (1987), The Aga Khan Rural Support Program in Pakistan: An Interim Evaluation, Operations Evaluation Division.

4.09 Recommendations

(1) All relevant line agencies should be charged with the responsibility for raising women's income and productivity in the rural economy.

(a) Federal and provincial line ministries, departments, and agencies that deal in research, extension, input supplies, and technology development should be instructed that women's needs are part of their regular responsibilities, and they should be evaluated accordingly.

(b) A major effort should be made to hire more women staff in all the public-sector agencies concerned with implementing such programs. Incentives along the lines already discussed in the Education and Health chapters above should be provided.

(c) The Ministry for Women's Development should have a catalytic and advisory role, but it should not be given prime responsibility, since it does not have the resources or implementation capacity to implement projects. By the same token, creating "women's cells" within the line departments would probably serve to perpetuate the marginalization of women.

(2) Extension and training: A much greater effort should be placed on extension, training, and dissemination of new technologies for women.

(a) Departments of Agricultural Extension and other relevant agencies (e.g., ABAD) should increase substantially their programs aimed at women farmers. Among other things, they should encourage the adoption of improved crop and livestock varieties; social forestry; better storage techniques; livestock vaccination; and safer pesticides (some of pesticides now in use by women, such as a solution of mercury and oil for killing insects, are actually harmful).

(b) Extension and training should be adjusted to cover crops, animals and topics (storage, food processing) that are of concern to women. Hands-on training in specific technologies and in management, processing, and marketing should receive high priority.

(c) In order to reach women farmers, the complementary approaches used by AKRSP should be adopted -- namely, using male staff to work with women's groups, and using village women who have been trained for the purpose to deliver certain services (e.g., plant protection and vaccination) in their own villages. In addition, the discontinuation of federal funding for the training of women as extension agents and livestock supervisors should be reversed, and more women should be hired as extension agents.

(d) Since women are responsible for many of the crops that use water intensively (vegetables, fodder, etc.) and for obtaining water for household use and livestock, the Water and Power Development Authority (WAPDA) could

ensure that they are members of water users' groups that decide on water allocation.

(3) Research

(a) Research should also investigate potentially productive new activities, such as sericulture, bee-keeping, and fisheries, which have been widely adopted in India and are now important sources of income-earning for women.

(b) Better techniques and equipment for storing agricultural produce should be developed.

(c) While some progress has already been made in research, the Pakistan Council for Appropriate Technology could put greater effort into disseminating technology for saving women's time, especially in agricultural processing -- e.g., fodder-choppers, grinders, and small mills that could be purchased jointly by groups of women.

(4) Women's ability to earn cash incomes, and to control the income they earn, needs to be enhanced, through:

(a) Credit

(i) Rural women's access to institutional credit should be opened up substantially. As a first step, the credit system should be liberalized, since rationed credit is usually allocated on the basis of patronage networks, of which women are rarely a part.

(ii) Lending to poor women will require changes in conventional delivery mechanisms, collateral requirements, and procedures. Experience in other countries suggests that the group approach, with individual loans but group liability, and more emphasis on group savings, may be the key to lowering lending costs for small borrowers and raising repayment rates and returns to individual borrowers.

(iii) Organized women's groups could also be used as intermediaries to get around many of the constraints that inhibit women from saving and borrowing -- fear of male-dominated bureaucratic systems, segregation norms, lack of collateral, etc. The members should probably be socio-economically homogeneous, to minimize the chances of subversion by more powerful interest groups. These can be groups organized specifically to obtain credit, or multi-purpose groups sponsored by public or NGO community development agencies. Ideally, they should build on existing groups -- e.g. the informal savings associations. If NGO's are used as intermediaries in credit delivery, they may require training in banking procedures.

(iv) ADBP and the Nationalized Commercial Banks (NCBs) should accept group guarantees as a form of collateral for the smaller borrowers, using the Grameen Bank model, and could consider ways of linking up with informal ("committee") savings groups. They should also be flexible about loan sizes,

especially by lowering the minimum amount; and could introduce appropriate repayment plans -- e.g., requiring small but frequent repayments.

(v) ADBP should remove its restrictions on making credit available for improved household technology, since investment in handpumps, improved stoves, etc. can release women's time for more productive activities, as well as have health benefits for the woman and her family (see Part II, Annex 3-B). However, the introduction of improved household technology also needs to be backed up by extension and training.

(vi) Savings programs should be linked with the supply of credit, since women have a high propensity to save and savings seem to have been an essential feature of most of the successful projects. They encourage a high repayment rate, and also contribute to greater economy-wide resource mobilization.

(vii) Loans for marketing, as well as possibly centralized marketing through village organizations, cooperatives, and the like, can enable women to keep a greater share of what they earn out of the hands of middlemen. Also, savings schemes will provide incentives to keep the extra money under their own control.

(viii) Credit should also be made available for consumption, not just production, since fluctuations in income often force women and their families to resort to obtaining informal credit at unduly high rates.

(b) Enhanced productivity

(i) Women need access to inputs and services (research, extension, input supplies, improved technology, credit, and marketing) which will enhance their productivity in the activities where they are already involved.

(ii) Given the possibilities for economies of scale, as well as the segregation norms in many parts of the country, women's groups should be used to the extent possible for delivering inputs and marketing output.

(iii) NGOs that organize women could be used as intermediaries between government agencies and women's groups. This would be especially appropriate in the cottage-industry sector, where the NGOs could deliver materials, oversee designs and quality control, and collect the output for delivery to the private sector for marketing.

(iv) Income-generating handicraft projects for women in rural areas need to be conceptualized from the demand and market end first, with a strong marketing channel identified from the beginning.

(c) New Activities

(i) Women could be trained and encouraged to enter new, more profitable activities such as dairying, social forestry, and sericulture, from which they

could earn cash income. The former Women's Division has sponsored some sericulture projects, but they could be expanded. Social forestry projects have the advantages of reducing the time women must spend searching for fuelwood and slowing down the rate of deforestation (see Part II, Annex 3-B).

(ii) With training, village women, even illiterate ones, can provide services such as livestock vaccination and plant protection (as has been done in AKRSP), as well as health advice and supplies (e.g., oral rehydration salts, family planning materials), all of which can become sources of supplemental income.

PART I

CHAPTER V

WOMEN IN THE URBAN ECONOMY

5.01 Unfortunately, there is no equivalent of the Agricultural Census -- which gives at least a general picture of women's participation in the rural economy -- for assessing women's contribution to the urban economy. Official labor force statistics, which range from a female labor force participation rate (FLFPR) of 3.5% in the 1981 Population Census to 11.9% in the 1986-87 Labor Force Survey (for urban and rural), are implausibly low. This is because, although their categories are somewhat unclear and inconsistent, these surveys tend to cover women in the formal sector only, whereas most urban working women are found in the informal sector.[1] Evidence from micro-level surveys, combined with deductions from the official statistics and more informal research and analysis, suggest a conservative estimate of about 20-30% of the female urban population working, in the formal and the informal sectors combined. This is based on full-time equivalents, but would represent a greater number of part-time workers. Altogether, it is likely that the total female work force in the urban sector (formal plus informal) is just under 2.5 million women (full-time equivalents), including about 2 million in the informal sector.[2]

5.02 Women in the urban economy work in a range of occupations, in a continuum between the two extremes of "fully formal" and "fully informal" (see Part II, Chapter X, Figure 10.2). They range from those in the formal sector (e.g., factory workers, teachers, doctors); to those working in the informal sector, but who are linked with the formal sector (e.g., piece-rate workers working at home on contract for a factory); to those fully in the informal sector. These latter are either home-based, being self-employed or in family enterprises (e.g., seamstresses, leather workers, launderers and vendors), or they are "outside-home" wage workers (e.g., brick-makers, construction workers, domestics).

5.03 These groups can be classified by status, or by the position of their work on the "inside-outside" map, the two not being entirely synonymous. Thus, those who work outside the home are to be found at both the upper and

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[1] While the definition of the "informal sector" is the subject of some debate, for our purposes we will follow that used in the World Bank's report "Pakistan: Employment Issues & Prospects" (op. cit.) -- i.e., that part of the economy that falls outside the formal, regulated sector. In practice, that usually means those workers working in enterprises of 10 workers or less, and those workers who are employed as contract labor, or short-term employees in the larger enterprises (i.e., those who are not formally registered as employees). Thus, the criterion used is the informality of the employee's contract, not just of the enterprise.

[2] See Part II, Chapter X (including Figure 10.1), for an elaboration of the basis of this estimate.

lower ends of the status or income spectrum. Home-based workers, the largest group, are to be found in the lower-middle to lower-income categories. Those who are linked with the formal sector are usually part of the "putting-out" system. That is, a middleman or factory employee delivers the raw materials to the woman's house and picks up the finished product, paying her on a piece-rate basis. Because there is an almost monopsonistic relationship between the woman and these middlemen (i.e., the woman has very few alternatives for earning an income), the rates paid per hour of work are abysmally low. In the case of self- or family-employed women, male family members usually take on the middleman function.

5.04 Compared to rural women, urban workers generally need to spend less time and energy in fulfilling the basic requirements for survival (i.e., providing food, water, and fuelwood); furthermore, services such as schools and hospitals are more readily available to them. Thus, urban women potentially have more time for productive activities. On the other hand, the requirements of purdah are more likely to confine urban women to the home, thus limiting their opportunities. Child-care and other responsibilities are also more likely to keep urban women at home, since the extended family system tends to break down in urban areas and leave women to care for the family on their own.

5.05 For all categories of women workers, there are two main issues: one is how to raise their productivity and/or entry into higher-wage employment, and the other is how to increase the share of the returns to their labor that women receive for any given level of productivity. The costs of not designing programs to address the productive potential of working women are a loss in efficiency, lower family welfare, and less effective poverty alleviation. Most poor households rely heavily on the woman's income. Some -- where the woman is widowed, divorced, or abandoned, or the husband is sick, disabled, or unemployed -- rely exclusively on it. (Based on the 1981 Population Census, about 2.5 million women are estimated to be divorced and widowed in 1988 -- compared with only about 1 million men. While many of these would be cared for by relatives, particularly in rural areas, the breakdown of the extended family system in urban areas makes it a fairly serious problem.)

5.06 Female seclusion is a complicating factor, whose costs are borne not just by the women themselves, but also by their families and the economy. It causes efficiency and distributional losses because it restricts the degree of competition within labor markets, and it also restricts the access of a segment of the population to factor markets. Thus, the greater the extent of segregation -- i.e., the further "inside" the household the working women are -- the more programs will need to be specially designed to reach these women, and the higher the costs of the program. The lower the status of the worker, the more deserving of assistance she will be on equity grounds.

Constraints on Women's Productivity

5.07 Because they face different constraints, the three main categories of women workers -- home-based (self-employed and piece-rate) workers; unskilled wage workers; and formal sector employees -- need to be considered

separately.

5.08 Home-based workers (self-employed and piece-rate workers) lack access to the inputs and services (credit, input supplies, markets, new technology) that could increase their productivity. This is for several reasons. First, because they are often in purdah, they tend to be "invisible"; hence their work and productive potential tends to go unrecognized. As a corollary, they cannot easily visit a bank, purchase their inputs, or market their output in public settings where they would have to deal with men. Second, they do not generally own physical assets that can be used as collateral for loans, since assets are usually in the man's name. Third, they are generally poor, and lacking both education and self-confidence (this, of course, also applies to poor men but is generally more extreme in the case of poor women). As in the case of rural women, but perhaps more so, services can be delivered to these women more effectively, and at lower costs, if they are organized into groups.

5.09 Unskilled wage workers both male and female, have other constraints on their productivity and incomes. First, the overall demand for unskilled labor depends on the growth of the economy, and the extent to which government policy favors capital-intensive development. To the extent that capital is subsidized (e.g., through interest-rate subsidies, preferential tariffs, etc.), there will be a negative effect on the generation of employment for unskilled labor, including that of women. Second, the absence or inadequacy of public infrastructure imposes disproportionate costs on the poor. Thus, poor urban transport, especially between the home and the workplace, can result in their having to walk or bicycle great distances, whereas the better-off can purchase cars. Similarly, while higher-income groups can install wells, water-tanks or generators, the poor have to buy water at very high unit costs from vendors, and buy kerosene or wood (which is more expensive) for cooking and lighting. Increases in user charges for public services therefore impose disproportionate costs on the poor, unless progressive tariff structures are adopted (as is done, for example, in the case of water in Karachi).

5.10 Formal sector employment for women is largely a question of access, rather than productivity, although the two are of course related. While this also applies in the case of men, the barriers to entry into the formal sector are that much greater for women. Thus, women's access to professional and vocational training is limited by such factors as the overall low levels of female education (which limits the supply of qualified women); by the paucity of vocational training facilities for women in growth areas (assembly work, clerical, computers, communications, etc.) and of convenient residential facilities; and by discrimination.

5.11 In addition, the workplace may not be conducive to combining work with child-care responsibilities and general segregation norms. Working hours may be very rigid. Using public transport is more of a problem for women than

men.[3] Day-care facilities are extremely rare, and there is a shortage of lower-class educated women who could provide acceptable child-care substitutes (with the result that housekeepers are imported into Pakistan from Sri Lanka, and even the Philippines, at fairly high costs). And finally, segregation may be an important constraint, especially for female factory workers from middle and lower-middle classes.[4] In many families, it is not considered "respectable" for women to work in non-segregated situations, although if the incentives are high enough (e.g., in the case of PIA air hostesses), it appears that these concerns can be overcome.

Programs for Women in the Urban Economy

5.12 A few programs in Pakistan have successfully overcome the segregation barriers and other constraints to providing women with inputs and services, thereby raising their income. But these are few in number and limited in coverage, compared, for example, with India and Bangladesh.

5.13 Home-based workers. The most successful program in Pakistan for urban home-based workers is probably the women's work centers of the Orangi Pilot Project (OPP) in Karachi (see Part II, Annex 4-A). It is now operated on a commercial basis, and essentially performs the functions of the middleman (delivering raw material and collecting finished outputs), but at much lower cost, so that women get a higher return from their labor. It also provides credit for the purchase of sewing-machines. Women's incomes in the work centers are 30% higher than for comparable piece-rate work, conducted through middle-men. This has also resulted in an increase in the rates paid to other home-based workers in the area, because of the competition that OPP provides to the middlemen.

5.14 In addition, there have been many skill-development programs, run by the former Women's Division, and NGOs such as APWA, but in the majority of cases, the women have not earned significantly higher incomes as a result, largely because the traditional skills taught (or the output produced) were not easily marketable.

5.15 Finally, the former Women's Division had recently started a line of credit for poor women, operated through the National Bank of Pakistan. However, the interest rate charged is highly subsidized. Behbud Association -- a multi-functional NGO for women -- operates a small credit scheme with similar characteristics.

5.16 Unskilled wage workers. There are virtually no specific programs for this category, although introducing various types of legislation for their protection has been discussed (and generally rejected, as being counter-

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[3] Some private firms (such as Unilever in Karachi) provide transport for their employees; although such facilities are not segregated, it is considered "respectable" for women to travel in them, rather than using public transport.

[4] There are examples now, however, where the private sector provides completely segregated working areas and facilities (e.g., Sayyed Engineers).

productive in the long-run). There are, however, many GOP efforts to improve the quality and quantity of urban infrastructure, which -- as has been noted -- is very important to the poor. These efforts could perhaps be enhanced and extended to more low-income areas if local communities were involved in the design, implementation and maintenance of infrastructure investments along the lines pioneered by OPP, which managed to deliver high-quality underground sanitation services to low-income residents, as well as to finance them almost entirely from the beneficiaries themselves (see Part II, Annex 4-A).

5.17 Formal Sector Employees. GOP has several vocational and technical colleges for girls (e.g., the two polytechnic institutes set up by the Women's Division in Sind) which appear to be successful. There are not enough of them to meet demand, however, and they do not provide enough courses in the areas of growing demand, such as secretarial and clerical skills, electronics, and communications. In addition, the former Women's Division had financed a number of programs or facilities aimed at potential employees in the formal sector. For instance, it had financed some working women's hostels and day-care facilities, as well as training programs for professionals and para-professionals in the social sectors. However, such programs have to be expanded to have a major impact.

5.18 A Women's Bank. The GOP has proposed to set up a separate women's bank. This is a very positive step, one that would send a symbolic message that women's economic productivity is an important issue and that women -- because of their seclusion and common lack of collateral -- may need specially designed facilities to increase their access to credit. Such a credit program would hopefully have an important "demonstration effect" throughout the public and private sectors.

5.19 It may be useful, before designing such a program in detail, to clarify its intended clientele. As noted earlier, the largest group in need of credit -- and, from the point of view of poverty alleviation, the most important -- are the home-based women, both piece-rate workers and self-employed. The constraints they face in better access to productive inputs and services are segregation and lack of mobility, collateral, and education. Thus, a program designed to reach them needs first to build on and strengthen women's groups (to get around the segregation constraint); and second, to use the groups as a substitute for collateral, as in the Grameen Bank. International experience indicates that an "outreach" function is also necessary, in part to compensate for their lack of education: these women need guidance in banking procedures and project selection, reminders to make their loan installments, etc. This function can be provided by a specialized bank, as in Grameen Bank, or by separate institutions contracted by the government or regular commercial banks for the purpose.

5.20 However, in view of the costs of setting up a new institution and its branch network, a "women's bank" catering to this group would probably have to be subsidized initially. A lower-cost and more efficient way to provide lower-income women access to credit might be to open a "women's channel" (or "bank within a bank") in all branches of the Nationalized Commercial Banks (NCBs). They should preferably, but not necessarily, be staffed with women loan officers (the presence of a chaperone might suffice).

This credit facility also needs to be designed in such a way as to get around the collateral issue -- e.g., lending to groups of women borrowers, or perhaps allowing the woman to borrow on the basis of her husband's collateral, if it is not already mortgaged. It could perhaps be tried on a pilot scale initially.

5.21 If it performs only the banking function, a women's bank could meet the needs of women entrepreneurs in the higher-income brackets. Although their relative lack of asset ownership may still be a constraint, this could be addressed through an approach such as that adopted by the successful program, Women's World Banking [5], which provides guarantees to back up women's loans from existing financial institutions; it also operates credit programs channelling funds from the commercial banks and/or donors. Such a project -- catering to the needs of this smaller group of women, who are geographically concentrated -- would not need a major network of branches, and could perhaps be started with only three branches: e.g., in Karachi, Lahore and Islamabad.

5.22 Recommendations

(1) GOP should undertake a concerted effort to document realistically women's participation in the urban economy.

Weaknesses in available data on women's economic roles make sound policy-making even more difficult in the urban sector than elsewhere. Definitions should be changed to include the work of home-based workers (both unpaid family workers and piece-rate workers), and to capture all women wage-workers in the informal sector (at the same time as capturing men's work in the informal sector). The annual Labor Force Surveys would be suitable vehicles for this purpose if their terms of reference were broadened and clarified to ensure coverage of women (and men) working in the informal sector. A complementary instrument would be the proposed Pakistan Integrated Household Survey.

(2) Women's income-earning capacity should be viewed as a strategic resource for poverty alleviation.

The poorer the household, the more it relies on women's income, and the more likely she is to work in the informal sector. Thus, policies for improving women's productivity in urban areas should probably focus relatively more on the informal than the formal sector, because that is where the very poorest are concentrated. Also, given its low employment elasticity, the formal sector is unlikely to absorb much more than its current share (a quarter to a fifth) of the female urban work force in the foreseeable future.

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[5] Based in New York, it has affiliated financial institutions in many developing countries, which link up directly with existing banking facilities, providing loans on a commercial basis.

(3) Highest priority should go to raising the productivity of home-based workers through credit and marketing schemes.

(a) Segregation norms are less of a constraint if women are organized into homogeneous groups for purposes of obtaining credit, inputs, and skills. There are a number of examples of successful women's groups both in Pakistan and elsewhere in South Asia (see earlier).

(b) Credit for home-based workers is a necessity. International schemes like the Grameen Bank, in Bangladesh, or the SEWA Bank, in India, are useful models. They combine both banking and outreach functions and accept group guarantees as collateral. Since the poor generally have very good repayment rates compared to those of larger borrowers, net lending costs should be relatively low. Additional costs for outreach could be financed through grant funds from donors or as a direct subsidy from the Federal Government.

(c) Home-based workers will control more of their income if the monopoly power of the middleman can be reduced. Women need to be able to buy their inputs and sell their output directly, perhaps with the help of women's groups or other NGOs. The OPP model (see earlier) is commended. Piece-rate workers also need help in negotiating better rates with the factories and middlemen: the Self-Employed Women's Association (SEWA), in India, offers a possible model.

(d) Women-only markets (e.g., the Meena Bazaar in Karachi) have proved popular and successful. The Government might encourage the private sector to open more of them, as well as women's sections of the popular Juma Bazaars, through land allocations, credit, etc.

(4) The needs of unskilled wage workers for better access to public infrastructure should be addressed.

(a) Domestics and other wage workers would benefit from improved access to low-cost housing near their place of work. The government could help by continuing to extend the formalization of land titles in squatter areas, allocating land where possible, providing credit and other facilities for construction or upgrading of existing housing. Wherever such titles are formalized, or land allocated, it should be done in the name of the wife as well as the husband: this will increase women's access to credit and help to raise their status.

(b) If user charges were set on a progressive scale for all public services (as is done for water), rises in the cost of electricity, transport, etc. could be minimized for the poor.

(c) Consumption credit to cover income fluctuations would relieve the poor from having to pay the usurious rates often charged by employers and/or moneylenders. This could be done through a Grameen Bank or SEWA-type institution.

(5) Expansion of female employment in the formal sector should be a major long-term goal.

(a) Increased hiring of women at all levels -- planning, management and service delivery -- in the social sectors should be a top priority. (Specific recommendations are given in the chapters on education and health).

(b) The supply of non-traditional vocational and technical training for women should be expanded and linked to areas of employment growth (e.g., secretarial, clerical, business administration, communications, electronics). Much of this can be done through the private sector. Separate residential facilities may be necessary to encourage women's participation.

(c) Except for removal of discriminatory laws and regulations, protective legislation for women is not recommended. It will probably not be adhered to, and could lead to lower female employment in the formal sector over the long run. Consideration might be given, however, to requiring, by the end of the Plan period, a doubling of the proportion of the jobs in the public sector that women fill.

(d) Separate transport facilities and segregated work places, or at least separate eating and sanitation facilities, may make the difference between women being allowed to work outside the home or not. Some employers in the private sector are already providing these amenities. It is likely that more of them would if incentives (e.g., tax rebates) were available.

(e) Female entrepreneurs, of which there are a growing number (e.g., hairdressers, boutiques) should be helped to obtain credit. In connection with its plans for a Women's Bank, GOP should explore the possibility of setting up an affiliate of Women's World Banking in Pakistan (see earlier). Since such a project would be designed to reach middle-class women entrepreneurs, who are a relatively small and geographically-concentrated group, it could be limited initially to only three branches, in Karachi, Lahore and Islamabad. "Women's channels" at branches of NCBs throughout the country are also recommended (initially on a pilot scale), both for the middle-class women and for the poorer ones, although in the latter case, the banking functions would have to be supplemented by "outreach" functions. These could be performed either by government (e.g., the Social Welfare Department) or by NGO's with wide networks (e.g., APWA and FPAP).

PART II

SUPPORTING CHAPTERS AND ANNEXES

PART II

CHAPTER VI

EDUCATION [1]

A. Introduction

6.01 Educating women is particularly important for any society, since it helps women raise their productivity and bring more income into the family, helps them produce better educated and healthier children, and helps reduce fertility. In Pakistan, despite high economic growth over the past decade, the educational status of women is among the lowest in the world. This is partly because education as a whole has suffered from decades of neglect by successive governments, and partly because, within education, girls are far more deprived than boys. The result is that women's access to education is extremely limited by both national and international standards, especially in rural areas. A heavy price is being paid in terms of economic and social development. The longer action is delayed, the more entrenched the problem will become. Moreover, this problem does not affect the education sector alone. It inhibits the ability of the government, donors, and NGOs to deliver effective services to women in all sectors.

B. Current Status

6.02 The education sector has been underfinanced for years. Although there has been an improvement in the share of educational expenditure in GNP from 1.6% in 1982 to 2.4% in 1988, this is still much lower than the average 4.4% for developing countries. Within the education sector, expenditure on primary education is unusually low, and spending on higher education unusually high, compared with other Asian countries. Moreover, gender disparities are enormous. Table 6.1 shows female literacy rates of 16%, compared to 35% for males for Pakistan as a whole (in 1981), and only 7% for rural females, compared to 26% for rural males.

Table 6.1: LITERACY RATES
(Percent)

	Both sexes	Male	Female
Pakistan	26	35	16
Urban	47	55	37
Rural	17	26	7

Source: Population Census, 1981

[1] This chapter draws heavily on World Bank (1988), Pakistan: Education Sector Strategy Review, No. 7110-PAK, December.

6.03 Primary and Secondary Schools. Rural-urban and male-female imbalances in enrollments are striking. In 1985/86, gross participation rates (GPR) for boys and girls in primary school (grades 1-5, ages 5-9) have been recently estimated[2] to be about 71% and 38%, respectively, including a substantial number of over- and under-age children and repeaters. GPRs ranged between 82% for urban boys and 25% for rural girls. At the secondary level, the disparities between boys and girls and between urban and rural areas are even larger.

6.04 The scale of the problem can be seen in Chapter I, Figures 1.1 and 1.2 (page 2). In 1985/86, only about a third of the approximately 940,000 five-year-old girls living in rural areas were in school. Fewer than one in six rural girls completed five years of education (normally considered the minimum for achieving basic literacy).

6.05 Provincial disparities in primary enrollments are also striking. Rural female enrollments in Baluchistan and Sind are especially low, being only 21% and 18% of male enrollments, respectively. Even more alarming is that only 33% of the girls and 47% of the boys remain in primary school.

6.06 High dropout rates are perhaps the most disturbing indicator of the weakness of female participation in education. Thus, only 3% of rural girls were still in school by the age of 12, and fewer than 1% remained by the age of 14. This high dropout rate for girls heavily constrains plans to improve primary education and any other service for rural girls and women (health, extension, credit, and so on), because of the resulting small stock of potential female teachers and deliverers of other services in rural areas.

6.07 Vocational Training and Higher Education. Women benefit very little from the chief source of vocational training -- apprenticeship opportunities and other on-the-job training provided by employers. Occupational training for girls is given only through the Government Vocational Institutes for Girls and technical education through five women's polytechnic institutes and two technical training centers. Most of these vocational training centers for women are not geared to labor-market needs, and most institutes teach only traditional skills such as sewing and embroidery. According to a survey of government and NGO vocational institutes in Lahore,[3] most of the skill training did not necessarily lead to income-generation, nor did it prepare women for growing job opportunities in such areas as electronics, garment-making, and secretarial and clerical staff in government offices. Training in business entrepreneurship would also benefit women, by making them more aware of the various means of making their

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[2] See "Education Sector Strategy Review" (ESS). While the WDR estimates, which are slightly lower than these for 1985, are used in Part I (for comparability over time and with other counties), the ESS estimates are used here, because the focus is on the current status.

[3] Khan, N.S., and F. Shaheed (1984), Women's Skill Development and Income Generating Schemes and Projects in the Punjab. Report for UNICEF.

businesses more profitable and efficient.

6.08 At higher levels of education the picture is somewhat better, but women are still underrepresented. Their participation at the intermediate level (grades 11-12), in 1985-86 was about 30%; in degree level colleges (grades 11-14 or in a few cases 11-16), 33%; in professional colleges, 18%; in universities, 15%; and at the graduate level (graduate level colleges, professional colleges and universities) it was about 16% on average.[4] At all levels above intermediate, the average was 26%. Women are thus represented at these levels at about the same rate as at the secondary level. But sometimes -- as in the case of medical colleges -- they face overt discrimination in entrance requirements.

C. Constraints to Female Education

6.09 Supply and demand factors work together to inhibit female education, but supply factors (lack of facilities and resources) seem to be more pressing constraints in most parts of the country, except for some remote rural areas. That demand for quality education is greater than supply can be seen from the spread of private education in urban areas. Although it is convenient to look at demand and supply factors separately, it is important to remember that they are closely linked. For example, in areas where segregation is strictly observed, there would be demand for girls' schooling only if schools were staffed with female teachers.

6.10 Demand Factors. On the demand side, various factors work against each other, some to suppress demand and others to increase it. The prevailing culture, which values women's reproductive capacities much more than their productive ones, inhibits investments in education. Such practices as early marriage, lack of opportunity for women in the labor force, and women's migration to their husbands' homes, prevent parents from receiving a return on their investments in daughters' education. Segregation of women -- which is practiced more strictly in some regions (for example, in NWFP) than in others, also hinders women's education, because it requires female teachers, separate sanitation facilities, and separate schools at the post-puberty stage if not separate schools at the primary level. Since about 90% of primary schools (1987)[5] have no sanitation facilities, and few communities have their own post-primary schools, many parents are reluctant to allow their girls to attend school, especially if they must travel long distances to do so. And families incur both opportunity and cash costs in sending their girls to school, in many cases higher than for boys. For example, parents may need to pay for textbooks, uniforms, and travel for both boys and girls, but girls may also require chaperones. Parents also have to forgo the considerable value of what girls can do at home -- contributing to household work (childcare, cooking, fetching water and fuelwood), as well as manufacturing substitutes for purchased goods and services (processing and storing food, making clothes,

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[4] For more details on the system of higher education in Pakistan see Education Sector Strategy Review, 1988 -- Annex 1 Tables 14-20.

[5] UNICEF (1987), Situation Analysis of Children and Women in Pakistan, Islamabad.

repairing the house). These are all disincentives to enrolling girls in school, particularly for poor families.

6.11 But several factors seem to increase demand. These factors appear to be becoming stronger with the urbanization and modernization of society[6]. First, incomes have risen, because of the substantial economic growth over the past decade, and because of remittances. International experience suggests that family demand for girls' education is more income-elastic -- that is, it rises more than income rises -- than for boys' education.[7] Second, expectations of higher living standards lead to a "need" for a second income, particularly among the middle classes. This even seems to be reflected in the marriage market, where "educated girls" bring a premium. And finally, better transport, communications, and the mass media result in improved access to schools, jobs, and information, and contribute to the breakdown of traditional mores calling for female seclusion.

6.12 Supply Factors. Educational expenditures must grow at approximately 3% a year in real terms just to keep up with population growth, and even more to "catch up". Real increases of about 10% per annum for recurrent expenditures and 6% per annum for investment expenditures would be needed, at a minimum. But there is also a need to reduce the fiscal deficit. Thus, some improvement in the system will have to come from better use of existing resources to attract more children, reduce the 43% dropout rate, and increase potential revenues.

6.13 The Bank's Education Sector Strategy Review (1988) concludes that the shortage of female teachers is the single most important constraint to raising enrollments at the primary level, especially in rural areas. Apart from the low public expenditure, which has created a shortage of girls' schools and female teachers, hiring and retaining female teachers in rural areas is difficult. All the incentives, both social and monetary, are for women to work in urban areas, if at all. The underlying problems are the social disapproval of women working away from their home areas and the attendant difficulties and costs associated with "proper" transport and housing arrangements. In addition, teachers in rural areas receive lower housing allowances than those in urban areas. These and other such factors as poor morale, poor conditions of service, poor pre- and in-service training contribute to high teacher absenteeism. Finally, explicit discrimination against women in higher education (see paragraph 6.08) should be removed.

6.14 Merely increasing enrollment rates and the number of teachers is not expected to bring about the benefits of female education discussed earlier, however. The quality and relevance of curricula and instruction materials also need urgent attention, because international research has shown them to have the highest payoff in improving student achievement. At present,

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[6] Schmidt, R.L. (1986), Report on Mini-Survey of Pakistani Parents who are Educating their Daughters. Berkeley.

[7] Schultz, T.P. (1989) Women and Development: Objectives, Framework and Policy Interventions. Department of Economics. Yale University.

parents are responsible for acquiring the prescribed textbooks, paper and pencils, which, in rural areas, can cost up to 20% of the income of a poor family with four children. Lack of public investment in books and teaching materials contributes to the high number of dropouts and repeaters in Pakistan's school system, because parents perceive children as not learning much by remaining in school.

D. Government, Donor, and NGO Programs

a) Government Programs

6.15 Formal Education. The government has long recognized the need to increase educational opportunities for women and girls, particularly in rural areas. Under the Sixth Five Year Plan, ambitious targets were set: all boys aged five were to be in school by the middle of the plan period (1985), and all five-year-old girls by 1987-88. A mass literacy campaign, under the Literacy and Mass Education Commission (LAMEC), aimed particularly at rural women, was to reach 15 million people. Other innovative schemes included an attempt to use traditional centers of learning to impart primary education. Thus, mosque and mohalla schools (the latter are neighborhood schools for girls run by older women in their homes) were introduced under the National Education Policy of 1979. Mosque schools, which admit girls, are meant to teach the Quran and Islamic studies, but in practice they differ little from regular primary schools. In mohalla schools, the focus is exclusively on teaching young girls religious studies, literacy and household skills.

6.16 By 1985, it was clear that the Sixth Plan targets could not be achieved. A three-year Priority Investment Program for 1985-88 was developed and then largely superseded by the Prime Minister's Five-Point Program (PMP) for Economic and Social Development, 1986-90. The new targets were: (1) opening 20,316 mosque schools and 28,687 new primary schools; (2) upgrading 2,728 girls' primary schools to the middle level and 1,881 boys' middle schools to the secondary level, so that each union council would have at least one girls' middle and one boys' secondary school; (3) enrolling an additional 2.06 million children at the primary level, including 1.3 million girls; (4) having a minimum of two teachers in each primary school, and five teachers in the largest boys' and girls' primary school in each union council; and (5) expanding school supervisory staff. A complementary initiative was the planned opening of Nai Roshani, or "drop-in schools," under LAMEC to allow dropouts aged ten to fourteen to attend school during their spare time, normally in the late afternoon.

6.17 Despite the PMP, however, Sixth Plan expenditures on primary education have again fallen far below the target. Exact data are unavailable because of the virtual absence of basic financial information and such data as enrollments by grade and age. But it is well known that only a few of the objectives to improve education and employment (especially of women) have been achieved. The Provinces remain reluctant to assume additional recurrent cost obligations, even though the central government promised in 1983 to finance all incremental recurrent expenditures on primary education above the FY83 level. Other factors contributing to the Plan's lack of success are the lack of community and parental involvement, and -- perhaps most critical -- the

shortage of female teachers. This problem is being addressed to some extent through distance education in the Allama Iqbal Open University (AIOU) Matriculation Study Program for Women. This experimental pilot project in Punjab is expected to benefit girls in rural areas who take up jobs as assistant teachers after finishing secondary school, and are promoted on completion of higher studies. Along with the regular courses, new subjects (such as farm and home management, food preservation, and cottage industries, including sales and marketing) are offered to enable them to teach rural women income-generating skills.

6.18 In the Seventh Plan (1988-92), an increase in real terms over the Sixth Plan of about 50% is proposed, with large increases for primary education (148%), while college education would receive little for resources. By the end of the Plan period, expenditures on education would reach 2.9% of GDP -- still low by international standards. The plan proposes increasing girls' primary enrollments to 70% by 1992/93, from the estimated 41% in 1987/88, and secondary enrollments to 31%, from the present rate of 18%. The targets of the PMP for new school openings still apply.

6.19 But implementation has not kept up with plans. Establishment of mohalla schools was well below the target of 5,000 by 1984. Nor is it possible to substantiate government claims of 100% success in implementing the PMP, as impartial information is not yet available.

6.20 In general, then, the projections for both primary and secondary schooling are over-optimistic in view of past performance, implementation capacity, the availability of teachers, and financial constraints. The planned rapid expansion of the school system will require a much greater effort to recruit teachers, particularly female teachers. Teacher training and higher education should receive relatively more funds than currently allocated, while non teaching or administrative staff are allocated too much. More public funds should be allocated for materials currently receiving negligible amounts.

6.21 Vocational Education. Vocational education for women is an important avenue for increasing women's participation in mainstream economic life and for enhancing their career prospects through increased productivity. Government and NGO schemes are particularly important, because women's social immobility makes it difficult for them to participate in informal training through apprenticeship. The potential for women's on-the-job skill training needs to be explored further.

6.22 The principal providers of occupational training for women are Government Vocational Institutes for Girls (GVIGs). They generally offer one- to two-year diplomas in such traditional women's activities as sewing, knitting, dressmaking, leather goods, and handicrafts, and they have recently added typing and hairdressing. Technical education is provided though five women's polytechnic institutes mainly in urban areas. They offer three-year diplomas in commerce, radio, television, electronics and design and dressmaking. Secretarial courses are particularly successful, and most of the graduates find jobs even before completing the course. Two Technical Training Centers (TTCs) have been established under Phase II of the IDA National

Vocational Training Project, and five more are planned. And there are a number of small-scale training programs for women run by the government and by commercial institutions.

b) Donor and NGO Programs

6.23 The principal donors in female education and training are the World Bank, CIDA, UNICEF, the Netherlands, and, increasingly, USAID and ADB. The World Bank's Second and Third Primary Education Projects (the latter providing $145 million) both focus on increasing primary education for girls, through recruiting female staff in rural areas and improving the quality and appropriateness of physical infrastructure and school curricula. The Third Primary project is centered primarily in Punjab, and a similar effort is being considered for Sind. USAID has recently approved parallel projects for NWFP and Baluchistan, so that each province would then have externally-funded projects with similar focus on girls' education. But one of the major problems the Bank has encountered is slow implementation. If bureaucratic delays could be overcome -- and this needs urgent attention -- a significant impact on girls' education could be achieved.

6.24 Non-formal education for women is conducted mainly by NGOs and other donors. Courses designed by the Adult Basic Education Society (ABES), such as the Health Education and Literacy (HEAL) Project, are said to be particularly popular among women because they include family and health education along with basic reading and writing skills. Older organizations, such as APWA and FPAP, also run small-scale literacy programs for women; they have the advantage of many years' experience with rural women's projects at the community level, and report partial success. ABES has developed a literacy teacher-training model, coupled with well-graded and functional literacy materials tested in several locations and apparently responsive to adult needs. Women outnumber men by two to one in ABES programs.

6.25 For urban areas, UNICEF has been sponsoring, since 1980, a system of home schools for dropouts and girls as a spinoff of a self-help sanitation project in Baldia. The literate women of this low-income neighborhood run the classes in reading, arithmetic, drawing, and other creative subjects, charging Rs. 5-10 per month (in 1985) per student to support their work. They organize summer activities, adult literacy classes, and, in some cases, growth monitoring and immunization activities for small children. Schedules are flexible. This experiment includes about 400 schools and has now spread to several neighborhoods. The teachers have formed a Home Teacher's Association to support their network. Social resistance from families to sending their girls to these schools is much lower than for regular schools.

PART II

CHAPTER VII

HEALTH AND POPULATION [1]

A. Introduction

7.01 Women in Pakistan participate in the country's health system in several ways: as beneficiaries, as health providers to the family, and as professionals in the health delivery system.

7.02 As beneficiaries of the health system women have generally fared worse than men. The incidence of ill-health and premature death among the poor in Pakistan is very high, but women and girls are particularly severely affected. There are several indicators of the poor state of women's health in Pakistan. In 1986, women's life expectancy at birth at 51 years,[2] was one year less than that of men. In developed countries, the norm is for women to outlive men by about five years. There are only 91 females per 100 males in the country; this compares with 95 for Bangladesh, 95 for low-income and 104 for industrial market economies. Low female survival rates are explained to some extent by Pakistan's maternal mortality rates, among the highest in South Asia and Muslim countries at about 600 per 100,000 live births. Some studies also indicate greater mortality among female children. This suggests the relative neglect of female infants and young girls due to an unconscious preference for sons. The fertility rate at about 6.8 children per woman[3] is also alarmingly high compared with 4.4 for India, 2.9 for Sri Lanka and 5.6 for Bangladesh. These indicators are specially striking, given the steady rate of overall growth in Pakistan's economy. Women's poor health affects the children they bear, as reflected by high infant mortality rates of 109 per 1,000 live births, and the high proportion of babies (28% in 1984) with low birthweights of below 2.5 kg (see Table 7.1.)

7.03 Causes of women's poor health are many and complex. High fertility rates and closely spaced pregnancies are the most important causes of high mortality and morbidity among women. These are compounded by inadequate nutrition (especially during pregnancy and breastfeeding), lack of clean water and sanitation facilities, women's economic and domestic work load and the health care system's inability to meet women's health needs. Poverty and "purdah" prevent many women from getting access to the few health

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[1] This chapter draws on the World Bank reports, Rapid Population Growth in Pakistan: Concerns and Consequences March 1989, #7522-PAK; and Pakistan: Population and Health Sector Report, June 28, 1988, #7349-PAK. (Draft)

[2] World Development Report 1988. Estimates for life expectancy at birth used here are for 1986, since 1987 estimates, given in WDR 1989, are three years higher each for men and women, thus representing a break in the time-series, and making comparisons with previous years difficult. While some GOP officials are of the view that life expectancy estimates are higher for both males and females, others believe that the inconsistency between various estimates limits their use in comparisons over time, and further strengthens the need for accurate reporting in future censuses and surveys.

[3] The latest estimate for 1985, given in Rapid Population Growth in Pakistan (op. cit.) is 6.5; however, this is not comparable with earlier years.

Table 7.1 **WOMEN'S HEALTH AND FERTILITY INDICATORS: PAKISTAN COMPARED WITH SELECTED SOUTH ASIAN AND MUSLIM COUNTRIES**

	GNP per capita (US$)	Population ratios (females per 100 males)		Life expectancy at birth (years) (1986)		Maternal mortality (per 100,000 live births)	Total fertility rate a/		Married women of child-bearing age using contraception (Percent)b/	Babies with low birth weights (Percent)
	1986	1965	1985	Female	Male	1980	1965	1986	1985	1984
Pakistan	350	93	91	51	52	600	7.2	6.8	11	28
Bangladesh	160	93	95	50	51	600	6.8	5.6	25	50
India	290	94	94	56	57	500	6.2	4.4	35	30
Sri Lanka	400	93	97	72	68	90	4.8	2.9	62	25
Sudan	320	98	98	51	47	607	6.7	6.6	-	15
Indonesia	490	103	101	58	55	800	5.5	3.6	40	14
Morocco	590	100	100	62	58	327	7.1	4.5	36	9
Egypt	760	99	99	63	59	500	6.8	4.6	32	0
Turkey	1,110	96	97	67	62	207	5.8	3.7	62	8
Malaysia	1,830	97	99	71	67	59	6.3	3.5	51	10
Low-income countries	270	96	95	61	60	329	6.4	3.9	-	-
Industrial market economies	12,960	104	104	79	73	11	2.7	1.7	-	-

Source: World Bank (1988), World Development Report.

a/ Represents the number of children that would be born to a woman, if she were to live to the end of her child-bearing years and bear children in accordance with prevailing age-specific fertility rates.

b/ Figures include women whose husbands use contraception.

facilities that cater to them. Cultural norms often prevent consultation with male doctors and health staff when female staff are not available, which further compounds problems. Government health facilities have inadequate supplies of medicines and other essentials and few except a small number of Family Welfare Centers (FWCs) offer family planning services. The majority of health care is provided by private practitioners -- modern as well as traditional. All these barriers often cause women to avoid seeking health care or to delay until their illness has reached an advanced stage, when it is often too late.

7.04 Women are important health providers to the household. Educating women to detect and prevent infant and child diseases, and practice better hygiene, sanitation, and nutrition in the household, is potentially a very cost-effective method of reducing health problems. An estimated 75% of primary health care is provided at the family level[4]; mothers thus provide preventive care to the most vulnerable health risk group -- children under five years old. Thus, women's involvement in preventive health in Pakistan is expected to expedite the shift from curative to preventive and primary health care. It would also make it less expensive because it is in the interests of women to practice preventive care for their families once they have the knowledge and some basic support services.

7.05 As in the education sector, there is a dearth of female professionals in the health sector, especially at the auxiliary level. Because women's seclusion prevents them from seeking medical attention where only male doctors and health professionals are present, many more women need to be involved in the delivery of health care to women and children.

7.06 From 1984-1988 government health expenditure focussed on the much-needed expansion of the rural health infrastructure of Rural Health Centers (RHCs) and Basic Health Units (BHUs). There was an annual increase of about 46% in rural health programs out of total expenditures on health over the Sixth Plan period (1983-88), compared to 6% in the previous five years. Planned development expenditure in health for the Seventh Five Year Plan period (1988-93) shows a shift from rural and preventive health to health manpower, nutrition and traditional medicine. This is also a positive move, as long as new buildings and facilities of RHC/BHUs can be maintained on the present budget. The government's present challenge is to train and recruit the right mix of health staff in the expanded facilities. Women doctors, nurses and paramedical staff are concentrated in urban areas (as are the male staff) and need to receive incentives to work in rural areas.

7.07 The following sections review the status of women's health and fertility, the main causes of poor health and high fertility and the constraints to their improvement. Government, NGO and donor efforts to address these constraints follow next.

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[4] Leslie, J. and others (1986), Weathering Economic Crises: The Crucial Role of Women in Health. International Center for Research on Women, Washington D.C.

B. Women's Health Status

7.08 Infectious and parasitic diseases continue to be the main causes of mortality and morbidity in Pakistan, and account for more than 60% of total deaths.[5] Infants and children suffer the most, since 60% of total deaths from these diseases are among children under five, of which more than half are infant deaths. The most common diseases are gastro-intestinal/diarrheal infections, followed by measles, neonatal tetanus, acute respiratory illnesses, whooping cough, and tuberculosis. Malaria has also recurred, after having been controlled in the 1960s. Infectious diseases are preventable through immunization and better hygiene and sanitation. Moreover, that most infant deaths occur in the first four weeks of life, reflects the poor health of mothers. The impressive achievements in immunization against children's diseases is expected to avert a substantial proportion of child deaths. It is essential to increase the coverage of tetanus toxoid injections for women because infection due to neonatal tetanus is an important cause of maternal mortality and birth-related infections among women. And it accounts for about 15% of child deaths. To ensure continued progress in immunization and to reduce costs, the EPI program may need to be integrated into the main health network in the long run. This is already planned in Punjab, although care should be taken that the effectiveness of the program is not reduced with integration.

7.09 Women's lower survival rates: As mentioned earlier, the female to male ratio in Pakistan is only 0.91, the lowest in the world.[6] An even more disturbing trend is that this ratio seems to have worsened, from a female to male ratio of 0.93 in 1965. Although detailed explanations for women's lower survival rate are difficult to find, given the lack and the inconsistency of data, there is general agreement that it is because poor women's combined reproductive and physical burden is greater than men's, and because a lower worth is generally attached to women's lives. This is reflected in high mortality and morbidity among women in their childbearing years, when they are most vulnerable to health problems. Some studies indicate greater mortality among female children. They argue that there is a relative neglect of girls in feeding and health care, because of an unconscious preference for sons in a society where women's status is low.[7]

7.10 Maternal Mortality and Morbidity: At about 600 per 100,000 live births, maternal mortality rates in Pakistan are among the highest in South

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[5] National Institute of Population Studies (1988), The State of Population in Pakistan, Islamabad, November.

[6] Underreporting of females because of cultural reasons in Pakistan is possible, but the discrepancy in population ratios is large enough to confirm lower female survival rates. Moreover, underreporting would also be prevalent in other South Asian and Muslim countries with similar cultural backgrounds, but they nevertheless have higher sex ratios.

[7] Sathar, Z.A. (1987), Sex differentials in Mortality: A Corollary of Son Preference? Pakistan Institute of Development Economics: Islamabad; and Sen, A. (1989), Women's Survival as a Development Problem, Harvard University.

Asia and other Muslim countries (Table 7.1).[8] The majority of maternal deaths occur during or soon after birth, caused by hemorrhage, sepsis (severe infection), toxemia[9], obstructed labor and primitive abortion methods. Only 5% of the deliveries take place in hospitals; the rest are performed at home with the help of traditional birth attendants (TBAs) and female relatives. Morbidity is generally higher among women of childbearing age than for men of the same age. Along with complications directly related to childbirth,[10] many women suffer from "maternal depletion syndrome", a condition in which health problems are exacerbated by repeated pregnancies, poor nutrition, and heavy physical work loads.[11] Women's vulnerability to infectious diseases is therefore higher during childbearing years. To ensure safer delivery at home, the government has taken the initiative of training about 37,000 TBA's under the Accelerated Health Program (AHP), initiated in 1983. But regular Maternal and Child Health (MCH) services need to relate maternal mortality to the lack of family planning services, and to offer better pre-and post-natal services. The role of MCH clinics and services in detecting and referring high risk pregnancies is crucial.

7.11 Nutritional Deficiencies: Women require about three times more iron than men, and are less likely to get enough. The Pakistan Nutrition Survey[12] found that about 45% of pregnant and lactating women suffer from iron-deficiency anemia. About 10% were severely anemic. Anemia was found to prevail more among older than among younger mothers. About 65% of children surveyed were also anemic. Anemia can be easily remedied by increasing iron consumption. Oral or injected iron could be used for severe cases, and fortification of cereals would help to prevent and lower the incidence of anemia (although the latter does not currently appear to be technically and economically feasible). The Nutrition Survey also found caloric and protein deficiency to be the highest among pregnant and lactating women.

7.12 Iodine deficiency prevails in the mountainous regions of northern Pakistan. Iodine deficiency in pregnant women can increase the rate of miscarriage, stillbirth and neonatal death. It can also cause mental and physical disabilities among children who survive. In Pakistan it causes about 7.4% of full term babies to be stillborn or to die within the first month of life. Vitamin A deficiency is also found to be highest among women, especially those who are pregnant and lactating.

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[8] The estimates for maternal mortality range from 200 to 800 per 100,000 live births according to various sources.

[9] Toxemia is caused by high blood pressure and can lead to convulsions and death if not treated.

[10] Evidence on health complications due to pregnancy and childbirth are available only from small surveys. For instance, a survey of 3,800 women found that 30% had infections of the cervix and about 26% of women who had more than five or six children suffered from uterine prolapse (Ravindran, S. (1988) "South Asia: Among the Worst for Women Now," Maternal Mortality: A Call to Women for Action, Isis International, 1988).

[11] Herz, B. and A.R. Measham, (1987), The Safe Motherhood Initiative: Proposals for Action, World Bank Discussion Paper.

[12] National Nutrition Survey 1985-87: Final Report. National Institute of Health. Government of Pakistan.

7.13 Living Conditions: It is estimated that at most, only 35% of the rural population has access to clean water, and only 10% have hygienic sanitation facilities. The coverage in urban slum areas is also low. Poor water and sanitation facilities are a primary cause of infectious diseases in Pakistan, and they can also lead to respiratory, skin, and eye diseases. Water-borne diarrheal diseases are the main cause of death among infants and young children. Moreover, since most deliveries take place at home, lack of clean water and hygienic sanitation facilities heightens the chances of infection during and after childbirth. Unhygienic sanitary arrangements inside the compound also make the home environment specially unhealthy for women and children who stay home the most.[13] These conditions are exacerbated by households' high density of about 3.6 persons per room in rural areas, 3.2 in urban areas, and more in the poorest income groups.[14] Women's restricted movement outside the house and their prolonged exposure to smoke and ash from woodstoves also makes them more prone to respiratory diseases.

C. Women's Fertility Status

7.14 Higher mortality and morbidity among women of reproductive age is closely related to high fertility rates. As of 1986, a Pakistani woman will bear, on average, 6.8 children, far more than women in neighboring India, Bangladesh, and Sri Lanka, where total fertility rates were 4.4, 5.6 and 2.9 respectively. Women in Pakistan start their reproductive life early. Twenty-five percent of women are married between the ages of 15 and 19. The Pakistan Contraceptive Prevalence Survey 1984-85, (PCPS) shows that younger, more educated, and urban women desire relatively fewer children than older, rural and less educated women (Annex 1, Table 7). Women's education level is shown to have a clear negative impact on fertility. Husband's occupation and education level also makes a difference; women with illiterate husbands and those in agricultural households desire the most children.

7.15 Fertility and poverty are usually directly related. More children are desired in poorer households because of a need for more earning hands and as a form of old age security. In rural areas particularly, the desire for a certain number of sons adds to the pressure to have more children.

7.16 Women and children are thus caught in a vicious circle of high infant and maternal mortality and high fertility rates. Parents have more children than they desire, to make up for expected infant deaths (the actual family size in Pakistan is greater than the desired size (4.9) by about two children); and high and continual fertility leads to greater death and malnourishment among mothers and infants.

7.17 Therefore, along with expanding and improving the supply of health services, long-term solutions for lower fertility lie in raising the extremely

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[13] See the next chapter on Rural Water and Sanitation for details.

[14] UNICEF (1988), Situation Analysis of Children and Women in Pakistan, Islamabad, March.

low female educational levels, increasing women's income-earning opportunities, and changing (male and female) cultural values and attitudes that measure women's worth mainly in terms of the children (especially boys) they bear.

7.18 Contraceptive Use: Family planning is one of the most important immediate preventive health measures for two of the most vulnerable health risk groups -- women and children. The hazards of bearing too many children too close together (especially for women below the age of 20 and over the age of 35) are well known in terms of the effect on maternal and child mortality and women's health. Birth spacing lowers infant mortality rates.[15] Yet, contraceptive use is extremely low in Pakistan compared to other South Asian and Muslim countries. Only 11% of married women of childbearing age and their husbands used contraception in 1986, compared to 25% in Bangladesh, 35% in India, and 62% in Sri Lanka (Table 7.1). But according to PCPS calculations, there is a large unmet need in Pakistan. Forty-three percent of married women wanted no more children, but only 14% of these women were using effective contraception.[16] The PCPS also found that 30% of women who do not want any more children were not using contraceptives for religious reasons. But 21% of the non-users quoted supply-related reasons: fear of side-effects, past side-effects, and nonavailability of family planning. A high proportion of women (21%) also relied on breastfeeding and natural methods (Annex 1, Table 9). According to estimates[17], 42% of maternal deaths could have been averted if women with an unmet need for contraception had no more children (see Annex 1, Table 10 for a comparison with other countries). Better family planning will also lessen the danger of unsafe abortion practices.

7.19 On the supply side, the availability and effective delivery of family planning services are an important constraint. The custom of female seclusion also constrains access to family planning services until more female staff are trained to deliver them. It is crucial to recognize the role of family planning in alleviating health problems among women and young children. A state family planning program has been in effect since 1965, but announced policies to integrate and deliver family planning services through regular health outlets have not yet been implemented.

D. Government, NGO, and Donor Programs and Services

7.20 Government Health Policy: The government is concerned with changing the health sector's current bias of urban/curative health-care, towards more effective rural/preventive services. The Accelerated Health Program (AHP) introduced in 1983 aimed to lower the high infant and maternal mortality rates through an expanded program of immunization (EPI), the

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[15] Cleland, J. and Sathar, Z.A. (1985), "The Effect of Birth Spacing on CHildhood Mortality in Pakistan." Population Studies, London.

[16] Pakistan Contraceptive Prevalence Survey, 1984-85.

[17] Herz, B. and A.R. Measham, (1987), The Safe Motherhood Initiative: Proposals for Action, World Bank Discussion Paper.

distribution of Oral Rehydration Salts (ORS) for children's diarrheal diseases, and training Traditional Birth Attendants (TBAs) to ensure safer home delivery. Children's immunization rates have been impressive. The administration of ORS could be improved further if women are targeted as the main health providers in the family, and are encouraged or helped to change their behavior. While there has been recent progress, the immunization of pregnant women against tetanus toxoid (TT) also needs to be raised. Where pregnant women's access to health services is difficult, mothers could be immunized against TT when children are immunized. To sustain and improve the initiatives under the AHP, they may need eventually to be integrated into the regular health network. Thus far only Punjab has planned to integrate the EPI program into the Rural Health Center (RHC) and Basic Health Unit (BHU) network. Another important aspect of the AHP has been training of TBAs. The first batch of about 37,000 trained self-employed TBAs (of an estimated total of about 45,000 untrained TBAs in the whole country) are expected to reduce maternal mortality through safer delivery practices.[18] The success of this program in reducing maternal mortality and morbidity is expected to increase if safer deliveries are combined with reducing women's fertility generally and increasing the practice of spacing pregnancies.

7.21 The Seventh Five Year Plan (1988-93) emphasizes the need to train more female health staff. Under this plan, some 10,000 paramedical staff (male and female) are to be trained by 1993, as well as 4,000 nurses, most of them female. But educational requirements for women entering the auxiliary health services need to be lowered and perhaps combined with on-the-job training. Moreover, Community Health Workers and other health staff at the village level need not be salaried employees with the government, to avoid unnecessary strain on the budget.

7.22 Access to Health Services: The Government's RHC/BHU network comprises about 500 Rural Health Centers and 3,500 Basic Health Units. Each RHC, administered at the district level, is designed to have 5-10 BHUs under it. The aim is to have one BHU for every union council, and about 10,000 population. Service coverage has greatly improved since 1983, but still remains below target, with ratios ranging from 1:45,000 in Sind to 1:12,000 in Baluchistan. Moreover, the geographic coverage of union councils, and therefore BHUs, is not necessarily according to population density. About 4,000 independently functioning dispensaries are also scattered in the rural areas. The main types of female health staff are: lady doctors, nurses, Lady Health Visitors (LHVs), Female Family Welfare Workers (FWW) (in Family Welfare Centers only), Dais, or Traditional Birth Attendants (TBAs) and Female Health Technicians. About half of all RHC/BHU staff is supposed to be female, but at present there is an extreme shortage of female staff especially at the auxiliary level and in rural areas. Most female health professionals remain in urban areas. Because the availability of female staff seems to influence the utilization of RHCs and BHUs, the present challenge of the government is to train more female staff at all levels for the new health facilities.

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[18] Government of Pakistan (Health and Nutrition Section), (1989), Evaluation of Training Birth Attendants (dais) in Pakistan.

7.23 The concentration of mortality and morbidity among women in their childbearing years and the high mortality and morbidity rates among infants and children points to the neglect of women's and children's health. It also makes maternal and child health services one of the most essential components of a rural health network. Although these services are not yet a regular part of the RHC/BHU system, according to the government report, "Evaluation of Training Traditional Birth Attendants in Pakistan" (health and nutrition section) (1989)[19], there are now 3,099 BHUs and 462 RHCs with posts of female birth attendants. Moreover, trained TBAs who work independently are also expected to improve maternal and child health.

7.24 About 750 Maternal and Child Health Centers (MCH) are also in operation; not linked to the RHC/BHU network. Surprisingly, the TBA evaluation report mentioned above reveals that only 334 MCH centers have the post of birth attendants. Family planning is not commonly perceived as a maternal health issue and a serious shortcoming of MCH centers as well as the RHC/BHU services is the lack of family planning services. Currently population activities come under the Population Welfare Division, channelled through Family Welfare Centers, and not the regular Ministry of Health network of Basic Health Units, dispensaries, and Maternal and Child Health Centers -- although the most recent policy is to integrate delivery.

7.25 Family Welfare Centers (FWCs) are the only official outlets for family planning, and have also become the principal outlet for MCH services. They are administered under the Population Welfare Division (PWD), separately from the services offered by the Ministry of Health. Although these outlets are effective and offer the full range of contraceptives, there are only about 1,230 FWCs in Pakistan, serving just 10-12% of the population.

7.26 The private sector is the primary health care provider in Pakistan. According to the Health Financing Study of Pakistan (1987), 41% of rural and 54% of urban patients sought private doctors as their first source of health care. Government hospitals or clinics came next, followed by RHC/BHUs, hakims (traditional male health practitioners), and chemists. Comparing across income levels, even the poorest groups use mostly private doctors, and the use of private health care facilities increases as incomes increase. As in the education sector, there is a strong urban bias in the supply of private health services. Family planning services are also available mostly in the private sector. The USAID-funded Social Marketing of Contraceptives Program (see paragraph 7.30) is expected to expand private distribution of contraception even further.

7.27 Non-Governmental Organizations in Health: Non-Governmental organizations (NGOs) have been successful in delivering primary health care, albeit to relatively small numbers. The Aga Khan hospital and college in Karachi has 136 affiliated health centers, and operates a Community Health Department with a focus on low-income areas of Karachi and other areas in Sind. Education and experience in health services at the community level is a relatively new concept in Pakistani medical schools that could be replicated. Other notable NGO efforts in community health are also in Karachi's low income areas, the Orangi Pilot Project (see Annex 4-A), and the Baldia and Busti

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[19] See previous footnote.

Projects (see Annex 3-A). Similarly the Adult Basic Education Society (ABES) in Gujranwala District runs a Health Education and Literacy (HEAL) project, initiated at the request of local women to teach them preventive health measures.

7.28 NGOs in Family Planning: NGOs are more active than government agencies in developing new initiatives in family planning service delivery. The Family Planning Association of Pakistan (FPAP), for example, is the largest private-sector provider, and appears to serve more people at lower cost than the PWD. The FPAP has developed a successful mixed-media information campaign that has reportedly increased knowledge of family planning methods. The FPAP is now taking a multi-sectoral approach which emphasizes raising the status of women through education and employment, to increase the acceptability of family planning. It has also tried programs for working with hakims and hujras (men's informal village gatherings) to increase male motivation for family planning -- particularly important in a patriarchal society like Pakistan, where men's decisions usually prevail in the household. The Aga Khan Foundation, APWA, and OPP have also been successful with smaller programs. These NGOs have often tested innovative ways to deliver services.

7.29 The NGO-Coordinating Council (NGO-CC) was set up in 1985 under the Population Welfare Division to provide organizational and administrative support to NGOs' work of in family planning. The NGO-CC can play an important role in an indirect "multi-sectoral" approach in family planning, as well as in the direct delivery of contraceptive methods.

7.30 Donors: The main external donor in health and population is USAID, which concentrates on improving rural services. It recently approved a US$65 million child-survival project, to be implemented during the Seventh Plan period. USAID, the main supplier of contraceptives to Pakistan, funds a successful social-marketing of contraceptives (SMC) program through the private sector. This program is a good example of successful coordination between the government, donor, and private sectors. Sales of condoms, the only contraceptive now being marketed under the program, reached 34.1 million in 1988 -- still only 1.5% of the target market, but an improvement over the low base of contraceptive use. Oral contraceptives are also being introduced to the social-marketing project and the first sales are expected to take place by the end of 1989.[20] USAID is also financing a three-year training program for all health-sector staff in family planning methods.

7.31 Other major international donors in health and population activities are UNICEF, WHO, the Asian Development Bank (ADB), Canada, and Britain. The World Bank also has an on-going population project that has met with limited success. In general, there is room for improvement in donor aid to the social sectors. Over 82% of project aid is targeted on four sectors -- agriculture, industry, water and power, transport and communications -- while the social sectors receive less than 5% of total aid.[21]

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[20] Social Marketing Forum (1989), A Progress Report on International Social Marketing Programs in Family Planning, Spring, No. 16.

[21] UNDP (1989), Development Cooperation, Pakistan, 1988 report.

PART II

CHAPTER VIII

RURAL WATER AND SANITATION [1]

A. Introduction

8.01 After the World Bank review of the water supply and sanitation sector in June 1988, the Government of Pakistan (GOP) agreed to prepare a strategic investment plan for the sector for all provinces by the end of 1989. This plan is intended to lead to specific initiatives to improve water and sanitation facilities and upgrade the quality of life and health status of the rural population of Pakistan. Any such plan must include women, for without their participation it is far less likely to succeed.

8.02 The importance of water for women in rural Pakistan cannot be overstated. Although there are significant regional variations (e.g. access to water is much less of a problem in Punjab than in Baluchistan), a large part of women's time is spent in collecting water and in activities directly related to its use. Water is a basic necessity for women's domestic chores --cooking, washing clothes, house-cleaning, caring for children, and tending livestock -- and for family health and hygiene. And women are responsible for the family water supply, for which they must often travel long distances carrying heavy jugs.

8.03 If water supplies were easily accessible, women would more productively and efficiently perform their domestic responsibilities and would have more time for other, more productive activities. The problem of access to water is most severe in the barani or rainfed areas, and areas dependent on deep ground water. In sweet water areas most people use handpumps, whereas in brackish water areas, (polluted) irrigation canals are the main source. Access to safe water supplies and sanitation would also have a considerable health impact, because of the high incidence of diarrhea and other waterborne diseases in Pakistan, particularly among small children.

B. Constraints on Women's Access

8.04 Women's and their families' access to water and sanitation facilities is restricted by a general shortage of facilities and by social and technical factors that limit women's use of them.

8.05 Lack of facilities. Although there is considerable variation among provinces and even among villages in the same province, there is a general shortage of facilities. A 1988 review by the World Bank found that at most only about 35% of the rural population had access to adequate water supplies -- 16% through piped water and 19% through handpumps. Sanitation

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[1] This chapter is based on: Hussein, M. (1989), Strategic Interventions for Women in the Rural Water and Sanitation Sector in Pakistan, DRMS, Islamabad, April. Draft prepared for PHRWD and EM1IN, World Bank.

facilities in rural areas are even scarcer, with only about 10% having access.

8.06 When regional variations in the availability and quality of water are considered, women's access to water may be even lower than conveyed by the figures above. In some areas, surface waters carry high sediment loads during the summer monsoons, which can render water unfit for human consumption. In other areas, water can be brackish or saline. And in arid parts of the country, water can be scarce or non-existent in the months before the monsoon rains fall. Furthermore, it is important to combine water supply with adequate sanitation and drainage facilities. At communal water and sanitation facilities, lack of drains, concrete aprons and the like may turn the facilities themselves into health hazards. An additional problem is that most schemes consider the water needs only of the human population. But this can provide only a partial solution: scheme designs must also cater to the water needs of livestock, for which women are mainly responsible.

8.07 Even where water is available, poor families often cannot afford between Rs. 1,000 and Rs. 4,000 to install a handpump (depending on the depth) or Rs. 200 to 400 per year to maintain it. Low-cost sanitation schemes are also beyond the reach of most of the rural population. This basic question of affordability is often ignored by development planners, who place too much emphasis on lack of knowledge as being the binding constraint. This leads them to place undue reliance on community hygiene education. Although the potential health benefits from hygiene education are high, rural women often know more than they are given credit for about the health and related problems that they and their families have because of unsafe and insufficient water supplies. Recommending that people use safe water is of no use if there is no source of safe water in their village. Similarly, talking about the need for improved sanitation will not achieve anything unless facilities using low-cost technology are made available in villages.

8.08 Inhibitions on use. There are also social and technical restrictions on women's access to water and sanitation. For example, purdah restricts a woman's mobility within the village and denies her access to water sources located in public places where men might be present. Mosques, which are popular sites for water taps and standpipes because of the frequency with which religious ablutions are performed, are usually unavailable to village women. This forces them to look for water farther away from their homes or to do without. Women commonly use their neighbors' handpumps and congregate around community water sources for greater security, especially if the only water source in the village is not in a safe place. Sanitation is also a more severe problem for rural women than it is for men. Because of the high privacy requirements of women and the social norms that dictate their seclusion and segregation, and the fact that most families do not have on-site sanitation, the women have to defecate in the fields, but can do so only before dawn or at night.

8.09 Even where improved facilities exist, they may be impossible for women to operate. The manual operation of a handpump may be too difficult or women may not have access to the animals needed for an animal-drawn facility. In the case of breakdowns or delays, women may be forbidden by custom to

communicate with male operators and guards, leaving them no choice but to wait uncomprehendingly for someone to fix the problem.

8.10 Given these constraints, it is not surprising that women use a minimum of water for personal hygiene, leaving them vulnerable to infections and other ailments. It is said that a woman in Sind can afford the luxury of a bath only three times in her life -- once when she is born, once when she gets married, and once when she is given the ritual bath before her burial. This account is clearly somewhat exaggerated, but it is near the truth for women in the drought-afflicted and remote areas of rural Pakistan.

C. Government, Private Sector, Donor, and NGO Programs

8.11 Government programs. As in most countries, in Pakistan the government has taken principal responsibility for water supply and sanitation. The government's early efforts were largely restricted to urban areas, but recently it has initiated several programs to improve basic services for the 65 million people in rural Pakistan.

8.12 From 1970 to 1978, under the general rubric of rural development, some progress was made. About 200 small water-supply schemes were completed and 50,000 handpumps installed in the rural areas of Punjab and Sind. Overall coverage (rural and urban) was raised to 27% for water and 14% for sewerage and sanitation facilities. In the rural areas, however, water supply increased to only 14% and sanitation to as little as 1% coverage.

8.13 Targets for safe water supply and sanitation under the Sixth Five Year Plan (1983-88) were to cover an additional 18 million and 4.5 million people, respectively. But only 12.7 million people were provided safe water supplies and 3.1 million sanitation facilities. The shortfall was due mainly to the physical inability of the Public Health Engineering Departments (PHEDs) in the provinces to implement so massive a program.

8.14 The Seventh Plan targets are even more ambitious. During 1988-93, the government plans to spend Rs. 6,500 million to extend water supply to an additional 31.2 million people and sanitation services to another 17 million in rural areas, bringing coverage to 75% and 30%, respectively. Priority is to be given to areas where sweet ground water is not available, where water has to be fetched from distant sources, and where water taken from untreated surface sources is unfit for human consumption. Piped water-supply systems are to be restricted to bigger villages, and no house connections will be provided. Priority sanitation and disposal systems will be given to areas where people have installed their own handpumps. This plan recognizes the severe problems of those who have been provided water supply systems but no adequate drainage system for sullage and sewer water.

8.15 Responsibility for implementation generally lies with the provincial Public Health Engineering Departments (PHEDs) and the Local Government and Rural Development Departments (LGRDDs). The PHEDs are oriented toward large, often overly sophisticated schemes and have very limited community development skills. The LGRDDs have better community links but lack

the technical and financial capacity to execute schemes of any appreciable size unless they can attract support from outside donors or NGOs. The GOP has announced a People's Works Program with a budget allocation of Rs.3 billion in FY89/90 for various development programs including water and sanitation, but it is contemplating implementing the program through newly created District Committees. But this may not prove possible without costly duplication of the existing implementation capacity of local government institutions.

8.16 An assessment of government policy in the rural water supply and sanitation sector reveals several major drawbacks. Most of the completed schemes are lying in disrepair because of lack of maintenance. Current requirements for operation and maintenance are estimated at Rs.215 million, compared to a current allocation of only Rs.70 million. Financial projections for future needs are staggering, given current levels of investment in the sector and the population growth rate. The PHEDs have been unable to put in place a village-based cost recovery and maintenance system, which might ease the financial burden, because they have failed to involve communities in the identification, planning, and execution of these schemes.

8.17 Beyond that, due regard is not given to the development potential of water resources and the technology required to develop them. The problem is compounded by the political nature of the institutional arrangements, the ineffective and piecemeal disbursal procedure, narrow investment criteria (for example, population size), staff limitations, an inability to transfer responsibility for operation and maintenance to the users, inadequate monitoring and evaluation, underemphasis on staff training, hygiene education, and community participation. And, not least important, there is an inability or unwillingness to explore the potential role of women in planning, site selection, training, and the like. Given the cost of proposed schemes and the inadequate government administrative infrastructure to implement them, Seventh Plan targets are likely to be difficult to achieve.

8.18 Private Sector. Small manufacturers and contractors also play an important role in installing handpumps and tubewells. Their role varies from province to province, with the private entrepreneurs being most developed in the Punjab and less so in the other three provinces. Since handpumps account for over half the rural water supply, the private sector can play a potentially more important role. There is scope for improvement in technology, construction materials, human resource development, and delivery mechanisms. Linking the private entrepreneurs with formal institutions that can provide credit and training facilities also has considerable potential.

8.19 The private sector also has a potential role in developing and selling low-cost sanitation facilities in rural areas. The high cost of installing septic tanks, the main sanitation technology available in Pakistan, is now the main constraint to their purchase by most people. Possible alternatives to septic tanks are the pour flush twinpit latrines, which have been used successfully in small projects in Baluchistan under the Baluchistan Integrated Areas Development Program (BIAD), and soakpit latrines, which have been introduced in the Karachi slum area of Baldia. Women and children would be the main beneficiaries of hygienic indoor sanitation facilities. Credit to

purchase these lower cost alternatives should be available to women.

8.20 Donors and NGOs. In recent years, donors and NGOs have begun to play a more important role in the sector, often through integrated multisectoral rural development programs, and usually in collaboration with the government. Some of their programs provide instructive lessons for planning a water supply and sanitation strategy for rural women. These projects include the Aga Khan Rural Support Program (AKRSP) (see Annex 4-B), the Orangi Pilot Project (OPP) (see Annex 4-A), the Baldia Soakpit Project (BSP), the Mansehra District Development Program (MDDP)[2], BIAD, and the Punjab Sanitation Program. Among international donors, UNICEF has considerable experience in implementing water and sanitation schemes in all areas of Pakistan.

8.21 The experience of these programs suggests that it is essential to involve women from the community and to have trained women staff members for project implementation. In the Punjab Sanitation Program, for example, the provincial Rural Development Department and UNICEF used men and women sanitation promoters through village committees to promote hygiene and latrine construction, with the result that 10,000 latrines were constructed in Punjab villages under this program.[3] The Baldia Project, also sponsored by UNICEF, used women managers and promoters with equal success. The cases of the AKRSP and OPP suggest that women are willing to organize around entry points such as water supply (and credit, child health, education, and nutrition) and that they can be organized into broad-based, representative groups with a capacity for decision-making and implementation of village-level schemes.

8.22 These programs provide examples of a successful multi-sectoral approach that targets women, and that uses women service providers in mobile teams, accompanied by men. The BIAD project provides sanitation and health education (on nutrition information, immunization, and treatment of diarrheal diseases), along with clean water supply and new pit latrines. A mobile team provides these services. Of five mobile team members, three are female -- a Lady Health Visitor (LHV), a teacher, and a social worker. Community Health Workers are selected by village organizations and trained by the mobile team. The LHV is responsible for training traditional birth attendants (TBAs), who are also provided with field kits. The female teacher and social worker help village women get involved in income-generating activities.

8.23 NGO and donor schemes have not been without problems. In some instances, the potential role of the traditional birth attendant was neglected, women not fully acceptable in the village were selected for formal training, training was inadequate, and women were not provided with the inputs or systems that would ensure the effective use of their training. But with careful design, these problems could be overcome, and the successful features of these projects replicated.

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[2] While UNICEF provided some support, in this case the Mansehra District Council took the lead.

[3] The project was, however, not integrated into the local government, with the result that it was disbanded in 1986.

PART II

CHAPTER IX

WOMEN IN THE RURAL ECONOMY

A. Introduction

9.01 Failure to improve the productivity of female labor is a major constraint to agricultural development in Pakistan. Both men and women work in the rural sector, in cooperative activities usually shared between husbands and wives. But women's economic activities tend to be unnoticed and disregarded, because society perceives their work more as wifely duty than as economic contribution. As a result, statistics fail to capture the true extent of their participation. Rural women are also physically and psychologically hidden from view because of the ideal of female seclusion, institutionalized in the practice of purdah.

9.02 The degree to which purdah is practiced and the strictness and particular form of its observance varies considerably across class, region, ethnic group, and age. Purdah is practiced more among well-to-do families than among poor families, and upward mobility is commonly associated with a strengthening of the practice of female seclusion in emulation of traditional practices of the upper classes.[1] Purdah is practiced in small towns (but less in cities) more than in villages. Villagers, being poorer, are more likely to require that their women work in the fields, either full time or part time. They cannot afford the luxury of purdah. Women who plant, weed and harvest cannot keep themselves covered from head to toe. They must forego the veil (although they usually keep their heads covered) and even tuck their clothing up around their legs to permit greater freedom of movement. It has also been pointed out that observance of purdah is stricter in the north (mostly in NWFP) than in the south[2] and more among Pathan women than among Baluchi women[3]. Similarly, older women are less constrained than younger women, as are widows, divorced women and female heads of households.

9.03 Despite the statistical invisibility of women because of purdah, the results of their work are readily visible to those who choose to look. Rural Pakistani women are not just housewives who also look after a few cows, tend the goats, feed the chickens, and organize some post-harvest activities. Rather, they are major contributors to the rural economy in four subsectors: (1) crop production, (2) livestock production, (3) cottage industry, (4) inside and outside household chores, such as fetching water, fuel, and fodder, and cooking, cleaning, and caring for children.

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[1] See Dixon, R. (1978), Rural Women at Work: Strategies for Development in South Asia, Johns Hopkins University Press, Baltimore, p.120; Khan, S. and F. Bilquees (1976) The Attitudes, Environment and Activities of Rural Women. A Case Study of Jhok Sayal. Pakistan Institute of Development Economics, Islamabad, 1976, p.251.

[2] See Dixon, op cit. p.122.

[3] See Noten, A. (1984), Income Generation Activities for Women in Baluchistan, Paper for BIAD/UNICEF, Quetta, p.13.

9.04 This chapter does not discuss rural women's participation in the education, health and population, and water and sanitation sectors as this has been dealt with in the previous relevant chapters (Chapters VI, VII and VIII).

Women's Labor Force Participation

9.05 Most official data sources show implausibly low participation rates for women in the rural areas. Data on labor force participation in the rural sector are also available from the decennial Population Censuses, the annual Labor Force Surveys, and the Agricultural Census. The first two show very low rates -- 3% in the 1981 Population Census and 11.5% in the 1985-86 Labor Force Survey (see Table 9.1). The 1989 World Bank report on employment in Pakistan[4] estimated that as many as 12 million women participating in agricultural activities in 1986-87 may have been "omitted" from such official statistics. Other studies also argue that the Population Censuses and Labor Force Surveys underestimate women's work participation, especially in agriculture.[5]

Table 9.1: Alternative Data Sources Showing Rural Male and Female Labor Force Participation Rates in Pakistan
(percent)

Data Source	Year	Female	Male
HED: Housing, Economic & Demographic Survey	1973	9.3	80.4
PC: Population Census	1981	3.0	76.5
LFS: Labor Force Survey	1974-75	7.6	79.8
	1985-86	11.5	77.6
NIS: National Impact Survey	1968-69	22.3	n.a.
PFS: Pakistan Fertility Survey	1975	18.1	n.a.
PCPS: Pakistan Contraceptive Prevalence Survey	1984-85	24.6	n.a.
AC: Agricultural Census a/	1972	39.0	65.5
	1980	73.0	93.0

a/ Data are for primarily agricultural households only.

Source: Afzal, M. and Z. Nasir, (1987), Is Female Labor Force Participation Really Low and Declining in Pakistan? A Look at Alternative Data Sources: Pakistan Institute of Development Economics, Islamabad.

[4] World Bank (1989), Pakistan: Employment Issues & Prospects, report #7523-PAK.

[5] See Habib, M. (1988), Women's Issues in Development: A Literature Review for Pakistan, mimeo, PHRWD, World Bank.

9.06 Several reasons are given for the unreliable estimate of women's work force participation in most of the official sources -- but not in the Agricultural Census. First, women's "visible" productive work overlaps with inside and outside household chores. So women are often counted out of the labor force and categorized as "unpaid family workers" and "housewives," even though they make a significant contribution to productive activities. Second, it has been estimated that, during peak demand periods, rural women participate three to six times more than during slack periods across provinces.[6] If statistics are gathered at a time of slack demand for female labor, their work may not be captured. The Agricultural Census gives more realistic female participation rates because it captures seasonal as well as part-time work. Third, male proxy respondents may not know how much work women in their household do or they may be reluctant to admit that women in their household are working, because a non-working wife is a status symbol. Finally, under-reporting may also be due to poorly constructed questionnaires and ambiguous or ill-understood definitions of labor force participation; it is often left to the judgment of the male enumerator to determine whether a woman's work is productive.

9.07 The most reliable and comprehensive source of data on female employment in the rural sector is the Agricultural Census, which captures women's labor force participation much better than any other official national data source. It covers only agricultural households (farm households and livestock holders) and contains gender-disaggregated data on family, but not on hired labor. According to the 1980 Census, of some 22.8 million economically active persons in agricultural households, 9.5 million, or 42%, were women. These women work primarily as unpaid family workers. Thus, 54%[7] of all females older than 10 years of age[8] are engaged in mainly agricultural work on their families' farms, 16% are engaged mainly in non-agricultural activities within their farm households, and only 3% work in other households (see Figure 9.1 and Table 9.2). This implies a participation rate of 73% for women, compared with 93% for men.[9] In fact, female participation in the labor force may well have been higher, since non-agricultural households, which constitute 31% of all rural households and have an estimated labor force of 6 million, were excluded from the Agricultural Census. These households typically have higher participation rates among women than agricultural households.

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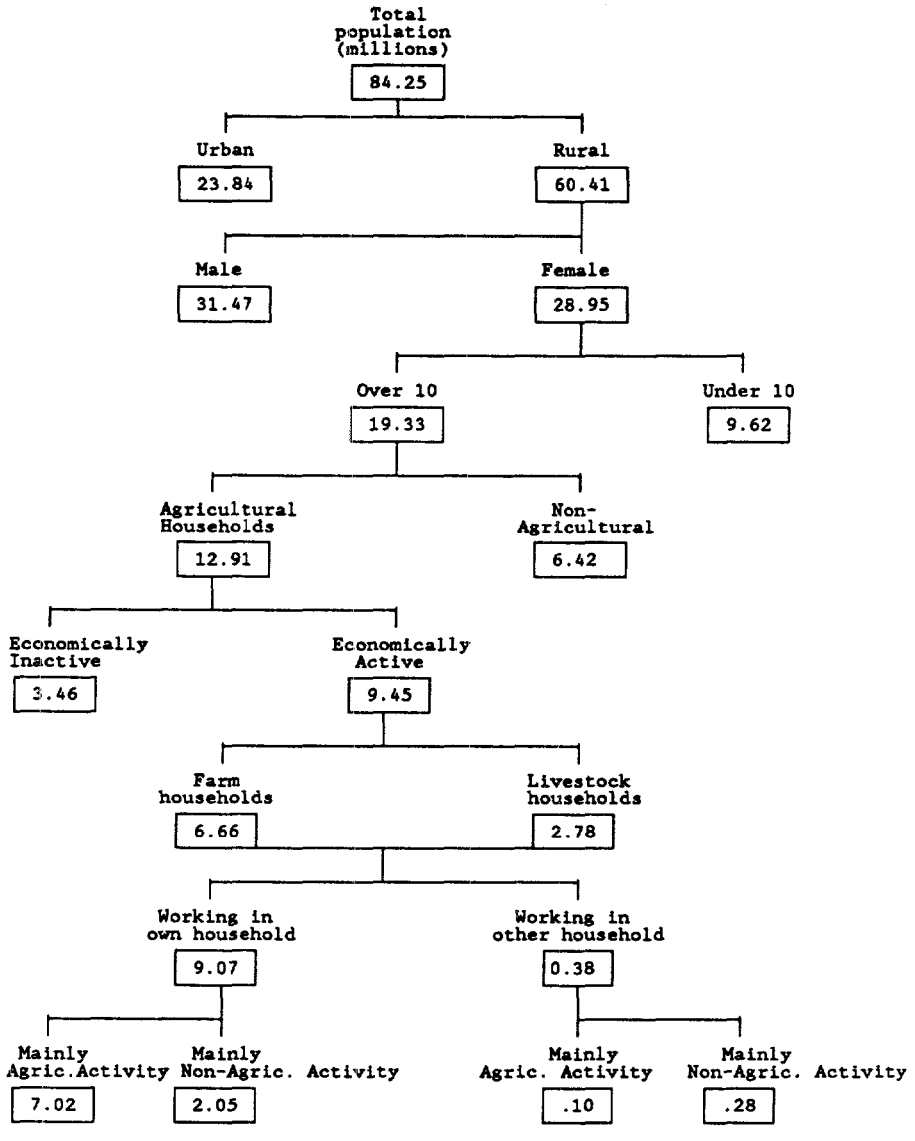
[6] See Chaudhury, M.G. and Z. Khan, (1987), Female Participation Rates in Rural Pakistan: Some Fundamental Explanations and Policy Implications, Pakistan Institute of Development Economics, Islamabad.

[7] The corresponding rates for the provinces were 64% in Sind, 55% in Punjab, 44% in NWFP, and 30% in Baluchistan.

[8] In Pakistan, the working population is defined as the population between 10 and 64 years of age. The participation rate is defined as the proportion of the labor force either in the total population (the "crude" rate) or in the working population (the "refined" rate). Except where noted, the latter definition is used in this chapter.

[9] These activity rates are very high compared to developed as well as developing countries such as India. They are also higher than the rates reported in the 1970 Agricultural Census, although the definition of work has not changed between the censuses. Perhaps there is an error of up to 16%, since there was no question in the Census to determine whether a person was involved in non-agricultural work in their own household, while the 1980 census reported 16 % of women in this category.

Figure 9.1: WOMEN'S PARTICIPATION IN THE RURAL ECONOMY 1/



1/ Source: Habib, M. (1988), Women's Issues in Development. A Literature Review for Pakistan, Mimeo, PHRWD, World Bank. (Data up to age-wise breakdown of female population are taken from the Population Census 1981. The remaining breakdown is taken from the Agricultural Census, 1980-81.)

Table 9.2: Women's Participation in Agriculture (1980)
(millions)

	Farm Households	Total Livestock Holders	Agricultural Households
	(1)	(2)	(1) + (2)
Total population	29.75	12.77	45.52
Female population	14.08	6.10	20.18
Female population of working age (10+)	9.00	3.91	12.91
Economically active female population	6.66	2.79	9.45
a. Engaged in agricultural work of own household (full-time or part-time)	5.18	1.84	7.02
b. Engaged in non-agricultural work of own households	1.38	0.67	2.05
c. Engaged in agricultural work of other households	0.03	0.07	0.10
d. Engaged in non-agricultural work of other households	0.07	0.21	0.28
Economically inactive	2.34	1.12	3.46

Source: Agricultural Census, 1980

Table 9.3: Full-Time and Part-Time Female Labor As Percentage of Total Family Labor (1980)
(percent)

	In total Family labor	In total full-time workers	In total part-time workers
Pakistan	42.6	25.13	75.90
Baluchistan	28.2	24.41	42.72
NWFP	38.5	27.11	64.37
Sind	42.7	34.38	75.76
Punjab	44.0	21.44	78.14

Source: Agricultural Census, 1980

9.08 The Agricultural Census shows that women constitute 42.6% of all family workers in agricultural households (consisting of crop and livestock households); 25.1% of full-time; and 75.9% of part-time workers (see Table 9.3). But it is likely that more women are working full-time than the Census indicates. This is partly because male farmers tend to underreport female activity to male interviewers, and partly because of the definition of full-time workers in the census. Full-time workers are defined as those who do only agricultural work on the holding (part-time workers being defined as those who also do other work). Since women also do household work and since they consider being a housewife their main activity, they are more likely to be counted as part-time, even though they may work as many hours in agriculture as a "full-time" male worker. Thus, by definition, the Agricultural Census excludes most women from full-time work. Perhaps only the very young or very old women with no household responsibilities would be counted as full-time workers. Moreover, the exclusion[10] of non-agricultural households from the Agricultural Census also leads to a downward bias not only in the estimated female labor force participation rate, as indicated earlier, but also in the female share in total labor force (in the rural sector). This is because a much larger proportion of women in such households work than women in farm households. A conservative estimate, then, of women's share of total labor input in the rural economy would be 25 to 45%. This is substantiated by the supplementary data sources discussed below.

B. Economic Contribution of Rural Women

9.09 Our most detailed knowledge of women's contribution to rural farm activities comes from district-level sample village studies. These form the main basis for the sections that follow, which discuss women's contributions

[10] The Agricultural Census indicates the number of permanent hired workers only in households reporting such use and the labor days of casual hired labor only on farms reporting such use. But none of these data are disaggregated by sex.

in each of the four sub-sectors in terms of labor input, income, and decision-making.

1. Crop Production

(a) Labor Input. We can infer the gender division of labor in the crop-production subsector from the Agricultural Census' data on "farm households". On this basis, women account for 39% of total family workers in the farm household sub-sector (25% of full-time, and 80% of part-time workers). (As noted earlier, total workers -- full-time plus part-time -- is a better measure of women's contribution to labor, since the full-time category under-reports women's work.)

9.10 Women participate extensively in all operations involved in crop production, but some activities are more female-labor-intensive than others. Men generally take responsibility for the earlier phases in the production cycle, like field preparation, while women assume progressively more responsibility in the operations that follow. Some of these are harvest and pre-harvest tasks usually done in the field (like weeding, transplanting rice, picking cotton, stripping leaves from canes for fodder), while others are post-harvest tasks done in or near the home (like threshing, winnowing, drying, and storage). The field tasks dominate for rice and cotton, and the home tasks for wheat and sugarcane. Most female participation in the crop-production process falls into the later categories of food storage and processing.

9.11 Thus, of the 22 operations identified in one study[11] as crucial components of the crop-production cycle for the main barani crops, 50 to 90% of the women interviewed claimed to take primary responsibility for performing five of those operations -- seed preparation, collecting farmyard manure, drying and processing, preparing storage, and storing food for home. Other studies show that more than 90% of the women report cleaning and storing grains.[12] They build and maintain storage bins (made of mud-plaster). They place a solution of mercury and oil in the grain to kill insects -- a potentially dangerous practice.[13] A recent study of seven villages in seven tehsils near Faisalabad shows that 49% of the sampled women participated in the production and management of grain crops. Eighty percent of the women participated in repair and maintenance of grain storage, 50% in construction of grain storage, more than 30% in weeding, harvesting and winnowing, more than 20% in sowing, transporting, and threshing, and less than 10% in

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[11] See Freedman, J. and L. Wai, (1988), Gender and Development in Barani Areas of Pakistan. For Agriculture Canada. pp. 28-29. (For details see Annex I, Tables 15 and 16). The responses received from men do not conform with those of the women, but this is what one would except because of the tendency of males to underreport female participation, as observed in most studies.

[12] See Hodges, E.(1977), The Role of Village Women in Village-Level and Family-Level Decision-Making and in Agriculture: A Pakistani Punjab Case Study, for USAID. Islamabad.

[13] See Hodges, p. 55.

irrigation.[14]

9.12 The precise division of labor between men and women varies, depending on farm size, tenurial status, and caste. A sample study of four villages of the Lyallpur District in wheat-growing Punjab shows that, depending on caste, 20 to 65% of women cut wheat during the harvest, 40 to 86% thresh wheat, 27 to 64% pick cotton, and 60 to 80% cut fodder for animals.[15] Women from the Arain and Jat ethnic groups, traditional farming groups, have the highest participation rates in all provinces, while Syeds, Rajputs, and Pakhtuns in NWFP participate the least. But a more recent survey conducted by the Barani Agricultural Research and Development Project (BARD) in five districts of NWFP shows that 82% of women participate in agricultural work. They spend 45% of their time on agricultural work and are responsible for 25% of the production of major crops and 30% of food.[16]

9.13 Women's involvement in rapeseed and maize production is far higher than in wheat production in barani areas, and in irrigated areas their involvement in rice and cotton production is higher than in wheat and sugarcane. On the whole, it appears that women bear the major responsibility for the following crops:

- fodder crops, whether maize or rapeseed as in barani areas, sugarcane stalks, or mung pulses (pre-harvest, harvest, and post-harvest work);
- vegetables and fruits like chilies, onions, and melons (weeding, sowing seeds, digging root vegetables, picking, and so on);
- cotton (weeding and entire picking);
- rice (transplanting, weeding, threshing, winnowing); and
- pulses (winnowing and preserving).

(b) Income. There is no direct evidence on income attributable to women in crop production. But it is possible to impute income according to different assumptions derived from data in the Agricultural Census. For example, it can be assumed that women in farm households contribute as much to income as their labor input in total farm work (full-time and part-time): i.e. 39%. Alternatively, a more conservative assumption can be made that women contribute at least as much income as their labor input in full-time farm work i.e. 25% (although, as noted earlier, the estimate for full-time work is probably understated). Third, it can be assumed that women contribute as much to farm income as to paid agricultural work in other households -- i.e. 3%. But this would clearly be a severe underestimate, because the bulk of women's contribution to agricultural production is unpaid farm labor, and also because the Agricultural Census excludes women in landless households who work for wages as permanent or casual hired labor. Thus, a reasonable approximation of

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[14] See Benchmark Survey Report, University of Agriculture, Faisalabad (1984).

[15] See Saeed, K. (1975), Rural Women's Participation in Farm Operations. p. 40. (For details, see Annex 1, Table 13)

[16] Pakistan Agricultural Research Council (1988), Women in Farming Systems Research, Islamabad.

women's contribution to total income is between 25 and 40%.

(c) Decision-making Responsibility. Several studies point out that women have a greater role in decision-making than commonly perceived, given the popular belief that men take an active role and women a passive role in farm household activities. This is especially true for activities in which women are involved intensively.[17] In the Gujar Khan area of Punjab, village women make decisions more often or as often as men in such traditional women's activities as threshing groundnuts, maize, or rapeseed; collecting rapeseed for fodder; and weeding and husking maize. Similarly, women have independence and greater control over income in such activities as cotton-picking, fruit and vegetable production, and livestock and poultry care.[18]

2. Livestock Production

(a) Labor Input. Livestock production is largely the job of women, who are the custodians of knowledge about livestock production practice.[19] It has been estimated that between 20 and 33% of the average woman's day is devoted to livestock-related operations.[20]

9.14 We can infer the gender division of labor in the primarily livestock households from the Agricultural Census data on livestock holders. On this basis, women comprise 60% of family workers, 32% of full-time, and 68% of part-time workers. But livestock holders in the Agricultural Census are defined as those agricultural households which do not operate any farm area. So the above figures do not reflect the livestock-related activities of women (and men) in farm households since these are subsumed in the crop production sub-sector in macro (as well as micro) data. This implies that men's labor input relative to women's is overestimated in the crop production sub-sector and underestimated in the livestock production sub-sector because draft power is a big factor in men's input. Nevertheless, since the Census defines labor input by headcount and not by nature or intensity of work, it makes little difference to the overall picture.

9.15 Almost all women in livestock-owning households (whether livestock or farm households) contribute in some way to maintaining animals and processing animal products for use in crop production for sale in markets. A recent survey of barani (rainfed) areas in Punjab and NWFP, for example, found that, of 14 livestock production operations covering a broad range of activities, women have primary responsibility for at least eight, and are very active in others. In some, women have nearly exclusive responsibility, such

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[17] Masood, F. and Mahjabeen, (1989), Rural Women in Farming Systems Research (Fatehjang), Pakistan Agricultural Research Council (PARC), Islamabad.

[18] See Ali, M.M. and others (1986), "The Invisible Farmer: A Profile of Pakistani Rural Women". Pakistan Manpower Review, Vol. XXI, No. 1.

[19] Freedman and Wai, op. cit., found that 80 to 90% of the women who perform specific operations have learned how to do them from other women.

[20] See Freedman and Wai, pp. 33-35; Khan and Bilquees (1976), p. 51.; and Annex 1, Tables 14 and 15.

as in cleaning sheds and collecting manure for fuel or organic fertilizer, as well as in making ghee and selling products to villagers. Women also take major responsibility for other such tasks as cutting and fetching fodder, cleaning animals, and milking. In yet others, such as grazing and watering animals, they share responsibility with men.[21] But of eight livestock-related operations in crop production, men have major responsibility for at least four, including draft power (tilling, ploughing, preparing the threshing floor and transport). They share the responsibility with women for two tasks, applying farm yard manure and threshing. And women have major responsibility for the other two, fetching fodder and collecting farmyard manure.

(b) Income. Livestock production is the most important income-generating activity for a woman in an agricultural household. A sample survey of barani areas found that returns from the sale of animal products by women constitute on average 13% of total household income. The sale of crops by men was the third highest source of their income after remittances and off-farm wages. If we impute women's contribution to total income from livestock production from the Agricultural Census data in the same way as we did for crop production (see paragraph 9.13 above), we find that such contribution is 60% under the "total labor input" assumption, 32% under the "full-time labor input" assumption, and 15% under the "paid-labor input" assumption.

(c) Decision-making. The more income a woman earns, the more decision-making authority she wields in the household. Thus, 80 to 90% of the women who earn income from livestock products control the disposition of this income. Rough estimates show that over 60% of women's income goes to meet family food needs and another 20% goes for savings. So increasing the resources and skills available to women for livestock production should significantly augment household income as well as women's authority within the household.

3. Cottage Industry or Crafts

9.16 Craft production is a culturally sanctioned enterprise practiced by many women. Handicraft production in particular is done more or less along the lines of the putting-out system: agents supply the raw materials to the producers, virtually all are women, who remain in their homes. The agents later collect the finished product and pay the producers on a piece-rate basis. Its special attraction for women in Pakistan's cultural setting is that it can be done within the confines of the home, without contact with outsiders (especially men). Although generally disregarded, this handicraft work by women is of utmost importance to their families' survival. The myth is that handicrafts are a "feminine" occupation--because women do them well, and because handicrafts do not interfere with other household responsibilities, and require little investment and a short gestation period.

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[21] See Freedman and Wai, op. cit. The study found that, of the female respondents in the sample, 52.5% of the women said they cut fodder in the fields and feed the animals, 90.7% said they clean animal sheds, and 92.9% said they collect manure for fuel or organic fertilizer. (For details see Annex 1, Table 16.)

(a) Labor Input. The 1980 Agricultural Census sheds some light on female labor input in non-agricultural activities, at least for agricultural households. Sixteen percent of adult women in agricultural households do non-agricultural work either in their homes or in other households for payment. They contribute 69% of total labor in such own-household work and 10 percent to such work in other households for payment.

9.17 This activity rate is an underestimate, because the Census does not have data on non-agricultural households. These might be households of agricultural workers (or "haris," as they are called in Sind) who neither own nor rent land, or of rural non-farm workers whose occupation is the same as their caste (potters, leather workers, weavers, fishermen and women, construction workers, for example). The Agricultural Census contains no gender-disaggregated data on non-farm, non-agricultural activities, but it is estimated that about 33% of rural females older than 10 years of age belong to such non-agricultural households.[22] They are engaged mainly in such crafts as embroidery, tailoring, crocheting, carpet and duree weaving, handloom production, leather work, pottery, and ceramics, as well as construction, food-processing, and miscellaneous handicrafts.

9.18 Two such micro-level studies show the hours of work, income, and so on, of female handicraft workers in Sind (Mohiuddin 1985, 1986). The 216 women surveyed in middle, north, and south Sind spent an average of 4.4 hours a day at handicrafts, with 40% working more than five hours, 14% more than seven hours, and 4% more than nine hours a day, in addition to household chores.

(b) Income. The Mohiuddin study found that Sindhi women in 1984 earned Rs.180 a month, or Rs.6.00 a day (Rs.1.4 an hour) on average from handicraft work. This compares rather unfavorably with the Rs.9.20 average daily wage of female farm workers in Sind. The contribution of the handicraft workers to household income was not marginal, as is sometimes believed, but substantial -- 22% on average, and as high as 46% in certain poor areas. Moreover, 21%[23] of the handicraft workers -- either individually or jointly with other female family members -- were the sole or primary earners in their families and thus heads of the household in terms of economic responsibility.[24] These include single women who were earning to support their parent(s) and siblings because of death/desertion/sickness of father, absence of elder brother, or poverty in general; divorced or widowed women; and married women whose husbands were too

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[22] Population Census, 1981.

[23] Other studies (Mohiuddin 1987, 1988) have found even higher percentages of female-headed households among female domestics and low-income garment workers in Karachi.

[24] The typical definition of family head as either (a) that person who is acknowledged as such by the other members of the census family or of the family nucleus; or (b) the member of the family or of the family nucleus who meets specified requirements -- identified on the basis of such characteristics as sex, age and marital status -- would lead to the erroneous conclusion that in Pakistan there are no female headed households. This is so because the study found that none of the women who were even sole earners considered themselves to be head of the household; in fact, some even declared their dead husbands or male in-laws as such.

sick, old or unwilling to work. The study found that these women worked longer, with 33% working 7-10 hours a day at handicrafts, compared to 8% of the other handicraft workers. As expected, women in the female-headed households were poorer, with 52% below the poverty line compared to 37% of women in other households.

9.19 If we use the same methodology as earlier for imputing income contributed by women, we can estimate that the range is between 69% (derived from the share of female labor in total labor for non-agricultural work) and 10% (derived from share of female labor in paid labor).

(c) Decision-making. In addition to income and working hours, there are other more subtle indices of economic status, like degree of control over earnings. Mohiuddin found that 42% of the female handicraft workers collected money from such work themselves, and 64% of these had full or partial control over their money. These women spent, on average, 24% of their incomes on their households, 33% on purchase of raw materials, 14% on miscellaneous items, and saved the remaining 29%.

4. Household Sector

9.20 In addition to agricultural work (agriculture and livestock production), handicrafts, and such regular household chores as cooking, cleaning, caring for children, and carrying food to male family workers in the fields, rural women engage in three household activities outside the home -- fetching water and fuel for cooking and collecting fodder[25] for animals.

(a) Collecting water from a river, canal, pond or well, for cooking, drinking, bathing, washing clothes and dishes, and watering poultry and animals, frequently requires that women (and children) walk miles each day carrying heavy jars on their heads. Households owning livestock need considerably more water, because a buffalo consumes eight gallons a day, a cow three to four gallons, and a goat about half a gallon. Brass water vessels must be rubbed daily with ashes. Clay vessels are cleaned less frequently with sand.

(b) The search for cooking fuel is another time-consuming task. Women in some villages walk for miles in search of wood. Elsewhere, women gather twigs and leaves for fuel, or collect dung, which they mix with straw, form into cakes, let dry on the mud walls of the house, and store for later use. Studies of Indian villages suggest that a landless laborer's family may spend up to six hours a day collecting firewood and four hours or more fetching water.[26]

(c) Collecting fodder involves either chopping fodder grown for the

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[25] While collecting fodder is an agricultural task, in the sense that it is an important activity in livestock production, it is grouped here with the household sector because it is mostly done by women while they fetch fuel. The same definition has been adopted in micro-studies.

[26] See Charlton, S.M. (1984), Women in Third World Development. Westview Press, Colorado. p. 95.

purpose or searching for, chopping, and carrying back wild grass or shrubs or leaves in conjunction with fuel. In the arid regions of the Khyber Pass, for example, tribal women leave their villages at dawn to search for fuel and fodder in distant mountain valleys. They return at noon, carrying tremendous loads on their heads.

9.21 Non-routine housework performed by women includes house construction and making various handicrafts for home use, such as making utensils for cooking and food storage, weaving cloth and rugs, and processing food. These activities represent an important in-kind household income,[27] but the long working hours that women devote to them lower women's productivity overall.

9.22 Cooking time varies considerably by region, caste, and class. A typical midday meal of wheat or rice and "dal" (lentils) or vegetable requires cleaning and cooking the husked rice, cleaning the dal, all masalas (spices) must be cleaned, dried, and ground on a special stone grinder or between two stones, with water added to make a paste. The food is cooked over a wood fire on one or two mud stoves or "chulas." The chula itself is rebuilt about twice a month. After the meal, the dishes and saucepans are taken to the pond to wash. The whole process may easily take several hours.

9.23 Childcare as a specific, isolated activity tends to take up little of a woman's time either because she keeps her young children with her while she works, or because she delegates their care to older siblings or other relatives in the household.

9.24 On the whole, rural women (and men) in Pakistan work long hours. Several studies show that women work about 12 to 15 hours a day on average. Often, this work is physically demanding--carrying loads of fuel, water, and fodder, transplanting rice, husking maize --and much of it is dirty (e.g. cleaning the cow shed, processing cowdung). Thus, while women's potential productivity is "underutilized," their actual labor is "overutilized."

9.25 It is estimated that women contribute 25 to 45% of the labor input in the rural economy. If we assume that the same participation rate (73%) applies to non-agricultural as to agricultural households, this would yield an estimate of about 14 million women working in rural areas (see Figure 9.1).

C. Constraints on Rural Women's Productivity and Employment

9.26 In addition to the general constraints that women face in all sectors, the constraints specific to the agricultural sector are lack of access to agricultural extension, credit, technology, input supplies and marketing. These constraints lock women into highly labor-intensive and very low productivity activities. They are common to all the rural poor, but they are also gender-specific, some more than others.

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[27] International Fund for Agriculture and Development (IFAD), (1984), Agricultural Policy and Rural Poverty in Pakistan: Report of the Special Programming Mission to Pakistan.

1. Agricultural Extension and Training

9.27 Women's lack of access to resources begins with the lack of awareness of improved farming methods. Hence, access to agricultural extension and training for women emerges as perhaps the most important instrument among the "equipping mechanisms." Women are generally left outside the mainstream of information about improved methods and technology. This limits the growth in their productivity, and hence in the agricultural output they produce. Research at the International Center for Research on Women (ICRW) points to the vicious circle that closes off female access to information and extension services in rural areas: cultural restraints that restrict women in dealing with male extension agents; the virtual absence of female extension agents; and women's lack of control over other resources, such as land, that prevents them from demanding additional resources (which, in any event, can usually be had only from male extension agents). Moreover, most agricultural extension programs in developing countries focus mostly on the crops in which men are involved, neglecting areas where women are more involved and responsible, such as small livestock, fruits, and vegetables. Further, programs focus on male farmers even when women are engaged in the activity covered, on the assumption that the information will be passed on to participants' wives. When those who design projects fail to understand women's roles, the projects typically fail to achieve their goals. For example, in India, 13 massive and expensive training and visit (T&V) projects for agricultural extension until recently largely bypassed women.[28] Women have not been involved even in projects related to reforestation, water supply, grain storage, and other areas primarily managed by women and of critical concern to them. A review of 11 major rural development projects in Nepal shows that in most, new methods and machinery have been made available only to men; often the projects apply only to men's tasks, such as ploughing. FAO studies show that emphasis on reaching the men may change the mix of crops grown. In Bangladesh, for example, women grow vegetables, fruits, and spices for home use, while men grow rice and wheat. Training and credit directed only to men have caused a shift in emphasis to their crops--with a potentially adverse effect on the family diet's diversity and nutrition. In Pakistan, it has been reported that training in animal care is being given to men under a First Aid Program run by the Veterinary Hospital, even though it is women who generally look after livestock.[29] Even the Aga Khan Rural Support Program (AKRSP) which is more gender-sensitive, was caught short at first when it trained men in fruit drying and processing, tasks traditionally done by women.[30]

9.28 Although women are experienced farmers, they need training in improved techniques of farm management, production and prevention of losses.

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[28] See K. Bhasin, Agriculture Without Women: A Scenario in the Making, Report FAO, n.d., p. 6.

[29] See Nighat S. Khan, and others,(1983), Identification of Successful Projects for Improving the Employment Conditions of Rural Women, Report of Applied Socio-Economic Research Center, Lahore, Pakistan.

[30] Development Research and Management Sciences (1988), Women in Development: The Aga Khan Rural Support Program. Lessons for Application, draft prepared for Women in Development Division, World Bank.

Some potential training areas for women are vegetable production, seed production, poultry management and disease control, silage preparation and storage, livestock management and disease control, the use, maintenance and management of new technologies, fruit and vegetable processing, forestry and nursery plantation, and plant protection. AKRSP has provided such training to 837 women in 382 villages in Northern areas.[31] This training has not only increased farm output (vegetable yields, for example), but has been a source of cash income for trained women who deliver plant protection or livestock vaccine serum. They are paid a service charge plus a fee to cover the cost of medicine and vaccine by the villagers.

9.29 In the government there are no female extension officers, although the agricultural universities have produced several female graduates. The Women's Cell in the Planning and Development Department of Punjab (the provincial subsidiary of Women's Division) claims to have 38 trained Lady Field Assistants (albeit in the skills of kitchen gardening, fruit and vegetable preservation, beekeeping, preparation of jams, sauces, squashes, and so on) recruited for 38 pilot centers in Rural Development Centers in Punjab. Of these, 36 were recruited by the Extension Department, but the Ministry of Agriculture says that only two are working. According to the Agricultural Extension Department, the women trained so far are reluctant to be posted to centers distant from their homes. Those who are employed seldom visit the field areas, mainly, it is argued, because of the cultural barriers against women travelling unescorted in rural areas. Additional problems are difficulties in getting safe accommodation, inadequate transport facilities, prohibitive social customs, and the apparently unfavorable attitudes of local leaders and government officials. Department officials also suggested that the original selections were not based on merit and that furthermore, lack of such incentives as provisions for promotion discourages the more ambitious or innovative women from applying.

2. Credit

(a) Formal Credit

9.30 The lack of service for women's credit needs by financial institutions and programs severely limits them. Women need credit to buy inputs (seeds, saplings, and vaccines, for example), better equipment (rice-huskers, fodder-choppers, fruit-drying tents, and sewing machines), and improved household technology (more efficient stoves and handpumps, for example). Women also have a greater potential role in savings mobilization than is generally realized. Bank officials in Pakistan indicate that a large proportion of savers are women, though they tend to have small savings accounts.

9.31 Both supply and demand factors explain women's limited access to institutional credit, but supply factors are more important. They include banks' unwillingness to lend to small borrowers in general, and to women --

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[31] For details, see Annex 1, Table 20.

who tend to be small and inexperienced borrowers -- in particular. The higher unit costs of administering small loans have led financial institutions to equate small loans with costly loans, although small borrowers tend to have much higher repayment rates than large borrowers. In addition, subsidization of interest rates has resulted in credit rationing--the concentration of credit in relatively few large loans that are allocated to the most profitable and powerful borrowers.

9.32 Women also face a gender-specific problem, in that they tend not to own assets that could be used as collateral. Although women can own property according to Islamic Law, customarily most of them relinquish it to male relatives, or give the power of attorney to male relatives, who are then responsible for all financial and legal transactions. Getting two sureties for a loan is also not a promising alternative for women, because giving surety for a woman might be considered socially unacceptable to both the guarantor and the borrower. Moreover, because a suretor must be a landlord with a previous loan history (as at ADBP) and is limited to two sureties, suretors would be inaccessible to poor and small borrowers in general -- women even more than men -- and there would be a shortage of suretors.[32]

9.33 Moreover, financial institutions like the Agricultural Development Bank of Pakistan (ADBP), the Nationalised Commercial Banks (NCBs), and the Federal Bank for Co-operatives (FBC) do not have female staff in rural areas to cater to female borrowers. It has been pointed out, for example that a woman's employment in a bank in a rural area, for example, may be viewed as prestige-reducing rather than prestige-enhancing since the mark of a family's prestige is to keep women at home, not to have them exposed to strangers or low-status people in a non-segregated place. Bank officials in general fail to see women's need for credit and over-emphasize the sociocultural constraints. Although technical, social, and cultural factors may be a hindrance, they are not insuperable barriers and can be overcome by providing incentives -- money, prestige and protection.

9.34 Demand factors are much less serious than supply factors. But two should perhaps be considered. Most importantly, women are inhibited by custom from seeking credit because male family members traditionally act as links between the family unit and all commercial, legal, and political structures. It is, in most cases, socially unacceptable for women to travel to bank offices or to engage in financial transactions on their own, especially with male bank officers. Men worry that their women-folk will be harassed by bank and government officials, especially male officials. And application procedures are particularly cumbersome and time-consuming for poor, and often illiterate, women (and men).

9.35 Nevertheless, there is good evidence both within Pakistan (AKRSP) and outside (Grameen Bank in Bangladesh, SEWA in India) that women desire and are willing to pay for credit. Moreover, there is mounting evidence that

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[32] It has been reported that some landlords have also attempted to abuse the system by demanding 50% of the loan in exchange for a surety letter, or free labor in the fields for a season or a year.

women's repayment records are as good or better than those of men. The information that follows is based on limited data and field visits at branches of the five NCB's, the ADBP, and the FBC.

9.36 Agricultural Development Bank of Pakistan. Less than 0.1% of ADBP's loans are made to women and the amount of credit disbursed to women is even smaller.[33]

9.37 The exception is the Gujranwala Branch, where, in 1985, ADBP introduced an innovative Couple Mobile Credit Officer (CMCO) Scheme for promoting agricultural credit under the Gujranwala Agricultural Development Project (GADP). The CMCO team consists of a male MCO, who extends general and GADP loans, and his wife, the lady MCO, who promotes, disburses, supervises and recovers the loans. Since the inception of the project, women have received 10% of the loans and 6% of the disbursements for "cottage industries" under the GADP.[34] Although this scheme is a step in the right direction, it cannot yet be considered a success -- after four years of operation only three couples are working. Livestock loans for women have been neglected. There are also problems in hiring procedures, training facilities, and incentive structures.

9.38 Nationalized Commercial Banks. Women are an insignificant proportion of the borrowers at almost all branches of the five NCBs. But at the request of the Women's Division, the National Bank of Pakistan has recently agreed to lend Rs. 80 million for interest-free loans to women's projects through designated women's organizations. The sectoral imbalance (only 7 of 43 proposed projects are in agriculture) and the nature of activities to be supported cast doubt on whether and to what extent poor women, especially in rural areas, will benefit from the scheme.

9.39 Federal Bank for Cooperatives. Women have little or no access to credit through the cooperative structure. One study found that, of 50,000 registered cooperatives, only 200 are for women.[35] Data from Sind showed that 10% of women's credit applications to one cooperative society (in Thatta) were rejected. A former registrar reports that no women's cooperatives exist in NWFP. Where they are members of cooperatives, women are generally restricted to thrift societies, which do not give loans.[36] Thus, of 4,057 rural thrift and credit societies in Lahore, Punjab, 4,038 are credit societies for men;

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[33] Of the few cases noted at ADBP, about half were to women of big landowning families who were actually absentee landladies.

[34] The corresponding figures in 1987-88 were 17% and 16%.

[35] Government of Pakistan, Report of the Expert Group on Women's Development during Seventh-Five-Year-Plan, 1988-93, 1988.

[36] This point was raised by the Agricultural Credit Review Mission to Pakistan, with the Secretary, Co-operatives, Ministry of Punjab. The representative of FBC said that their eyes had been closed because no one had ever raised the issue and saw no reason why women should not receive loans.

the remaining 19 are thrift societies for women.[37]

(b) Informal Sources of Credit.

9.40 Caught between the inadequacy of formal financial institutions as a source of credit and their increasing need for capital, low-income women in particular have turned to informal sources to bridge the gap. These alternatives offer low transaction costs due to the proximity of borrower and lender, immediate loan disbursement, flexible repayment terms and so on. The sources are personal (generally relatives, friends and neighbors, occasionally shopkeepers and, rarely, commission agents). Another important informal source consists of rotating savings and loan associations known as "bisi" or "committees," very popular among women throughout Pakistan. A "bisi" or "committee" is an association formed among a core of participants who agree to make regular specified contributions to a fund given, in whole or in part, to each contributor in rotation, calculated in a variety of ways -- by lot, by traditional seniority rights, or by members' needs. Because most rotating credit associations are organized along lines of kinship or residence, the surety provided for investors derives from pre-existing personal bonds of mutual obligation.

9.41 These rotating unions are widely distributed throughout Pakistan and involve large numbers of women. They are structured to protect the interests of all participants more or less equally. They demonstrate a high degree of equality and reciprocity in the distribution of resources, leadership, and decision-making, and their social respectability protects the dignity of borrowers. Because of all these characteristics, rotating associations should interest those wishing to open up credit systems. The associations perform an important intermediary role in mobilizing capital and, by providing mechanisms both to save and to borrow, are often a very effective way for women to meet their credit needs collectively. In fact, these informal associations of women could also be used to develop women's organizations to facilitate women's access to credit, marketing outlets, input supplies, training, and improved technology. Better organization among women borrowers would also protect them from private money lenders who usually charge very high interest rates.

9.42 Community-based Credit Programs. Where they exist, community-based credit programs are used extensively by women. Examples are the Aga Khan Rural Support Program in Gilgit (see Annex 4-B), the Sind Rural Workers Cooperative Society, and the credit program of the Family Planning Association of Pakistan.[38] There are also several programs outside Pakistan, such as the

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[37] There are 429 women's thrift societies in 3 Punjab Divisions (182 in Gujranwala, 173 in Sargodha and 174 in Lahore Divisions) with a membership of 16,154, a share capital of Rs. 1,837,121 and working capital of Rs. 1,895,839; and 24 industrial societies and six consumer stores. These could be advantageously used for savings mobilization and credit schemes. These thrift societies are supervised by female employees of GOP's Co-operative Department -- the only female Assistant Registrars.

[38] In the case of FPAP, the purpose of the credit program is to empower women in economic terms, thereby helping them to make decisions on their health and their family. The program operates through 25-member community groups, which decide who among their members will be the first to receive a Rs. 500 loan for a small-breed goat. The second loan is advanced only after the first is repaid. So far, there have been a total of

Grameen Bank in Bangladesh (see Annex 4-C), SEWA in India, and Mahaweli Ganga in Sri Lanka.

9.43 The AKRSP's savings and credit program is based on a system of collective savings and borrowing. Each member deposits her savings with the Manager of the Women's Village Organization (VO), who combines them with the savings of other members. On the loan side, to minimize transaction costs, the Village Organization takes out a collective loan and then disburses individual loans according to individual member needs. Two main types of loan are issued: (i) a short-term production loan for fertilizer, seed, poultry, marketing, and so on, given interest-free for a period of six months; and (ii) a medium-term development loan for infrastructure projects, land development, and investments in farm machinery given for two to five years at a nominal rate of interest. By the end of June 1988, 2,497 women had taken short-term loans worth Rs. 0.79 million. Under the medium-term credit facilities, 497 women had taken loans worth Rs. 0.50 million for nursery development, poultry farms, and sulphur tents, but not for any collective village investment.[39] The repayment rate is close to 100%.

9.44 The thirteen-year-old Grameen Bank, in Bangladesh (for details, see Annex 4-C), is oriented toward raising the productivity of the poor by providing collateral-free loans for small investment projects (mainly processing and manufacturing, livestock and fisheries development, and trading) identified by the potential beneficiaries. So as not to intimidate potential borrowers, banking services such as presentation and scrutiny of loan proposals, disbursement and supervision of loans, and collection of repayments are performed at the borrowers' doorsteps rather than in the bank's offices. Of the 400,000 borrowers, 82% are women.

9.45 The average loan is $67 and the maximum is less than $200. The repayment rate has been a very high 98%, partly because the bank has developed a system of peer reinforcement, or institutionalized group pressure, that provides the incentive to repay the loans. To qualify for a loan, borrowers are required to form homogeneous groups of five people. Each group receives a brief orientation and training before the first loan is issued. Subsequent loans are provided only when the first one is being repaid (at the rate of 2% of principal each week).

3. Technology

9.46 New and improved technology, for the tasks they already perform, has generally been inaccessible to women. This inaccessibility is at several levels. First, with few exceptions, there has been little development of appropriate technology for "women's work," reflecting its low status. Primitive technology requires that women spend long hours every day on tasks of very low productivity. Traditional techniques of grain-processing, for

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1,000 cases without a single default.

[39] WID-AKRSP Report (see footnote 30), (Annex 1, Tables 17 & 18).

example, are time-consuming -- in extracting oil from seeds, cleaning cotton, drying mango pulp, drying and husking corn, grinding corn, wheat, pulses, or rice into flour, and peeling the tops of sugarcane for animal fodder. In fact, of all the tasks which rural women undertake daily, the one mentioned most frequently as a chore they seek to be rid of is grinding maize, millet, sorghum, rice, or other staple crops. This is probably because this physically exhausting task (usually it takes one to two hours to produce enough flour for a family's evening meal) comes at the end of an already long and exhausting workday. Indeed, the burden of farm and domestic tasks for women has been increasing with population pressure, since soil depletion and deforestation mean that women must walk further for water, and spend ever more time searching for firewood. Women take on still more agricultural and domestic tasks if their husbands migrate to the cities or to other countries.

9.47 Secondly, not enough attention has been given to the development of improved technology for crops grown by women, such as vegetables, fruits, and pulses. If women are to be free to engage in more productive labor, or if more productive work outside the home is not simply to add to their already heavy burdens in the home, then clearly one of the first priorities is to reduce domestic chores. The AKRSP has addressed this issue. Under its appropriate technology package, new technologies have been introduced in 316 villages. The most widely distributed technologies include sulphuring tents for drying apricots, nut-cracking machines, butter churners, fuel-efficient stoves, silage choppers, fruit dehydration chambers, and micro-hydel units for the generation of electricity (see Annex 1, Table 19). Technologies which have been tried include bio-gas plants, water wheels, maize shellers, and spinning wheels.[40]

9.48 Third, when an activity becomes more productive through new technology, the traditional division of labor is often restructured to allow men to take on the more productive task within the enterprise. Women's labor may become marginal to the production process. This happened, for example, with the introduction of mechanized milling for high-yielding rice varieties in Indonesia and Bangladesh. AKRSP tried to avoid this by integrating the traditional division of labor in program planning and ensuring that women continue activity they have traditionally performed even when the activity becomes more productive. It has ensured this by a combination of training, access to inputs and services (credit, marketing, and so on) and managerial authority.

4. Input Supplies

9.49 Women need better inputs, such as seeds for vegetables and high-yielding fodder, saplings for trees, fertilizers and pesticides for their crops, and vaccines for livestock and poultry. For access to these inputs,

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[40] About 216 of these technology items have been given on grant and about 100 on loans. The technologies given on grant are for collective use by the village (nut-cracking machines, dehydration chambers, and so on, while those on loan are for use by individual households (stoves, sulphur tents, and silage choppers).

they also need credit, as discussed earlier. But they are constrained in their access to inputs in much the same way as they are constrained in access to credit and modern technology -- and for many of the same reasons, such as non-recognition of women's work and segregation. In fact, women are doubly disadvantaged: by poverty and gender. Small farmers have limited access to inputs because of their poverty and the imperfections in factor markets. Women, in addition, have limited access to inputs because their work is "invisible" and their mobility is constrained.

9.50 One way of improving their access to improved inputs would be through women's groups, which could get around segregation and could take advantage of economies of scale, thereby lowering costs.

5. Marketing

9.51 Within the agricultural sector, marketing is probably a less important constraint for women in the crop sub-sector because most women produce for home consumption, or have their surpluses marketed by male relatives, who tend to keep the income. But more would probably be produced for sale if women retained control over the income. Women's organizations could improve women's control over income, and the efficiency of marketing methods. This would be particularly important for women in the livestock sub-sector, but most important for women producing crafts. Because many women engaged in crafts or cottage industry are also in the urban informal sector, the constraint of marketing for crafts will be further discussed in the next chapter.

9.52 Extension, credit, technology, marketing outlets, and training are complementary and need to be provided simultaneously and in an integrated way to increase women's productivity and employment. This can best be done through community or social organizations, as the example of AKRSP and Grameen Bank show. Women's organizations are important for overcoming the barriers that women face because of segregation; they are also a cost-effective way of delivering inputs, because the economies of scale lower unit costs.

PART II

CHAPTER X

WOMEN IN THE URBAN ECONOMY [1]

A. Introduction

10.01 The labor market in Pakistan is highly segmented, particularly in urban areas, because of the high degree of segregation. This incurs economic costs, because labor cannot be allocated in the most efficient way. Women are crowded into low-productivity activities, and fewer women work than would if the returns were higher. This segmentation also has high equity costs, because the poorer the family, the more likely they are to depend, wholly or in part, on the woman's earnings. Data on the female labor force in Pakistan, in the urban sector in particular, are very deficient both quantitatively and qualitatively. The official statistics, mainly the Labor Force Survey (LFS) and Population Census (PC), are the only data that would permit analysis of labor force characteristics and trends at the national level, but they suffer from serious definition and measurement problems. Specialized studies exist, but are usually too limited in coverage to be representative. This chapter relies on official statistics (LFS and PC) for breakdown of the population by sex and age. But the chapter uses other surveys -- such as the Agricultural Census -- and women-specific surveys -- such as the National Impact Survey (NIS), Pakistan Fertility Survey (PFS), and the Pakistan Contraceptive Prevalence Survey (PCPS) (see Table 10.1) -- to estimate approximately the female labor force participation rate (FLFPR) in urban areas.

10.02 According to the Population Census of 1981, there were 0.269 million women in the urban labor force, giving a refined FLFPR (of the population aged 10 years and above) in urban areas of 3.5%. The Labor Force Survey of 1986/87 gives a total FLFPR of 11.9% (for urban and rural areas). Applying the urban/rural ratio from the 1985/86 LFS gives an urban FLFPR of 4.7%, or 0.44 million.

10.03 These figures are much lower than the average for South Asia, and for developing countries as a whole. Furthermore, the PC shows a significant decline in the FLFPR since 1951 (see Table 10.1): the FLFPR reported in the 1981 Census is the lowest observed in the history of the census in Pakistan. Even the absolute size of the female labor force in the 1981 Census is smaller than that estimated in the 1961 Census, although the population doubled during the period from 1961 to 1981.

10.04 But it is simply not plausible that about 90% of the women in Pakistan, where large numbers of households subsist in absolute poverty, perform only domestic chores that do not contribute to household income. The Agricultural Census (1980), which makes a much more serious attempt to

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[1] This chapter draws partly on Women in the Urban Informal Sector in Pakistan, draft prepared by Development Research and Management Services (DRMS), Islamabad, for Women in Development Division, World Bank, 1989.

document women's labor force participation, shows a FLFPR in agriculture of 73%. This is clearly grossly inconsistent with the rural FLFPR of 3.0% in the Population Census. It appears that the real cause of the low official FLFPRs is under-reporting. Evidence supporting this comes from a number of surveys and studies, both nationwide and micro-level.[2] The World Bank Employment Report concludes, using the Agricultural Census, that official statistics (LFS and PC) "omitted" about 12 million rural female workers. But the report, while recognizing piecework by urban women as documented in micro-level studies, does not attempt to determine the extent of underestimation of urban female labor force. This is partly because it is difficult to do so for lack of data, and partly because the few studies available suggest that this underestimation may have been numerically less serious than in rural areas. In this chapter, an attempt is made to estimate the urban female labor force participation rate using different national surveys in conjunction with micro-level studies for the informal sector (see Table 10.1 and Figure 10.1).

10.05 Given the relatively good coverage of the Agricultural Census, one way of estimating the urban FLFPR more realistically is to use this census as a starting point. One could take the average ratio of urban to rural FLFPR, from the women-specific surveys -- the National Impact Survey (NIS), the Pakistan Fertility Survey (PFS), and the Pakistan Contraceptive Prevalence Survey (PCPS) (see Table 10.1) -- and apply it to the Agricultural Census FLFPR. The average for all three surveys gives an urban to rural ratio of 52.9%. But the Pakistan Fertility Survey (PFS) gives an implausibly small gap between the urban and rural rates (we would expect the urban rates to be significantly lower than the rural rates, because of higher incomes and a greater prevalence of purdah in urban areas). If we exclude the PFS, we get a ratio of 36.3%. This could then give us a range, which, applied to the agricultural FLFPR given in the Agricultural Census, gives us a range of estimates of urban FLFPR's of 27-39%. Assuming that these women work only 75% of a full-time equivalent, then we would get a range of 20-30% "full-time equivalent" labor force participation. The midpoint of the range would be 25%.

10.06 This approximate estimate of an urban FLFPR of 25% is also confirmed by micro-level surveys -- the sample of low-income women in Rawalpindi, for example, (see Annex 1, Table 21) -- which shows that 45% of the sampled women work. But because one would expect a higher proportion of low-income than higher-income women to work, this could be the upper end of the range. The other study, of women in the urban sector in Karachi (Sathar and Kazi (1988), -- see Table 10.2), shows a ratio of women in the formal sector to those in the informal sector of about 1:2. But one would expect a greater than average proportion of working women to be in the formal sector in Karachi, because it is the industrial and commercial center of the country; thus, this ratio could be the lower end of the range. If applied to the LFS estimate of about 5% FLFPR in the urban formal sector, it would yield an estimate of 10% urban FLFPR in the informal sector. Putting this together with the Rawalpindi survey's estimate of 45% of all women working, our estimate of 25% of urban FLFPR again looks like a reasonable and conservative midpoint.

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[2] World Bank (1989), Pakistan: Employment Issues and Prospects, Report No. 7523-PAK.

Table 10.1: Labor Force Participation Rates in Pakistan By Sex (Urban and Rural) 1951-1986/87 (selected years)
(percent)

Year/Data Source	Crude Participation a/ Rates		Refined Participation Rates	
	Male	Female	Male	Female
Population Censuses				
1951	55.1	2.1	79.4	8.1
1961	55.0	6.1	80.8	9.3
1972	55.4	6.2	77.6	9.0
1981	50.5	2.1	72.5	3.5
Labor Force Surveys				
1966/67	57.6	6.7	86.7	10.5
1967/68	57.8	6.4	86.7	10.5
1968/69	52.4	4.4	79.0	6.6
1969/70	53.3	4.9	79.8	7.3
1970/71	53.1	5.4	80.0	8.1
1971/72	51.9	5.4	78.6	8.0
1974/75	52.1	4.3	76.6	6.0
1978/79	52.3	7.9	77.3	11.8
1982/83	51.5	7.2	75.2	10.7
1984/85	51.7	5.8	77.1	8.7
1985/86	50.0	6.0	74.8	9.1
1986/87	49.5	7.9	73.5	11.9

Women-Specific Surveys b/			Urban/Rural FLFPR	Urban as % of Rural FLFPR
(1) 1968/69 (NIS)	-	-	9.0/22.3	40.4
(2) 1975 (PFS)	-	-	15.6/18.1	86.2
(3) 1984/85 (PCPS)	-	-	7.9/24.6	32.1
Agricultural Census (1980)			-/73.2	
Average of (1), (2), (3)				(52.9)
Average of (1) & (3)				(36.3)

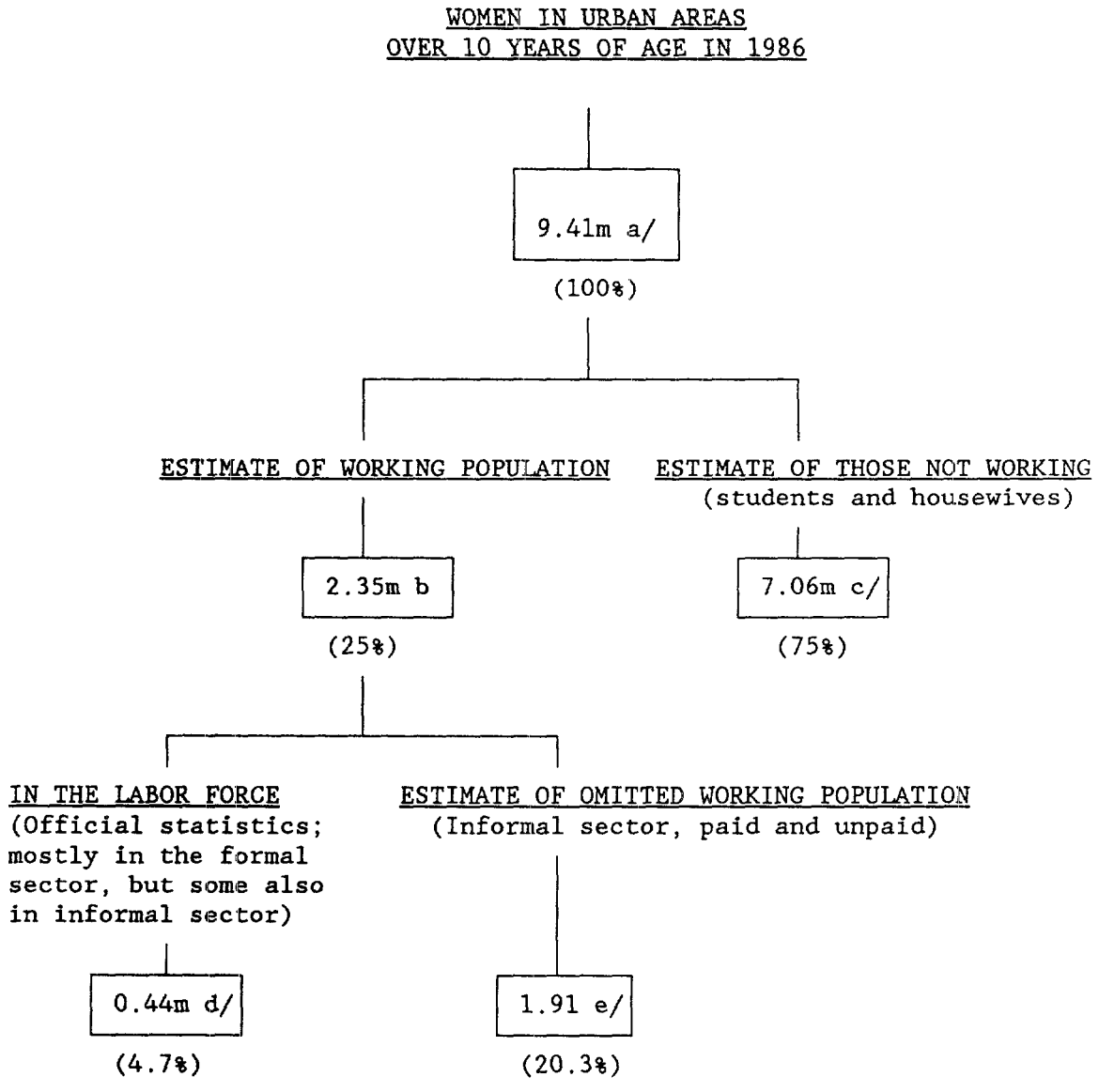
a/ Crude participation rates are expressed as the ratio of the labor force to total population, and refined participation rates as the ratio of the labor force to the economically active population.

b/ From the National Impact Survey, 1968/69; the Pakistan Fertility Survey, 1975; and the Pakistan Contraceptive Prevalence Survey, 1984/85. Participation rates are for married women aged 15-49.

Source: Pakistan: Employment Issues and Prospects, Table II.3, World Bank, 1989 (with urban/rural ratios, and Agricultural Census data added.)

FIGURE 10.1

APPROXIMATE ESTIMATE OF WOMEN IN THE URBAN LABOR FORCE



Sources: 1985/86 and 1986/87 Labor Force Surveys: 1981 Population Census and 1980 Agricultural Census.

a/ (1981 Urban female population over 10 years old) x (Urban population growth rate for 5 years)
b/ For estimation methodology, see text, paras. 10.05-10.07.
c/ Derived as a residual from a/ and b/.
d/ Derived from the total FLFPR (Urban and Rural) in the 1986/87 Labor Force Survey, using the Urban/Rural breakdown in the 1985/86 Survey.
e/ Derived as a residual from b/ and d/.

10.07 Taking the midpoint of 25% in the range, then, Figure 10.1 shows us the likely "omitted" working population which would be in the informal sector -- about 20% of the urban female working-age population (or 1.91 million). While the Labor Force Survey estimate (4.7% urban FLFPR, or 0.44 million) in theory covers the informal sector (it should include unpaid family labor and work for payments in kind), for women it is fair to assume that, because of the way the data are collected, the majority of those counted in the labor force would be in the formal sector. This is because paid work of reasonable status performed by women outside the house is the only work to which most male respondents (replying to male enumerators about female relatives' work) are likely to admit. But a few women counted by the LFS are likely to be in the informal sector; therefore, our estimate of 1.91 million "omitted" female workers in the informal sector could be rounded up to about 2 million total female workers in the informal sector. These women in the informal sector work in different types of activities (see Figure 10.2).

B. The Informal Sector

10.08 Certain developments in the economy point to the growing importance of the informal sector. Among these developments are the very low or negative levels of labor absorption in large-scale manufacturing. The failure of modern industry to generate employment has, in turn, been attributed to a shift away from relatively labor-intensive consumer goods industries toward more capital-intensive production of intermediate goods. The capital-intensification has been brought about by policies such as subsidized interest rates, preferential tariffs favoring capital over labor, and stringent labor legislation.[3] This chapter focusses on the informal sector as it is the primary employer of poor urban working women. Women's employment in education and health is discussed in Chapters I, II, VI and VII.

10.09 The urban informal sector is characterized by a large number of small-scale production and service activities that are individually or family owned and use indigenous inputs and labor-intensive, simple technology. It overlaps the small scale sub-sector, particularly household enterprises, and covers much of the "service" sector outside public service. The usually self-employed workers in this sector are engaged in activities ranging from hawking, street-vending, marketing, knife-sharpening, shoe-shining, and junk-collecting to selling fruits, vegetables, etc. Others find jobs as mechanics, blacksmiths, carpenters, small artisans, handicraft workers, potters, barbers, and domestics. The share of the urban labor force engaged in informal sector activities ranges from 50 to 70% in developing countries; in Pakistan it is estimated at about 70%.[4] These workers have little formal education, lack capital resources, and are largely unskilled, or have skills acquired outside the formal system through apprenticeship. As a result, worker productivity

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[3] World Bank (1989), Pakistan: Employment Issues and Prospects.

[4] See Mazumdar, D. (1976) "The Urban Informal Sector", World Development, August. p. 659; Khan S. and M.J. and Khan (1986) (A Comparative Econometric Analysis of Informal and Formal Sectors in Lahore Punjab Economic Research Institute Lahore), report it as 69% for Pakistan.

and incomes tend to be lower in the informal sector than in the formal sector. Moreover, workers in the informal sector do not enjoy the protection afforded by the formal sector in terms of job security, decent working conditions, minimum wage laws, old age pensions, and so on.

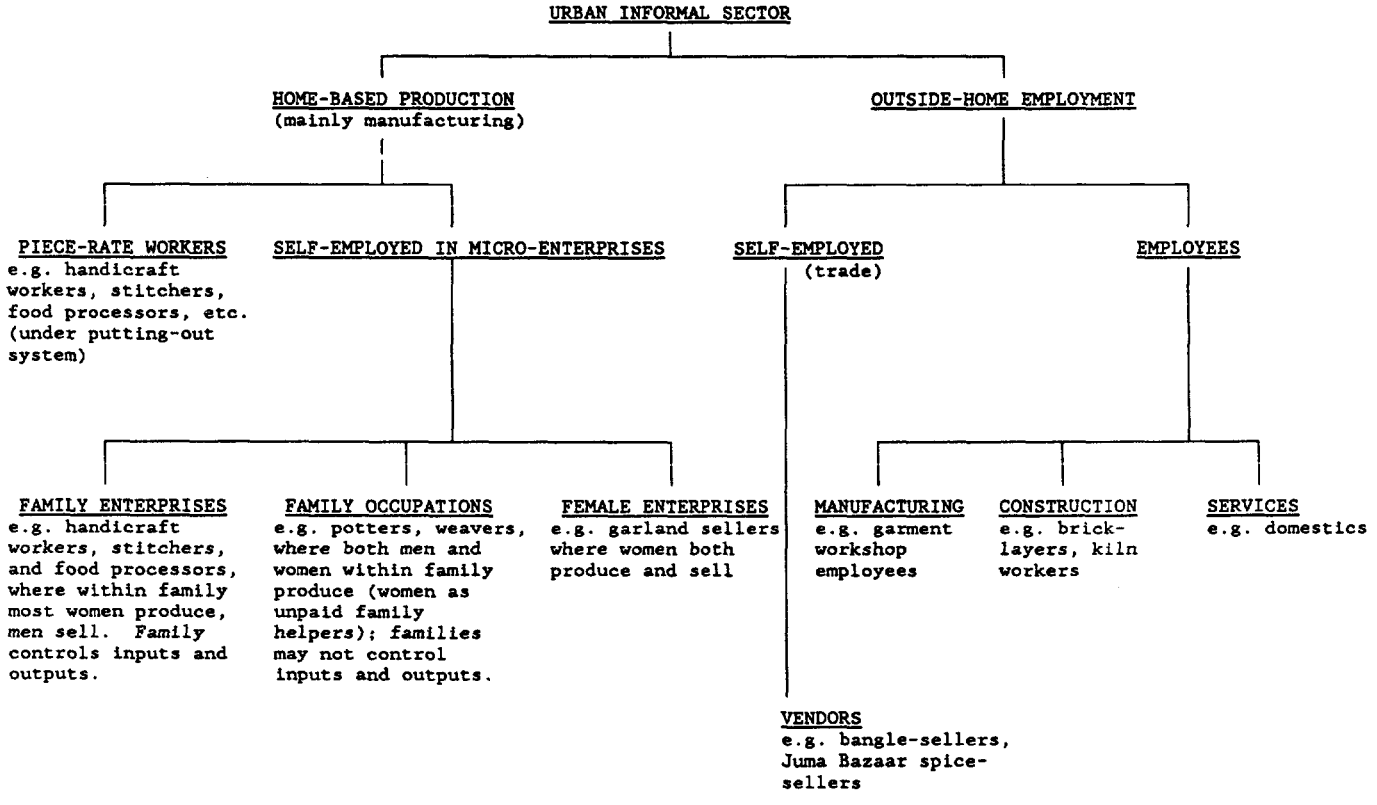
Table 10.2: Female Employment In the Urban Sector In Karachi (1987)

Occupation	Female workers (Nos.)	As percentage of all employed women (%)
(1) FORMAL SECTOR WORKERS	148	31.5
(A) Factory workers		
Garment industries	43	
Pharmaceutical industries	15	
Supervisors	19	
Packaging and food processing industries	56	
Miscellaneous	15	
(2) INFORMAL SECTOR WORKERS	322	68.5
(A) Outside the home	(75)	(23.3)
Domestic servants	58	
Vendors	7	
Miscellaneous workers (including brick layers, laborers, and so on)	10	
(B) Home-based workers	(247)	(76.7)
Tailoring	102	
Embroidery	49	
Food processing	22	
Vendors	14	
Crafts	33	
Miscellaneous	27	
Total (1 & 2)	470	100

Source: Sathar, Z. and S. Kazi (1988), Productive and Reproductive Choices of Metropolitan Women, Pakistan Institute of Development Economics, (PIDE).

FIGURE 10.2

CLASSIFICATION OF FEMALE URBAN INFORMAL SECTOR WORKERS



10.10 The definition of the urban informal sector has been the subject of debate. What is undisputed is that a large proportion of urban economic activity has not been adequately measured or described. These known but undocumented components of the urban labor force go under the label of the informal sector (also called the unorganized sector, the lower circuit, or the bazaar economy). Common distinctions between the formal and informal sectors include the following:

Formal Sector	Informal Sector
Difficult entry	Ease of entry
Large-scale	Small-scale
Secure employment	Insecure/seasonal employment
Regulated enterprises	Unregulated enterprises
Corporate ownership	Family ownership and self-employment
Links with international trade	Local market
Capital-intensive	Labor-intensive
Modern technology	Traditional technology
Fixed locations	Transient patterns
Reported/legal activity	Unreported/illicit activity

10.11 There are perhaps about 2 million women in the urban informal sector in Pakistan; they represent a significant growing section of the working population in Pakistan. The informal sector absorbs surplus and unskilled labor unable to find jobs in the modern, organized sector. The informal sector allows entry and access to enterprises that would otherwise be denied them, and it offers conditions compatible with their cultural constraints.

10.12 There is a distinct difference between male and female informal labor markets. The male labor market spectrum includes, at one end, unskilled marginal workers subsisting in such casual jobs as hawking and car washing and, at the other end, small-scale, family owned enterprises that are viable, efficient, and labor-intensive. The informal female labor market is organized along different lines, because women's choice of activity is determined by the norms of female seclusion.

10.13 Most outdoor activities are taken care of by men, while women live in some seclusion within the family dwelling. Women are not only not among the sellers in the markets, they are a minority even among the customers, because men usually shop for food and other items of daily use. Even non-secluded women are greatly affected in their decision-making, especially in the choice of occupation, by the general attitude in favor of seclusion. Work in which contact with males cannot be avoided is associated with loss of respect and diminished marriage prospects for single girls. Thus Pakistan's urban informal labor market is highly segregated, even for a Muslim country. The workers, street vendors, market sellers, carpenters, mechanics, and barbers are almost exclusively male. Women are confined to being domestic servants (who work in a home mostly when the master of the house is away at work and have dealings only with the mistress) or home-based workers (who

stitch clothes, make lace, weave baskets, embroider, make food products and home-made cigarettes,etc., for sale by male family members or middlemen). Women also work in productive and service activities that are home-owned -- for example, pottery making and leather tanning. The only available information on these subsectors comes from a few micro-level studies (with small sample sizes and inherent limitations). As such, the following section will give a qualitative analysis of each of these groups, substantiating it where possible with data.

10.14 Within the female urban informal sector, types of work are distinguished by location (outside the home or home-based); type of employment (wage-earner, pieceworker, self-employed, or unpaid family helper); and type of industry group (manufacturing, construction, services or trade). There are two main sub-sectors within the female informal sector: (1) home-based production either as pieceworkers or self-employed "micro-entrepreneurs"; and (2) work outside the home, mostly as unskilled wage earners in manufacturing, construction, or services (see Figure 10.2). In the first sub-sector women work in a segregated environment and perform market-oriented activities compatible with their domestic responsibilities. Hours are flexible, for example, and children can be brought to work. A characteristic common to both sub-sectors is the lack of protection of the sort that is found in the formal sector: e.g. job security, decent working conditions, minimum wage laws, old-age pensions, etc.

(1) Home-based Workers

10.15 Micro-level studies indicate that home-based workers constitute 53%[5] of all employed women in the urban sector and 77 to 83%[6] of employed women in the informal sector (see Table 10.2 and Annex 1, Table 21). A rough estimate of 75% of the estimated 2 million women working in the informal sector would yield approximately 1.5 million women who are urban, home-based workers. About half of these (or 750,000) are likely to be pieceworkers, and the other half micro-entrepreneurs (see below). In fact, home-based work constitutes, after agriculture, the most important source of women's employment.

(a) Pieceworkers. The two kinds of home-based workers are quite different. In piecework, raw materials are supplied to the producers, all of whom are women, by agents (middlemen or shopkeepers), who later collect the finished product and pay the producers on a piece-rate basis. The middleman is the source of capital, information, and access to markets. This work, like self-employment, allows women the freedom to choose the time, duration, and location of work, but, unlike self-employment, it yields little return on their labor. Piecework, like wage employment, pays at a contracted rate, but,

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[5] See Sathar Z. and S. Kazi (1988), Productive and Reproductive Choices of Metropolitan Women, Pakistan Institute of Development Economics (PIDE), Islamabad.

[6] The lower limit is from the Karachi Survey (Sather and Kazi) and the upper limit from the Rawalpindi Survey (Bilquees and Hamid).

unlike wage employment, there is usually no outside control over the daily quantity of work and no protection by labor laws.

10.16 Most of the home-based producers work in manufacturing -- producing hosiery goods, tailoring, packing medicine, stitching leather goods, making paper copies or cotton gloves, and processing dried fruits, spices, and the like (see Annex 2 for profiles of women working in the informal sector). These sub-sectors are characterized by low levels of technology and skills, and fragmentation of production. Labor-intensive work that does not require specialized skills or supervision is usually given out to female home-based workers. The more mechanized operations are conducted in factories.

10.17 Home-based piecework has a number of advantages for a woman. It allows her to combine the roles of wife, mother, and homemaker because its hours are flexible and convenient. It saves time and money in commuting to and from work. It is an important way of bringing into employment women who would otherwise be restricted to their household duties. Indeed, home-based work gives most women their only opportunity to earn income, given the social environment, cultural inhibitions, lack of alternative job opportunities, low levels of education and skills and the undervaluation of women's labor.

10.18 Nevertheless, home-based piecework has great disadvantages. Women remain largely at the mercy of male contractors and middlemen. Working hours are long and erratic. Earnings are often so low that every family member is called upon to assist in some aspect of production, resulting in large-scale child labor in many home-based industries. The contractor enjoys tremendous advantages from a home-based piece-rate system: there are no overhead costs or need to invest in tools or machinery; no trade unions to contend with; no minimum wages or social security benefits and, particularly, no legislation defining workers' rights or requiring welfare measures. Certain elements of monopsony power exist in the labor market for female home-based workers. The employer (middleman or contractor) has some monopoly power in the labor market. This leads to a situation in which workers are paid less than the value of their marginal product, and equally productive workers may be paid unequally. In small urban areas, there are very few middlemen who purchase the products (and thereby the services) of these home-based workers. Women workers do not generally buy the raw materials or sell the products themselves because of female seclusion, as explained earlier. At the same time, however, these home-based workers are linked, through the middleman, to the formal sector, since the middleman supplies the finished goods either to retail outlets or, in some cases, to exporters (which sell them under their brand names).

(b) Micro-entrepreneurs[7]. It is estimated that roughly 750,000 women are engaged in micro-enterprises, at various levels (see paragraph 10.15).

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[7] Technically micro-enterprises would also include small garment workshops, boutiques, hairdressing salons, and so on, which largely employ female workers. While employees in these enterprises face conditions typical for the informal sector, however, the owners (male or female) belong to an entirely different class and should not be identified with micro-enterprises for the present purpose. Conversely, some female micro-entrepreneurs may have workshops or businesses that employ regional workers.

Family-owned micro-enterprises are engaged in both manufacturing and trade, though manufacturing is by far the more important of the two. Typically, the entire family is engaged -- women produce the product while men buy the raw materials and sell the finished goods, except in female-headed branches. Examples of goods produced include embroidery products, mirror work, silk and cotton cloth, knitwear, pottery, leather work, and processed foods. These family enterprises can produce a relatively good income, especially when women themselves sell what they produce. Production could also be a perpetual family occupation, almost like a caste.[8] Examples include weavers (Dhuna or Julaha), potters (Kumhar), leather workers (Chamar), and sweepers (Jamadar or Mehtar or Bhangi). The social status of such hereditary occupations is uniformly low. Women in these occupations report a need for credit for the purchase of raw materials and better presentation of their products to enable them to become more competitive. These women also require special skills in marketing. They show some organizational and entrepreneurial ability, and some of them even sub-contract piecework to other women in their neighborhood.

(2) Workers Outside the Home

10.19 Micro-level studies indicate that urban women workers outside the home constitute between 17 and 23% of the female labor force according to our approximate estimates (see Figure 10.1). This would mean roughly half a million women are workers outside the home in the urban informal sector.

(a) Wage Workers

i. Manufacturing. Subcontracting and "putting out" by industries (of such items as garments) to workshops (and to home-based workers) is widespread in Pakistan, not only because of technological complementarities in production but also because it allows formal-sector firms effectively to avoid labor legislation. The garment industry frequently uses workshops that employ poor and lower-middle-class young women.[9] Most of these women are wage employees but some also work on a piece-rate basis. The growth of these workshops has been phenomenal in the past few years. Operators, who carry out the manual work of embroidery, thread-cutting, and button-stitching, are usually women, while supervisors, cutters, and master tailors are mostly men. There is gender segregation both physically and by type of work. Some common features of women's employment in these workshops are low wages (sometimes paid on a piece-rate basis), long and erratic working hours, and the absence of any workers' organization.

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[8] These castes are not structured along religious lines, as in India.

[9] Garment industry companies, depending on their size and past performance, subcontract various parts of production. Labor-intensive work such as hand embroidery is usually put out to female home-based workers. There is not only the vertical putting-out of part of the production process, but also horizontal putting-out of the same type of work to several workshops and home-based workers. But most of the work in the industry is informal and invisible in official statistics, because it is done either in informal sector workshops by women or by female home-based workers.

ii. Construction Workers. Another category of wage-earners are women who work at arduous tasks as unskilled laborers in brick-kilns and quarries and road construction. Micro-surveys indicate that 13% of female workers in the informal sector are such workers.[10] They are mostly drawn from the rural poor who move from place to place with their families. The earnings of these women are among the lowest among all categories of female urban workers. Men often acquire brick-laying and masonry skills while their wives, working in the same area, are restricted to the more menial tasks. Nevertheless, their earnings constitute a major share of the family income, as high as 42% for kiln workers.[11]

10.20 Women working in the brick kilns and quarries face a multitude of problems. These problems are sometimes exacerbated by the usurious interest rates they have to pay to employers when forced to take consumption credit to meet their basic needs, particularly during nonworking months. About 91% of the women working in kilns are in debt, as are about 76% of the families working in quarries. In most cases, deductions are made from monthly salaries (on which there is usually deferred payment) to repay the loans. These debts are extremely hard to pay off, and result in binding families for generations to the kiln owners.

iii. Services. Domestic service has recently emerged as a significant source of employment for poor women, especially new migrants, in cities like Karachi and Islamabad. In Karachi, one survey[12] estimated that domestic servants account for 77% of workers outside the home. Such work appeals to poor women because it requires no special skills and little or no investment. It also guarantees seclusion and, therefore, respectability. Moreover, the proximity of slums to high-income neighborhoods is an important factor in persuading women to undertake this type of work, because the women can return home relatively easily and cheaply in the evenings. Middle-class households, from which women are increasingly enrolled in college or in the work force, like this arrangement because female domestics are more affordable than males and do not require accommodation in the house.[13] In addition, female domestics fit more easily into the rules of seclusion, they work when the master of the house is away and thus can deal only with the mistress.

10.21 Female domestics typically work part-time in three or four houses at one or more of the following chores: washing dishes, washing clothes, and

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[10] See Sathar, op. cit.

[11] See DRMS report, Women in the Urban Informal Sector, op. cit.

[12] See Mohiuddin, Y. (1986), Poverty and Female Breadwinners, National Social Science Association Meeting, Florida.

[13] In fact, the proliferation of pockets of mud homes in Islamabad was the informal sector's response to the need for domestic help in a capital that had failed to plan for low-income housing for such domestic workers.

cooking, cleaning and sweeping. They charge about one-sixth the salary of a full-time male servant), per activity per month. This makes it possible for most middle-income households to afford them, at least for the most arduous tasks.[14] Those who work full-time with one household generally have lower monthly incomes than those who work part-time for several families.

10.22 The main problems of women domestics are lack of information systems to inform them of available jobs and inadequate transport services for getting from one workplace to another. They also earn low wages and work long hours. Moreover, the sample survey of domestics in Karachi reported that housing is a serious problem for them: they have to pay accordingly high rates for urban homes in close proximity to their place of work. Any attempt to relocate domestics or other informal-sector women out of congested urban areas would be counterproductive, destroying valuable linkages that may have taken considerable time to establish. Rather, what these women (and other slum-dwellers) need is for the government to upgrade existing sites (to widen and clear roads, improve sanitation and drainage, and make water and power more accessible for example) and to provide low-cost housing.

(b) Self-Employed (trade)

10.23 This group consists mainly of vendors. In recent years, there has been a marked increase in the number of women vendors, some of whom also produce the goods they sell. Traditionally, women shied away from enterprises that required them to work outside the home, and particularly from work which involved sitting on street corners. Even now, women in marketing are seen only in special markets outside shrines, in special sections of some bazaars, special festivals, or, more often, at the Friday "Juma Bazaars."[15] These women sell vegetables, processed and semi-processed food, children's clothes, toys, trinkets, bangles, embroidered goods and women's clothing -- all goods primarily bought by other women. Mostly, they come in groups, like the bangle-sellers of Moti Bazaar or vegetable-sellers in Karachi. They are almost all self-employed, with an average monthly income of about Rs.600 (in 1988), a relatively high income for the urban informal sector. Women selling in the Friday Juma Bazaars are able to make between Rs.100 and Rs.2,000 in one day, and from Rs.400 to Rs.8,000 in one month (1988 estimates).[16]

10.24 The main constraints faced by women vendors are lack of credit and market information, and difficulty in obtaining authorization to enter special markets like the Juma Bazaars. Moreover, the women face increasing competition from men, who have better access to credit and cheap sources of raw material. Many women vendors-cum-manufacturers display organizational and entrepreneurial ability, and some of them subcontract piecework to other women in the neighborhood. But they report that, to become more competitive, they

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[14] See Mohiuddin, 1986.

[15] The Juma Bazaar is a relatively new concept. It is like a fair held each Friday all over the country. It is usually under tents on open ground, but could also be in permanent concrete enclosures. Its great attraction is the lower price made of goods possible because several layers of middlemen are avoided.

[16] DRMS Report, Women in Urban Informal Sector, op. cit., 1989.

need credit for the purchase of raw materials and stocks, and for better presentation of their produce. They also require special marketing skills. At this stage in the development of their enterprises, loans are needed mostly for production supplies and running expenses (such as rental and transportation costs and payments to subcontractors), rather than for investment purposes.

C. The Formal Sector

10.25 As indicated in Figure 10.1, the official estimate of the female labor force in urban areas is about 0.44 million (or a female labor force participation rate of 4.7% -- see paragraph 10.07). The bulk, but not all, of these women would be found in the formal sector. Within the formal sector, women are concentrated in a few industry and occupation groups. According to the 1985-86 Labor Force Survey (see Annex 1, Table 22), the highest percentage of the female urban work-force in the formal sector (by economic activity) is in the community, personal and social service sector (44%), followed by the manufacturing (37%) and agriculture (13%) sectors, the three together accounting for 93% of all such women. Similarly, a classification by occupation groups shows that the highest percentage of the urban formal sector work-force consists of production workers (39%), followed by professional workers (26%), and service workers (13%), the three together accounting for 78% of female urban employment. Within the industrial sector, the highest percentage of employed women consists of spinners, weavers, knitters, dyers and related workers (32%). The next highest percentage is of laborers (21%); tailors/dressmakers, upholsterers and related workers (17%); bricklayers, carpenters and other construction workers (11%); transport equipment operators (4%); potters and related workers (3%). Therefore, 'manufacturing' and 'professions and services' emerge as the largest employers of women in the urban formal sector.

10.26 Barriers to entry in formal sector employment are much greater for women than men. On the supply side, women's lower education and skill levels limit them; also, conditions in the workplace may not be conducive to women working: segregation norms may not be maintained, and there may not be separate sanitation facilities. While labor laws in Pakistan make special provisions for women workers who are hired on a permanent basis (for more than six months), relating to maternity leave, creches, working hours, etc., these provisions in fact seem to discourage employers to hire women as permanent workers. There is therefore a widespread practice of hiring women on a temporary basis, which deprives them of work-related benefits, as well as the opportunity to raise their productivity through on-the-job experience.

10.27 As investment in the social sectors increases, women's role as providers of education, health and family planning should also increase. Women's employment in these sectors is discussed in detail in the education and health and population chapters of this report.

D. Female-Headed Households

10.28 There is growing evidence that a large number of women in the informal sector are the primary supporters of their families. A study by Mohiuddin found that a third to a half of the workers in home-based production, garment workshops, and domestic service bore sole economic responsibility for their families.[17] Aside from widowhood, abandonment, divorce, and separation, the most important factor in this pattern appears to be economic uncertainty and instability due to spouse's unemployment.

E. Constraints on Women's Productivity in the Informal Sector

10.29 If these constraints are overcome and women have increased opportunities to earn more, their status within the family is likely to rise. Their children will also probably benefit, because women seem to spend a large percentage of their income on their families, especially on children's health, nutrition, and education.

(1) Marketing

10.30 Lack of marketing outlets is a constraint on women's productivity, mainly for self-employed women or women who have micro-enterprises and for women in the rural cottage industry sub-sector. The constraint is gender-specific because of the segregation norm, which require that men undertake the "outside" tasks of buying raw materials and marketing women's finished products.

10.31 The marketing problem goes beyond lack of access to shopkeepers and outlets, however. Marketing problems have plagued most handicraft projects in Pakistan, as in other developing countries, whether the projects were initiated by government departments, international agencies, NGOs, or private individuals.[18] The reason is that few of these projects were conceived from a marketing point of view. Most of them were "welfare-oriented" projects based on existing skills or raw materials and centered on culturally acceptable activities for women (embroidery, or knitting, for example). In too many projects, the finished product has no market at all or none that can realistically be reached.

10.32 First, the market may have been saturated. There may be no guarantee of sustained local demand, and foreign demand may be uncertain due to shifts in international tastes or numbers of tourists. The problem of demand may also be related to product quality (for example, non-color-fast embroidered products or thread) and design (inappropriate color combinations or unsophisticated patterns).

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[17] Mohiuddin, Y. (1987), Female-Headed Households and Urban Poverty in Pakistan. Paper presented at 13th Annual Meeting of Eastern Economic Association, Washington, DC.

[18] See, for example, NGO projects and government-run handicraft centers in Multan, ILO-funded projects in Sind, and a private basketry project in Jhang, reported in Khan, op.cit., 1983.

10.33 The other major marketing constraint is the under-development of markets combined with female seclusion, which permits middlemen to exploit home-based workers by giving them a lower price for their product. In Sind, for example, Mohiuddin (1986) found that women who did their marketing earned more and had greater control over how they used their income. The mean income of women who marketed their products was Rs. 250 a month in 1984. Women who marketed through their husbands, brokers, or other male intermediaries earned only Rs.100, which is below average for the whole group and below the poverty line. Moreover, of women who sold the product, 86% had full or partial control over their money, compared to only 53% of those who sold it through others. If husbands sold the product, the men were as likely to spend the income on themselves as on their households or children. Understandably, the greatest expressed need of these women was for aid in marketing.[19]

(2) Credit

10.34 Lack of access to institutional credit has limited the economic potential of home-based women producers throughout developing countries. Similarly, each of the groups in the informal sector -- home-based workers, micro-entrepreneurs, vendors, domestic workers, and so on -- have mentioned credit as an important constraint, though each group's needs are different. Home-based workers and vendors lack the capital to buy raw materials in bulk at source or from wholesalers and therefore must make frequent trips and buy small amounts from retailers at much higher prices. This makes them less competitive. Lack of reasonably priced credit keeps construction workers bonded to the contractor. Most respondents to a survey in Pakistan cited lack of finance as the most important constraint to expansion; none mentioned institutional credit as a source of funds.[20]

10.35 Although a few credit schemes cater to the urban informal sector,[21] their coverage is limited. For the most part, institutional credit sources are not oriented toward lending to women in the informal sector, because of such women's perceived lack of creditworthiness and their seclusion. But experience in India and Bangladesh (SEWA and Grameen Bank) as well as AKRSP, and the record of lending by non-institutional sources, indicates that female informal sector borrowers have very high repayment rates (close to 100%). They have also been able to use credit effectively to generate savings.

10.36 Credit programs in other countries offer conceptual models that can assist in the design of lending programs for women. In India, for example, they have used women's banks. Women's organizations have acted as

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[19] See Mohiuddin, Y. (1985), Women's Employment in the Putting Out System in Sind, Report prepared for I.L.O., also at Applied Economics Research Center (AERC), Karachi.

[20] Kazi, S. (1987), Skill Formation, Earnings and Employment in the Urban Informal Sector, PIDE.

[21] The Small Business Finance Corporation provides loans to small industries, and the ADBP to cottage industry. Some NGOs have also started small credit schemes. Behbud Association, for example, gives interest-free loans of up to Rs.10,000 to women for investment in small home enterprises.

intermediaries to facilitate contact between the formal banking system and lower-class women, home-based producers, vendors, and casual laborers. The organizational strategies devised in India by Self-Employed Women's Association (SEWA) and Working Women's Forum (WWF) and other women's organizations have similar features. The core of the organization is the loan group: a group of women borrowers in a neighborhood who act as guarantors of the loan and as a women's support group. Group leaders investigate prospective members, attend regular meetings, and help in the collection of loan payments.

10.37 Extensive evidence in other developing countries, together with limited experience in Pakistan, suggests that the essential ingredients of an institutional credit system to support female informal-sector enterprises include: (a) close contact between borrowers and lenders; (b) organization of borrowers into homogeneous groups to achieve greater resource availability and reduced overhead costs; (c) mechanisms for generating savings and servicing loans to reduce real and perceived risks of default; and (d) flexible repayment plans. Compared to more traditional forms of bank lending, successful lending to women will entail higher administrative costs. But these costs may be justified on the basis of higher repayment rates and greater savings mobilization by female borrowers. Credit is most effective when combined with an integrated package of extension, training, input supply, and marketing opportunities delivered though a community or social organization (see Annex 4-A on the women's work centers of the Orangi Pilot Project). Credit alone is not enough. To overcome the problem of lack of collateral for some of the poorest women, while "katchi abadis" (squatter settlements) are being regularized, the allotment of such plots and houses should be in the name of husband and wife jointly. This collateral would help these women gain better access to credit.

(3) Input Supplies/Technology

10.38 Because of segregation, women are currently very dependent on middlemen and moneylenders for the supply of raw materials and inputs. If middlemen supply the raw materials, women tend to receive lower wages and have less control over their income. At the same time, middlemen provide essential services to micro-enterprises and home-based pieceworkers. Thus, it may be necessary to find alternative channels for input delivery and output marketing -- for example, the women's work centers of the OPP.

10.39 Through technology, worker productivity can be increased, with greater use of simple machines and tools (multi-purpose sewing-machines, knitting-machines, peanut-shellers, and spice-grinders, for example). But contractors have little incentive to supply such machines. This constraint too can best be overcome through establishing a women's group or association, and devising programs that open up women's access to credit.

(4) Training

10.40 Several government departments, NGOs, and others have been involved for many years in skill training for women, especially in handicrafts

and cottage industries. With few exceptions, income-generating and skill training projects for women in Pakistan have concentrated heavily on embroidery and related "traditional" skills. Examples are projects by such government departments as the Small Industries Department, Co-operative Department, and Social Welfare Development; international agencies like UNICEF, ILO, and UNDP; NGO's like APWA; and other private voluntary organizations.[22] There is little coordination among them, however, which leads to the duplication of effort, waste of time and funds, and poor performance of programs and projects. There is a need to coordinate the efforts of different agencies, to consolidate the gains made, and then to diversify, especially into high-growth areas and out of "traditional" areas like embroidery. There is also a need to expand general education, not only on equity grounds but also to enhance skill development and raise the quality of the labor force. Rather than make the education system vocational, however, the government should strengthen its apprenticeship training schemes by promoting closer ties with private-sector employers.

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[22] The Small Industries Department has 54 Training and Development Centres (out of 1,150 trainees, 388 are female) in Baluchistan alone, in which training facilities are provided in carpet weaving, embroidery, woodwork, marblework and handloom weaving. The Social Welfare Directorate gives "deserving" females, in addition to a stipend, training in tailoring, embroidery, and knitting in Community Development Centres from social workers. The Women's Division has centres for adult literacy, industrial and craft training, training in food processing, poultry farming, and dairy farming. Forty women's centres have been established by UNICEF in AJK (Azad Jammu and Kashmir). These programs emphasize women's skill development or vocational skill training activities and community development.

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A N N E X E S

LIST OF ANNEXES

ANNEX 1

STATISTICAL TABLES

Table 1A: School Enrollments During Sixth Five-Year Plan

PRIMARY

	1983/84			1984/85			1985/86		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Male	1,488	3,071	4,559	1,676	3,448	5,124	1,862	3,757	5,619
Female	1,171	1,070	2,241	1,258	1,163	2,421	1,486	1,274	2,760
Total	2,659	4,141	6,800	2,934	4,611	7,545	3,348	5,031	8,379
				Population Aged 5-9					
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Male	2,072	5,346	7,418	2,171	5,470	7,641	2,274	5,597	7,871
Female	1,930	4,964	6,894	2,022	5,079	7,101	2,119	5,197	7,316
Total	4,002	10,310	14,312	4193	10,549	14,742	4,393	10,794	15,187
				Gross Participation Ratios					
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Male	0.72	0.57	0.61	0.77	0.63	0.67	0.82	0.67	0.71
Female	0.61	0.22	0.33	0.62	0.23	0.34	0.70	0.25	0.38
Total	0.66	0.40	0.48	0.70	0.44	0.51	0.76	0.47	0.55

Note: enrollment data for 1983-85 includes KG age children as well as over-age children and repeate

SECONDARY

	1983/84			1984/85			1985/86		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Male	912.2	791.4	1,703.6	971.2	848.5	1,819.7	1,041.3	911.3	1,952.6
Female	520.8	100.1	620.9	560.2	109.3	669.5	611.6	120.3	731.9
Total	1,433.0	891.5	2,324.5	1,531.4	957.8	2,489.2	1,652.9	1,031.6	2,684.5
				Population Aged 5-9					
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Male	1,852.0	4,518.0	6,370.0	1,940.3	4,622.8	6,563.2	2,032.9	4,730.1	6,763.0
Female	1,653.0	3,740.0	5,393.0	1,731.8	3,826.8	5,558.6	1,814.5	3,915.5	5,730.0
Total	3,505.0	8,258.0	11,763.0	3,672.2	8,449.6	12,121.8	3,847.4	8,648.6	12,493.0
				Gross Participation Ratios					
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Male	0.49	0.18	0.27	0.50	0.18	0.28	0.51	0.19	0.29
Female	0.32	0.03	0.12	0.32	0.03	0.12	0.34	0.03	0.13
Total	0.41	0.11	0.20	0.42	0.11	0.21	0.43	0.12	0.21

Source: World Bank, (1988), Pakistan: Education Sector Strategy Review, December.
(Planning Commission and Mission estimates)

Table 1B: Age Cohorts and Gross Participation Rates (GPR) for Selected Age Groups (1985)

		Urban			(000) Rural			Total		
Age		Male	Female	Total	Male	Female	Total	Male	Female	Total
5										
	Enrollment	363.6	328.2	691.8	807.6	313.2	1,120.8	1,171.2	641.4	1,812.6
	Population	373.5	370.5	744.0	926.5	1,019.5	1,946.0	1,300.0	1,390.0	2,690.0
	GPR	97.3%	88.6%	93.0%	87.2%	30.7%	57.6%	90.1%	46.1%	67.4%
9										
	Enrollment	248.0	177.0	425.0	469.0	132.0	601.0	717.0	309.0	1,026.0
	Population	405.1	375.5	780.6	1,039.9	989.5	2,029.4	1,445.0	1,365.0	2,810.0
	GPR	61.2%	47.1%	54.4%	45.1%	13.3%	29.6%	49.6%	22.6%	36.5%
12										
	Enrollment	200.5	121.7	322.2	195.3	27.7	223.0	395.8	149.4	545.2
	Population	382.0	343.0	725.0	1,078.0	947.0	2,025.0	1,460.0	1,290.0	2,750.0
	GPR	52.5%	35.5%	44.4%	18.1%	2.9%	11.0%	27.1%	11.6%	19.8%
14										
	Enrollment	213.8	80.8	294.6	76.7	6.2	82.9	290.5	87.0	377.5
	Population	382.0	343.0	725.0	1,068.0	937.0	2,005.0	1,450.0	1,280.0	2,730.0
	GPR	56.0%	23.6%	40.6%	7.2%	0.7%	4.1%	20.0%	6.8%	13.8%

Source: World Bank (1988), Pakistan Education Sector Strategy Review, December 1988. (Planning Commission and Mission estimates)

Table 2: Primary, Middle and High Schools in Pakistan

		Primary			Middle			Secondary		
		Male	Female	% of female schools	Male	Female	% of female schools	Male	Female	% of female schools
1983-84		45,820	21,143	31.6	5,032	1,911	27.5	3,434	1,190	25.7
1984-85	Schools	47,734	21,778	31.3	5,198	2,051	28.3	3,663	1,316	26.4
	Mosque School	0	0							
	New Schools	1,914	635	24.9	166	140	45.8	229	126	35.5
	New Mosque Schools	0	0							
1985-86	Schools	48,382	23,238	32.4	5,458	2,201	28.7	3,884	1,478	27.6
	Mosque School	15,924	0	0.0						
	New Schools	648	1,460	69.3	260	150	36.6	221	162	42.3
	New Mosque Schools	15,924	0	0.0						
1986-87	Schools	49,129	27,748	36.1	5,677	2,371	29.5	4,188	1,673	28.5
	Mosque School	21,474	0	0.0						
	New Schools	747	4,510	85.8	219	170	43.7	304	195	39.1
	New Mosque Schools	5,550	0	0.0						
1987-88	Schools	50,591	27,728	35.4	5,653	2,711	32.4	4,635	1,958	29.7
	Mosque School	26,690	0	0.0						
	New Schools	1,462	(20)[a]	- -	(24)	340	107.6	447	285	38.9
	New Mosque Schools	5,216	0	0.0						
Total 1983-87	New Schools	4,771	6,585	58.0	621	800	56.3	1,201	768	39.0
	New Mosque Schools	26,690	0	0.0						

Source: From Annex 1, Table 6, World Bank, Pakistan Education Sector Strategy Review, December 1988. (Planning Commission Estimates).

a/ A negative figure for female primary schools probably indicates the the upgrading of primary girls schools into middle schools.

Table 3: Ratios of Male/Female Teachers Employed and Training Capacity, 1987

		Ratios of Male/Female Teachers						Ratio of Male/Female Training Capacity					
		Total	NWFP	Punjab	Baluch.	Sind	Fed/FATA/ FANA	Total	NWFP	Punjab	Baluch.	Sind	Fed/FATA/ FANA
Primary	Male	67.4%	74.3%	65.1%	83.8%	63.6%	75.5%	54.5%	69.9%	47.6%	82.4%	72.0%	100.0%
	Female	32.6%	25.7%	34.9%	16.2%	36.4%	24.5%	45.5%	30.1%	52.4%	17.6%	28.0%	0.0%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Middle	Male	68.5%	81.0%	65.5%	82.7%	56.3%	78.4%	65.1%	77.7%	57.3%	91.5%	72.8%	100.0%
	Female	31.5%	19.0%	34.5%	17.3%	43.7%	21.6%	34.9%	22.3%	42.7%	8.5%	27.2%	0.0%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Secondary	Male	69.2%	85.2%	67.7%	84.0%	56.1%	81.7%	65.3%	75.0%	59.3%	76.9%	66.7%	72.2%
	Female	30.8%	14.8%	32.3%	16.0%	43.9%	18.3%	34.7%	25.0%	40.7%	23.1%	33.3%	27.8%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Notes:
1/ Estimates of teachers employed provided by Provincial Education Departments.
2/ Estimates of training capacity provided by Curriculum Wings in NWFP,Baluchistan and Sind; DPI in Punjab.
3/ Estimates of teachers employed by level may include teachers of different level.
4/ Estimates of training capacity in Punjab includes PTC units, which are to be phased out.

Source: World Bank, Pakistan Education Sector Strategy Review, December 1988.

Table 4: Comparison of Primary Enrollment Growth, Classroom, Teachers and Budget Needs for High and Low Population Growth Assuming Target Participation Ratio

	1988		1990		1993		2000		2000		1988-93		1990-2000	
	high	low	high	low	high	low	high	low	high	low	high	low	high	low
Target Participation ratio (male and female)/1							90%	90%						
Grade One Enrollment Growth (average % p.a.)														
Male	5.5	4.5	5.5	4.5	5.5	4.5	5.5	4.5	5.5	4.5	5.5	4.5	5.5	4.5
Female	9.0	8.3	9.0	8.3	9.0	8.3	9.0	8.3	9.0	8.3	9.0	8.3	9.0	8.3
Primary Enrollment ('000) Male	5,166	5,152	5,558	5,475	6,679	6,386	7,557	7,072	10,294	9,122	1,513	1,234	4,736	3,647
Female	2,973	2,943	3,621	3,542	4,835	4,632	5,846	5,523	9,398	8,573	1,862	1,689	5,777	5,031
Total	8,139	8,095	9,179	9,017	11,514	11,018	13,403	12,595	19,692	17,695	3,375	2,923	10,513	8,678
Total Classrooms Needed	203,469	202,388	229,483	225,439	287,830	275,467	335,078	314,868	492,281	442,394	130,648/2	120,750	441,273	408,324
Total Teachers Needed	232,536	231,301	262,266	257,644	328,948	314,819	382,946	359,850	562,607	505,594	145,164/4	134,351	519,535	453,500
Recurrent Cost/3 (Rs millions)	4,204	4,182	4,780	4,695	6,211	5,944	7,698	7,233	11,309	10,163	24,266/5	23,787	85,158	79,445
Development Cost/3	1,039	997	1,440	1,339	1,866	1,668	2,190	1,924	3,286	2,774	6,927/5	6,415	24,892	21,781
Total Cost/3	5,243	5,179	6,220	6,034	8,077	7,612	9,888	9,157	14,595	12,937	31,193/5	30,202	110,050	101,226
Increase in Total Cost (percent p.a.)	6.0	5.4	8.9	7.9	9.1	8.1	10.6	9.7	8.1	7.2	9.0	8.0	8.9	7.9

Notes:

1. Public system only. With addition of private school enrollment participation ratio (gross) would approach 100% in year 2000.
2. Addition classrooms needed during period.
3. Constant 1987 prices.
4. Additional teachers needed during period (including for wastage).
5. Total outlay needed during period.

Source: Bank estimates in: World Bank (1988), Rapid Population Growth in Pakistan: Concerns and Consequences.

Table 5: Enrollment in College Education by Stage, Subject and Gender (1985-86)

Higher secondary (intermediate) stage (FA/Fsc) Grade 11-12	Humanities			Science			Total		
	Male	Female	% Female out of total (M+F)	Male	Female	% Female out of total (M+F)	Male	Female	% Female out of total (M+F)
Punjab	78,534	43,304	35.5	33,610	6,552	16.3	112,144	49,856	30.8
Sind	46,355	12,553	21.3	7,429	19,346	72.2	53,784	31,899	37.2
NWFP	12,655	2,510	16.5	8,592	650	7.0	21,247	3,160	12.9
Baluchistan	1,776	937	34.5	5,830	654	10.1	7,606	1,591	17.3
Federal	6,485	1,156	15.1	3,988	996	20.0	10,473	2,152	17.0
Grand Total	145,805	60,460	29.3	59,449	28,198	32.2	205,254	88,658	30.2

Degree Stage (BA/Bsc) Grades 13-14	Humanities			Science			Total		
	Male	Female	% Female out of total (M+F)	Male	Female	% Female out of total (M+F)	Male	Female	% Female out of total (M+F)
Punjab	27,287	19,030	41.1	13,385	2,384	15.1	40,672	21,414	34.5
Sind	10,429	12,582	54.7	3,487	2,218	38.9	13,916	14,800	51.5
NWFP	4,660	1,050	18.4	2,722	333	10.9	7,382	1,383	15.8
Baluchistan	620	423	40.6	641	112	14.9	1,261	535	29.8
Federal	2,019	1,346	40.0	1,344	896	40.0	3,363	2,242	40.0
Grand Total	45,015	34,431	43.3	21,579	5,943	21.6	66,594	40,374	37.7

Source: World Bank, Pakistan Education Sector Strategy Review, December 1988. (Raw provincial data, Punjab); Directorate of Education, Government of Baluchistan, "Education Statistics," 1986; Management Unit for Study and Training, Government of NWFP: "Educational Yearbook," 1986-87; and Education and Culture Department, Government of Sind, "Basic Statistics.")

Table 6: Enrollment in Graduate Level Education by Type of Institution (1985-86)

Institution	Number			Enrollment			Average
	Male	Female	Total	Male	Female	Total	Enrollment
Graduate Level Colleges	20	5	25	3,384	565	3,949	158
Professional Colleges	82	10	92	51,155	10,058	61,213	665
Universities							
Public	-	-	18	51,090	8,801	59,891	3,327
Private	-	-	2	470	100	570	285

Source: World Bank, Pakistan Education Sector Strategy Review. December 1988.

Table 7: Mean Desired Number of Children of Currently Married Women by Background Characteristics, Urban-Rural and Provice of Residence, PCPS 1984-1985

Background Characteristics	Pakistan	Major Urban	Other Urban	Rural	Punjab	Sind	NWFP	Baluchistan
AGE								
All	4.9	4.8	5.0	5.0	4.7	5.1	5.5	5.8
15-24	4.3	4.1	4.3	4.4	4.0	4.9	4.7	4.8
25-34	4.8	4.6	4.7	4.9	4.5	4.9	5.6	5.8
35-39	5.5	5.2	5.5	5.6	5.3	5.3	6.2	6.6
40-49	5.5	5.6	5.9	5.5	5.4	5.5	6.1	6.4
EDUCATION								
All	4.9	4.8	5.0	5.0	4.7	5.1	5.5	5.8
No Schooling	5.1	5.3	5.2	5.0	4.8	5.2	5.6	5.9
Less than Secondary	4.4	4.4	4.6	4.3	4.3	4.6	4.7	4.4
Secondary	3.9	3.8	3.9	4.0	3.9	3.9	4.1	3.8
College	3.7	3.8	3.6	2.9	3.6	3.7	5.5	3.3
LITERACY								
All	4.9	4.8	5.0	5.0	4.7	5.1	5.5	5.8
Literate	4.2	4.1	4.3	4.2	4.1	4.4	4.7	3.8
Illiterate	5.1	5.3	5.1	5.0	4.8	5.2	5.6	5.9
HUSBAND'S ECONOMIC ACTIVITY								
All	4.9	4.8	5.0	5.0	4.7	5.1	5.5	5.8
Agriculture	5.1	4.3	5.0	5.1	4.8	5.1	5.9	5.9
Salaried	4.8	4.8	4.9	4.8	4.5	4.9	5.2	6.0
Self Employed	4.9	4.9	5.0	4.8	4.7	5.3	5.4	5.6
Unemployed	4.9	5.3	4.7	4.8	4.7	5.2	5.3	5.8
HUSBAND'S LITERACY								
All	4.9	4.8	5.0	5.0	4.7	5.1	5.5	5.8
Literate	4.7	4.6	4.8	4.8	4.5	4.9	5.2	5.7
Illiterate	5.1	5.3	5.3	5.1	4.8	5.2	5.7	5.9
NO. OF LIVING CHILDREN								
All	4.9	4.8	5.0	5.0	4.7	5.1	5.5	5.8
0-3	4.2	3.8	4.0	4.2	3.8	4.5	4.7	5.1
4 and above	5.9	5.8	6.0	5.8	5.7	5.7	6.5	6.6

Source: Pakistan Contraceptive Prevalence Survey, 1984-85.

Table 8: Percent of Currently Married Women 15-49 Years Who Wanted No More Children by Age, Urban-Rural and Province of Residence, PCPS 1984-1985

Current Age/ Living Children	Pakistan	Major Urban	Other Urban	Rural	Punjab	Sind	NWFP	Baluchistan
All	43.4	51.4	47.4	41.0	45.6	44.7	37.8	25.6
15-19	1.0	5.1	1.2	0.6	0.8	2.5	-	-
20-24	9.5	16.6	10.0	8.2	9.4	10.0	10.4	4.7
25-29	28.1	36.3	33.4	25.3	30.0	32.2	20.2	11.3
30-34	52.8	52.2	61.5	51.4	54.2	56.8	49.9	29.7
35-39	68.2	71.5	75.7	66.0	72.3	70.0	60.3	33.7
40-44	79.7	87.3	80.5	77.7	83.5	77.4	74.7	51.3
45-49	91.0	89.6	92.8	90.9	93.0	89.0	88.9	72.9
Number of Living Children								
0	0.7	0.8	1.0	0.7	0.9	0.5	0.7	-
1	4.2	7.9	4.7	3.5	5.0	3.3	3.1	-
2	17.2	25.6	23.2	14.7	18.1	21.4	10.1	9.4
3	36.2	41.2	37.0	34.9	39.4	34.6	31.2	17.1
4	58.0	64.2	57.0	56.9	65.3	52.1	47.4	30.3
5	74.9	78.4	82.6	72.3	79.4	76.3	65.1	42.6
6	82.8	91.1	85.9	80.3	85.5	89.6	70.9	47.8
7+	89.7	90.5	91.3	89.1	94.0	88.8	82.0	66.7

Source: Pakistan Contraceptive Prevalence Survey, 1984-1985.

Table 9: Percentage Distribution of Currently Married Non-Pregnant Women 15-49 Years of Age Who Were Non-Users, Had Knowledge, & Wanted No More Children; by Reasons of Non-Use: Pakistan, Urban-Rural and Province of Residence, PCPS 1984-1985

Reasons for Non Use	Pakistan	Major Urban	Other Urban	Rural	Punjab	Sind	NWFP	Baluchistan
Religious/Allah's will	30.29	21.47	29.46	32.44	26.16	41.68	39.37	24.53
Fear of Side effects	10.98	10.85	13.38	10.50	11.82	10.14	8.10	5.49
Side effects in the past	2.29	5.38	3.32	1.38	2.31	2.59	1.77	2.35
Protected by Breast-feeding	8.49	7.05	7.93	8.93	8.47	2.70	17.07	25.19
Family Planning not available	7.65	1.87	9.12	8.64	9.15	3.88	3.89	9.68
No knowledge of family Planning	0.82	0.55	0.47	0.96	0.81	0.79	0.61	3.22
Menstruation has stopped	7.80	6.64	7.72	8.08	9.62	5.11	1.89	1.51
Percieved sterile	2.17	2.06	2.15	2.21	3.02	0.41	-	-
Postpartum (abstinence)	1.67	1.65	2.28	1.54	2.23	0.36	-	3.25
Husband or family opposed	5.86	7.67	6.06	5.41	4.73	11.65	4.32	7.08
Husband absent	1.63	1.91	3.20	1.23	1.86	0.70	1.78	-
Just never done it	3.53	3.85	2.07	3.77	4.49	1.35	1.49	-
Able to naturally space	12.46	20.78	7.23	11.70	10.55	15.17	19.77	11.97
Other	2.11	5.45	1.98	1.39	2.16	2.76	0.88	2.46
Does not know/ not sure	2.25	2.82	3.63	1.82	2.62	0.71	2.06	3.27
Base frequencies	2383564	372450	353198	1657916	1661634	391104	290322	40504

Source: Pakistan Contraceptive Prevalence Survey, 1984-1985.

Table 10: Percentage of Maternal Deaths Potentially Preventable Through Family Planning (Selected Countries)

Country	Percent of married fecund women who want no more children	of those, the percent using effective contraception	Percent of Maternal Deaths averted if all women with unmet need* used effective contraception & had no more children	Percent of Maternal deaths averted if, in addition, women aged 35+ had no more pregrancies
Pakistan	**49**	**17**	**42**	**56**
Egypt	53	46	28	43
Ghana	12	17	28	43
Tunisia	47	48	27	41
Kenya	17	17	15	41
Sudan	17	16	15	41
Bangladesh	61	14	62	72
Philippines	54	29	40	62
Thailand	57	66	28	55
Colombia	80	40	37	59
Mexico	57	48	32	56

* Married fecund women who want no more children but are not using an effective contraceptive method.

Source: Herz, B. and A.R. Measham (1987). The Safe Motherhood Initiative: Proposals for Action. World Bank Discussion paper No. 9.

Table 11: Population Projections, 1985-2030 a/

	Rapid Fertility Decline (= Low Scenario)				Less Rapid Fertility Decline (= High Scenario)				Low and High Scenarios: Sex Ratios
	Total Population (millions)	Age Distribution (%) 0.14	15-64	65+	Total Population (millions)	Age Distribution (%) 0-14	15-64	65+	
1985	96,180	44.5	51.6	3.9	96,180	44.5	51.6	3.9	110
1990	109,784	44.4	52.0	3.7	111,638	45.3	51.1	3.6	108
1995	124,321	43.1	53.4	3.6	130,115	45.6	51.0	3.4	107
2000	140,001	40.3	56.1	3.5	151,293	44.8	52.0	3.3	106
2005	156,971	38.3	58.1	3.6	175,556	43.8	52.0	3.3	105
2010	174,906	36.6	60.0	3.7	202,882	42.6	54.2	3.2	105
2015	192,992	34.8	61.2	3.9	232,664	41.2	55.5	3.3	104
2020	210,442	32.6	63.2	4.2	263,654	39.3	57.3	3.4	104
2025	226,734	30.0	65.3	4.7	295,409	37.0	59.4	3.6	103
2030	241,570	27.4	67.5	5.1	328,433	34.7	61.5	3.8	103

a/ These population projections have been derived for the purposes of the source report. Under no circumstances should they be considered accurate estimates for Pakistan.

Source: World Bank (1989), Rapid Population Growth in Pakistan Concerns and Consequences, March.

Table 12: Percentage of Women Participating in Farm and Domestic Activities by Caste in Four Villages of the Lyallapur District, Pakistan

	Rajput	Jat	Arain	Gujar	Baluch
Sowing Season					
Hoeing	--	6	46	3	4
Harvesting Season					
Wheat cutting	40	20	42	31	65
Wheat threshing	40	51	53	86	84
Cotton picking	40	40	64	33	27
Sugarcane process	20	14	27	76	24
Fodder cutting	60	80	74	80	78
Cleaning grains	78	95	68	91	95
Animal Care					
Milking animals	91	88	92	91	74
Cleaning shed	52	82	89	88	81
Other Activities					
Preparation of farm meals a/	39	95	88	76	95
Off-farm work b/	96	88	88	76	78

Source: Kishwar S. (1975), Rural Women's Participation in Farm Operations.

a/ Preparation of meals for workers in the fields.
b/ Includes spinning, weaving, sewing, knitting, and other handicrafts for home consumption.

Table 13: Hours Spent on Daily Domestic Activities by Women in a Muslim Village near Lyallpur, Pakistan

Activity	Hours:minutes	Percentage of Working time
Collecting, carrying and preparing fodder for animals	3:45	24
Animal Care	1:45	11
Milking and churning	1:00	7
Cooking	1:45	11
Carrying food to fields, and feeding children	1:30	10
House cleaning, and making dung cakes for fuel	:45	5
Carrying water	:30	3
Child Care	:30	3
Other Domestic chores (includes food processing, crafts)	3:00	19
Afternoon rest	1:00	7
Total working hours	15:30	100

Source: Anwar, S. and F. Bilquees (1976), The Attitudes, Environment and Activities of Rural Women: A Case Study of Jhor Sayal. Pakistan Institute of Development Economics, Islamabad.

Table 14: Division of Labor Within Households for Major Crop Production Activities Percentage of Females Responding to the Question: "Who Performs the Operation?"

	Type of Labor				
Operations	Male Family	Female Family	Hired Male	Hired Female	Exchange
Seed Preparation	6.0	93.5	--	--	0.5
Tilling	76.6	0.1	23.3	--	--
Sowing	80.2	1.0	18.0	0.2	0.5
Planking	85.8	0.1	13.5	--	0.5
Sealing	86.4	0.3	12.8	0.13	0.4
Collecting farm yard manure	9.7	88.9	1.4	--	--
Applying farm yard manure	58.2	38.7	2.8	--	0.4
Spreading chemical fertilizer	96.5	0.6	2.4	--	0.6
Taking off fodder	49.0	50.0	0.5	--	0.5
Weeding	47.8	46.9	3.4	--	2.0
Harvesting	53.9	32.5	4.4	2.2	7.0
Binding (wheat)	67.1	20.1	3.8	0.4	8.6
Husking (maize)	55.4	30.4	5.9	3.6	4.5
Preparing threshing floor	88.1	9.0	1.9	--	1.1
Threshing	50.1	23.5	22.2	0.4	3.9
Drying	45.4	51.5	2.5	--	0.5
On-farm transport	80.7	13.0	5.1	--	1.3
Off-farm transport	93.4	5.2	1.0	--	0.4
Selling produce to agent	98.1	1.9	--	--	--
Preparing storage	26.7	73.0	0.3	--	--
Storing food for home	32.5	66.2	1.0	0.2	0.2
Storing fodder	76.1	19.9	2.5	--	1.5

Source: Freedman, J. and L. Wai (1988), Gender and Development in Barani Areas of Pakistan, (p.28).

Table 15: Division of Labor Within Households for Major Crop Production Activities Percentage of Males Responding to the Question: "Who Performs the Operation?"

	Type of Labor				
Operations	Male Family	Female Family	Hired Male	Hired Female	Exchange
Seed Preparation	18.9	8.04	--	0.4	--
Purchasing Inputs	98.9	0.4	--	0.2	0.4
Tilling	79.3	--	20.7	--	--
Sowing	97.6	--	2.0	--	0.4
Planking	79.1	--	20.9	--	--
Sealing	84.6	--	14.5	--	0.9
Collecting farm yard manure	11.0	87.8	1.2	--	--
Applying farm yard manure	93.2	6.6	0.2	--	--
Spreading chemical fertilizer	98.1	--	1.4	--	0.5
Taking off fodder	69.3	30.7	--	--	--
Weeding	85.4	12.1	2.1	--	--
Harvesting	90.5	6.0	1.8	0.5	1.2
Binding (wheat)	94.1	0.4	3.2	2.2	--
Husking (maize)	38.9	56.4	2.8	1.9	--
Preparing threshing floor	74.5	18.0	5.6	--	--
Threshing	84.5	14.2	1.3	--	--
Drying	--	--	--	--	--
On-farm transport	98.0	0.8	1.3	--	--
Off-farm transport	98.1	1.9	--	--	--
Selling produce to agent	99.5	0.5	--	--	--
Selling produce to villagers	98.1	1.9	--	--	--
Preparing storage	15.1	84.9	--	--	--
Storing food for home	41.5	58.5	--	--	--
Storing fodder	87.9	12.1	--	--	--

Source: Freedman, J. and L. Wai, (1988) Gender and Development in Barani Areas of Pakistan (p.29).

Table 16: Division of Labor Within Households for Major Livestock Operations Percentage of Females Responding to the Question: "Who Performs the Operation?"

	Type of Labor				
Operations	Male Family	Female Family	Hired Male	Hired Female	Exchange
Building & maintaining sheds	17.1	1.3	81.1	0.4	--
Cleaning sheds	8.4	90.7	0.8	--	--
Cleaning animals	49.1	50.0	0.9	--	--
Grazing animals	87.0	11.2	1.8	--	--
Watering	55.4	43.8	0.8	--	--
Bringing fodder	46.7	52.5	0.8	--	--
Milking	32.2	67.4	0.4	--	--
Preparing ghee	--	100.0	--	--	--
Egg collection	13.0	87.0	--	--	--
Manure collection	6.2	92.9	0.9	--	--
Care of birthing animals	52.4	47.2	0.4	--	--
Care of sick animals	75.5	24.0	0.4	--	--
Selling produce to agents	86.7	12.7	0.6	--	--
Selling produce to villagers	5.9	94.1	--	--	--

Source: Freedman, J. and L. Wai (1988), Gender and Development in Barani Areas of Pakistan, (p.31).

Table 17: Aga Khan Rural Support Program: Short-Term Loans for Women's Organizations

(on June 1988)

Sub Division	No of WO's	No of Loanees	Amount Rs.	Default
Hunza	28	965	366,765	--
Gilgit	19	531	244,681	--
Nagar	--	--	--	--
Punyal	7	325	85,119	--
Gupis/Yasin	20	578	77,881	--
Ishkoman	4	98	15,000	--
Total:	78	2,497	789,446	--

Source: Aga Khan Rural Support Program 23rd progress report, June, 1988.

Table 18: Aga Khan Rural Support Program: Medium-Term Loans for Women's Organizations

(up to June 1988)

Sub Division	No of WO's	No of Loanees	Amount Rs.	Default
Hunza	6	330	241,500	1,024
Gilgit	1	34	20,000	--
Nagar	1	35	57,000	--
Punyal	1	NA	66,700	--
Ishkoman	4	98	117,100	--
Gupis	--	--	--	--
Yasin	--	--	--	--
Total:	13	497	502,300	7,691

Source: Aga Khan Rural Support Program 23rd progress report, June, 1988.

Table 19: Aga Khan Rural Support Progam: Appropriate Technology for Women's Organizations
Productive Infrastructure and Engineering Services

Gilgit District — Up to June, 1988

Type of Technology	No. of villages where technology is being introduced		No. of completed project
	On Loan	On Grant	
1	2	3	4
1. Nut-Cracking machine	53	38	91
2. Dehydration chamber	7	--	7
3. Chambers with micro-hydel units	5	--	5
4. Sulphuring Tent	86	25	111
5. Bio-gas unit	2	--	6
6. Butter churner	46	5	51
7. Micro-hydel unit	2	--	2
8. Fuel-efficient stove	--	30	30
9. Electric silage chopper	8	--	8
10. Water wheel	2	--	2
11. Maize sheller	1	--	1
12. Spinning wheel	--	2	2
TOTAL	216	100	316

Source: Aga Khan Rural Support Program 23rd Progress Report, June 1988.

Table 20: Aga Khan Rural Support Program Human Resource Development: Extension Training for Women

Gilgit District — Up to June, 1988

Type of Course	No. of women trained	No. of villages with trained women
1	2	3
Poultry Training Regular (Long)	234	88
Poultry Training Refresher	84	56
Poultry Training Regular (Short)	71	70
Vegetable Cultivation Techniques	115	23
Fruit Processing Techniques	115	23
Silage Demonstration	--	15
Nursery Training	30	6
Plant Protection Specialist Regular (Short)	124	42
Appropriate Tech. Training Regular (Long)	18	18
Vegetable Growing Training Regular (Long)	41	40
Livestock Training (Village-based)	5	1
TOTAL	837	382

Source: 23rd Progress Report, June 1988.

Table 21: Work and Payment Patterns for Working Women in Rawalpindi

Type of Work	No. of Women	Percentage	Mode of Payment	Rate of Payment	Other Benefits
Assist in Family Enterprise	17	9.6	Nothing	-	none
Go Out to Work	35	19.9			
Sweepers	2		Monthly	Rs. 1,000 each	Medical facilities
House maids	22		Monthly	Rs. 200-400/household	Clothes, food, etc.
Mid Wife	5		(According to work)	Rs. 400 for the birth of son Rs. 300 for the birth of daughter	Ghee, Sugar, Clothes, etc.
Teachers	3		Monthly	Rs. 1,557-11,700 (one N.R.)	Medical facilities
Insurance agents	2		Daily	Rs. 45 per day	None
Nurse	1		Monthly	Rs. 2,000 per month	Medical facilities
Work Inside the House	124	70.5			
Traditional Skills	38	21.6			
Stitching	21	11.9	According to Work	Rs. 25 per Ladies suit Rs. 45 per Gents suit	
Stitch, knit & paper bag, etc.	7		"		
Knitting	5		"	Rs. 3/Ounce of wool	
Quilting	3		"	Rs. 10/quilt	
Embroidery	2		"	According to the nature of work	
Non-Traditional Skills	86	48.9			
Non-traditional work					
Private tution	2		Monthly	Rs. 25 per child	
Milk Sellers	3		Daily/monthly	Rs. 7 per Kg.	
Shelling peanuts, wrapping toffees, packing churen	23	13.1	According to Work	Rs. 7.5 per 5 Kg. (peanuts) Rs. 1.5 per Kg (churen) Rs. 0.8 per Kg (toffees)	
Stitching copies and making paper bags	50	28.4	"	Rs. 2/100 copies of two quires each Rs. 5/100 small bags Rs. 0.10 per big bags	
Chain making	2		"	Rs. 0.20 per silver chain Rs. 50 per gold chain	
Weaving chairs and bed	2		"	Rs. 25 for chair seat and chair back Rs. 10/bed	
Cleaning rice	1		"	Rs. 25/bag of 2.5 Maund	
Packing	1		"		
Bangle seller	1		Daily	According to sales	
Baking roti	1		According to work	Rs. 0.50/roti	
Total	176	100			

Source: Bilquees, F. and Hamid, S. (1989), Employment Opportunities and Economic Exploitation of Poor Working Women. PIDE, Islamabad.
Total Sample: 385 Households.

Table 22: Distribution of Major Female Urban Employment by Industry and Occupation, 1985/86

Industry/Occupation	Percent	Women as % of Labor Force in Group
Industry Group	100.0	10.97
Agriculture, Forestry, Hunting and Fishing	12.5	12.70
Mining and Quarrying	-	-
Manufacturing	36.9	8.77
Electricity, Gas & Water	-	-
Construction	0.5	0.57
Wholesale & Retail Trade Restaurants & Hotels	5.1	1.33
Transport, Storage and Communications	-	-
Financing, Insurance, Real Estate & Business Services	1.1	3.17
Community, Personal & Social Services	43.8	13.70
Activities not adequately defined	-	-
Occupation Group	100.0	
Professional & Technical	25.6	22.17
Administration & Management	1.1	3.33
Clerical	3.4	2.46
Sales Workers	5.1	1.40
Service Workers	13.1	11.79
Agriculture, Forestry & Fishing	12.5	12.57
Production Workers & Laborers	39.2	5.78

Source: Labour Force Survey, 1985/86.

ANNEX 2

PROFILES OF LOW-INCOME WORKING WOMEN [1]

A. RURAL SECTOR

Case Study: Bibi Zohra Niyat Shah of Oshikandas

(in the Aga Khan Rural Support Program)

Bibi Zohra was born in Nasirabad, Hunza. She was married when she was about fifteen, when she came to live in Oshikandas, near Gilgit. Her oldest child is a 24-year-old woman, her youngest a five year-old girl. She has 10 children in all, a strong body, and generous humor on her face. She says she is forty. She looks older.

In April 1987, she undertook the first technical training of her life. She had watched a male plant protection specialist working, and, according to her, "felt like doing his work."

Well before her formal training, Bibi Zohra apprenticed herself to the local plant protection specialist and became adept at climbing fruit trees and wandering in wheat fields belonging to others. She sprayed with borrowed equipment.

Bibi Zohra belongs to an independent women's organization called "Oshikandas Bala Centre," which has a membership of 72 women. These women suggested that Zohra Bibi get the training because the area's plant protection specialist was not available to spray their plots. He had to cover four Village Organizations in Oshikandas.

So after 10 days of training, in spraying methods, equipment use and maintenance, and appropriate precautionary measures, and equipped with a pump, a liter bottle of "Ripcord," gloves and glasses, Bibi Zohra became the program's first -- and perhaps also the Northern Area's first -- woman plant protection specialist.

She remembers that it was the fourth of May last year (1987) when she began spraying wheat fields. She was in great demand all that month. She sprayed 15 household farms and earned Rs.105, at an hourly rate of Rs.5. Some

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[1] This is taken from Annex V of Women in Development: The Aga Khan Rural Support Program: Lessons for Application, prepared for the Women in Development Division of the World Bank by Development Research and Management Services, Islamabad, 1989.

women pay her immediately; others request credit until they are able to pay. In all cases the women pay for the pesticide and labor separately.

Bibi Zohra informs her clients beforehand that an hour's spraying will require pesticide costing Rs.14. She carefully points out that both in the open market and at AKRSP, "Ripcord" is sold at Rs.300 per bottle, but the Government's animal husbandry hospital sells it at Rs.240 per bottle. She said that she learned this first through the grapevine and later through AKRSP at Gilgit.

Soon after learning about the rates she took a direct loan of Rs.2,000 from the program to buy pesticide from the Government's controlled source. In three months she repaid AKRSP's loan.

Her second season as a plant protection specialist began on the 28 April 1988 and ran through May. She said that this season her services were required by 29 households, and she earned Rs.232.50. She said that it felt good to have sprayed twice the number of plots and to have earned more than last year.

When asked why she did not charge more than last year, given inflation, she replied that the program's people said that her rate must not change. Her customers are too poor anyway, she added, and could not afford more.

Continuing, she said that if AKRSP winds up, she will run the spraying service like a business. Now she has to show them her accounts. But now, she thinks, there is also much to be learned from the program. Program personnel taught her to save and will give her more training. Therefore, she said, she does not want to go against their advice.

She enjoys the weekly Women's Organization's meetings. Her life has changed in another way -- before there was only work. Now, in the meetings, there is talk, laughter, and even thought (she tapped her forehead). She emphasized that they don't think about the future, but from other women's minds each woman gets something. Each Friday they take home ideas about farming and livestock management.

The roads are better today for Bibi Zohra. She said that not so long ago they would walk everywhere. "But if I were rich I would be happier. I worry all the time, about my children. Can I help them reach good positions in life? Sometimes I can send them money for school fee. Sometimes I can't."

B. URBAN INFORMAL SECTOR: PIECE-RATE WORKERS [1]

Copy-Stitchers

1. In the neighborhood of Akalgar in Rawalpindi, women stitch copies at home for a book company. The paper is purchased by the book company from dealers, ruled and cut in the factory by male employees working on machines. It is folded by children, and taken to women for stitching. After the copies are stitched they are collated and sent to the factory for binding before being distributed for sale. The women earn between Rs.3 and Rs.20 per day per household from copy stitching, about 1% of the product's price.

Peanut-Shellers

2. The women of Kashmiri Chamanzar in Rawalpindi shell peanuts to earn additional income, receiving Rs.7 for every five kilograms of peanuts shelled. The peanuts are brought in carts from nearby shops and then collected after being shelled. Payment is withheld and deducted if the shelled peanuts are not completely clean.

Cotton Glove-Stitchers

3. Cotton gloves are produced by about 50 families in a village seven kilometers outside Sialkot. The gloves are cut and delivered, together with all material for stitching, by the middleman to the women in the village. The women are paid Rs.2 for every dozen gloves stitched. If a woman spends all her time stitching gloves, she can finish about five dozen gloves a day. On average a woman makes about Rs.300 a month stitching gloves. The women are generally paid monthly and, in exceptional cases, on demand. The village produces about 200 dozen gloves a day.

4. The middleman is a central figure in glove supply and collection. A few women tried to work directly, but were unsuccessful and had to revert to the middleman. Women were discouraged from participating directly because buyers were unwilling to take a risk on persons whose performance was unknown. And contracting with individual women entailed higher transaction costs than the middleman, who provided a more comprehensive service by providing the raw materials, collecting the gloves, and disbursing the payment. All this required high mobility, which the women lacked. The middleman has complete discretion in allocating work and meeting some of the credit needs of the people. Women are paid about half of what men are paid.

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[1] Annexes 2B-2D are taken from Women in the Urban Informal Sector in Pakistan: Productivity, Employment and Potential for Change, a report prepared for the Women in Development Division of the World Bank by Development Research and Management Services, Islamabad, 1989. Women's earnings reported in these Annexes are the rates for 1988, the year of the survey.

Carpet-Weavers

5. Carpets are made in Sialkot by young girls between the ages of 9 and 16. These girls are paid monthly at Rs.78 per square foot of carpet. Targets are set at the beginning of each month. On average, a girl makes five feet of carpet during a month in which she generally works about 20 days. Her average earnings are about Rs.400 a month. The middlemen book the order in advance. Before beginning the work, the weavers require some advance payment from the middlemen that is then deducted from the cost of the finished carpet. The girls are taught the skills on the job. Skilled workers are paid more than those who learn on the job. Women are not allowed to continue making carpets beyond the age of 16, because the intricacy of the work demands small hands. Women leaving carpet-making have difficulty finding placement.

C. THE URBAN INFORMAL SECTOR: MICRO-ENTREPRENEURS

Profile No. 1

Tailoring

A woman tailor stitches directly for women living in the big houses that have cropped up around the core of low-income, small housing units in the township. Her widowed sister, who works as a domestic help in one of these houses, gets work for her. Because the tailor is not married, she is not permitted to work outside the home. She charges Rs.25 for a shalwar kameez set and has no shortage of work. The contractor stopped coming to the area when the women demanded higher wages. She had also worked on ready-made garments but stopped because of the meager pay.

Profile No. 2

Earrings Manufacturing

A woman works in a family enterprise manufacturing earrings; a business that her family has been in for the last 16 to 17 years. The woman and her three daughters (who range in age from 10 to 15 and attend school) all take part in making the earrings. Much of the work is given out to women in the neighborhood. The earrings, of different sizes and types, are taken by the male head of the family to be electroplated in silver or gold color. The finished earrings are then packed by the dozen, again by neighborhood women. The male head of the family purchases the raw materials, and sells the earrings in the wholesale market, at Rs.2 to Rs.4 per dozen.

Profile No. 3

Manufacturing Decorative Mirrors and Packaging Rubber Bands

Two women in a family-owned enterprise make little mirrors set in circular tin discs, which are used for decorative purposes in push carts, ploughs, and wooden furniture in rural areas. A multi-purpose hand-press machine, operated by one of the women, turns the edges and punches holes in the tin discs. The mirrors are sold at Rs.122 per kilogram. The tin discs cost Rs.9 per kilogram and the mirrors Rs.5 to 6 per kilogram. Because the market for these items is in the rural areas, the brother goes there by bus and brings back orders for discs.

The women also pack rubber bands in cellophane packets. The women's brother purchases the rubber bands by weight from the wholesale market and then markets them after they have been packaged by his sisters. He makes a profit of about Rs.0.25 on each packet of rubber bands and his daily earning on marketing days is Rs.20 to Rs.25.

Profile No. 4

Tinsel Garlands Manufacturing

A woman runs her own business of making tinsel garlands used on festive occasions. These garlands are sold in shops in Ichhara at Rs.25 and Rs.150 per garland. The centerpiece of the garland is a heart embroidered in gold thread and studded with plastic beads. These centerpieces are made by women in the neighborhood and returned to our entrepreneur. She pastes them, or has them pasted, on cardboard at home and then gives them out to be attached to tinsel strings. Her daughters, who attend school, help with the work.

Her husband, who is a clerk in the Telegraph and Telephone Department, purchases the raw materials and takes the finished goods to market. Our entrepreneur criticized her workers for demanding higher rates and the factory owners for driving her workers away by offering them employment.

Profile No. 5

Vagri Women's "Kunthi" Making

The members of the impoverished Hindu community in Chanesar Goth are known as Vagris by the rest of the village. The Vagris raise chickens for sale as one means of survival. A significant economic change took place in their lives when a woman social worker helped them informally market the "Kunthis" (glass bead necklaces with small silver or silver-colored pendants) that they make. The proceeds were sufficient to encourage many Vagri women to make more Kunthis. The social worker decided to institutionalize the venture and brought it under the umbrella of Shirkatgah, an NGO designed to assist women.

The seed money for the project now comes from the Canadian International Development Agency. Shirkatgah buys the produce and handles the marketing. The project, which began with only seven or eight women, has expanded to 100 women. On average, women earn about Rs.400 to 500 per month. These women have also formed their own organization with about 100 women members. The impetus for organizing the women has come from outside. These women are also being helped to find their own market in the open bazaars and in more lucrative areas of the city.

These Vagri women also make fresh flower garlands and "gajras" (flower bracelets) sold in the evening at traffic intersections by young men and boys. The men buy and bring the flowers to the women who make garlands and earrings with them.

D. THE URBAN INFORMAL SECTOR: VENDORS AND TRADERS

Bangle Sellers

The bangle sellers in Rawalpindi and Islamabad sell in the main crowded bazaars and outside shrines. Women both manufacture and sell the bangles. For their part in the manufacturing, women receive between Rs.0.50 and Rs.0.75 per dozen. These bangles are sold at a wholesale price of Rs.2.50 to Rs.3.00 per dozen and retail at Rs.4 to Rs.5 per dozen, on average. Several women interviewed purchased their bangles from a shop-keeper on credit. These women had average daily sales of Rs.40 to Rs.60. They do not sell from a fixed location but change according to festivals and sometimes sell door-to-door. Some of the women's husbands were involved in the same trade.

Spice-Grinders and Vendors

Women vendors are a relatively new phenomenon in Lahore. Women sell spices in some of the busier markets in Ichhra and in the Friday markets. The number of women who run small shops in the poorer neighborhoods of Lahore has also increased. These women sell a variety of food, candies, trinkets, vegetables, and items of daily use. The decision of these women to enter the market is bold. They have gone into an occupation which, for women -- because it involved marketing -- there has traditionally been little acceptance. In one case the women are capturing the rents from being in a good location and in another the women are increasing value-added by processing the spice. The women have demonstrated organizational capacity by hiring female labor to peel the garlic. And they have shown entrepreneurial ability by capturing the profits from an untapped market.

The Juma Bazaar Retailers in Karachi

Women's participation in the Juma Bazaars or Friday markets is a new phenomenon in Pakistan. The Juma Bazaars have become a widespread marketing outlet in Pakistan and are in most major and secondary cities. The women in the Juma Bazaars sell spices, vegetables, children's garments, toys, bangles, and women's clothing. Most of these women have been in the trade for the last five to six years. The women gain entry to the bazaar through male relatives or friends. Women in more affluent trades and those with connections are able to get permission to sit in the markets, but those in less affluent trades are not allowed inside. Once inside, the women have to pay for the space and stalls. The women who have been allotted space inside look upon those women who sit outside as belonging to a separate class.

The incomes of the women in Juma Bazaar trading ranges from Rs.100 to Rs.2,000 each Friday. The women face stiff competition from men. Often a sort of camaraderie builds up between women selling similar goods. Women in the same trade fix prices and change them together. These women all reported a need for credit to improve the quality of their service and to become more competitive. Currently they borrow from friends. The women selling

vegetables are very innovative: when they see demand for a particular good rise, they include that good in their stock. These women buy vegetables from the wholesale vegetable market on credit ranging from Rs.100 to 1,000. The vegetable sellers interviewed had to sit outside the market because the men did not let them inside. One woman complained that they have to run in like rats when the crowd has thinned.

The women who produce the goods they sell, such as peeled garlic and embroidered clothing, contract out piecework to other women. They have considerable organizational and entrepreneurial skill. These women buy their raw materials themselves, whether it is garlic from the wholesale market or cloth from Kharadar and Boulton Markets. Some women have established contracts with suppliers as far away as Nawabshah for purchasing items to sell in the Juma Bazaars. Most women working in the Juma Bazaars have previous work experience. Because women are unable to stock a large variety and to present their garments as well as the men do, they are at a disadvantage in their competition with the men. Men are better aware of the markets and buy from all over the city from the best garment areas. The women are well aware of the seasonal fluctuations in demand and stock up for the rise in demand around "Eid" festivals. But the women reported that a principal problem was their lack of knowledge of the market conditions in Karachi -- where they could find bargain rates for raw materials and supplies, for example.

All the women arrange credit from informal sources for the purchase of raw materials. Some of them would like to expand their business but report as constraints the lack of credit, reliable workers, and demand for their products. There is a general wariness of loans because of the high interest rates. Women generally need credit of less than Rs.1,500 at a time. Women talk about the informal neighborhood savings schemes popularly known as the "bisi" system. In these neighborhood savings schemes, women deposit a specified amount monthly and then borrow the total amount by rotation. These amounts vary in total value from Rs.1,000 to Rs.50,000. Each member is required to deposit an amount ranging from Rs.5 to Rs.500 per month.

ANNEX 3

GOVERNMENT, DONOR, AND NGO PROGRAMS IN WOMEN'S DEVELOPMENT[1]

(Programs in education, health and family planning and water and sanitation are given in the respective chapters of the main text of Part II.)

A. PROGRAMS IN THE PRODUCTIVE SECTORS

(1) Government Programs

(a) The Sixth Five-Year Plan

The status of women in Pakistan has only recently been officially recognized as a development issue. The Sixth Five-Year Plan (1983-88) was the first, in three and a half decades of planning in Pakistan, to devote a chapter to women's development and to state the accelerated integration of women in the national development effort as an explicit objective.

Toward this end, in the Sixth Plan, Rs.700 million was earmarked for the Women's Division program. Rs.411 million was allocated and Rs.401 million spent on training facilities in health and general and technical education; participation of women in small industries and agriculture; industrial, secretarial, and income-generating skill training; and accommodations for working women, community halls, day-care centers, and so on. The plan also provided an estimated Rs.19.2 billion as budgetary support for broad-based sector programs for the population as a whole and, hence, to women. These programs were in education, health, and family planning sectors -- that is, those customarily associated with general services and family welfare -- and not in the economic sectors. In employment, the Plan aimed at a target of reserving 10 to 15% of jobs for women in all sectors, both public and private. The Mid-Plan Review gives no indication of how much progress has been made toward this target.

(b) The Seventh Five-Year Plan

The Seventh Plan (1988-93) recognized that an effective national development policy must acknowledge that women have been neglected, and that this neglect entails high economic and social costs. The Plan declared its intention to integrate women more fully into the development process by translating this imperative into specific goals and action plans through the following sectoral targets:

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[1] After this report was written, the Women's Division was upgraded to the Ministry for Women's Development. Since the program of the new Ministry is not yet available, the discussion here will refer to the programs of the former Women's Division.

Employment: Steps will be taken during the plan period to increase the female labor force participation rate. The number of polytechnic schools will be increased from seven to thirteen, and their capacity expanded, and five additional vocational training centers, with a capacity of 3,160, will be built. Incentive schemes to increase the hiring of women by public and private enterprises will be implemented. Special credit programs to establish small businesses will be instituted and special credit extended to working women. Separate wings will be created in the employment exchanges for women. And special funds will be earmarked for women's cooperatives to reinforce education and training programs for them. Similarly, serious efforts will be made to staff all primary schools for girls and boys with female teachers and to attain a proportion of about 50% women at all levels of the health profession over the next 20 years.

Women Development Workers: To implement women's development programs at all levels, the former Women's Division proposed to develop a cadre of women development workers (WDW) to organize and plan women's activities in rural and urban areas. NGOs (assisted by grants from the government) will organize community groups, cooperatives, and legal aid societies. The Division proposed to first train 6,000 workers -- one for each of the 4,200 union councils and one for every 25,000 people in 400 urban localities -- in community organization and development, public health, home economics and human ecology, adult education, industrial arts and agriculture. These workers will work through existing institutions like the local governments, cooperatives, NGOs and social welfare societies. Four such institutes are being started at Sahiwal, Nawab Shah, Mansehra, and Pishin. The institute at Islamabad would also train supervisory personnel. A Pakistan Academy for Women's Development has also been proposed. This would provide training facilities for the Women's Development Program and NGO personnel. Standardization of the curricula for Women's Training Institutes in the Provinces has also been proposed. Two training academies for community development workers in urban areas are planned, one each at Karachi and Lahore. They would produce 200 graduates annually, to serve as paramedics, skilled teachers, and community organizers and to liaise with existing institutions, service outlets, local councilors, public offices, and non-governmental organizations.

Several aspects of the program should be studied carefully before it is launched. The WDWs' present training curricula is too diverse. It might be more effective for the workers to specialize -- with greater numbers receiving training in such priority areas as community organization, and health and education. The program should have a system of monitoring and evaluation of the field workers -- an important feature. Also, centers should be geographically decentralized and at the district level, where workers would be required to report routinely and to receive training according to the area's specific needs.

Financial Allocations for Women's Programs: The above proposals are to be implemented through projects and programs of the Women's Division and the provincial governments as well as through the sectoral programs for education,

health, social welfare, population planning, labor, and others. Rs.0.9 billion [2] has been allocated for these special programs for women during the Seventh Five-Year Plan, as shown in Table 3.1.

Table 3.1 Special Development Programs For Women Financial Requirements

		(Million Rs.)
(i)	Support to line departments for the development of infrastructure and other programs	369
(ii)	Grants to women NGOs	90
(iii)	NGO council	9
(iv)	Assistance to women cooperative societies	72
(v)	Legal aid societies	90
(vi)	Women development workers	270
	Total	900

Although the Plan identifies some specific targets and operational programs for women's employment, an attempt should be made to identify areas where demand or the employment potential for women is greatest: e.g. in areas such as livestock and poultry, fruit and vegetable farming, food processing, and cottage industry. Not enough attention has been paid to the mechanism by which home-based industries, particularly in urban areas, can be transformed and reorganized into viable productive enterprises that could be formally integrated into the market or linked to market outlets. In research and development, some attempt has been made to develop labor-saving devices that can relieve women of such arduous and time-consuming agricultural and domestic chores as grinding wheat, husking rice, and pressing oil; however, much greater effort is needed to disseminate them. Because such jobs are often a source of income for rural women, it is essential that the introduction of these technological innovations be accompanied by plans for providing steady employment opportunities for women.

The Plan, as it stands, is an important and welcome first step but the sectoral policies and programs are not commensurate with the task the Plan

[2] The Sixth Plan's revised allocation for 'Special Development for Women' was Rs.04 billion; Seventh Plan projections were Rs.1.0 billion, representing an increase of 150 percent, as stated in the Plan.

has set itself. The concern for the status of women seems confined to one chapter on women's development. Women's issues are not included in sectoral programs, such as the development plans of the agricultural and industrial sectors. Women's roles need to be recognized in production -- where they work largely as unpaid family labor in agricultural, rural off-farm, and urban home-based activities; or in the wage sector as petty commodity producers or service and itinerant workers; and, to a lesser extent, as industrial workers. While some consideration is given to women's economic activities in agriculture and industrial production -- either as paid or unpaid workers -- these are not adequately reflected in the Plan's operational content. For instance, the chapter on employment proposes a 10-Point Employment Strategy, focusing on small-scale industry, self-employment, skill generation, and agro-industries. All these sectors have high female labor participation, but the chapter does not address ways to remove gender-specific constraints and to increase women's employment and productivity. Similarly, the Poverty Alleviation Strategy gives high priority to employment-generation in labor-intensive sectors but makes no reference to women, except in addressing the needs of special groups who are 'hard to reach' (the three such groups being women, small farmers, and the rural population in general).

(c) Women's Division[3]

The Women's Division was established under the Federal Government in 1979. Co-ordination Cells were established in the Planning and Development Departments of the Provinces to liaise with other departments dealing with women's programs. The Division was formed to ensure adequate representation of women's interests and needs in public policy formulation; to ensure equal opportunity in education and employment and fuller participation for women in all spheres of national life; to register and assist women's organizations; and to undertake and promote projects for providing special facilities for women. The Women's Division has to be commended for initiating several innovative schemes. It should now move beyond the pilot project stage and ensure that successful programs are integrated into regular sector programs. There are many Women's Division schemes (13,000), but individual projects are small. The Seventh Five-Year Plan proposes consolidating women's programs by strengthening the institutional machinery of the Women's Division.

Skill Training: The Women's Division has set up hundreds of centers with skill training and literacy classes. It established several craft centers and vocational training schools with applied arts courses and introduced schemes for training women in sericulture and poultry-breeding in Punjab and Sind. Training of midwives and lady health visitors was expanded to rural and semi-urban areas. The Women's Division gave financial assistance to the Agricultural Institutes in Sargodha, Rahim Yar Khan, and Sukrand for training women in livestock. It has also sponsored programs for training women in handicrafts other than embroidery, such as rug-weaving, duree-weaving, gabba-making, woodworking, papier mâché, and leather crafts. In urban areas,

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[3] See footnote 1.

emphasis was laid on training women, especially in shorthand, accounting, and book-keeping. Polytechnic Institutes and centers for training in making ready-made garments and knitting hosiery were established. Dental assistants, ECG technicians, paramedics, nursing and health programmers, radio and electronic technicians, computer programmers, and horticulturists have been trained.

The principal providers of occupational training for women are Government Vocational Institutes for Girls. They generally offer one- to two-year diplomas in such traditional women's activities as sewing, knitting, dressmaking, and producing leather goods and handicrafts. The Vocational Institutes have also recently included typing and hairdressing. Technical education is provided through five women's polytechnic institutes. They offer three-year diplomas in design and dressmaking, commerce, radio, television, and electronics. Two Technical Training Centers (TTCs) have been established in Karachi and Lahore. Five others will be established under Phase II of the IDA National Vocational Training Project. The Urban Polytechnic Institutes, sponsored by the Women's Division, seem very successful because of their orientation to labor market needs. Training in business entrepreneurship would also benefit women.

In collaboration with the Fisheries Training Institute, Lahore, the Women's Division has trained 480 women in fish culture, as a sequel to earlier schemes at the Agriculture Training Institute, Sargodha. A Fruit and Vegetable Preservation Center was set up at the Punjab Agricultural Research Institute, Faisalabad, for training 100 female teachers annually in the latest techniques of fruit and vegetable preservation. A similar scheme has been approved for training 50 female field assistants at Agricultural University, Peshawar. Sericulture has been expanded at three centers in Chichawatni, Sarai Alamgir, and Head Marala. And an appropriate technology program is also being launched, which will include bio-gas and solar energy schemes, fruit and vegetable dehydration, sanitation schemes, water pumps, cookstoves and ovens.

The Division also plans to provide mobile dispensaries at the district level. So far 22 have been approved and another 30 are being provided shortly.

The Women's Division has funded many projects for providing legal aid to women prisoners in Punjab, NWFP, and Sind, and for establishing women's sections in rural libraries in each of the 4200 union councils.

Physical Facilities

The most visible impact of Women's Division's programs for women has been in accommodation. Seventy hostels for working women have thus far been approved. Also, 243 community halls or centers, 22 libraries, an auditorium, a sports complex, 12 female wards, and three post-graduate nursing colleges have been approved. Home-economics laboratories have been

provided in 22 girls' high schools in NWFP. Buildings for polytechnics, hostels for female college teachers, school buildings and additional class rooms are also being provided, as well as facilities for female prisoners. Thus, from 1979-80 to 1985-86, the Women's Division funded 373 units in agriculture, livestock and cooperatives, 138 in community development, 5,815 in education (of which 5,755 were in adult education), 44 in Health, 59 in industries, and 1,915 in social welfare (of which 1,696 were in Industrial Homes/Multi purpose Centers) -- a total of 8,344 units. The corresponding figures for 1986-87 to 1987-88 are 149 units in agriculture, 4,998 in community development (of which 4,277 are in libraries), 2,676 in education and training, and 25 in others -- a total of 5,713 units. The research wing of the Women's Division undertook 44 studies.

(d) Provincial Government Programs

About 14 Departments in the Provincial Government have women's income-generation schemes and projects.[4] These are: Agricultural Extension, Education, Auqaf, Population Division, Local Government, Punjab Small Industries Corporation, Social Welfare Department, Health, Manpower, Livestock and Dairy, Rural Development, Forestry, Cooperatives Department, and the Planning and Development Department. The Departments of Industries and Food and the Industrial Development Corporation have no schemes specifically for women. Not one woman is employed by the Department of Food at any level in the whole Punjab province, despite the substantial number of women in food production and storage.

(e) Evaluation of Government Programs

One of the major drawbacks of the Women's Divsion's program is that it is too scattered: too many and too small projects that are not focussed within a coherent strategy. Furthermore, most WID schemes and projects at the federal and provincial government levels and of the Women's Division are in skill-development and not necessarily income-generating schemes. The Social Welfare Department's idea that skill development saves family income underlies many of the government and non-government projects -- these projects are viewed as humanitarian, "welfare" or even charitable efforts, but not as economic enterprises. The other drawback is the lack of cross-fertilization in the departments being brought together in Women's Division projects.

The marginalization of women's projects is the most dangerous aspect of the skill-development and income-generation schemes and projects. In rural areas especially, women play a principal role in the agricultural economy. Even the agro-related projects funded by the Women's Division -- for instance, making jams and jellies -- draw women away from contributing in

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[4] See Khan, N.S. and F. Shaheed (1984), Women's Skill Development and Income Generation Schemes and Projects in the Punjab, UNICEF.

a central way to national development and rather concentrate their efforts on a few goods with very limited markets.

Projects should encourage women to generate their own ideas about the types of skills and work they want and should have built-in mechanisms that would allow them to organize and control the projects. Market feasibility studies are not done before starting a project, as they should be. Furthermore, these projects should connect with the formal sector, or organize within the informal sector. Government departments should also monitor projects to see whether skills learned lead to remunerative employment. There is no assessment of the usefulness of the training beyond merely listing the number of women taking the course. The emphasis in most government programs for women other than training programs has been on physical infrastructure -- buildings for industrial homes, community centers, training institutes and hostels for working women, day-care centers, libraries, and so on. Physical infrastructure should be closely linked to women's needs in a particular area. Local skills and resources should be used as much as possible to ensure continued maintenance and use of facilities.

(2) Non-Governmental Organizations (NGOs) Involved In Women's Development

There are at least 5,000 NGOs registered with the Social Welfare Department in Pakistan. NGOs vary widely in terms of size, managerial style and field of operation. The NGOs selected for review include women's development in their programs and also represent somewhat the variety of NGOs in Pakistan. It is important to note that the "success" of NGOs may be based on several criteria. Some NGOs are valuable for their widespread network and use of local resources (such as APWA, FPAP). Others, more concentrated and specific to certain areas or groups, may provide innovative ideas (such as AKRSP, FWCS). The success of NGOs may also depend on strong leadership as in the case of the Orangi Pilot Project (OPP) and the Edhi Trust in Karachi. The ones reviewed are the larger ones; there are also many smaller NGO's (such as Shirkat Gah, Aurat Foundation, Women's Action Forum, Applied Socio-economic Research, Federation of Business and Professional Women, Behbud, AGHS Legal Aid Cell, etc.) which perform a variety of very useful functions such as resource centers, consultancy services, and sometimes implementing smaller projects.

Selected NGO Programs

(a) All Pakistan Women's Association (APWA)

APWA, started in 1948, is one of the oldest and largest women's organizations in Pakistan. It has 61 district and provincial branches in the four provinces, with its national headquarters in Karachi. APWA is involved in a variety of programs for women. Institutions established by APWA include 46 primary and 13 secondary schools, 170 vocational training centers, 63 industrial homes, 42 maternal and child health centers, 26 clinics, 39 adult education centers, and 20 day-care centers with financial and management assistance. The recently constructed multi-purpose center for women in Lahore

aims to provide skill training and marketing outlets for women, among other programs. APWA has a great potential for the development of a large number of women. It needs to expand its present programs to focus more on income-earning opportunities for women. The government and other smaller NGOs would also benefit from greater collaboration with APWA, by using and supporting its large network throughout Pakistan to deliver services to women, especially in rural areas.

(b) Family Planning Association of Pakistan (FPAP)

The FPAP, principally a family planning association, is using an integrated approach for improving women's status: i.e. providing services in the area of education, health and family planning, and income generation. It has recently started a loan scheme for women: there have been 1,000 loans with no default. The loans of Rs.500 each (for livestock -- mainly small goats) are given on a revolving basis to a group of 25 members. The community decides who shall be the first recipient. The second loan is given only after the first is repaid. Though modest, the program appears successful, although loans are not yet made at a market rate of interest. Its strength lies in fostering maximum community involvement with minimum FPAP staff. Its stated purpose is to empower women to make decisions on their health and their family.

(c) Sind Rural Workers Cooperative (SRWCO)

The SRWCO is a successful NGO in the Sind Province. It covers 153 villages and has approximately 5,000 committee members in 13 districts of Sind Province. Each committee develops its own projects and all members participate in their implementation. These committees or cooperatives are independent and almost invariably self-financed and self-managed. Their projects are in community development and include providing hand pumps and related extension work, appropriate technology like smokeless stoves, and latrines. They operate income-generating projects, vocational training schools, and schools for girls. The SRWCO has only recently started a credit project, but is well on its way to having a successful savings program. The community-based approach used in its financial programs resemble those used in the Grameen Bank operation in Bangladesh.

(d) Orangi Pilot Project (OPP) (see Annex 4-A, especially Women's Work Centers)

(e) Aga Khan Rural Support Program (AKRSP) (see Annex 4-B)

(f) Family Welfare Cooperative Society (FWCS)

Relatively small compared to FRAP and APWA, the FWCS focuses on development of poor urban women in Lahore. It has programs for women's skill training, health care, and literacy, and has also started an Academy of Community Workers, financed by the Women's Division. Training courses in

secretarial skills are especially popular and women who complete these courses are usually employed immediately. The FWCS has been encouraged by this success and plans to expand this course. Among other programs, the FWCS has recently constructed a 40-bed maternity hospital for women in a congested part of Lahore with limited facilities for expectant mothers.

DONOR ACTIVITIES IN WOMEN'S DEVELOPMENT

The majority of project aid (82%) committed to Pakistan by international donors is targeted on agriculture, industry, water and power, transport and communications. The social sectors (education and health) receive only about 5% of development aid, a proportion which also closely reflects government expenditures on these sectors. Four donors -- the Asian Development Bank (ADB), the World Bank, the USA and Japan are responsible for the bulk of total development aid.[5]

There is now an increasing awareness by donors of the need to include women's issues in the design of development programs. The United States Agency for International Development (USAID) was perhaps the first donor to consider women's issues in its projects. The Canadian International Development Agency (CIDA) also requires the consideration of women in all their projects as a matter of policy. The Asian Development Bank (ADB) and the World Bank have officially entered the women in development area fairly recently. Many other donors are also sensitive to the inclusion of women's issues in their development programs (for example ILO, UNICEF, UNFPA, UNDP, WHO and among other bilateral donors the Netherlands, Norway, Switzerland, and the UK).

The experience of donors which have been involved in women's programs for some time (such as USAID, UNICEF and CIDA) suggests that much flexibility is required in implementing "women in development" programs. Ideally, women's issues should be built into all relevant development projects. But in some cases separate projects may be needed specifically for women. For instance, access to credit for women may be more difficult than it is for men due to women's lack of collateral; and if existing institutions do not cater to women's special needs, separate projects or arrangements are needed to fill the gaps. These projects could help to determine how women's access to credit could be made easier, through, for instance, experiments with group formation techniques, alternative collateral requirements and so on.

Since the majority of women-specific projects are very small compared to the target population, it is important to emphasize that many of these projects' aim should be to experiment and find ways of integrating women's issues into overall sector projects in the agriculture, industry, health, education, energy, etc. sectors. In other words, the ultimate aim of women's projects should be integration into mainstream programs. Table 3.2

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[5] UNDP: Development Cooperation, Pakistan, 1988 Report, April, 1989.

(see end of this Annex) details the approved donor assistance to Pakistan by sector in 1988, related directly to women's development. Forty-two such projects have been identified (based on the brief description of each project in the UNDP report on Development Cooperation). The majority of these are in population (14), followed by health (10), education (7), social conditions and equity (6), agriculture (3), and one each in employment and general development issues. All population projects are included, even if they are not aimed at women, since women are key implementors and beneficiaries of programs that aim to lower fertility. Similarly, health projects that reduce infant and child mortality are included. UNFPA, Canada, UNICEF and the Netherlands are the main donors, followed by USA, WHO, UK, IDA, UNDP, Switzerland and ADB.

The following sections briefly review selected donor activities in women's development[6].

(1) UNICEF

UNICEF considers the development of women a central issue, because it believes that the needs of infants and children can be met more effectively through women. Its efforts in Pakistan already include women's income-generating projects, although these have been linked mainly to conventional "industrial homes". The plan of action for 1988-93 encompasses five basic program approaches:

a) Women's Integrated Development Activities. This program intends to strengthen the activities of up to 250 women's health, literacy and skill training centers annually. A pilot project was started with APWA, Punjab at 35 locations in January 1987, followed by another with the Punjab Social Welfare Department at 33 of its centers. The program will form a regular feature of UNICEF assistance for the next 5 years, during which 1,000 centers are expected to be covered, benefitting 500,000 women directly.

b) Female Youth Group Organization. Youth group formation was tried experiementally at two Rawalpindi villages with encouraging results, and the project was extended with the ultimate aim of forming an umbrella organization at the District level. The program proposes to initiate movement towards group action for individual and community development among young girls and women, by providing catalytic support for their organization around educational, economic and recreational activities. The number of groups established in the program period will be about 500.

c) Women's Economic Productivity Activities. This program proposes to extend support to viable income-generating activities: by funding technical and entrepreneurial assistance; supporting efforts to increase women's access to credit; promoting group action by women around economic activities; and

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[6] This section borrows from Ahmed, N. and S. Zia (1989), Women in Development: Pakistan, for Asian Development Bank.

facilitating their entry into formal sector employment. The components of this program are:

i) Improved Training through Technical Training Institutes, which would involve collaboration with the Technical Education and Manpower Training Departments to improve training services to facilitate women's employment in the industrial centers.

ii) Organization of working women's groups. A pilot project is on-going in the Islamabad area in 30 villages. Six community centers serve as focal points. Small groups of women are linked together in an umbrella organization. Group funds, meetings, saving and loan schemes, small scale production, etc. have been instituted.

iii) Extension of Credit to Rural Women's Cooperatives. (former Women's Division scheme under discussion)

iv) Training Women in Essential Entrepreneurial Skills and Management. Action research/training and guidance mechanism at the provincial level is proposed which would reach out to existing women entrepreneurs and identify others with potential. Support will be obtained from financial training institutes and members of the Lahore Chamber of Commerce and Industry.

d) Women's Development Support Network. Here the aim is to strengthen the planning/implementation base for women's programs by: first, promoting an environment of cross fertilization of ideas; and second, by providing the concerned agency with back-up support for documentation, communication, training and program planning and management. The program components would include:

i) Research

ii) Documentation/Training Software

iii) Information dissemination/experience sharing

iv) Training support

vi) Focus on NGOs

e) Integration of Women's Dimensions into Sectoral Planning. Apart from specific programs for women, including their concerns into all UNICEF supported sectoral programs will be a fundamental policy principle.

i) Health. In the next country program, special consideration will be given to ensure that child immunization and school health programs reach boys and girls equally, and that women are increasingly included as trainees in all paramedic and community health worker training.

ii) Nutrition. The target group for the Integrated Nutrition Program includes male and female children in equal numbers. Nutrition education will be introduced in curricula of schools for girls. Agro-based activities will be supported to improve the availability and quality of family food.

iii) Education. Both formal and non-formal approaches are being supported. In the preparation of textbooks it will be ensured that the images used do not reinforce discriminatory stereotypes.

iv) Water and Environmental Sanitation. UNICEF assistance towards improved drinking water and sanitation includes installation of handpumps and latrines in rural households, and sanitation/hygiene education for school teachers, field workers and communities. Women would be included for consultation, field testing and training.

v) Urban Basic Services. In the urban areas, female NGOs will be involved to strengthen existing efforts and for initiating experimentation.

(2) United States Agency for International Development (USAID)

AID's Women in Development policy in general is cross-sectoral and is meant to provide the policy framework and overall practical guidance for each sector and the Agency as a whole. The following sector-wise guidelines are applied across countries:

i) Agricultural Development: The sex and age-linked division of labor by crop and ethnic group must be fully comprehended as a basis for all project planning. Male and female differentials in access to and control over key productive resources must be understood and planned for in projects. The specific farming responsibilities which are assigned to women must receive an appropriate share of attention in project identification, design and implementation.

ii) Employment and Income-Generation: Women's invisibility in data must be kept in mind while relying on statistics. Special programs of non-formal education and vocational training must be provided to help migrant women develop skills for employment in the formal sector and increased income-earning opportunities in the informal sector. The choice of mechanization in different sectors should be made selectively, to prevent displacement of female workers.

iii) Human Resources and Institutional Development: A variety of programs have to be established to increase substantially the number of girls completing primary and entering academic secondary schools. AID must take measures to provide access for women to training programs and higher education.

iv) Energy and Natural Resource Conservation: The energy that women expend for such activities as obtaining fuel must be reduced by access to more convenient fuel resources. Women have a large stake in reforestation projects and must share the control of forest product distribution.

v) Water and Health: Water and sanitation projects must take into account that women are the primary users and haulers of water. Local women must be involved in early management and water-use decisions, and if possible, women should also be trained in the actual construction, operation and maintenance of systems.

USAID/Pakistan's WID-Related Activities

i) The WID section of the private sector scholarship program has been a successful WID activity of AID in Pakistan. Focused especially on women, the scholarship offers women working at various levels of management in the private sector, training opportunities for professional development in the U.S. and other countries.

ii) The NWFP Development Project is another project with a women's component. The WID sub-project, entitled Women's Non-Formal Education Component, comprises the teaching of literacy, basic health and child care, and skills-training for income generation.

iii) The Forestry Planning and Development Project (Peshawar, NWFP) seeks to identify women's development activities that could be incorporated in the field operations of tree nurseries and plantations established. It also examines the role of women in fuelwood collection.

iv) The Food Security Management Project surveys include women-specific questions and covers issues such as female time allocation, female labor participation and incomes, and women's health and education.

v) The Child Survival Project: A technical assistance project that uses women as key health providers to bring down infant and child mortality rates by 25% on a sustained basis.

vi) The Primary Health Care Project has made the recruitment of females for training a priority. The construction of training schools and hostels, including 13 female hostels, is being assisted.

vii) The Energy Planning and Development Project includes household energy use surveys aimed at improving understanding at how women collect and use traditional sources of fuel, with a view to introducing more efficient and hygienic domestic sources of energy.

vii) USAID has recently approved projects (totalling US $ 280m.) for NWFP and Baluchistan which are parallel to the World Bank's Third Primary

Education Project. These projects focus on increasing primary education for girls, with an emphasis on hiring female staff and improving the quality of school curricula and physical infrastructure.

(3) Canadian International Development Agency (CIDA)

CIDA, at the request of the Government of Pakistan, sponsored a Women in Development Reconnaissance Mission in 1984. Its purpose was to determine the viability of a program of cooperation targeting women and their special needs and focusing on the most critical sectors. A more detailed project identification mission was completed in late 1985, which sought to determine which programs and projects would promote the integration of women -- as active participants in development within Pakistani society.

Women are considered in a variety of CIDA's on-going and planned projects. For example, it has studied the impact that current infrastructure projects, such as salinity control, may have on the socioeconomic development of affected areas, and especially on women. And it has sponsored population and welfare projects that are oriented towards women. Its primary aim is to develop a cadre of professional and paraprofessional women (such as agricultural extension workers, nurses, dais or birth attendants, teachers, and small business advisors) and to remove barriers to their participation as students or trainees and practitioners in these professions. The ultimate goal is to strengthen the ability of the Government of Pakistan to provide services to women, on a nationwide basis, that will facilitate their integration into the nation's socio-economic development.

CIDA's overall strategy includes institutional development assistance to official government organizations and women's units -- primarily the Women's Division; human resource development programs to increase the number and qualifications of women actively participating in the development process (for example, teachers, nurses, and agricultural extension workers); support to capital investment projects through additional supportive services to related training institutions, to those receiving training, and to women practitioners in the field; development and implementation of demonstration projects to encourage adoption of innovative programming by line departments; and action, field-oriented research aimed at the experimental and design phase of project implementation and the monitoring and evaluation of demonstration projects.

Current policy requires that CIDA-funded projects in all sectors must take women into consideration. Thus the Agency addresses the potential social impact of, for example, drainage and irrigation projects to ensure that the project's benefits accrue to both males and females in the target population. Likewise, projects in energy, telecommunications, water and sanitation, forestry, fisheries, housing, transportation, and so on will be assessed to determine whether they are beneficial or detrimental to women in the target group.

(4) The Netherlands Development Agency

Dutch development policy has included the theme of Women and Development since 1975 and this has undergone review over the years. The principal aim of the current policy is to bring about a structural improvement in the economic, social and overall position of women in developing countries by promoting their active involvement in the development process. The primary needs of women in relation to the sectors of Dutch cooperation have been identified:

a) Rural Development. The key role played by women must be acknowledged and taken into account in development activities designed to increase food production. To reduce the workload of women, they need better access to water, sources of energy, labor-saving technologies, and nursery facilities for children. Women should be actively involved in drinking water and sanitation projects, as well as in projects on alternative sources of energy and energy-saving technologies.

b) Industrial Development and informal sector. It is essential to acknowledge the role of women in small-scale industry. Unofficial and official employment for women in industry can be increased by providing facilities for credit, marketing, management and technical training and by reducing the burden of domestic chores.

c) Education and Research. Education for girls must be more diversified and concentrate less on domestic subjects. At the higher level, too, there is a need for education geared specifically to women.

d) Organization. Women must be encouraged to set up organizations and groups. Efforts to organize women at trade union and professional organization level must also be encouraged.

e) Communication and Information. The activities and incentives being undertaken by women to change the stereotyped image of women in mass media should be supported and intensified.

f) Violence against women. Effective measures are needed to identify, prevent and eliminate violence against women and children and provide support facilities for victims. The next priority is to consider policy measures to prevent violence against women and encourage greater self-reliance on the part of women.

In the Dutch assistance program, the objectives of WID policy must be integrated systematically and consistently in bilateral and multilateral policy. Women and women's groups should be involved wherever possible in the design and implementation of projects and programs. The current programs with a WID component include the following: matric. education through distance learning; secretarial training with the Women's Division and ILO; research into female industrial workers; and consultancy services for the Fruit and Vegetable Board, Peshawar.

Table 3.2: Approved Donor Assistance, Which Includes Women's Development (as of 1988).

SECTOR	PROJECT TITLE	DONOR	TOTAL ASSISTANCE ('000 US$)/ (START-END DATE)	TYPE OF ASSISTANCE	DESCRIPTION OF ASSISTANCE
Agriculture	Aga Khan Rural Support Program	Netherlands	7,908 (86-90)	Technical	Includes women's component for entire AKRSP in Northern areas.
	Promotion of Fruit, Vegetable Development Board (FVDB)	Netherlands	189 (88-89)	Technical	Assist scheme for training women in fruit and vegetable preservation, NWFP.
	Kalam Integrated Development Project, Phase II	Switzerland	2,411 (87-90)	Project	Special attention to support self-help infrastructure improvement schemes for women, NWFP.
Employment	Employment & Manpower Strategies	UNDP	540 (88-90)	Technical	Identification of issues & policies on manpower development and employment, with special emphasis on women's participation, nationwide.
General Development Issues, Policy & Planning	Planning Activities	UNICEF	10,250 (88-92)	Program	Strengthen planning and management capacity of gov't. to improve service delivery to women & children, nationwide.
Education	Primary Education (girls)	ASDB	150 N/Av	Technical	Feasibility study for project to open & upgrade girls' primary education nationwide.
	Secretarial Training	Netherlands	1,633 (89-92)	Technical	Provide improved secretarial training at 6 polytechnic institutes for women & one for secretarial teacher training, nationwide.
	Secondary School Certificate (Matric Education) Project.	Netherlands	1,633 (87-90)	Technical	Provide matric. education to rural girls through distance education, Punjab.
	Third Primary Education Project	IDA EEC Canada	145,000 17,647 15,644 (88-93)	Project	Increased girls' primary enrollment, a major objective.
	Post-Basing Nursing Education	WHO	75 (78-89)	Project	Training of ward administrators & other specialized fields as well as nurses, midwives & LHVs, nationwide.
	Second Rural Vocational Training	IDA EEC Canada UNDP FRG	40,200 18,824 18,450 2,607 N/Av (88-89)	Project	Includes training for women, nationwide.

SECTOR	PROJECT TITLE	DONOR	TOTAL ASSISTANCE ('000 US$)/ (START-END DATE)	TYPE OF ASSISTANCE	DESCRIPTION OF ASSISTANCE
Education (cont.)	Education (formal & non-formal)	UNICEF	5,282 (88-92)	Program	Female education main objective, includes primary education.
Health	Nurse Training in the Punjab, Lahore - Hillingdon Health Authority Link	UK	850	Technical	Improve standards of nursing education & develop as a profession, Punjab.
	Child Survival Project	USA	10,000 (88-94)	Technical	Six-year project to reduce infant & child mortality by 25% & sustain, nationwide.
	Social & Preventative Pediatrics & Training	WHO	65 (82-89)	Project	Reduce maternal & child morbidity & mortality. Improve their nutritional status nationwide.
	Training of Traditional Birth Attendants	Canada	4,020 N/Av	Project	Training of dais & establishment of new FWCs, Punjab.
	Acute Respitory Infections (ARI)	WHO	36 (83-89)	Project	Main objective: to reduce mortality due to ARI in children under 5 years.
	Control of Diarrheal Diseases	WHO	32 (81-89)	Project	Promotion of ORS & effective MCH practices, breastfeeding, personal hygiene, etc., nationwide.
	Expanded Program of immunization	WHO	363 (78-89)	Project	EPI, horizontally integrate program for 6 diseases, nationwide.
	Basic Health Services	UNICEF	17,280	Program	Survival of children & women by supporting health projects
	Applied Nutrition & Nutrition Education	UNICEF	4,900 (88-92)	Program	Support to integrated nutrition program, particularly related to diarrhea control, improved infant feeding, nationwide.
	Supplementary Feeding of Pre-School Children Pregnant Women, & Nursing Mothers	WFP	34,000 (85-89)	Food Aid	Supplementary Feeding to about 200 beneficiaries (preg. & lac. women & pre-schoolers) in each of 2,000 health centers.
Population	Training of TBAs. Phase I (completed)	Canada	2,334 (N/Av-88)	Project	3 main components: training of practicing and non-practicing TBAs; estab. new FWCs; training rural dais by mobile teams. Nationwide.
	Reproductive Health, Contraceptive Surgery	UK UNFPA	4,196 3,200 (88-91)	Project	Improve quality of reproductive health and contraceptive surgery by upgrading and expanding network of service centers, nationwide.

SECTOR	PROJECT TITLE	DONOR	TOTAL ASSISTANCE ('000 US$)/ (START-END DATE)	TYPE OF ASSISTANCE	DESCRIPTION OF ASSISTANCE
Population (cont.)	Population Welfare Planning	USA	50,181 (82-89)	Project	Strengthen Gov't population planning activities, nationwide.
	Social Marketing of Contraceptives	USA	17,500 (84-89)	Project	Expand availability of contraceptives through private sector, nationwide.
	Strengthening, Monitoring & Evaluation of the Population Welfare Program	UNFPA Netherlands	378 N/Av (N/Av-90)	Technical	Strengthen monitoring & evaluation system of FP programs, nationwide.
	Population Project (CR. 1350-PAK)	IDA UK USA	18,000 8,571 3,400 (83-89)	Project	Strengthen organizational structure of population welfare program, nationwide.
	NGO Coordinating Councils, for Population Welfare, Phase II	Canada	407 (86-N/Av)	Project	Funding of 98 Family Welfare Centers (FWCs) run by 9 NGOs. Provide FP services, contraceptive supplies & refererral services to contraceptive surgery facilities, nationwide.
	Strengthening Community-Based FP/MCH Services Through FWCs	UNFPA	2,237 (87-91)	Program	Family Welfare Centers project aimed at changing attitudes & behavior of people towards small family norms, nationwide.
	Integrated Clinical Training Program for Family Planning, Health & NGO Personnel	UNFPA	2,094 (87-91)	Program	Train & provide in-service training to cadres of clinical, paramedical & auxilliary personnel to deliver population program, nationwide.
	Expanded FP Services through involvement of Hakims (completed)	UNFPA	660 (78-88)	Program	Sind, Punjab, & NWFP
	Reproductive Health/Contraceptive Surgery	UNFPA UK	3,200 4,196 (87-91)	Program	Nationwide.
	Assistance to Population Welfare Program in NGO Sector	UNFPA	503 (87-89)	Program	Support to 52 FWCs of 8 NGOs, nationwide
	Population & Family Welfare Education for Workers in National Organized Sector	UNFPA	480 (84-89)	Program	Motivating industrial workers to realize benefits of smaller families, nationwide
	Reproductive Health/Contraceptive Surgery Project.	UNFPA	1,377 (87-91)	Program	Aim to reduce high maternal & infant mortality, nationwide.

SECTOR	PROJECT TITLE	DONOR	TOTAL ASSISTANCE ('000 US$)/ (START-END DATE)	TYPE OF ASSISTANCE	DESCRIPTION OF ASSISTANCE
Social Conditions & Equity	Research into the Female Industrial Labor Force	Netherlands	77 (88-89)	Technical	Comprehensive socio-economic research study on female industrial labor force to improve conditions of work & women's participation, particularly in collective bargaining.
	Crafts Development for Women in the Punjab	Netherlands	643 (88-90)	Technical	Increase women's income-earning capacity--improve rural women's working conditions, Punjab.
	Women in Development Umbrella Funding Project	Canada	402 (N/Av-N/Av)	Project	Twelve small projects funded; planned & managed primarily by women to benefit women. Nationwide.
	Assistance to NGOs	Switzerland (87-89)	374	Project	Support to Pakistani NGOs on women, rural development, urbanization & environment.
	Women's Development	UNICEF	4,570 (88-92)	Program	Improve women's status, with emphasis on placing women in the mainstream of planning & implementation of development programs, nationwide.
	Documentation & Resource Center for the Aurat Foundation	UNFPA	N/Av	Program	Establishment of document & resource center by NGO, to analyze and disseminate information to women from lower-income strata, Punjab.

Source: UNDP (1989), Development Cooperation: Pakistan, 1988 Report. Islamabad.

Abbreviations Used:

ASDB: Asian Development Bank
EEC: European Economic Community
IDA: International Development Agency
WHO: World Health Organization
FRG: Federal Republic of Germany
UNFPA: United Nations Fund for Population Activities
WFP: World Food Program
UNDP: United Nations Development Program
UNICEF: United Nations International Children's Education Fund
N/Av: Not available

GOVERNMENT, DONOR, AND NGO PROGRAMS IN WOMEN'S DEVELOPMENT

B. PROGRAMS FOR IMPROVING HOUSEHOLD TECHNOLOGY AND SOCIAL FORESTRY[7]

(1) Government Programs.

(a) Household Technology

In 1975, following the recommendations of the Intermediate Technology Development Group (ITDG) of London, the GOP set up an Appropriate Technology Development Organization (ATDO). The ATDO was given the status of a cell in the Pakistan Council of Scientific and Industrial Research (PCSIR) and placed under the Ministry of Science and Technology.

In its initial years, the ATDO suffered serious problems. This was primarily because the idea behind it was to implement the development schemes proposed by the ITDG, and did not necessarily represent a commitment to the concept of appropriate technology. In the next few years, responsibility for the organization was placed with the Planning Commission and then again with the Ministry of Science and Technology. In 1987 the ATDO was renamed the Pakistan Council for Appropriate Technology (PCAT).

The PCAT is primarily an organization for the promotion of appropriate technology. Its functions are to collect and disseminate information on appropriate technologies; utilize the advisory and technical facilities of such organizations as the Pakistan Council of Scientific and Industrial Research (PCSIR), the polytechnics, and trade and commercial organizations for the promotion and dissemination of appropriate technology; and arrange for the manufacture of plant and equipment required for the adoption of proven technologies. In practice, the PCAT is severely circumscribed in its operations primarily because of resource constraints, lack of trained manpower, and an inadequate institutional structure.

It is now recognized that appropriate technologies can: i) encourage the use of locally available raw materials; ii) serve the needs of the indigenous population; iii) be cost-effective; iv) be maintained without sophisticated maintenance and repairs; v) relieve drudgery; and vi) minimizedamage to the environment.

The PCAT has successfully experimented with the design of a few technologies aimed at reducing drudgery for women and increasing their income-generating opportunities. These technologies include: energy conserving, economic cookstoves; bio-gas plants; solar cookers; solar dehydrators; candle-making equipment; improved carpet-making machines; and soap-making technology.

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[7] Taken from S. Hafeez and K. Mumtaz (1989), Improving Household Technology and Social Forestry for Women in Pakistan, a draft report prepared for the Women in Development Division of the World Bank.

The PCAT has developed a fuel-efficient, economic cookstove for rural women, which uses an estimated 40% less fuelwood than the regular chulla. A primary feature of the stove is that it does not need repeated blowing to light the fire. And because the stove has a chimney to allow smoke to exit, the stove is expected to pose no damage to the eyes. The stove is easy to construct , and is made primarily of mud, sand, and straw.

The PCAT has also provided demonstration and training in solar dehydrators for efficiently drying surplus fruits and vegetables in the rural household. Based on simple technology and items available in every household, this innovative dehydrating technique is as efficient and requires Rs. 50.0 per year for maintenance.

Other technologies disseminated through the PCAT are techniques in candle-making, handmade matchsticks; wool- and carpet-making machines, soak-pit latrines and bio-gas plants.

Information on household technology for women is disseminated primarily through demonstration and training programs conducted by the PCAT's staff at its two regional offices in Karachi and Lahore and two field offices in Quetta and Peshawar. The PCAT works primarily through government line departments and non-government organizations (NGO's), which have already established community centers for women. The PCAT has constructed more than 1,400 stoves at the request of agencies that work with women's groups and that have outreach services where PCAT staff and women workers of these organizations provide training in appropriate technologies. These include the Social Welfare Departments, the Family Planning Association, Punjab, the All Pakistan Women's Association (APWA), and UNICEF.

But the PCAT's operations have been limited. In 1986, the PCAT installed 20 economic cookstoves; it provided training in candle-making to 1,107 nominees; and in fruit and vegetable dehydration to 1,209 nominees of various government and non-government agencies. The main reasons for its inability to disseminate appropriate technology on a wider scale have been the lack of resources, institutional weaknesses, and a lack of trained manpower.

Insufficient Resources

Since its inception, the PCAT has been short of funds. In 1986, the PCAT was allocated a budget of Rs. 5.4 million for its operations, of which about 80% went towards meeting staff salaries and other non-development costs. From the remaining Rs. 1.0 million, the PCAT spent only 0.5% on promoting fruit and vegetable dehydration and 5% on energy conservation schemes. The rest was spent to promote such appropriate technologies as drip irrigation and to develop new technologies directed primarily toward men.

Institutional Weaknesses

The PCAT, though originally established to promote the concept and acceptance of appropriate technology, has moved toward development and

research of low-cost technologies. This has resulted in some duplication of work and diversion of scarce resources from training in and promotion of technologies. For example, in Pakistan four economic cookstoves have been marketed -- one each by the PCAT, PCSIR, FPAP, and the German Agency for Technical Cooperation (GTZ). Except for the one promoted by the GTZ, each differs only slightly from the others. Although it may be worthwhile to modify technology according to the work habits and customs of the target groups of women, in Pakistan design differences have resulted more from ineffective coordination and unnecessary competitiveness. The PCAT, as the primary organization for the dissemination of appropriate technology, should be more effective in collecting and coordinating activities in this field.

There is a lack of effective coordination between the PCAT and the PCSIR, the National Institute of Power (NIP), and other research organizations in the country involved in research in appropriate technologies. The management of PCAT is pushing for further strengthening of its research and development facilities.

Part of the problem is a lack of full commitment to appropriate technology and research at the highest level. Appropriate technology concepts are not fully understood -- sometimes even by those responsible for promoting appropriate technology. As a result, these technologies are not as actively marketed as they should be. The perception of imported technology as "best" still prevails, especially in rural areas where the mass media have promoted acceptance of "hi-tech" machines. Women often express a desire, not for redesigned mud chulla's, but for cooking ranges, even though there may be no electricity or gas in the village.

Lack of Trained Manpower

The PCAT lacks sufficient trained manpower for demonstration and training. This problem has become acute since four additional appropriate technology (AT) centers have been approved. In 1986, although funds for the establishment for two of these centers - one each in Bannu and Nawabshah - were released by the Ministry of Finance, the staff posts were not sanctioned. The shortage of female officers who would work with the women's groups is particularly acute. In 1989, at the PCAT Regional Office in Lahore, which is responsible for the promotion of appropriate technology in the entire province of Punjab, there were two female assistant directors, three field supervisors, and one field officer. And where there are staff transportation problems, the extension activities of female trainers are limited.

Despite problems, the PCAT is looking ahead to the development and promotion of new household technologies for women. The PCAT has signed an agreement with the former Women's Division to undertake the demonstration of and training for five household technologies at 70 women's centers. Under the Pilot Project on Dissemination of Appropriate Rural and Income-Generating Technologies for Women, the former Women's Division has made available Rs. 5.1 million for training relating to the economic cookstove, fruit and vegetable dehydration, bio-gas plant, soap- and detergent-making, wool-spinning machine, candle-making, and preparation of jams, jellies, squashes, and pickles. The

training will be given by staff recruited by the PCAT for three years under the project.

(b) Social Forestry Programs

Although in the last few years 70 small schemes for sericulture have been undertaken, sponsored by the former Women's Division, there is no on-going social forestry project for women. The existing forestry cadre has no provision for women and neither are women part of the regular training given at the Pakistan Forest Institute.

Social forestry and planting of trees for energy is the Administrative responsibility of the Provincial Forestry Departments. The Forestry Department officials are aware of the need to expand the forest resource base. In the last few years, the Punjab government has given cash incentives to the private sector to participate in social forestry. Under this scheme, the government of Punjab provides free technical advice and a subsidy of Rs. 1,200 for three years for each acre of land planted with trees. This scheme has been particularly successful in bringing marginal lands under tree cultivation. The project has been supported by the establishment of a Mobile Extension Wing within the Forestry Department. The project has been successful, but is directed primarily at the male farmer.

The Forestry Departments, however, are fully aware of the need to involve women in tree planting - both for energy and social forestry - especially in the planting of saplings and the management of nurseries. During the mission's visit, the officials of the Forestry Department in Punjab showed considerable interest in promoting women's involvement in cultivating mulberries and rearing nursery plants in saline and marginal farmlands in the irrigated tract of the Punjab. The officials said that, if such a program is started, the Forestry Department could easily provide training for women in seed collection, farm nursery management, and tree planting at the Gatwal Forestry Development Training Center in the Punjab.

(2) NGO Programs in Household Technology and Social Forestry

There are over 400 women NGOs in Pakistan. Of these, only a few larger ones have undertaken dissemination of appropriate technology schemes in their work with women. The prominent NGOs among these are the Family Planning Association of Pakistan (FPAP), the All Pakistan Women's Association (APWA), and the Aga Khan Rural Support Foundation (AKRSP). The distinctive feature of these national NGOs is that they run community development centers for education, maternity child health care, population planning, skill development, and other activities for women. Thus they already have an established system for outreach services to women. Information, demonstration, and training in household technologies is imparted at these centers by the trained community development staff of these NGOs, staff who have developed the trust and confidence of the women with whom they work.

The FPAP is a national NGO with 58 centers for women in the country. Many of these centers are located in the rural areas where local women's

groups have been organized. Although the FPAP's main concerns are family planning and welfare, its policy is to integrate family planning principles within the overall socio-economic development of women. The FPAP runs community development centers, industrial homes, and literary classes where appropriate technology training is provided.

The APWA is an NGO with a multi-disciplinary approach toward the development of women. The APWA focuses on education and skill training for women. The APWA has branches in all provinces and offices in 27 districts that work closely with women at the community level and it runs 22 primary schools and adult education programs in over 90 districts nationwide. Since 1971, the APWA has been involved in rural development, using primary schools as community participation centers. Teachers provide training in agriculture, poultry production, household technology, kitchen gardening, livestock care, and other skills.

The Aga Khan Foundation (AKF) is the largest NGO in Pakistan that promotes development by funding programs in education, health, and rural development. The Aga Khan Housing Board of Pakistan (AKHB) -- a subsidiary of the AKF -- is supporting a Living Conditions Improvement Program in Sind and the Northern Areas of Pakistan. The program aims at improving the living conditions and reducing the incidence of preventable diseases by providing cookstoves, drinking water filtration units, and both public and private toilet facilities.

These organizations have experimented with training women in techniques of the economic cookstove and fruit and vegetable dehydration. The APWA has often arranged for demonstration and training on the cookstove from the PCAT staff at its women's centers. But FPAP developed, with the help of Indian experts, its own model patterned after a similar stove introduced successfully in India. The FPAP has also experimented with training women in energy production through bio-gas plants. It was indicated to the mission that this was less successful, primarily because of the high installation cost and the regularity with which it has to be fed animal dung. The FPAP found that women, despite training, are not always aware of the importance of following the precise instructions vital to the successful operation of a bio-gas plant.

NGOs'involvement in social forestry projects is limited to training women in kitchen gardening. But the FPAP personnel indicated that social forestry projects and tree planting could easily find acceptance among rural women.

(3) Donor Programs in Household Technology and Social Forestry

Only a few donors are actively involved in the support of household technology for women. Of these, the most active donors are UNICEF and the International Labor Organization (ILO).

(a) Donor Support of Household Technology Programs

UNICEF has collaborated with the PCAT for demonstration and training in the economic cookstove, fruit and vegetable dehydration, and candle-making. In 1986, PCAT installed economic cookstoves in 15 villages at the request of UNICEF and trained 21 master trainers, identified by UNICEF, in candle-making techniques.

The UNICEF Master Plan of Operations for 1988-93 has earmarked US$120,000 for the support of household technologies and upgrading of physical facilities for women, including training in and dissemination of economic cookstoves, hand-pumps, and soak-pit latrines. Under the Women's Integrated Development Activities Project, UNICEF will strengthen the existing 6,000 multipurpose centers through assistance for education, health, skill training, and labor saving household technology activities at these centers.

In 1983, the ILO initiated the Employment Opportunities for Rural Women Through Organization Project, which included development of group organizations and multi-disciplinary training of women, including in household technology. Through its implementing NGO, the Sind Rural Workers Cooperative (SRWCO) in Karachi, the ILO has provided training in and disseminated bio-gas plants and economic cookstoves in 25 goths (villages). The ILO has also sponsored sandbag water-purification schemes in these villages, with training provided by the Pakistan Council for Scientific and Industrial Research (PCSIR).

But the income-generation component of the project has been unsuccessful. Part of the problem has been the shortage of female workers. The SRWCO has finally found six female extension workers for the project.

The ILO has recently also started a three-year, US$508,000, Appropriate Technology Training and Dissemination for Rural Women Project, which will be initiated on a pilot basis in Bannu and later expanded to six other districts in the NWFP. In collaboration with the PCAT, the implementing agency, the project will train rural women in the NWFP on household technologies.

In 1983, the German Agency for Technical Cooperation (GTZ) took over a UNHCR sponsored Domestic Energy Saving Project for the production, training, and distribution of economic metal stoves and clay ovens. Originally conceived as a training-cum-income generation project for the Afghan refugees, the project now trains Pakistanis too. A proposal is underway for extending the GTZ project to other parts of the country, a proposal for the wider dissemination of economic cookstoves, and micro-hydel plants. Recently, the GTZ approached USAID with a request for collaboration. USAID has tentatively allocated US$1 million for the extension. This proposal is at an early stage, however.

The on-going GTZ project is not directed specifically at women. But because women are the ultimate users of the stove, they benefit from reduced household drudgery and health damage. And although the stove is appropriate for the Afghan refugees living in camps, its high cost and metal interior is not appropriate for rural Pakistan, where women are accustomed to constructing their stoves from a home-made mixture of mud, sand, and straw.

(b) Donor Support of Social Forestry Programs

In collaboration with the Forest Departments in all four provinces, USAID has initiated a large, five-year US$25 million Forestry Development and Planning Project. The project covers 65,000 acres of Barani (rainfed) areas in the Punjab and NWFP; 13,000 acres of irrigated farmland in Baluchistan; and 5,400 acres of state forest land in the Sind. It is primarily a motivational scheme, and its objective is to organize, establish, and expand energy plantations on private land in Pakistan. The project includes setting up household-managed plant nurseries with incentives provided by the Forest Departments, in the form of polyethylene bags and seeds. The nurseries are expected to contribute to household income. The project is not specifically directed at women. But after the program's initial success with males, USAID is actively trying to encourage women to benefit from the same program.

A recent study, undertaken to develop the curriculum for a basic forestry skill-training program for women extension workers, identified several NGOs and foreign donor agencies interested in forestry training. These include the UNHCR; the Non-Formal Education Program in Gadoon supported by the USAID; the Malakand Social Forestry Project supported by the government of the Netherlands; and the Khuda-ki-Basti -- a sites and services project supported by the Hyderabad Development Authority.

In 1988, the Pakistan Forest Institute (PFI) conducted two 14-day programs for female extension workers in forestry. One was for the Aga Khan Rural Support Program (AKRSP) and the Pak-German Integrated Rural Development Program (IRDP) in the NWFP and the other for the Austrian Relief Agency. The courses taught basic forestry skills to 11 women. The courses helped establish 70 women-managed courtyard nurseries in the Afghan refugee camps supported by the Austrian Relief Agency. They involved women in the distribution of tree seedlings in Mardan with the IRDP support, and in running plant nurseries as part of the AKRSP program.

ANNEX 4

EXAMPLES OF SUCCESSFUL NGO PROGRAMS

A. ORANGI PILOT PROJECT[8]: WOMEN'S INVOLVEMENT

1. Orangi, the largest squatter settlement ("katchi abadi") in Pakistan, with a population approaching one million, has been in existence on the outskirts of Karachi since 1965. The Orangi Pilot Project (OPP), launched in 1980, is a community-based effort to develop basic facilities and infrastructure in the area. The project was funded primarily by the Bank of Credit and Commerce International (BCCI). Organizational and intellectual leadership is provided by Dr. Akhtar Hameed Khan, a former civil servant with considerable experience of community development schemes.

2. The OPP focussed originally on sanitation. A significant aspect of the sanitation project is that the major share of costs have been borne by the low-income residents: between 1981 and 1987, while OPP invested Rs. 2.2 million in research and extension, the residents themselves invested Rs. 35.2 million in the sanitation infrastructure. This is an example of effective community participation where residents, even of low-income areas, are willing to pay for services because they are closely involved in their design, construction, and maintenance.

3. Two subsequent programs focussed on women -- the welfare program and women's work centers. Three other OPP programs were then developed in low-cost housing, education, and credit. The OPP's impact on women has two dimensions. Some programs involve female participation in the delivery mechanism and specifically target women; other programs affect the community as a whole. Typically, these programs do not involve female participation specifically, but their output often benefits women more than men. For example, because a larger number of women than men are confined to the home, improvement in house and lane sanitation has a greater positive impact on mothers and children than on the men.

4. The women's welfare program consists of mobile health units that regularly visit the homes of women lane activists. The concept of identifing a lane-based leadership is similar to that of the sanitation program, which relied on lane managers to mobilize community involvement and resources. The mobile health units provide an array of services designed primarily as preventive measures, including family planning. The most successful component is child immunization. Women are also taught basic principles of preventive health.

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[8] This is based on a report by Economic Policy Research Unit (EPRU), Lahore: An Evaluation of the Orangi Pilot Project, (1989), draft report prepared for the Women in Development Division of the World Bank.

5. The women's work center program provides employment and raises workers' wages by eliminating contractors. The OPP plays the role of middleman to garment manufacturers and exporters. The OPP also subsidized transport costs and provided industrial machines to the work centers on loan. The transport subsidy has now been withdrawn. In accordance with the objective of promoting self-reliant and sustainable development, the OPP has also gradually withdrawn from its role as contractor, encouraging work center managers to perform this function. This relates to the second objective of the work center program -- creating female entrepreneurs.

6. In the following sections the women's work centers are discussed and evaluated as examples of projects that have increased women's income-earning ability.

7. Women's Work Centers

(a) Evolution

The OPP's early attempts at introducing income-generating activities for women were unsuccessful[9] because of insufficient market information. But this experience proved valuable when the OPP later decided to launch Women Work Centers (WWC) in 1984. In the same year, the OPP's Women's Welfare Program was launched. The OPP had three objectives for the WWCs:

(i) the centers would increase the share of wages going to workers by reducing contractors' profit margins;
(ii) women entrepreneurs would be encouraged by having female managers at the work centers; and
(iii) women workers would be organized into a cooperative.

8. An estimated 20,000 women work in the textile sector in Orangi. Cotton textiles is the largest industry in Pakistan. According to the most recent census of manufacturing industries, it accounts for 19% of industrial value added and employs 28% of the industrial labor force. The large-scale manufacturing sector absorbs labor poorly.[10] Most employment generation occurs in small units. The garment industry of Karachi, which has a substantial presence in Orangi, consists of two subsectors. The first produces relatively high-quality output primarily for the export market. The second produces cheap, often poor quality textiles for the lower end of the export market and for domestic consumers. Production units in Orangi are part of the low-quality segment and typically produce shopping bags, aprons, dusters, and towels. The first sector employs both sexes to work in

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[9] See, OPP: Women Work Centers. First Annual Report. 1984-85.

[10] The poor labor-absorptive capacity of the textile sector is consistent with the aggregate employment record of the manufacturing sector in Pakistan. Between 1963 and 1987, employment in manufacturing grew at an annual rate of 2.3%. Value added increased by 7.25% annually, thus indicating a low employment elasticity with respect to output of 0.32.

mechanized factories. The low value-added sector tends to rely on piecework done by part-time homeworkers -- mostly women -- who are paid on a piece-rate basis. Poor returns to labor are further exacerbated by:

(i) Charging of high margins by contractors.

(ii) Because they lack capital, women working from the home are often unable to buy machines. Men, who are mobile, can earn comparatively higher wages by using machines for skilled operations such as cutting.

The OPP intervened in this market structure, primarily through organizing women into groups to take advantage of economies of scale, and by initially taking on the role of middleman. The OPP helped establish work centers where families or individual women workers could produce or deliver the output produced at home. Workers were paid higher wages because the OPP assumed, for a limited period, the role of contractor. It contacted traders and factory owners directly to get orders for the centers. The OPP also provided a transport subsidy to deliver output to the exporter, which was withdrawn in 1988. Thus the OPP's involvement was at two levels, the first being its marketing function, initially provided at no cost to the centers. The second major input from the OPP was more directly related to the production process. In the competitive commercial market, specialized industrial machines, rather than simple sewing machines, were needed. The machines were purchased with a grant of Rs.169,000 from the Canadian embassy. The work centers received loans -- which the workers are repaying -- for installation of capital equipment.

9. Within a year of the program's inception, seven work centers were established. There are now 10 WWCs, each center having a number of sub-centers. The spread of sub-centers has made it easier for housewives to take work home and deliver it to the centers. In some cases, men perform the more skilled work at the centers.

10. Following are descriptions of different categories of workers, some of whom have taken loans to expand their businesses (see Case Study 3 below):

(i) Regular full-time workers: This category consists of men and women who work at the work centers. In some centers, there are a disproportionately more men employed in this category. They can work overtime and evenings more easily than the women.

(ii) Homeworkers: This category consists entirely of women. These workers take material home and draw up a schedule that conforms to domestic duties. Male household members often pick up and deliver work at the work center.

(iii) Managers: The work centers are led by a single person. Many impressive women managers/entrepreneurs have emerged, as illustrated in Case Studies 1 and 2 (see below). Management of

centers, however, is by no means an exclusive female preserve.

(b) Impact of Women Work Centers

11. The piece-rate earnings in OPP-initiated WWCs are approximately 30% higher than the contractor's rates prevailing elsewhere in similar "katchi abadis". One of the most interesting results (brought out in Case Study 1), is that previous contractors raised their wages to women home-based workers, in response to the competition from the OPP work centers. The average piece-rate at centers was Rs.20, compared to the contractor rate of Rs. 15. The average monthly wage of 40 women interviewed at WWCs was Rs.700. This is considerably lower than wages in garment factories, but work center workers typically do not have transport costs because they live close to work centers. Wages tend to be paid more quickly at WWCs than at garment factories, a feature encouraged by the OPP. Most women appreciated the swift payment.

12. Another advantage for female workers at the WWC's is the fact that their work hours are flexible, and that they can combine work with child-care in their own homes, in a more congenial work environment. Women who had switched from factory work to WWCs expressed satisfaction at a less harsh and regimented environment. Proximity to the home -- because of Karachi's troubled transport system -- adds to the appeal of WWCs. In some cases, the family- and women-oriented work environment also appears to have rectified the problem of sexual harassment by contractors.

13. A woman's position in the household tends to improve because of her income-earning capacity. This was confirmed by the survey in which working women in both the OPP and non-OPP areas reported a change in domestic status after employment. Most women involved in WWCs had worked previously, so there was no apparent change in their domestic status simply because of association with WWCs. In other words, it was productive work that influenced women's status at home. Women workers expressed higher self-esteem and felt they were accorded greater respect by other family members after taking up employment.

14. Male household members tended to approve the work environment in WWCs. These work places are considered part of the community. Women of the neighborhood either work at WWCs or take material home. The feeling of integration between workplace and residence eases female participation.

15. Where manufacturers have defaulted on wage payments, the OPP has borne the losses. It has thus acted as a security net, easing one aspect of entry into a harsh, competitive environment. However, this has not been a frequent occurrence. The current attitude of OPP is that the work-centers must fend for themselves.

Impact of OPP on Women's Welfare and Productivity

16. OPP has had a significant, positive impact on women's welfare and productivity, and on the development of the whole community, as illustrated by the following results of the survey (which compared OPP residents with

residents of similar ethnic characteristics in a neighboring "katchi abadi" -- the "non-OPP" respondents):

(a) Willingness to invest in their own development: Some 50% of the OPP respondents believe that the responsibility for clean sanitation rests primarily with their own household/lane, while 35% believe it lies with local government (a markedly different picture emerges in the non-OPP areas, where only 25% believe it is their own responsibility, compared with 55% who believe it is government's). This willingness to pay seems to be linked with the quality of service: some 75% of OPP residents are satisfied with their sanitation, compared with only 35% in the non-OPP areas.

(b) Women's role as "first-line health workers" in the family: The proportion of OPP women who did not know what preventive measures to take for diarrhoea, TB and typhoid was only half that of the non-OPP respondents (for diarrhoea, 15% in OPP compared with 33% in non-OPP areas; for TB, 30% compared with 60%; for typhoid, 27% compared with 59%).

(c) Women's enhanced economic role: The major difference here between OPP and non-OPP is not so much the difference of responses among working women, but more the fact that OPP has helped more women earn an income, and also earn a greater income from the same output. The responses of working women in OPP are indicative of those in other areas also, and illustrates the role of paid employment in their lives.

(i) Reasons for working: The reason most women (about two-thirds in both OPP and non-OPP) took up paid employment initially was because they needed additional income for a specific expenditure. About 60% in OPP (and 67%) in non-OPP would give up work if the economic situation of their households improved; while 30% in OPP (and 25% in non-OPP) would choose not to give up work, because of the satisfaction they derive from it.

(ii) Status within the family: Over 80% of women in both OPP and non-OPP areas reported an increase in their status within the family as a result of paid employment: about 40% in OPP (and only slightly less in non-OPP) reported that as a result of taking a paid job, they had increased control over family expenditures; while 25% found they had increased independence (15% in non-OPP areas); and the rest reported an increased say in family decisions. Also, about 80% in OPP (and about 70% in non-OPP areas) kept the earnings themselves.

(iii) Confidence in their economic role: Three times as many women in OPP want to become self-employed, compared with the non-OPP respondents, thus exhibiting a greater confidence in their economic role.

17. Case Study 1: Women Work Center Managers: Zahida Begum (Work Center I)

Zahida was the first woman to start a work center. Her center has 7 Singer Salika machines, 3 Juki machines and 5 overlocks. Five women work there part-time - they work at factories as well. About 85 home workers are employed who earn Rs.700 on average. Twenty five Singer machines have been given to these home workers so that they can operate from home.

When these home workers worked through a contractor they would be paid Rs.15. Now they are paid Rs.20 by the work center. The previous contractors have raised their wages to home women workers but it is still a rupee less than the work center wages.

The OPP gave the machines, the export orders, and a scooter for her son. Now the export orders are handled by Zahida's son. The main exporters are Iqbal Lakhani, Aslam Javed, Haji Inam, Akhter Hyder, Asam Iftikhar, Al Rashid, Malik, Javaid and Global.

Zahida claims she earns Rs.500-600 from sub-centers. From the main center she earns an average monthly profit of Rs.2,000. Zahida, a staunch believer in purdah, has recently discarded the veil. She met people who told her that it is not covering yourself that makes you respectable but the person you are. Basically a weak person, Zahida had to fight hard to become a business woman. She is thankful that her son deals with the exporters. She has a fourteen year old daughter who is learning stitching from a polytechnic institute.

Zahida has a good working relationship with OPP staff. She sympathizes with the principle of self-help being encouraged by them, but says that "conditions can be tough and you need help often." Managing these work centers has given her "fresh energy late in life." Prior to her association with OPP, Zahida taught children the Koran as well as stitching from the home. The OPP has provided her with the first exposure to organized work requiring managerial skills. Her association with OPP started at the age of 40. Her husband has no regular job but does not assist in the work center.

18. Case Study 2: Women Work Center Managers: Atya Begum (Work Center 2)

Atya, a dynamic, 50-year-old woman, runs a work center and four subcenters in Orangi. She initially started with a work center at home. Her husband, a lawyer, was initially opposed to the idea. Gradually he accepted the idea of a working wife because her work did not require her to leave home. All the women from the neighborhood gathered to sew at Atya's center. In 1984, the OPP had advised Atya to start a work center. The first year it gave her eight Singer Salika machines and one Juki (industrial) machine. A year later the OPP gave her two more Juki machines. Two years later an additional Juki machine and an overlock machine were added.

At the main work center, Atya now has five Juki machines and five overlock machines. The Juki machines are operated by men because they have

been trained in factories. The men's wages are higher than the women's. Eight men work at the center and fifty women take work home. These women home employees earn Rs.600 monthly on the average. When all four work centers are operating, 200-250 women are employed at home.

The previous contractors have withdrawn because the wages have increased from the Rs.16 the contractor gave to Rs.20 from the work center. Initially the OPP got the export orders -- now the work center has established its own contacts and is self-sufficient in this respect. Atya's two elder sons take care of the outside management and deal with the exporters. And Atya plans to have a woman employee at home who accounts for the export orders. This will give Atya more time to make decisions.

The main work center has been shifted from Atya's home to bigger, rented quarters. This was necessary because the work has expanded and towel-making requires more space. Two of Atya's centers closed when the OPP stopped the transport subsidy: the costs for commercial Suzukis are so high that only if the sub-centers get export orders in large bulk will they be able to afford them.

Atya does not want to move her center outside Orangi because she feels that it should improve the conditions of unemployed women in Orangi. She also has to look after her home and take care of domestic tasks. Her two elder daughters help her at home after they come back from college. Then Atya goes to check on her subcenter. Hers is the most successful work center; she claims to earn Rs.1,000-1,200 from the main work center. But this appears to be an underestimate, as she clearly wishes to understate income to her creditor, the OPP.

19. Case Study 3: Economic (Credit) Program: Women's Cooperative (Thella)

Nawab Bibi is the spokeswoman and one of the founding members of the Women's Cooperative. Founded in 1988 and consisting of thirty members, the cooperative was formed for the discussion of problems associated the development of women's projects, with a view to forming income-generating activities for women. Nawab Bibi has been stitching elastics for undergarments and working for four factories for the past 6 years.

She also operates a sub-work-center which serves as a supplies depot. Nawab Bibi keeps a profit of Rs.1 on every 100 pieces that are stitched at her center.

OPP recently asked her to start her own business and gave her a loan of Rs.15,000. With that money, Nawab Bibi opened up a store, where she now sells items such as oil, wheat, sugar, rice, tea leaves, soap and lentils. She is able to earn Rs.1,200 to Rs.1,300 per month from her little establishment.

Consequently, Nawab Bibi has been able to repay all the

installments on her loan.

Ordinarily, OPP only gives out loans to projects that are already operational but are facing difficulties. The exception made in Nawab Bibi's case bears witness to the high regard in which she is held. A woman with an independent and self reliant attitude towards life, she does not understand why other residents of Orangi do not want to repay OPP for all the support it extends to them. Personally, she is grateful to the OPP for its support and help.

Nawab Bibi has five children, 2 daughters and 3 sons, all of whom go to school. She resides in a two room house. Nawab Bibi has been invited recently to conferences in the Far East.

B. WOMEN'S PROGRAMS IN THE AGA KHAN RURAL SUPPORT PROGRAM (AKRSP)[11]

1. The Aga Khan Rural Support Program (AKRSP) was established in the Northern Areas of Pakistan in 1982. Its objective is to reduce poverty in this area through reliance on village-level participation for the effective design and implementation of development projects. It has been one of the most successful rural development programs anywhere, costing no more than the world-wide average cost of a rural development project.[12] Its success in involving women in the project is all the more remarkable, given the very difficult socio-economic environment in which it operates.

Institutional Structure

2. AKRSP's institutional structure is key to its success. The Village Organization (VO) holds a critical position within this structure. Most VO members are village residents. Decisions on selecting projects are made jointly by VO members and AKRSP staff on the basis of three criteria: productivity, equity, and sustainability. Village needs and terms of implementation are discussed in three stages of dialogue, after which the VO receives a grant equal to one-fifth of the total project cost. Remaining installments are paid when project targets are met. Social Organization Units (SOUs) monitor the progress of village projects -- such as water channels, link roads, etc. Most grants are given for Productive Physical Infrastructure (PPI) projects. Other projects are savings, credit, input supply, extension training, and marketing programs. Usually these programs are conditional on the completion of a PPI package project.

The AKSRP Women in Development Program

3. The AKRSP focuses on women's issues because women play a major role in agriculture (which provides a livelihood for 85-90% of the population). The increase in male off-farm employment is expected to bring more women into the productive sectors of the farm economy and to increase their role in crop decisions; without an increase in women's productivity, the main objective of raising income levels in the Northern Areas would be only partially met.

4. In its interim evaluation of the AKRSP Program in 1986,[13] OED observed that the emphasis on the activities performed by men, the almost exclusively

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[11] This summary is based on a draft report prepared for the Women in Development Division, World Bank, by Development Research and Management Services (1989), Women in Development: The Aga Khan Rural Support Program - Lessons for Application, Islamabad, Pakistan.

[12] See World Bank, (1987), The Aga Khan Rural Support Program in Pakistan, Operations Evaluation Department (OED).

[13] See previous footnote.

male VO, and the consequent PPI project detracted from a focus on women. The report recommended that the AKRSP renew its emphasis on the women's program by expanding the number and representation of women's groups within VOs (or the role of Women's Organizations) and by tailoring the "production model" to meet the particular needs of women more directly. In early 1987, AKRSP modified its institutional, infrastructural, and agricultural programs to highlight the role of the household and women. The Program sought to help women increase their productivity and reduce their workload by helping them develop an institutional infrastructure and improve their access to agricultural inputs, skill formation, credit, and social sector services in health, education, nutrition, and sanitation offered by other development agencies and programs, For women, the concept of a PPI was broadened to experiment with transferring some traditional activities performed by women from the household level to the village level. Consequently, PPI projects for women include such projects as nursery and orchard development, vegetable gardens, poultry projects, fruit and food processing, storage technologies and other appropriate technology items, livestock management, and disease control. By the end of June 1988, PPI projects for women had been initiated in 64 villages in the Gilgit District. These projects include seven nursery plots, 55 vegetable production and demonstration plots, and two poultry farms. Under the appropriate technology program, new technologies have been introduced in over two hundred villages, through a grant or an interest-free production loan. A total of 175 Women's Organizations, with about 7,139 members, had been formed by 1988. The Women's Organizations have collective savings of Rs. 3.9 million. This is the first attempt in Pakistan to form women's cooperatives on a village-by-village basis.

5. At the institutional level, there is a move to integrate Women's Organizations into the main Village Organizations. This is based on the view that the institutional structure should reflect the division of labor and decision-making at the household level. This ensures involvement of both men and women in the implementation of projects, so that each would assume responsibility for the tasks each traditionally performs. AKRSP has integrated the traditional division of labor in program planning and ensured that, even after an activity traditionally performed by women becomes productive, women continue to perform that activity. Through this strategy, AKRSP has tried to ensure that women are integrated in the production process in the transition of the farm household from home consumption to market production. Otherwise, when an activity becomes more productive, the traditional division of labor is commonly restructured to allow men to shift from the less productive to the more productive tasks within an enterprise. Women's labor is seen in such situations as marginal to the production process. AKRSP has resolved the problem of focus through its distinct management structure, that ensures that a WID section at the head office and female field coordinators in each of the technical sections help maintain the focus on women's issues.

6. AKRSP's programming activity for women focuses on the farming sector. The agriculture and resource management program for women has been one of the most successful packages implemented for women. It consists of four main areas: vegetable production, livestock management, disease control, and

orchard development. AKRSP has a two-pronged market strategy for women: it helps them increase their surplus for sale; and also strengthen links with the market by improved access to market information, processing, skill development, and input supply (credit, storage and processing technology). One measure of success is that women who have been trained in service delivery (plant protection or livestock vaccination, for example) are now paid by the villagers for these services (see the case study of a woman plant protection specialist in Annex 2-A). AKRSP does not insist on adhering to a preconceived notion of what an income-generating program for women should contain, but builds a package by examining women's traditional tasks -- for example, vegetable-growing, apricot-drying tents, livestock vaccination, and so on. The Village Organization does not interfere with the traditional division of labor between the sexes and respects the social norms of seclusion and segregation. Handicraft and embroidery activities have been avoided in women's programs because it is felt that these add to women's workload without adding much to productivity and income.

7. Village Organizations have also been used to deliver health, education, and sanitation programs for women, implemented jointly by the Government of Pakistan, UNICEF, and the Aga Khan Foundation.

Replicability of the AKRSP WID Program

8. In considering the replicability of AKRSP projects -- specifically women's programs -- certan unique characteristics in the project area should be noted. These characteristics include the relatively egalitarian distribution of wealth reflected in the absence of large landowners and tenant farmers and a well-defined system for the distribution of new land and maintenance of common property. These factors have contributed to people's acceptance of the Program. Other local factors include the lack of institutional competitors because of the partial political and social vacuum; easy working relationships because of the Program's affiliation with the Aga Khan; and unusually strong government support, in the form of road construction and regional subsidies, because of the area's strategic and political significance. But perhaps the most important factors behind the Program's success have been a flexible program policy and an effective management style that allowed the accommodation of local tradition and experience.

9. Village Organizations have been key to ensuring an efficient delivery mechanism and the program's long-term sustainability. For the Northern Areas, the initial motivation for institutional development derived from the PPI project that each village received, with its potential to increase household incomes. At later stages, interest in continuing the Village Organizations has been because of the credit, marketing, input supply, and extension training programs.

10. The participation of women was initially achieved by ensuring that the institutional form was sensitive to local cultural practices and women's position within society, and by designing a "WID Program" to raise the productivity of women's existing tasks, which are central to the farming

system. Flexibility within the Village Organizations allowed women to meet separately from men if social norms prohibited sitting in joint sessions with them; it allowed men and women to save according to household capacity and deposit their savings in separate accounts; and it allowed innovative working arrangements and mechanisms for pooling labor in which women could work flexible hours and complete their tasks at home.

11. The main motivation behind the formation of women's Village Organizations was collective savings. For men, the main motivation was the development of new land and wages from the construction of new schemes. Women are traditionally excluded from both these aspects (resource ownership and wages) of the PPI projects. Only a handful of the 175 Organizations' projects have received grants for village projects.

12. However, AKRSP's involvement of the target population in planning and implementing development programs takes advantage of local expertise in managing local resources. The villagers' involvement in implementing the program packages also introduces accountability. These aspects of the program's management policy make it a successful model to emulate.

13. However, WID-AKRSP has also faced certain problems: weak communication links with women, and lack of female staff. Where certain women's organizations have been disappointed with AKRSP, this has stemmed mainly from weak communication, because where communication was strong (e.g. Khyber), the Women's Organization has shown remarkable results. While programming responsibility for women is shared by the senior management and mid-level and field staff, the actual pace of implementation and the intensity of programming activity depends partially on the number of women in the staff. There have been decisions to hire more women staff as village supervisors; unfortunately however, it is difficult to find women to fill these positions. Moreover, the current organizational chart for the WID section reveals that the program coordinator, who is the head of the WID section, has no direct communication links with the other staff members at the district program office (DPO), because she does not have any direct implementation responsibility. At the DPO level, the WID section is led by a district program coordinator (DPC) but she has no staff. All the women staff members have been assigned to the technical sections to ensure program implementation. The DPC is expected to play a monitoring role and ensure that quarterly targets are met. This dilemma of whether to have a separate WID section or to weld it with the technical sections is something AKRSP has faced since its inception (just as most other institutions have). The program has experimented with both organizational arrangements and discovered that the structural arrangement is not as important as the quality of its staff and their ability to work with their colleagues in the technical sections and in the field.

14. In conclusion, then, AKRSP has been one of the most successful rural development projects anywhere in the world; it has also been one of the most successful in Pakistan at enabling women to participate.

PROFILES OF AKRSP PROJECTS

PROJECT 1: NURSERY PROJECT

The Roshanabad-Sherabad Nursery Project

1. The Village Organization of Roshanabad-Sherabad undertook the construction of an irrigation channel as its first project. This channel was expected to increase water supply to existing land and make it possible to irrigate 16 hectares of undeveloped land. To help cultivate the new land, the 14 households of the little village decided to obtain saplings from the nearby Murtazabad government nursery. When the nursery officials informed them that they could obtain only half of what they wanted from the nursery, the Village Organization decided to set up its own nursery.

2. Shortly afterwards, an AKRSP team visited the village and offered to set up a nursery on the condition that village women were involved with the project. A 0.2 hectare plot was selected for the purpose and the village women decided to pay the landlord Rs. 1,000 each year as rent for the next five years and Rs. 1,640 each year for the following five years. Rs. 15,000 was lent to the Village Organization to help develop the nursery. Work was started in April 1986.

3. By December 1986, the women of the village had earned Rs. 1,340 from the project. The original scope of the nursery had been expanded to include a demonstration plot and a vegetable patch. The vegetable plot has been cultivated for two reasons: as a means of paying the annual rent of the land and to compensate the women who worked on it by giving them some of the more perishable items for home consumption.

4. Encouraged by their success, the women have approved the construction of a boundary wall along the nursery. The loan from AKRSP is being used to pay for labor for the wall. The Village Organization is confident that they will be able to repay the first instalment of the loan due in July 1989. Meanwhile, the women are contemplating a bigger vegetable patch if the previous year's success is repeated.

PROJECT 2: POULTRY PROJECTS

Home-Based Poultry Production in Yasin

1. Two years ago, in the remote valley of Yasin, there were few chickens on the farms. People were used to purchasing expensive chickens and eggs from outside the village. To meet this acute shortage, the village women requested that AKRSP supply chicks to the households through the Women's Organization and credit for the purchase of chicks for home-based rearing.

2. The program responded by initiating a short-term loan scheme to encourage the interest in household poultry. To expedite the supply of the chicks to the Women's Organizations in a cost-effective way, with minimum loss during transportation, and to ensure that good quality chicks reached the women, AKRSP contacted the UNDP hatchery in Gilgit.

3. The UNDP hatchery was set up to ensure the development of poultry in the region and to distribute chicks to villages on demand. Because the villages are scattered and because transportation, collecting payments from households, and ascertaining demand on a village-by-village basis are expensive, UNDP was able to distribute only a limited number of the chicks they produced. There was no effective institutional mechanism to ascertain and meet local demand. Thus the chicks produced by UNDP remained in Gilgit, while acute shortages persisted in the remote valleys of Gupis and Yasin, among others.

4. AKRSP devised a solution that suited everyone. It asked the Women's Organizations to prepare lists of the households' demand for chicks. On receipt of these lists, AKRSP granted a short-term production loan to the Women's Organizations to enable them to purchase the chicks. Instead of giving the money to the WO, AKRSP paid UNDP and requested it to supply chicks to the village directly in accordance with the lists. Even UNDP officials are amazed at the number of chicks they have been able to supply to villages through this procedure.

5. With this easy credit and supply system, every household in Yasin has its own chickens and eggs to give the children and guests. Trends are beginning to reverse: in Gilgit market there are eggs and chicken for sale from Yasin. In fact, the demand for chicks has increased so much that the UNDP hatchery fears it may run short of supply.

C. THE GRAMEEN BANK (BANGLADESH)[14]

I. Introduction

1. Female participation in the civilian labor force in Bangladesh was about 9% in 1984/85 according to official statistics. But time-use studies show that women are active in many economic activities, such as post-harvest processing of agricultural produce, storage and selection of seeds, vegetable and fruit kitchen gardens, raising poultry and livestock, husking paddy and manufacturing industries. A recent survey indicates that over 54% of rural women who have agriculture as their primary occupation after housework are in the labor force. With respect to industries, women are active in jute handicrafts, lime-making, paper bags and boxes, coir-rope cordage, fish-nets, mats, paddy-husking, pottery, oil-pressing, handloom weaving, and silk-making. Because these industries are usually located within the homestead, women can participate fully without violating social norms.

2. Women's economic activities require both fixed and working capital, but because most are poor and have little control over resources, they are unable to expand their operations. The issue here is to assess how far women's involvement in these activities has been increased by greater access to credit.

3. Women's access to credit under various special credit programs is summarized in Table 1. These programs cover about 1.1 million rural women, --about 4.2% of the women over 10 years old (1984/85) and about 9.2% of the women belonging to the functionally landless group (households owning up to 0.5 acre of land), which is the target group of these credit programs. These women received a cumulative amount of Tk 2.8 billion,[15] of which the share of Grameen Bank was about 72% and of various government programs, 8.4%. Women received about 5.2% of the cumulative amount of loans disbursed by the financial institutions in rural areas during the 1980-88 period.

4. However, loans from these formal and quasi-formal institutions still account for only a small proportion of loans taken by rural households. Women still obtain about 75% of loans from informal sources. Dependence on informal sources is in fact greater for poorer households.

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[14] This is based on a report prepared for the World Bank by M. Hossain and R. Afsar (December 1988) "Credit for Women's Involvement in Economic Activities in Rural Bangladesh", Bangledesh Institute of Development Studies, Dhaka; the draft strategy paper on Women in Development in Bangladesh, the World Bank; "Credit for alleviation of Rural Poverty: The Experience of Grameen Bank in Bangladesh," by M. Hossain (1987) and other World Bank documents.

[15] 1 US $ is approximately 33 Tk (1989).

5. The Grameen Bank has been one of the most successful credit programs for low-income borrowers in the world. It has an excellent record of loan recovery, despite its large scale expansion over the last four years. The recovery of loans is ensured by tight supervision of loan utilization by the bank staff and by mutual responsibility in borrower's groups and the centers (comprised of informal borrowers' groups). In 1982, when the Grameen bank was at the project stage, with only 25 branches in operation, about 98% of the loans were recovered within one year after disbursement. The Grameen Bank's monthly statement for June 1988 reports that only 1.9% of the loans were overdue one year after disbursement, and another 1.7% two years after disbursement. At that time the number of branches in operation increased to 444.

6. For other programs, however, rates of loan recovery have declined with expansion. This trend may be partly caused by inadequate manpower for supervision of loan utilization, organization of members in large groups (such as the Bangladesh Rural Development Board (BRDB) cooperatives) where informal peer pressure does not work, lack of interest among bank officials in handling petty loans, illegal exactions from the borrowers at the time of loan disbursement and issuing loans that are too small or too large, which reduces the rate of return from the investment. The next section looks at the Grameen Bank's operations and reasons for success in delivering credit to poor rural women.

II. The Grameen Bank

7. The Grameen Bank is the largest among special rural credit programs in Bangladesh that provide credit to the poor for income-generating activities. By June 1988 it had opened 453 branches in about 9,000 villages (over 10% of villages in Bangladesh). Of 413,000 members in 16,910 centers, 84% are women.

8. The Grameen Bank was created out of an action research project initiated in 1976 by Dr. Yunus, a professor of economics at Chittagong University. The experience was initially replicated as a district pilot project in December 1979. It was finally transformed into a specialized financial institution called the Grameen Bank in 1983, with the government contributing 60% of the paid-up capital of Tk 30 million. The Bank's borrower shareholders now contribute about 75% of its paid up capital (Tk 72 million). The remaining 25% is owned by the government.

9. A survey by the Bangladesh Institute of Development Studies found that Grameen Bank borrowers had incomes about 43% higher than target groups in villages outside Grameen Bank operations. A comparison of incomes of different landowner groups shows that incomes increased the most for the absolute landless, followed by marginal landowners.

Table 1

Bangladesh: Coverage Of Women Through Special Credit Programs

Programs	Period (up to ..)	Women covered (in thousands)	Cumulative amount of loans disbursed (million Taka)	Per capita savings (Taka)	Repayment rate (percent)
Government					
BRDB Women's Program	June 1988	122	91	126.6/a	62.00/a
BRDB Rural Poor Program	June 1988	147	99	127.0/a	75.00/a
Ministry of Social Welfare and Women's Affairs	1985	96	30	-	-
BSCIC Women's Entrepreneurship Development Programs	1987	9	15	-/b	73.00/b
Quasi-government					
Swanirvar (women's program)	June 1988	300	460	187.4/a	74.84/a
Grameen Bank (women's program)	June 1988	347	2,015	680.0/a	98.04/a
Non-government organizations					
BRAC (women's program)	1987	91	73	153.7	96.60
Proshika (women's program)	1987	8	9	164.9	78.00

a/ Based on data for 1987.
b/ Based on data for 1986.

Abbreviations used:
BRDB: Bangladesh Rural Development Board
BSCIC: Bangladesh Small and Cottage Industries Corporation
BRAC: Bangladesh Rural Advancement Committee

Source: Draft strategy paper on Women in Development, Bangladesh, AS1PH, the World Bank, October 1989 (Table 9.1, p. 108); and Hossain and Afsar (1988), p. 18, Table 5; and UNDP/GOB, Cooperative Study, Vol. III, Dhaka, October 1988.

Eligibility and procedures for receiving loans

10. Individuals who belong to households owning less than 0.5 acre of cultivable land, or assets not exceeding the value of one acre of medium quality land, are eligible for loans from the Grameen Bank. The loan is issued without collateral and bears an interest rate of 16% per annum (plus a deduction of 5% of the loan deposited into a Group Fund Account; and 25% of the amount charged as interest on the loan deposited into an Emergency Fund). Because most in this target group are illiterate and hesitate to approach banks, bank workers go to the villages to help prospective borrowers form groups of five and to train them in the bank rules and procedures. A number of groups in the area are federated into a center, and the elected center chief conducts weekly meetings for bank business and training in social development activities.

11. A person borrowing from the Grameen Bank may use the credit in any productive activity, but must use the loan immediately and repay the principal within one year in fifty weekly installments of 2% of the loan. A repeat loan is not approved for any member until all members of the group repay their loans. The credibility of the group and future loans are jeopardized if one member defaults on loan repayments. Therefore, each member is under considerable pressure from other members to repay his or her loan; the existence of the group acts as collateral. A survey in 1985 on the regularity of weekly installment payments found that 81% of female borrowers had no overdue installments, as compared to 74% of male borrowers.

Women's Access to Grameen Bank

12. An important characteristic of Grameen Bank is its rapidly expanding coverage of poor rural women. The bank's preference for women borrowers since 1983 is based on its experience that women are more careful and disciplined in using and repaying capital. Although fewer than 10% of women in Bangladesh were enumerated as participating in the civilian labor force, as early as 1982 about 39% of Grameen Bank members were women, and they received 29% of the loans disbursed by the bank. The coverage of women increased rapidly after the bank started operating as a specialized institution. By June 1988, about 84% of Grameen Bank members were women, and they received about 70% of the loans disbursed. Grameen Bank is now the largest of the specialized credit programs catering to women.

13. To what extent are women used as a front for the household to get access to credit? A survey in 1985 found that a large proportion of women used the loan for income-earning activities (about 64% of the borrowers used 90% to 100% of the loan themselves). The first-time borrower used about 88% of the loan herself, compared to only 57% for those who received four or more loans. Those who borrowed less than Tk 1,500 used more than 91% of the loan, while those who borrowed more than Tk 4,000 used only 46%. Presumably, as the income of the household increases with women's involvement in economic activities, women continue to receive the loan from the bank, but allow other members to use the money. Thus, some diversion of the loan for augmenting

collective household investment does not necessarily have negative implications for women's credit programs.

Use of Credit

14. Grameen Bank loans are used basically for non-crop activities. Of the loans issued to female borrowers up to the end of 1986, about 50% were for raising livestock and poultry, another 31% for processing and manufacturing activities, and only 19% for trading and shopkeeping. In contrast, male borrowers took about 51% of the loans for trading and shopkeeping activities, 19% for livestock and poultry, and 14% for processing and manufacturing activities. Only a few loans were taken for crops -- 3% for male borrowers and 3% for female borrowers. The share of different sectors in loans disbursed to men remained relatively stable over the years but for women, the share of the livestock sector increased relative to the processing, manufacturing and trading sectors. In 1980, three activities -- raising dairy cows, fattening bullocks and cows, and husking paddy accounted for about 70% of the loans disbursed to women. Other important activities were shopkeeping (3.3%), raising goats (3.0%), cane and bamboo works (2.6%), trading rice and paddy (2.5%), making mats (1.9%), weaving (1.6%), making fish nets (1.1%) and making puffed rice (1.1%).

15. About 92% of the loans taken by women were used for productive purposes; the diversion of loans to non-productive purposes was found to be slightly higher for women borrowers than for men. Also, a large proportion of the loans for livestock and poultry raising and for cottage industries was diverted to trading and crop cultivation. Presumably, loans given by women borrowers to male relatives are used for trading activities and crop cultivation, because few women engage in those activities, as they are outside the home.

16. The average loan size depends on the activity for which the loan is intended. During 1986, the average loan size was Tk 1,686 for women borrowers (Tk 1,718 for principal activities), compared to Tk 2,798 for men. But women take larger loans for land leasing, crops cultivating, raising dairy cows, shop-keeping, weaving, and tailoring.

Recovery of Loans

17. The main factors behind the excellent loan recovery may be (a) the genuine credit need of the poor; (b) the commercial banks' limited ability to provide credit services to its target group; (c) the fact that lending is for activities that generate regular incomes; and (d) the feature of collecting repayments in small amounts through weekly installment. But the most important factor is the pressure from fellow group members to repay the loan in time and the strict supervision by bank workers. Bank workers also put much social pressure on wilful defaulters to repay the money. It is sometimes reported that in recovering a loan the Grameen Bank is as strict as the informal moneylenders.

18. In the event of a default, there is no collateral that the bank can resort to and there is a high risk of the loan becoming a bad debt. This usually does not happen because a potential defaulter is singled out at the beginning by fellow members of the group. The Grameen Bank requires that a borrower invest the money received within seven days of disbursement, and for the purpose specified in the loan proposal. If a loan cannot be used immediately, the borrower is advised to give the money back to the branch office and claim it only when ready. In this way the borrower avoids weekly installments and interest on the loan if the money has been kept idle.

The Costs of Operation

19. Until the poor are able to gain direct access to formal credit institutions, alternative institutions like the Grameen Bank will continue to play a central role in poverty alleviation. The characteristics of small group formation, training and development of social activities, and intensity of supervision that are responsible for the success of the Grameen Bank are also responsible for the initially high operating costs, which are developmental in nature. The total operating costs are estimated to be 21.7%; higher than the 16% interest rate charged on loans. To break even, the Grameen Bank relies mainly on subsidized credit provided by the International Fund for Agriculture and Development (IFAD) (part of which is invested commercially, and the returns are used to cover the difference in interest rates). Credit to the rural poor will probably continue to need some short-term, temporary subsidization until substantial progress is made in their employment and education. It is thus also important to promote and strengthen non-credit activities (for example, literacy programs, sanitation, nutrition, health care, and family planning) among member groups. This would help to organize the rural poor better. Although such programs also involve some costs, they would eventually cover their cost of operation because better access to information and other supporting services would encourage the borrowers, especially women, to approach formal credit organizations directly. The partial subsidization of programs like Grameen Bank can be justified as a short-term measure, an investment in social infrastructure, just as physical infrastructure (e.g. canals and roads) is subsidized. An additional benefit of such programs is the fact that they encourage savings.

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