

Gender Dimensions of Poverty in Pakistan: An Examination Based on Household Survey Data

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1. Introduction

The role of females, as productive agents, is becoming critical in a rapidly changing global economic scenario. However, there is a need to improve the quality of the female labor force, to provide legislative support to ensure equality of opportunity and rewards between males and females, and to involve females more actively and effectively in development activity and the process of decision making.

In general, females are less educated, have less access to health facilities, less control of assets, less access to social security, less access to financial resources, and less earning capacity. These characteristics are blamed for the higher incidence of poverty among females. Recent empirical literature emphasizes that in the post-structural adjustment period, the slowdown in economic activity has also resulted in the feminization of poverty in the developing countries. For example, Khan (1999) found an increasing trend toward the feminization of agricultural labor¹ and the feminization of poverty² in the post-adjustment period. But the study by Brown (1992) argues that employment is a key factor in determining females' empowerment and some aspects of economic reforms may lead to improvement in the labor market in the long run. Other studies also report mixed results. A review of these studies reveals that the overall effect of structural adjustment programs is difficult to measure, as it varies across countries, sectors, and individuals.

Female poverty has long-term implications for the educational attainment and financial status of the current and future generation (Todaro 2000). Lower status, a discriminatory environment, and gender-based violence affect women's productivity in the household and the marketplace, their reproductive health, and their sexual well-being.³ According to

¹ Some studies reveal that poverty is pushing male laborers to migrate from rural areas. They go to city and town to seek work as daily wage earners, and women are increasingly left to carry on agricultural activities. Since men's daily work has become precarious, women's agricultural work has become central and crucial for the survival of the family. Women are becoming factually the heads of households, bearing much more of the burden of agricultural work now than before.

² Women have limited access to financial and natural resources, and to training to run their businesses successfully. Often, they cannot travel as freely as men and are also deprived of assets. They are at a disadvantage when competing with men who have greater access to markets and new technology.

³ For example, Heise et al. (1994) show that gender-based violence creates a health hazard that results in a total of 58 million disability-adjusted-life-years' (DALYs) loss to women in the age group 15-44 years. For details of DALYs, see World Bank (1993).

Heyzer and Sen (1994), “Women are seen as having to balance several roles in coping with poverty and having to devise numerous survival strategies. Hence, in the generation of economic opportunities for the poor, there is need to target resources to women.”

The last two decades’ development efforts saw an emphasis on poverty alleviation programs in developing countries, with the support of the national governments and bilateral and multilateral institutions. The emphasis of these programs has been to reach the most vulnerable groups of the society, particularly females. The *World Development Report* (World Bank, 1990) recommended a two-pronged strategy for poverty alleviation: first, promote employment opportunities, profitability, and efficiency through a market-based approach to resource allocation. Second, enable the poor to take advantage of new opportunities through better human capital formation. However, despite the recognition of problem and solutions, most countries, including Pakistan, have experienced a return of poverty in the decade of the 1990s.

In Pakistan, females now make up almost 50 percent of the total population, but their involvement in market production is low for two reasons: first, the female labor force participation rate is low; and second, their contribution to national income is underestimated. Females’ involvement in productive activities is low due to a number of factors like limited access to productive inputs, lower investment in human capital, discrimination in the labor market, underestimation of their contribution, and other social and cultural factors. Social and cultural indicators show that the burden of females in managing everyday life has increased in recent years.

Appendix Table 21.A1 shows that gender-based development indicators and gender empowerment measures vary across countries in South Asia. For Pakistan, both indicators are below the average for South Asian countries. This confirms the view that Pakistani females play a limited role in economic development, and their access to social services and in decision making within and outside the household is limited, relative to females in other countries of the region.

Economic empowerment is critical in order to empower females socially at the domestic level and to create opportunities for their success. When females control their livelihood, the whole family benefits. Studies have shown that when females have control over their own income or over household income, more money is spent on food and on children’s education and health. If the degree of involvement of females in day-to-day decision making is used as a measure of female empowerment, then the highest percentage of females that is ever consulted about the purchase of food is only 71.2 percent; only 51 percent of them are major buyers of food. (see Table 21.A2). Less than 70 percent of these females are consulted about the number of children they will bear or their education and marriage, and less than 20 percent about purchasing an asset.

Given this scenario, what can we say about the gender dimension of poverty in Pakistan, in terms of socioeconomic indicators and in terms of income/expenditure? The objective of this study is to explore this issue by keeping in view its various dimensions and complexity.

In section 2, the gender ratio, i.e., females as a percentage of males for various socioeconomic indicators, is discussed, starting with the gender ratios for population structure, education and health care, and labor market indicators, including gender discrimination in the labor market. This discussion will help clarify the gender differences in income and expenditures of individuals and households. The methodology to estimate poverty indicators is given in section 3, and the results based on this methodology are discussed in section 4. Conclusions for the study are drawn in section 5.

2. Socioeconomic Indicators

a. Population

Table 21.1 shows that the female population as a percentage of total population has increased over time and that the increase is highest in the age group 30–59 years. The sex ratio of the population in this economically active age group increased from 77 in 1951 to 92 in 1998. Similarly, Table 2 shows that the male-female composition of the total population changed drastically during 1981–1998. The overall gender ratio increased from 0.90 in 1981 to 0.92 in 1998, implying an overall increase in female population, mainly due to the rise in gender ratio in the rural areas. In fact, in urban areas, the gender ratio declined. The reasons for the decline could be a higher male population growth rate in urban areas, and/or the migration of males from rural to urban areas. The change in the gender ratio across age groups and over time shows significant changes in the population structure in Pakistan. These changes should be taken into consideration when policies are formulated for the provision of health care and education services and other infrastructure, particularly for Pakistan's female population.

Table 21.1. Gender Ratio Over Time

Years	Population			Sex Ratio by Age Group			
	Total	Urban	Rural	0–14 years	15–29 years	30–59 years	60+ years
1951	85.9	78.6	87.2	89.9	86.9	77.0	83.9
1961	86.8	79.6	88.9	89.3	88.5	83.8	75.0
1972	87.5	83.8	88.8	89.6	88.6	85.0	70.7
1981	90.5	89.0	92.0	94.7	88.8	90.0	75.0
1998	92.5	93.0	94.3	96.0	93.9	91.7	90.3

Source: Government of Pakistan (1999).

b. Education

Though it is still far behind those of most developing countries, the literacy rate shown by the data is rising in Pakistan. According to the population census of 1998, the overall literacy rate in Pakistan was 45 percent, but the female literacy rate was only 32.6 percent. Table 3 shows that the number of literate females increased from 0.8 million in 1961 to 11.4 million in 1998, an average growth rate of 7.2 percent per year. The growth rate for male literacy was 5.1 percent per year. However, the overall literacy rate in Pakistan is still lower than that of other countries in the region. The reasons could be limited access and

Table 21.2. Female Population and Gender Ratios by Age
(population in millions)

Age Groups (in years)	Pakistan				Urban				Rural			
	1981		1998		1981		1998		1981		1998	
	FP	GR	FP	GR	FP	GR	FP	GR	FP	GR	FP	GR
All ages	40.0	0.90	61.2	0.93	29.0	0.89	20.0	0.92	11.0	0.92	41.2	0.94
0-4	6.6	1.03	9.1	0.96	4.8	1.05	2.7	1.0	1.8	0.97	6.5	0.95
5-9	6.5	0.93	9.6	0.92	4.8	0.93	2.9	0.97	1.7	0.93	6.7	0.90
10-14	5.1	0.85	7.8	0.90	3.6	0.83	2.7	0.96	1.5	0.89	5.2	0.89
15-19	3.7	0.85	6.4	0.95	2.5	0.85	2.3	0.96	1.2	0.86	4.1	0.94
20-24	3.0	0.91	5.7	0.99	2.1	0.95	2.0	0.91	0.95	0.82	3.8	1.06
25-29	2.7	0.90	4.6	0.93	1.9	0.93	1.6	0.79	0.78	0.82	3.0	1.03
30-34	2.3	0.98	3.8	0.87	1.7	0.98	1.3	0.72	0.63	0.84	2.5	0.97
35-39	2.1	0.95	2.9	0.87	1.5	1.00	1.0	0.77	0.61	0.91	1.8	0.94
40-44	2.0	1.0	2.8	0.98	1.5	1.05	0.96	0.87	0.53	0.87	1.8	1.05
45-49	1.5	0.91	2.2	0.96	1.1	0.96	0.71	0.88	0.39	0.80	1.5	1.00
50-54	1.4	0.81	1.9	0.90	1.0	0.84	0.62	0.88	0.34	0.73	1.3	0.90
55-59	0.8	0.88	1.3	0.86	0.59	0.93	0.39	0.83	0.18	0.75	0.86	0.88
60-64	0.9	0.71	1.2	0.86	0.72	0.72	0.36	0.86	0.22	0.68	0.85	0.86
65-69	0.4	0.78	0.7	0.82	0.35	0.80	0.20	0.83	0.10	0.72	0.48	0.82
70-74	0.5	0.71	0.6	0.82	0.39	0.71	0.16	0.81	0.11	0.72	0.45	0.82
75+	0.6	0.75	0.7	0.84	0.48	0.75	0.17	0.85	0.12	0.76	0.52	0.84

Note: FP = female population (in millions); GR = gender ratio defined as female population as a percentage of male population.

Source: Government of Pakistan (Various Issues[b];—1999/2000).

Table 21.3. Literate Population (10 years and above) by Gender in Pakistan
(in millions)

Years	Females	Males	Gender ratio (women/men [%])
1961	0.8	3.6	22.22
1972	2.3	7.0	32.86
1982	4.3	10.5	40.95
1992-93	8.1	19.7	41.11
1996-97	11.4	23.7	48.10

Source: Government of Pakistan (1999).

availability of educational institutions, particularly in rural areas where the majority of the population lives; gender discrimination in the labor market; and other social and cultural factors.

The increase in educational infrastructure or the removal of supply-side constraints can play an important role in raising the literacy and education of the population. It is well known that the government provision for the social sectors has been very low. In fact, the recent pressure to reduce the fiscal deficit has affected public resource availability for the social sectors. Females are expected to suffer more than males, as they depend significantly on public support. Table 21.4 shows that the supply of schools exclusively for girls increased at a higher rate than that for boys. This has resulted in a reduction of the gender gap in the supply of infrastructure for females, as the ratio of female to male schools almost doubled from 1974/1975 to 1999/2000. The reduction in the gap was higher at the primary and middle levels of schooling.

Table 21.4. Supply of Schooling by Gender in Pakistan

Years	Primary Schools		Middle Schools		High Schools		Colleges	
	Women (nos.)	Gender Ratio	Women (nos.)	Gender Ratio	Women (nos.)	Gender Ratio	Women (nos.)	Gender Ratio
1974/75	15,678	43.5	1,266	36.7	911	39.8	96	36.2
1980/81	18,595	45.8	1,412	36.4	1,055	39.7	119	37.9
1985/86	22,441	41.0	1,893	43.4	1,420	40.0	158	48.9
1990/91	31,124	37.5	3,446	64.8	2,395	36.6	222	56.9
1996/97	46,691	44.8	6,425	78.6	3,367	47.8	296	59.0
1999/00	76,000	80.4	11,100	80.4	5,400	62.1	309	64.4

Source: Government of Pakistan (1999); Government of Pakistan, (Various Issues [b]:1999/2000).

Along with the supply of schooling, the availability of teachers, particularly female teachers given the sociocultural norms, is important. Table 21.5 shows that the number of female teachers increased over time, but the increase in teachers was not as rapid as the increase in the number of schools. The gender ratio, i.e., female teachers as a percentage of male teachers, increased from 51 percent in 1974/1975 to only 58.4 percent in 1999/2000. The biggest increase in the ratio was for middle schools, where the number of female teachers exceeded the number of male teachers in 1999/2000. The ratio increased from 41.7 in 1974/1975 to 109.8 in 1999/2000. The increase in the number of teachers is also important for the purpose of generating female employment; socially and culturally, medicine and teaching are the preferred occupations for females. The rise in employment opportunities in these sectors could provide a motivation for investment in female education.

Table 21.5. Availability of Teachers and the Gender Ratio

Years	Primary Schools		Middle Schools		High Schools		Colleges		Universities	
	Females	Gender Ratio	Females	Gender Ratio	Females	Gender Ratio	Females (nos.)	Gender Ratio	Females (nos.)	Gender Ratio
1974/75	42.4	51.0	12.8	41.7	15.3	42.7	3120	34.1	330	15.5
1980/81	48.7	48.1	15.2	41.1	20.2	44.2	4009	34.2	395	14.2
1985/86	57.2	46.4	17.2	43.1	24.9	43.9	5762	41.9	541	16.9
1990/91	92.7	50.1	32.0	61.4	43.9	40.4	8184	47.7	640	15.6
1996/97	112.0	53.1	39.0	84.8	53.0	49.1	10725	48.7	919	21.7
1999/00	137.9	58.4	50.3	109.8	80.4	56.0	11901	50.8	837	20.6

Source: Government of Pakistan (1999); Government of Pakistan, (Various Issues [b]:1999/2000).

We have seen that the supply side of schooling infrastructure has increased significantly during the past 25 years. How has the demand side responded? The trend in enrollment can reflect the demand side. Table 21.6 shows that female enrollment increased at a higher rate at all levels of education, reducing the gender gap. Surprisingly, the increase was larger at higher levels of education.

Among the provinces, Sindh province reports the highest literacy rate, which is mainly due to the high literacy rate in urban Sindh, particularly Karachi. The literacy rate in rural Balochistan is reported to be less than 10 percent, whereas in urban areas it is around 35.4 percent. Punjab has the second highest literacy rate. Interestingly, female literacy in rural Punjab is almost double the literacy rate for females in rural Sindh, and almost four times higher than the literacy rates for females in rural Balochistan. Similarly, urban-rural differences in male literacy rates across provinces are quite large.

Table 21.6. Enrollment in Educational Institutions
(in '000)

Years	Primary Schools		Middle Schools		High Schools		Colleges		Universities	
	Girls	Gender Ratio	Girls	Gender Ratio	Girls	Gender Ratio	Girls	Gender Ratio	Girls (nos.)	Gender Ratio
1974/75	1430	40.4	279	30.4	100	27.6	66	35.4	1500	7.5
1980/81	1782	48.3	359	34.1	130	34.3	96	41.7	7113	20.0
1985/86	2365	50.0	516	37.0	177	36.1	140	42.7	8801	17.2
1990/91	3675	51.3	842	42.6	285	39.6	230	48.3	11667	23.2
1996/97	6156	66.6	1357	57.3	520	52.1	355	64.9	25050	37.5
1999/00	8679	74.1	1882	68.1	775	67.0	376	64.5	25469	38.5

Source: Government of Pakistan (1999); Government of Pakistan, (Various Issues[b]: 1999/2000).

The proportion of Pakistani females with primary education has increased in both urban areas (by 23 percent) and rural areas (by 8 percent). The proportion of females with higher levels of education was constant in rural areas, but increased substantially in urban areas. This increase shows that the demand for education is rising sharply among the female population. However, the pattern differs significantly across regions.

A closely linked result is the output of the educational sector. Assuming that the percentage of students who pass measures the output at different levels of education, we see that pass percentage among females at the "Matric" (after 10 years of schooling) and at the intermediate level (after 12 years of schooling), is higher than that of males (see Table 21.A3). The table also shows that over time, the performance of female students has improved, implying less waste of the resources invested in female education.

c. Health care

Better health care for females, along with education, increases their health, their own productivity in the market, and the productivity of current and future generations. At present, the health care status of Pakistanis, particularly females, is not very satisfactory. According to the *Human Development Report* (UNDP, 1999), female life expectancy in Pakistan is 65.1 years—higher than the Pakistani male life expectancy of 62.9 years, but lower than the female life expectancy in most developing countries. Similarly, maternal mortality and infant mortality rates are relatively high in Pakistan. A combination of factors—lower expenditure on health care and lower availability of health care personnel—may be responsible for this unsatisfactory health care status.

During the past 50 years, public expenditure on health care has remained consistently low, i.e., less than 1 percent of gross domestic product. However, the change in availability of health care personnel is positive and significant. The number of registered midwives increased from 7,078 in 1984 to 22,401 in 1999, and the number of female health visitors rose from 1,374 in 1984 to 5,299 in 1999. Since the supply of health care personnel—female doctors, nurses, and midwives—has increased over time, the life expectancy of females has increased at a slightly higher rate than that for males (Table 21.7). Despite a rapid rise in the number of health facilities, high morbidity and high mortality characterize the health profile of women in Pakistan. The major causes are malnutrition and pregnancy-

Table 21.7. Life Expectancy at Birth by Gender

Years	Females	Males
1981	57.7	57.5
1986	60.1	59.9
1991	62.1	62.0
1996	64.6	63.9

Source: Government of Pakistan (Various Issues [b]—1999/2000).

related problems. In the 1990s, pregnancy-related problems occurred because only 19 percent of childbirths were attended by trained medical personnel. The remaining 81 percent were handled by untrained *dais* (64 percent) and relatives (17 percent). Only 10 percent of deliveries in rural areas and 43 percent in urban areas are handled by trained medical staff.

The prevalence of anemia is another indicator of health status. Table 21.8 shows that a higher proportion of females in the reproductive age group, i.e., 15–44 years, is anemic than the proportion of males in the same age group. The reason could be discrimination in the nutrition and eating practices of females as compared to males. Furthermore, despite this improvement, the prevalence of malnutrition is high among the female population (see Table A4). In order to tackle these health problems, there is a need to create awareness regarding health-related issues and to improve the supply of health care facilities and their accessibility to women.⁴ Community participation and female involvement in health care programs may be helpful in this regard.

Table 21.8. Anemia among Population by Gender (1990–1994)

Age Group (years)	Urban				Rural			
	Men		Women		Men		Women	
	Severe	Moderate	Severe	Moderate	Severe	Moderate	Severe	Moderate
Up to 1	-	68.3	-	38.0	6.5	59.5	3.3	60.4
1–2	10.9	62.8	10.3	68.8	6.3	68.1	10.9	69.4
2–3	3.5	79.1	5.9	71.0	12.0	66.1	12.0	65.4
3–4	5.6	40.6	12.5	52.1	7.4	53.3	3.3	48.6
4–5	2.9	32.2	4.8	49.2	2.6	53.8	6.0	44.2
5–14	0.7	32.5	0.9	40.0	3.2	41.5	4.0	42.7
15–24	0.3	15.3	1.7	33.1	1.2	24.6	4.6	37.5
25–44	0.4	8.7	3.5	37.1	1.9	19.5	7.2	37.3
45–64	1.4	17.3	1.0	24.2	2.3	26.8	3.5	32.9
65+	-	27.3	-	26.1	3.0	27.8	3.3	31.4

Source: Government of Pakistan (1999).

d. Labor force participation

An increase in human capital formation has productivity-enhancing and poverty-reducing effects. The rise in human capital for females raises productivity within the household and has welfare implications in the intergenerational context. Table 21.9 reveals that the female

⁴ Health-related data, particularly for women, are sketchy. Therefore, improvements in data collection are also needed.

labor force participation rate increased from 13.2 percent in 1993/1994 to 13.9 percent in 1997/1998. The increase is notably higher in rural areas. The table also reveals an increasing feminization of the labor force: working females as a percentage of working males increased from 19.1 in 1993/1994 to 19.7 in 1996/1997.

Table 21.9. Refined Activity Rate: Pakistan and Provinces

	1993-94				1997-98			
	Both	Male	Female	Gender Ratio	Both	Male	Female	Gender Ratio
Pakistan	42.4	69.2	13.2	19.1	43.9	70.5	13.9	19.7
Rural	44.6	71.3	15.9	22.3	46.4	73.4	17.4	23.7
Urban	37.5	64.9	7.3	11.2	37.7	65.2	7.4	11.4
Balochistan	40.6	70.1	5.1	7.3	40.8	69.4	6.2	8.9
Rural	41.4	71.9	5.0	7.0	42.4	71.5	6.9	9.7
Urban	36.4	61.2	5.8	9.5	33.5	59.9	2.9	4.8
NWFP	38.1	64.4	11.0	17.1	37.0	63.8	9.6	15.1
Rural	38.6	64.7	12.2	18.9	37.5	64.4	10.5	16.3
Urban	35.7	64.1	4.4	6.9	34.4	61.0	5.2	8.5
Punjab	43.9	69.8	16.6	23.8	46.3	72.7	18.2	25.0
Rural	46.3	71.5	19.8	27.7	49.5	75.2	22.4	29.8
Urban	38.3	65.7	8.7	13.2	39.8	67.7	9.6	14.2
Sindh	40.7	70.1	6.2	8.8	39.8	68.8	6.2	9.0
Rural	44.7	75.6	6.6	8.7	45.4	76.5	8.2	10.7
Urban	36.5	64.0	5.8	9.1	35.1	62.3	4.6	7.4

Source: Government of Pakistan (Various issues [c] 1993/94, 1997/98).

Despite a rise in the inflow of females into the labor market, the female labor force participation rate is very low. The biggest increase in the gender ratio of the labor participation rate occurred in Punjab. However, the larger female labor force has resulted in a higher unemployment rate among females, which increased sharply from 1.68 percent in 1982/83 to 18.1 percent in 1997/98; this is relative to the increase in the overall unemployment rate from 3.94 percent in 1982/83 to 6.9 percent in 1997/1998. This sharp rise in unemployment has important implications for employment generation for females, particularly given the slowdown in economic activity and the rise in poverty in recent years.

Furthermore, the employment status, industrial composition, and occupational composition of the labor force and a comparison between the labor in urban and rural areas yields interesting results. The percentage of males who were self-employed and employees of others increased over time. For females, unpaid family helper is the largest category of employment. Thus, the adverse labor market situation for females is indicated not just by the rise in unemployment, but also by the categorization of more than 50 percent of the workers as unpaid family helpers (Table 10). Given the very small fraction of educated employed females and the adverse economic conditions at present, it is difficult to say whether the increase in education alone can improve the employment status of females and reduce poverty among them.

Employment distribution by industrial group shows that a majority of working females is absorbed into the agriculture, community service, and manufacturing sectors. Agriculture remained the main sector employing females from 1984-1997; however, the second larg-

Table 21.10. Trend in Employment Status
(percentage)

	Employers	Self-Employed	Unpaid Family Helpers	Employees	Total
Females					
1990/91	0.24	15.3	57.3	27.1	100
1993/94	0.21	15.6	60.1	24.1	100
1996/97	0.30	12.6	54.1	33.0	100
Males					
1990/91	1.89	46.1	16.4	35.6	100
1993/94	1.16	46.3	17.6	35.0	100
1996/97	1.19	46.8	15.1	37.0	100
Gender Ratio					
1990/91	12.7	33.2	349.4	76.1	100
1993/94	18.1	33.7	341.5	68.9	100
1996/97	25.2	26.9	358.3	89.2	100

Source. Government of Pakistan, Labour Force Survey (Various Issues[c]).

est sector employing women in the 1980s was manufacturing; in the 1990s it was community services (see Table 21.A5). The shift from manufacturing to community services could be due to a decline in industrial activity in the country. The share of female workers in the construction sector is small though rising consistently, but the share of females working in construction in urban areas has remained stagnant, whereas in rural areas it has gone up. The number of women employed in financial institutions increased during the 1980s, but declined in the 1990s. Wholesale and retail trade is employing a growing fraction of working females.

In the occupational categories, 88 percent of workers in 1996/1997 were employed as production workers in the manufacturing sector and 12 percent as nonproduction workers. The percentage of female production workers, at 96.85 percent, is higher than that of male production workers, 86.91 percent. These trends indicate gender differences in manufacturing employment, in overall participation of females as well as in occupational categories and mode of employment. Lower female participation and fewer females in wage employment appear to be characteristics of employment in manufacturing. The percentage of female employment reported in national statistics is low: In a survey of factories all over Pakistan, Hafeez (1989) found the proportion of female workers in manufacturing industries to be 8 percent, against 92 percent male workers.

The study also shows that the highest percentage of workers is employed in the textile industry, followed by food, beverages, chemicals, and fabricated metal products. For female labor, the highest percentage of female workers is employed in textiles (45.8 percent), followed by chemicals (41.35 percent). Over the period 1987–1992, the share of female workers in the textile industry declined to 32.4 percent, and the share of female workers in chemical industries increased to 47.61 percent. Wood and wood products employed the lowest percentage of females (0.03 percent and 0.05 percent, respectively) from 1987–1992. The distribution of male workers follows the same pattern as that of the total labor force, but that of female workers follows a different pattern.

e. Gender discrimination

Gender discrimination is a universal phenomenon, but its form and awareness vary across countries. Therefore, it is not possible to quantify fully the extent of gender discrimination. In the literature, it is assumed that females are a higher fraction of the poor and vulnerable population. Poverty among females could be a result of poverty of opportunity, i.e., poverty as reduced access to education, health, and the labor market. The discussion in previous sections shows that educational attainment, health status, and labor market participation of females are lower relative to males. Yet the gap is declining, which may help to reduce income/expenditure poverty among females. However, another reason for feminization of poverty could be gender discrimination in the labor market.

The issue is important for a country like Pakistan, where females, though involved in productive activities, do not have access even to their own earnings. For example, Behrman and Zhang (1995) conducted an in-depth study of gender issues and employment for Asian countries. The study reports that gender segregation is highest in Pakistan, the Philippines, and Turkey, mainly due to the high concentration of females in the agricultural sector. Furthermore, recent research shows that the rising unemployment rate among males and females, the concentration of females in low-paying jobs, and gender discrimination may affect the performance of females in the labor market.

Some studies, based on Pakistani data, show that gender discrimination is quite significant in Pakistan. For example, Siddiqui and Siddiqui (1998) decompose the earnings differential in terms of differences in personal characteristics and differences in the labor market. The results show that after adjusting for differences in individual characteristics, discrimination accounts for about 20 percent of the earnings differential. Interestingly, the study reveals that wages of highly educated females are a little higher than those of males. This wage difference is also indicated by a positive wage difference for professional workers, implying that education could contribute significantly to lowering gender discrimination in Pakistan. However, the residual approach, applied in the study, to estimating discrimination does not take into account the feedback from labor-market discrimination to differences in individual characteristics. For example, discrimination in the labor market may discourage investment in females, resulting in lower educational attainment and limited occupational choice for them.

In order to estimate gender discrimination, the methodology developed by Cotton (1988) is applied. He estimates earning functions for male and female workers, and then decomposes the differences in male-female earnings into the effect of differences in characteristics and discrimination in the labor market. The model is specified as

$$\ln(Y^M) - \ln(Y^F) = f(X(i)^M) - f(X(i)^F) \quad (1)$$

$$\ln(Y^M) - \ln(Y^F) = B^M [f(X(i)^M) - f(X(i)^F)] + \ln(D+1) \quad (2)$$

or

$$\ln(Y^M) - \ln(Y^F) = B^F [f(X(i)^M) - f(X(i)^F)] + \ln(D+1) \quad (3)$$

Where: Y^M represents male earnings, Y^F is female earnings, $X(i)^M$ is a vector of characteristics of male workers, $X(i)^F$ is a vector of characteristics of female workers, and D represents the level of discrimination in the labor market.

The first equation represents the earnings differential as a function of differences in the earning function. The second and third equations decompose earnings into differences due to characteristics of and discrimination in the labor market, based on the weights of respective male and female earning function estimates.

According to the Household Integrated Economic Survey (HIES) for 1996/1997 (Government of Pakistan, Various Issues[a]:1997), in Pakistan females as heads of household earn 50 percent less than males; as secondary workers, they earn 34 percent less. Surprisingly, wage differences for heads of household are higher in urban areas, whereas for secondary earners the difference is higher in rural areas. Since a higher proportion of secondary earners is female, the overall difference in wages is higher in rural areas. The reason could be low human capital among females, lower enumeration of female participation in the labor market, and higher gender discrimination in rural areas.

Based on the selected sample of wage employees, the earning functions are estimated for males and females in Table 21.11, which reports the estimated earning functions for the period 1993/1994 and 1996/1997. These functions are adjusted for industrial, occupational, and regional differences. Based on these results, it can be argued that differences in individual characteristics can be important determinants of the differential in male-female earnings. However, at least 55 percent of the earnings differential was a result of discrimination in the labor market. Estimates for the year 1996/1997 show that the differences in the coefficients have increased. When the index of discrimination is computed, a rise in range of variation is shown, but on average the value is 0.547, implying that labor market gender discrimination for wage employees did not change between 1993/1994 and 1996/1997.

As indicated earlier, the objective is to examine the gender dimension of poverty in Pakistan. So far, we have seen that gender differences in education, health, and labor market discrimi-

Table 21.11. Estimated Earning Functions

	1996/97		1993/94	
	Males	Females	Males	Females
Constant	7.975	6.606	5.527	5.830
Schooling	0.045	0.119	0.056	0.089
Age	0.092	0.075	0.086	0.034
Age-squ.	-0.0009	-0.0008	-0.0009	-0.0004
Adj. R-Squ	0.339	0.486	0.369	0.409
N	11,380	866	12,454	889

Note: Adj. R-Squ. = Adjusted R-Squared; Age-squ. = Age-squared; N = Number of Observations. For 1996/1997, the earning functions are estimated by the author. For 1993/1994, the earning function estimates are taken from Siddiqui and Siddiqui (1998). The gap between male and female earnings was 0.43 in 1993/1994 and 0.40 in 1996/1997.

Source: Author's estimates for 1996/1997; for 1993/1994, see Siddiqui and Siddiqui (1998).

nation are quite significant. This shows that poverty of opportunity among females is high. In order to complete the analysis, income/expenditure poverty among females and males is now compared.

3. Measures of and Methods for Measuring Poverty.

In order to examine the gender dimensions of income/expenditure poverty, it is necessary to decompose the data on the basis of gender. For household level analysis, this is difficult, unless the households can be divided on the basis of some gender characteristic. As with most studies, the data of the HIES for 1996/1997 (latest available) is divided on the basis of the sex of the head of household (Government of Pakistan 1997). We can see from Table 21.12 that the number of female-headed households has increased over time, from 6.23 percent in 1990/1991 to 8.00 percent in 1996/1997. The HIES 1996/1997 contains information about 18,956 households, 6,156 households from urban areas and 12,890 households from rural areas. Table 21.13 shows that, if the unit of measurement is the household and we assume the poverty line to be less than or equal to a monthly income of Rs2,500/-, then about 58 percent of female-headed households in rural areas are below the poverty line. The corresponding percentage for urban areas is 28.1. Similarly, the ratio of male-headed households below the poverty line is 48.7 percent in rural areas and 19 percent in urban areas. Thus, it is important to see how the rise in female-headed households can be helpful in explaining female poverty. This may have significant social and cultural implications, particularly with reference to poverty alleviation strategies.

Table 21.12. Distribution of Households by Gender of the Head of Household

Years/Areas 1990/91	Total Number of Households	Percentage of Households by Head of Household	
		Females	Males
All areas	16,509	6.23	93.77
Urban	4,785	5.35	94.65
Rural	11,724	6.62	93.38
1992/93			
All areas	17,808	7.90	92.10
Urban	5,219	7.20	92.80
Rural	12,589	8.10	91.90
1993/94			
All areas	18,023	7.43	92.57
Urban	5,521	6.88	93.12
Rural	12,772	7.65	92.35
1996/97			
All areas	18,956	8.00	92.00
Urban	6,156	7.00	93.00
Rural	12,890	8.00	92.00

Source: Government of Pakistan, Household Integrated Household Survey (Various Issues).

Table 21.13. Distribution of Gender Among Heads of Household by Income Group

Monthly Income Groups	Urban		Rural	
	Male Headed	Female Headed	Male Headed	Female Headed
Up to 1000	1.19	0.29	4.66	0.80
1001-1500	2.25	0.32	10.55	1.27
1501-2000	5.51	0.52	15.03	1.21
2001-2500	8.76	0.80	14.70	1.18
Total	17.71	1.93	44.94	4.46
2501-3000	8.41	0.47	10.96	1.01
3001-3500	8.29	0.46	8.33	0.63
3501-4000	8.44	0.60	6.93	0.43
4001-5000	13.23	0.96	7.55	0.45
5001-6000	8.80	0.42	4.34	0.30
Total	47.17	2.91	38.11	2.84
6001 +	28.24	2.05	9.30	0.35
Total	93.12	6.88	92.35	7.65

Source: Estimated from Household Integrated Household Survey data for 1996/97.

Before estimating poverty measures, one needs to decide about four critical issues: choice of poverty indicator, determination of a poverty line, unit of analysis, and equivalence scale (for details, see Atkinson [1991]):

- First, the choice of poverty indicator depends on the objective of the study. Income may overstate poverty if it is not sufficient to buy necessary goods. If time-dependent, then a discount factor may have to be applied. However, Atkinson suggests that in terms of measuring buying capacity, expenditure is a better measure. Thus, the emphasis is on a poverty measure based on expenditure.
- Second, the determination of a poverty line is of critical importance, as a slight change in the assumed income/expenditure sufficient to meet basic necessities may change the results of poverty measurement significantly. Furthermore, for a meaningful comparison over time, it may be important to adjust income/expenditure for changes in prices. In this study, the poverty line estimates for the year 1993/1994, reported in UNDP (1999), are used and adjusted for changes in prices between 1993/1994 and 1996/1997. The estimates are reported in the next section.
- The third issue is the choice of a unit of measurement. Should it be based on common spending, dependence, or blood/marital relationship? Ignoring the issue may misrepresent the extent and nature of poverty. For example, ownership of a house by a couple may not mean equal access. This analysis was conducted on a per person basis and ignores intra-household inequality, which is difficult to capture unless purposive surveys are conducted.
- A fourth issue outlined by Atkinson is the choice of equivalent scale. According to Atkinson, "...a country that gives a high priority to the needs of children, and provides generous family support, may score well if [the] equivalence scale treats children as close to adults, but much less well on another scale." In this study, households are not adjusted for any variation in household member age composition.

Utilizing the HIES 1996/1997 (Government of Pakistan, 1997), different poverty measures are estimated for urban and rural areas separately, as set out below.

In order to examine the gender dimensions of poverty, the standard poverty measures are applied, i.e., head-count ratio, income (expenditure gap), and Foster-Greer-Thorbecke (FGT) index. These measures are defined as follows:

a. Head-count measure

This is most the commonly used measure. It gives the proportion of the population with a standard of living below the poverty line. But it does not tell us how poor the poor are. It will not change if the poor become poorer.

Where $P(1) = q/n * 100$
 $P(1)$ = head-count ratio
 q = number of persons below poverty line.
 n = total number of persons.

b. Poverty-Gap Index

The measure is defined as

Where $P(2) = 1/q \sum (Z - y(i))/Z$
 $P(2)$ = income gap ratio
 Z = the poverty line.
 $y(i)$ = income of the i^{th} person below poverty line

This measure determines the depth of poverty but ignores its severity.

c. Foster-Greer-Thorbecke Index

This index also measures the severity of poverty. It is defined as

Where $P(3) = 1/n \sum_q [(Z - y(i))/Z]^a$
 $P(3)$ = FGT index

If a equals 0, the measure is the same as the head-count ratio. For a equal to 1, the measure is the same as the income-gap measure. The measure depends on the poverty gap, i.e., $Z - y(i)/Z$, and on the choice of a . In general, the value of a is 2.

4. Results—Poverty Estimates

Table 21.14 shows that, in Pakistan, the Gini coefficient increased from 0.369 in 1984/1985 to 0.400 in 1996/1997. Furthermore, the share of the highest income group relative

to the lowest income group increased, showing the widening of the income gap and rising poverty.⁵ How has this affected the distribution of the poor in male- and female-headed households? These issues are analyzed in this section.

The poverty estimates based on the per capita expenditure data for the individual household heads, by gender, are reported in Table 21.15. The poverty line for 1993/1994 estimates was assumed to be equal to Rs309.00. Since the price index increased by 39 percent from 1993/1994 to 1996/1997, Rs431.96 are assumed to buy the same commodity bundle in 1996/1997. Based on price-adjusted poverty line estimates, poverty indicators are estimated. Table 15 shows that poverty has increased substantially in the rural areas of Pakistan. Based on the head-count ratio, the percentage of population below the poverty line increased from 25.3 percent in 1993/1994 to 37.4 in 1996/1997 among male-headed households in rural areas. Similarly, poverty increased from 26.3 percent in 1993/1994 to 38.5 percent in 1996/1997 among female-headed households. This suggests that the rise in poverty was almost similar among the male- and female-headed households. However, in urban areas there was a decline in poverty based on head-count ratio in both male- and female-headed households.

However, the poverty gap ratio shows increases in the depth of poverty in rural areas, particularly among male-headed households. The depth of poverty, for both males and females, has declined in urban areas. The FGT index shows that in rural areas the severity of poverty, both for male- and female-headed households, has increased. Thus, the incidence and severity of poverty is higher among female-headed households in the rural areas. Furthermore, the change in the FGT index between 1993/1994 and 1996/1997, was -0.56 for females and -0.04 for males, showing a reduction in the severity of female poverty in urban areas. But in rural areas, the FGT Index for males and females increased. For rural females, the index increased from 1.40 in 1993/1994 to 1.90 in 1996/1997. For males, it increased from 1.20 in 1993/1994 to 2.33 in 1996/1997. This indicates a rise in intensity of poverty in rural areas of Pakistan.

Table 21.14. Gini Coefficient and Distribution of Income

Years	Gini Coefficient	Household Income Shares			Ratio (highest to lowest)
		Lowest 20 percent	Middle 60 percent	Highest 20 percent	
1984/85	0.369	7.3	47.7	45.0	6.2
1985/86	0.355	7.6	48.4	44.0	5.8
1986/87	0.346	7.9	48.5	43.6	5.5
1987/88	0.348	8.0	45.3	43.7	5.5
1990/91	0.407	5.7	45.0	49.3	8.6
1992/93	0.410	6.2	45.6	48.2	7.8
1993/94	0.400	6.5	46.3	47.2	7.3
1996/97	0.400	7.0	43.6	49.4	7.1

Note. Gini coefficient =measure of income inequality; for details see Todaro (2000).

Source. Government of Pakistan, Various Issues[b]:(1999/2000).

⁵ For details on the poverty situation in Pakistan, see Amjad and Kemal (1997), Iqbal (1994), Kemal (1994), and Kemal, Siddiqui, and Siddiqui (2000).

Table 21.15. Gender-Based Poverty Measures in Pakistan
(by area)

	HIES 1996/97		UNDP: HIES 1993/94	
	Males	Females	Males	Females
P(1): Head-Count Ratio				
Urban	25.6	19.7	27.3	21.0
Rural	37.4	38.5	25.3	26.3
P(2): Poverty-Gap Ratio				
Urban	19.47	19.55	19.8	24.6
Rural	20.51	19.88	17.6	19.2
P(3): FGT-Index				
Urban	1.46	1.14	1.60	1.70
Rural	2.33	1.90	1.20	1.40

Note. HIES = Household Integrated Economic Survey (Government of Pakistan, 1992); FGT = Foster-Greer-Thorbecke index.

Source. Government of Pakistan (Various Issues[a]:1996/1997)=Author's estimates; For 1993/1994, see UNDP (1999a).

Thus, it can be seen that area decomposition is important in examining the gender dimensions of poverty. Other characteristics of heads of households like age, marital status and education may give us more insights into the issue of the gender dimensions of poverty. These issues will be examined in future research.

5. Conclusions

During the past 15 years, the ratio of females to males in Pakistan's population has increased, but no significant achievements have been made to improve females' quality of life or improve their contribution to economic development. Female labor force participation rates, literacy rates, and access to credit and health care facilities, though rising, are still very low. This study shows that

- Despite rapid expansion in the health care and education infrastructure, the status of human resources is lower in Pakistan than in other developing countries in the region.
- The literacy rate increased for males and females and the gender gap has decreased over time. In fact, females outperform males in most fields of education.
- Access to health care services improved substantially as a result of increasing the number of health care personnel and facilities; efficient utilization of existing services; and improvements in the involvement of women in providing health care services, particularly for pregnancy-related health problems.
- The female labor force participation rate increased, but the rise in female unemployment is much sharper than for males.
- The female workers are concentrated in agriculture, services (domestic), and (small scale) manufacturing industries. Similarly, farming, industrial production, and community services are the main occupational categories. This implies that industrial and occupational choices are limited for females.

- Gender discrimination in the labor market has not changed significantly over time.
- Poverty among rural males and females, in terms of head count, incidence, and severity, increased between 1993/1994 and 1996/1997. However, the urban labor market shows some positive trends, while the severity of poverty increased in rural areas.

Thus, in order to reduce poverty in Pakistan, explicit recognition of the role of gender is needed. An explicit recognition of the significance of gender-related issues by policymakers started with publication of the Sixth Five Year Plan. However, the performance of the Five Year Plans is far below target in terms of female literacy, access to health care facilities, access to credit, and access to job markets.

In view of this dismal but improving performance, it can be seen that Pakistan needs to take drastic steps to involve females effectively in the growth process. The rate of return on education and experience show that improvement in human capital formation (education and learning) can be important in increasing women's economic involvement and achieving a reduction in gender-based poverty that has intergenerational impact.

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Appendix

Table 21.A1. Indicators of Gender Status in South Asia

Countries	Gender Related Development Indicator (GDI)	Gender Empowerment Measure (GEM)
Bangladesh	0.428	0.304
Bhutan	0.444	
India	0.525	0.24
Maldives	0.711	0.342
Nepal	0.441	
Pakistan	0.472	0.176
Sri Lanka	0.712	0.321
South Asia (weighted average)	0.511	0.236

Source: MHDC (2000).

Table 21.A2. Indicators of Women Empowerment (percentage)

Decision	Consulted	Major Decision Maker
Purchase of Food	71.2	51.2
Number of Children	65.1	15.6
Schooling of Children	53.3	17.3
Marriage of Children	51.5	6.8
Major Household Purchases	16.5	4.6
Women's Work Outside Home	38.5	14.5
Sale and Purchase of Livestock	20.8	4.6

Source: Sathar and Kazi (1997).

Table 21.A3. Performance in the Education Sector

Level of Education	1985			1996		
	Women	Men	Gender Ratio	Women	Men	Gender Ratio
A. Matrix						
i) Arts (numbers in '000)						
Appeared	132	110	120.0	277	369	75.1
Passed	69	43	161.0	154	133	115.8
Percentage Passed	52.3	39.1	134.0	55.6	36.0	154.4
ii) Science (numbers in '000)						
Appeared	43	173	24.0	92	417	22.1
Passed	32	88	36.4	72	255	28.2
Percentage Passed	74.4	50.9	146.2	78.3	61.1	128.2
B. Intermediate Examination						
i) Arts (numbers in '000)						
Appeared	63	161	39.1	186	228	81.6
Passed	24	45	53.3	69	70	98.6
Percent Passed	38.1	28.0	136.1	37.1	30.7	120.8
ii) Pre Engineering (numbers in '000)						
Appeared	1.7	52.3	3.3	7.3	78.6	9.3
Passed	0.9	20.2	4.5	5.1	31.6	16.1
Percent Passed	52.9	38.6	137.1	70.0	40.2	174.1
iii) Pre Medical (numbers in '000)						
Appeared	12.1	33.1	36.6	36.9	86.1	42.9
Passed	5.7	10.1	56.4	24.3	47.8	50.8
Percent Passed	47.1	30.5	154.4	65.9	55.5	18.7

Source: Government of Pakistan (1999).

Table 21.A4. Malnutrition among Children by Gender (1990–1994)

Area/ Gender	Malnutrition of Children Under Five Years			Severe Nature of Malnutrition Among Children		
	Under weight (low weight for age)	Stunted (height for age)	Wasted (weight for height)	Under weight (low weight for age)	Stunted (height for age)	Wasted (weight for height)
All areas						
Boys	39.8	36.0	13.9	11.9	15.4	1.7
Girls	40.5	36.6	13.7	16.1	17.5	2.0
Both	40.1	36.3	13.8	14.1	16.4	1.8
Urban areas						
Boys	33.5	30.2	12.8	8.7	12.0	1.5
Girls	35.6	34.1	13.1	13.7	13.9	2.0
Both	34.5	33.1	13.0	11.2	13.0	1.8
Rural areas						
Boys	42.0	12.8	15.7	15.3	17.5	3.8
Girls	41.6	13.1	14.7	18.3	19.4	3.7
Both	41.8	13.0	15.2	16.8	18.4	3.8

Source: Government of Pakistan (1999).

Table 21.A.5. Percentage Distribution of Employed Female Labor Force by Industry

	1984-85	1985-86	1986-87	1987-88	1990-91	1991-92	1992-93	1993-94
All Pakistan								
Total (millions)	1.22	2.77	3.79	3.37	3.76	4.48	6.83	7.24
Agriculture	75.13	78.36	76.06	72.27	73.97	68.79	69.52	72.37
Mining & Quarrying				0.09		0.07		
Manufacturing	11.40	9.45	11.29	13.31	13.33	14.29	10.85	9.83
Electricity, Gas & Water	0.10		0.0		0.08	0.07	0.07	0.07
Construction	0.31	0.29	0.30	0.69	1.27	0.83	0.93	1.10
Wholesale & Retail Trade	1.45	1.56	1.29	2.32	3.10	3.40	2.93	2.75
Financial, Insurance, Real Estate	0.31	0.39		0.26	0.56	0.35	0.43	0.55
Financial, Insurance Real Estate	0.31	0.10	0.15	0.34	0.24	0.14	0.07	0.07
Community, Social & Personal Service	10.88	9.65	10.83	10.56	15.40	11.86	14.99	13.26
Others	0.10			0.17		0.07	0.14	

Table 21.A5. Percentage Distribution of Employed Female Labor Force by Industry
(continued)

	1984-85	1985-86	1986-87	1987-88	1990-91	1991-92	1992-93	1993-94
Rural								
Total (millions)	1.24	2.46	3.32	2.86	3.05	3.66	5.84	6.29
Agriculture	85.73	86.70	85.84	83.27	78.08	79.47	81.43	83.47
Mining & Quarrying	-	-	-	0.10	-	0.08	-	-
Manufacturing	8.59	7.91	7.34	10.52	10.47	10.81	8.35	7.10
Electricity, Gas & Water	-	-	0.09	-	0.10	0.08	0.09	0.08
Construction	0.24	0.22	0.26	0.70	1.27	0.91	0.85	1.05
Wholesale & Retail Trade	0.73	0.99	0.70	1.50	2.25	2.74	1.70	1.69
Transport, Storage and Communication	0.24	0.11	-	-	0.29	0.17	0.26	0.32
Financial, Insurance	-	-	-	0.10	-	-	-	-
Real Estate	-	-	-	-	-	-	-	-
Community, Social & Personal Service	4.35	4.18	5.77	3.71	18.98	14.21	17.89	15.56
Others	0.12	-	-	0.20	-	0.08	0.17	-

Table 21.A5. Percentage Distribution of Employed Female Labor Force by Industry
(continued)

	1984-85	1985-86	1986-87	1987-88	1990-91	1991-92	1992-93	1993-94
Urban								
Total (mln)	0.36	0.31	0.49	0.50	0.71	0.77	1.06	1.02
Agriculture	10.87	13.79	12.50	6.59	14.29	14.64	7.93	8.37
Mining & Quarrying	-	-	-	0.60	-	-	-	-
Manufacturing	2.90	22.41	36.93	29.94	26.05	32.22	-	25.58
Electricity, Gas & Water	0.73	-	-	-	0.42	-	0.44	0.47
Construction	0.73	1.72	0.57	1.20	1.26	0.42	1.32	1.430
Wholesale & Retail Trade	6.52	6.03	5.11	7.19	6.30	6.70	9.25	8.84
Transport, Storage and Communication	-	0.73	2.59	-	1.80	1.68	1.26	1.32
Financial, Insurance Real Estate	2.17	0.86	1.14	1.80	0.84	0.84	0.44	0.47
Community, Social & Personal Service	49.28	53.59	43.75	51.50	48.74	43.10	55.51	53.49
Others	-	-	-	-	-	0.42	0.44	-

Table 21.A5. Percentage Distribution of Employed Female Labor Force by Industry
(continued)

	1984-85	1985-86	1986-87	1987-88	1990-91	1991-92	1992-93	1993-94
Rural								
Total (percentage)	71.42	71.85	70.71	71.81	69.42	70.38	70.12	71.60
Agriculture	64.25	68.72	61.39	65.01	61.40	61.08	60.32	62.47
Mining & Quarrying	0.17	0.33	0.26	0.21	0.17	0.27	0.07	0.11
Manufacturing	9.61	8.61	9.37	8.01	7.68	7.41	6.57	5.79
Electricity, Gas & Water	0.43	0.26	0.46	0.46	0.63	0.50	0.65	0.72
Construction	5.80	4.95	6.91	6.94	7.55	7.21	8.21	7.54
Wholesale & Retail Trade	7.13	6.72	8.47	7.69	8.69	9.50	9.11	8.79
Transport, Storage and Communication	3.83	3.49	4.20	3.99	4.25	4.80	4.48	4.25
Financial, Insurance, Real Estate	0.26	0.25	0.21	0.22	0.38	0.33	0.32	0.31
Community, Social & Personal Service	7.89	6.59	8.47	7.41	9.18	8.88	10.17	10.00
Others	0.62	0.08	0.23	0.10	0.06	0.05	0.13	0.03

Table 21.A.5. Percentage Distribution of Employed Female Labor Force by Industry
(concluded)

	1984-85	1985-86	1986-87	1987-88	1990-91	1991-92	1992-93	1993-94
Urban								
Total (percentage)	28.58	28.15	29.29	28.19	30.58	29.62	29.88	28.39
Agriculture	7.20	6.53	5.94	5.98	7.03	6.15	5.61	5.32
Mining & Quarrying	0.23	0.20	0.28	0.04	0.19	0.32	0.23	0.08
Manufacturing	24.67	26.17	26.59	24.37	22.04	22.72	21.10	20.86
Electricity, Gas & Water	1.55	1.39	1.73	1.20	1.65	1.85	1.71	1.77
Construction	7.05	7.96	6.81	7.63	7.03	7.38	7.20	7.13
Wholesale & Retail Trade	26.30	27.36	26.28	27.22	28.36	27.18	28.84	28.85
Transport, Storage and Communication	10.46	8.43	10.50	9.35	9.73	10.14	10.78	9.36
Financial, Insurance, Real Estate	2.60	3.05	2.44	2.13	2.36	2.13	2.37	2.35
Community, Social & Personal Service	19.09	18.84	19.08	21.92	21.51	22.01	21.80	24.20
Others	0.85	0.08	0.43	0.16	0.08	0.12	0.35	0.12

Note: Blank cells = no data available.

Source: Government of Pakistan (Various Issues [c]).