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Gender Dimensions of Poverty in Pakistan

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I. Introduction:

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

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 slow down in economic activity has also resulted in feminization of poverty in the developing countries. For example, Khan (1999) found an increasing trend in feminization of agricultural labor¹ and 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 hold for improvement in the labor market in the long run. Similarly, other studies 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 educational attainment and financial status of the current and future generation.³ Lower status, a discriminatory environment, and gender-based violence affect women's productivity in the household and the market place, their reproductive health, and their sexual well-being.⁴ According to Heyzer & 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."

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 is to reach the most vulnerable groups of the society, particularly the females. World Development Report (1990) recommended a two pronged strategy for poverty alleviation. First by promoting employment opportunities, profitability and efficiency through market based approach for resource allocation. Second, enabling the poor to take advantage of new opportunities through better human capital formation. However, despite the recognition of problem and solutions, most of the countries, including Pakistan, have experienced return of poverty in the decade of 1990s.

In Pakistan, females are almost fifty 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 in national income is underestimated. Females' involvement in

¹ Some studies reveal that poverty is pushing male laborer to migrate from rural areas. They go to city and town to seek work as daily wage earners and women are increasingly getting involved in 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 household, bearing much more of the burden of agricultural work now than before.

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

³ [see Todaro (2000)].

⁴ For example, Heise et al (1994) show that gender-based violence creates a health hazard which results in 58 million years of total DALYs to women in the age group 15-44 years.

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 females contribution and other social and cultural factors. Social and cultural indicators show that the burden of females managing every day life has increased in recent years.

Table A1 (in appendix) shows that the gender based development indicator and gender empowerment measure 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 of in economic development and their access to social services and in decision-making within and outside household is limited, relative to females in other countries of the region.

Economic empowerment is critical in empowering females socially at 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 we take the degree of involvement of females in day-to-day decision making, as measure of female empowerment, then the highest percentage of females, i.e., 71.2 percent, is ever consulted for the purchase of food, and only 51 percent of the females are major buyers of food. [see Table A2 (in appendix)]. Less than 70 percent of these females are consulted about the number of children, their education and marriage and less than 20 percent are consulted for the purchase of asset.

Given this scenario what can we say about the gender dimension of poverty, in terms of socioeconomic indicators and in terms of income/expenditure, in Pakistan? In this study our objective is to explore this issue by keeping in view its various dimensions and complexity. We first discuss the gender ratio (GR), i.e., females as percentage of males for various socioeconomic indicators in section 2. We start the discussion with gender ratio for population structure, education, health and labor market indicators including gender discrimination in the labor market. This discussion will help us to understand the gender differences in income and expenditures of the 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. Finally, we conclude the study in section 5.

2. Socioeconomic Indicators:

2.1: Population

Table 1 shows that female population as percentage of total population has increased over time and the increase is higher in the age group 30-59 years. This indicates that population in the economically active and the reproductive 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 to 1998. The overall gender ratio (GR) increased from 0.90 in 1981 to 0.92 in 1998 implying an overall increase in female population, mainly due to rise in gender ratio (GR) in the rural areas. In fact, in urban areas, the GR declined. The reasons for the decline could be higher male population growth rate in urban areas and/or the migration of males from rural to urban areas. The change in the GR across age groups and over time shows significant changes in the population structure in Pakistan. These changes should be taken into consideration while

formulating policies regarding the provision of health and education services and other infrastructure, particularly for the female population of Pakistan.

Table 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: Compendium on Gender Statistics-Pakistan (1999)

Table 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	11.1	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

Source: Pakistan Economic Survey-1999/2000

Note: FP is female population (in millions)

GR=gender ratio defined as female population as percentage of male population.

2.2: Education

Though still far behind most developing countries, data shows that the literacy rate is rising in Pakistan. According to the Population Census of 1998, the overall literacy rate was 45 percent and the female literacy rate was only 32.6 percent in Pakistan. 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 annum. The growth rate for males' literacy was 5.1 percent per annum. However, the overall literacy rate in Pakistan is still lower relative to other countries in the region. The reasons could be limited availability and accessibility to the educational institutions, particularly in rural areas where majority of the population lives, gender discrimination in labor market, and other social and cultural factors.⁵

Table 3: Literate Population (10 years and above) by Gender in Pakistan (in million)

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: Compendium on Gender Statistics-Pakistan (1999)

The rise in supply of educational infrastructure or removal of the supply side constraints can play an important role in raising 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 the public resource availability for the social sectors. The female population is expected to suffer more as they depend on public support significantly. Table 4 shows that the supply of schools, exclusively for girls increased at a higher rate than for males. This has resulted in reducing the gender gap in supply of infrastructure for females as the ratio of female to male schools almost doubled from 1974/75 to 1999/00. The reduction in the gap was higher at the primary and middle level of schooling.

Table 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	15678	43.5	1266	36.7	911	39.8	96	36.2
1980/81	18595	45.8	1412	36.4	1055	39.7	119	37.9
1985/86	22441	41.0	1893	43.4	1420	40.0	158	48.9
1990/91	31124	37.5	3446	64.8	2395	36.6	222	56.9
1996/97	46691	44.8	6425	78.6	3367	47.8	296	59.0
1999/00	76000	80.4	11100	80.4	5400	62.1	309	64.4

Source: Compendium on Gender Statistics-Pakistan (1999), Pakistan Economic Survey 1999/2000

5 According to Mincer and Polachek (1974) market orientation where employer pays different wages for the same unit of human capital owned by different persons lowers the incentive to invest in females.

Along with the supply of schooling the availability of teachers, particularly female teachers given the sociocultural norms, is important. Table 5 shows that the number of female teachers increased over time but the increase in teachers was not as prominent as the increase in supply of schools. The gender ratio, i.e., female teachers as percentage of male teachers, increased from 51 percent in 1974/75 to only 58.4 percent in 1999/00. The biggest increase in the ratio was for middle schools where the number of female teachers exceeded the number of male teachers in 1999/00. The ratio increased from 41.7 in 1974/75 to 109.8 in 1999/00. The increase in the number of teachers is important for female employment generation purposes also; socially and culturally, medicine and teaching are the preferred occupations for females. Rise in employment opportunities in these sectors could provide motivation for investment in female education.

Table 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: Compendium on Gender Statistics-Pakistan (1999), Pakistan Economic Survey 1999/2000

We have seen that the schooling infrastructure (supply side) increased significantly during the past twenty-five years. How has the demand side responded? The trend in enrollment can reflect the demand side. Table 6 shows that female enrollment increased at a higher rate for females at all levels of education, reducing the gender gap. Surprisingly, the increase was bigger 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 ranks second in terms of 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 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: Compendium on Gender Statistics-Pakistan (1999)

Source: Pakistan Economic Survey-1999/2000

The proportion of females with primary education has increased in both urban (by 23 percent) and rural areas (by 8 percent) of Pakistan. The proportion of females with a higher level 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 pass percentage (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 intermediate level (after 12 years of schooling), is higher relative to that of males (see Table A3 in appendix). The table also shows that over time the performance of the female students has improved, implying less wastage of the resources invested in female education.

2.3: Health

Better health, along with education, increases females' own productivity in the market production, health, and productivity of current and future generations. At present the health status of Pakistanis, particularly females, is not very satisfactory. According to the *Human Development Report (1999)*, in Pakistan female life expectancy was 65.1 years. It was higher than the 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 and lower availability of health personnel--may be responsible for this unsatisfactory health status.

During the past fifty years, public expenditure on health has remained consistently low, i.e., less than 1 percent of gross domestic product. However, the change in availability of health personnel is positive and significant. The number of registered midwives increased from 7078 in 1984 to 22401 in 1999 and the number of female health visitors rose from 1374 in 1984 to 5299 in 1999. Since over time the supply of health personnel--female doctors, nurses, and midwives--has increased, the life expectancy of females has increased at a slightly higher rate than for males [see Table 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 related problems. In the 1990s, pregnancy related problems arose 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).⁶

Table 7: Life Expectancy at Birth by Gender (in years)

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

Prevalence of anemia is another indicator of health status. Table 8 shows that a higher fraction of females in the reproductive age group, i.e., 15-44 years, is anemic than the fraction of males in the same age group. The reason could be discrimination in nutrition and eating practices of girls and 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 for creating awareness regarding health related issues and for improving the supply and accessibility of women to the health facilities.⁷ The community participation and female involvement in health care programs may be helpful in this regard.

Table 8: Anemia among Population by Gender (1990-94)

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: Compendium on Gender Statistics-Pakistan (1999)

2.4: Labor Force Participation

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 9 reveals that the female labor force participation rate increased from 13.2 percent in 1993/94 to 13.9 percent in 1997-98. The increase

6. Only 10 percent and 43 percent of deliveries are handled by trained medical staff in rural and urban areas, respectively.

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

is particularly higher in rural areas. The table also reveals an increasing feminization of the labor force--females as a percentage of males increased from 19.1 in 1993/94 to 19.7 in 1996/97.

Despite a rise in 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 is 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 relative to an increase in the overall unemployment rate from 3.94 percent in 1982/83 to 6.9 percent in 1997/98. 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.

Table 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: LFS (1993/94, 1997/98).

Furthermore the employment status, industrial composition, and occupational composition of the labor force and its urban-rural comparison gives us 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 not just the rise in unemployment but also the categorization of more than 50 percent of the workers as unpaid family helpers [see Table 10]. Given a very small fraction of educated

employed females and adverse economic conditions, it is difficult to say if, at present, the increase in education alone can improve the employment status of and reduce poverty among females.

Table 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

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 1984-97; however, the second largest sector employing women was manufacturing in the 1980s and community services in the 1990s [see Table 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 but it is rising consistently. 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. Surprisingly the share of urban females working in construction has remained stagnant whereas in rural areas it has gone up.

In the occupational categories in 1996/97, 88 percent of workers were employed as production workers and 12 percent as non-production workers in the manufacturing sector. The percentage of female labor force as production workers is even higher, 96.85 percent versus 86.91 percent male production workers. These trends indicate gender differences in manufacturing employment in terms of 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 the characteristics of employment in manufacturing. According to Hafeez (1989), the percentage of female employment reported in national statistics is low.⁸ The study also shows that the highest percentage of workers is employed in textile industries 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 of 1987 to 1992 the share of female workers in textile industries has declined to 32.4 percent and the share of female workers in chemical industries has increased to 47.61 percent. Wood and wood products employed the lowest

⁸ Hafeez (1989) in a survey of 1999 factories all over Pakistan found the percentage of female workers in the manufacturing industries to be 8 percent against 92 percent male workers.

percentage of females (0.03 percent and 0.05 percent) from 1987-92. The distribution of male workers follows the same pattern as that of the total labor force but female workers follow a different pattern.

2.5: Gender Discrimination

Gender discrimination is a universal phenomenon but its form and awareness varies across countries. Therefore, it is not possible to fully quantify 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 in terms of less 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 & Zhang (1995) conducted an in-depth study of gender issues and employment for Asian countries. The study reports that gender segregation is higher in Pakistan, 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, 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 & Siddiqui (1998) decompose earning 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 earning differential. Interestingly, the study reveals that wages of highly educated females are a little higher than those of males. This wage difference is also reflected by a positive wage difference for professional workers, implying that education could contribute significantly in lowering gender discrimination in Pakistan. However, the residual approach, applied in the study, to estimate 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 we apply the methodology developed by Cotton (1988).⁹ 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:

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

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

or

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

The first equation represents earning differential as a function of differences in the earning function. The second and third equations decompose earnings into differences due to

⁹ For details, see Cotton (1988).

characteristics and into discrimination in the labor market, based on the weights of male and female earning function estimates respectively.

According to the HIES-1996/97, in Pakistan the females as head of household earn 50 percent and as a secondary worker 34 percent less than males.¹⁰ 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. Table 11 reports the estimated earning functions for the period 1993/94 and 1996/97. These functions are adjusted for industrial, occupational, and regional differences.¹¹ 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 earning differential was a result of discrimination in the labor market. Estimates for the year 1996/97 show that the differences in the coefficients have increased. However, when we compute the index of discrimination, we get a rise in range of variation but on average the value is 0.547 implying that labor market gender discrimination for wage employees did not change during 1993/94 and 1996/97.

Table 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	11380	866	12454	889

Note: 1) For 1996/97 the earning functions are estimated by the author. For 1993/94 the earning function estimates are taken from Siddiqui and Siddiqui (1998).

2) The gap between male-female earnings was 0.43 in 1993/94 and 0.40 in 1996/97.

As indicated earlier, our objective is to examine the gender dimension of poverty. So far, we have seen that gender differences in education, health, and labor market discrimination are quite significant. This shows that poverty of opportunity among females is high. In order to complete the analysis we now compare the income/expenditure poverty among females and males.

3. Measures of Poverty:

In order to examine the gender dimensions of income/expenditure poverty, we must be able to decompose the data on the basis of gender. For household level analysis it is difficult unless we can divide the households based on some gender based characteristic. Like most

¹⁰ HIES=Household Integrated Economic Survey.

¹¹ The results for 1993/94 are taken from Siddiqui and Siddiqui (1998).

studies, we divide data of Household Integrated Economic Survey (HIES) for the period 1996-97 (latest available), on the basis of the sex of the head of household. We can see from Table 12 that number of female-headed households has increased over time from 6.23 percent in 1990/91 to 8.00 percent in 1996/97. The HIES-1996/97 contains information about 18,956 households, 6156 households from urban areas and 12,890 households from rural areas. Table 13 shows that if the unit of measurement is the household and we assume poverty line to be less than or equal to monthly income of Rs. 2500/-. Then about 58 percent female-headed households in rural areas live below poverty line. The corresponding percentage for urban area is 28.1. Similarly, the ratio of male headed household below poverty line is 48.7 percent and 19 percent in rural and urban areas, respectively. Thus, it is important 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 12: Distribution of Households by Gender of the Head of Household

Years/Areas	Total Number of Households	Percentage of Households by Head of Household	
		Females	Males
1990/91			
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

Table 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

Before estimating poverty measures, one needs to decide about the following critical issues:¹²

- 1) Choice of poverty indicator;
- 2) Determination of poverty line;
- 3) Unit of analysis; and
- 4) Equivalence scale.

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 we may have to apply a discount factor. However, Atkinson suggests that in terms of measuring the buying capacity, expenditure is a better measure. Thus, we concentrate on poverty measures based on expenditure.

The determination of 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 measures significantly. Furthermore for a meaningful comparison over time it may be important to adjust income/expenditure for changes in prices. In this study, we take the poverty line estimates for the year 1993/94, reported in UNDP (1999) and adjust these estimators for changes in prices between 1993/94 and 1996/97. 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, couple ownership of a house may not mean equal access. We conduct our analysis on a per person basis and ignore intra-household inequality, which is difficult to capture unless we conduct purposive surveys.

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 equivalence scale treats children as close to adults, but much

¹² For details, see Atkinson (1991).

less well on another scale.” In this study, we are not adjusting households for any variation in household member age composition.

Utilizing the Household Income and Expenditure Survey-1996/97, we estimate different poverty measures, mentioned below, for urban and rural areas separately.

3.1: Methodology

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

i) Head-Count Measure:

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

$$P(1) = q/n * 100$$

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

ii) Poverty-Gap Index:

The measure is defined as

$$P(2) = 1/q \sum (Z-y(i))/Z$$

Where $P(2)$ = 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.

iii) FGT-Index:

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

$$P(3) = 1/n \sum_q [(Z-y(i))/Z]^\alpha$$

Where $P(3)$ = FGT index If α equals 0 the measure is equal to head-count ratio. For α equal to 1 the measure is same as the income-gap measure. The measure depends on the poverty gap, i.e., $Z-y(i)/Z$ and on choice of α . In general the values of α is 2.

4. Results-Poverty Estimates:

Table 14 shows that, in Pakistan, the gini coefficient increased from 0.369 in 1984/85 to 0.400 in 1996/97. Furthermore the share of highest income group to lowest income group increased showing the widening of the income gap, with rising poverty.¹³ How this has affected to distribution of poor in male and females headed households? These issues are analyzed in this section.

¹³ For details on poverty situation in Pakistan, see Amjad and Kemal (1997), Iqbal (1994), Kemal (1994), Kemal, Siddiqui and Siddiqui (2000).

Table 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

The poverty estimates based on the per capita expenditure data for the individual household heads, by gender are reported in Table 15 below. The poverty line for 1993/94 estimates was assumed to be equal to Rs. 309/-. Since the price index increased by 39 percent from 1993/94 to 1996/97, Rs. 431.96 are assumed to buy the same commodity bundle in 1996/97. Based on price adjusted poverty line estimates, we estimate poverty indicators. Table 15 shows that poverty has increased substantially in rural areas of Pakistan. Based on head-count ratio the percentage of population below poverty line increased from 25.3 percent in 1993/94 to 37.4 in 1996/97 among the male headed households in rural areas. Similarly, among female headed households poverty increased from 26.3 in 1993/94 to 38.5 in 1996/97. This suggests that 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.

Table 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

However, the poverty gap ratio shows increases in depth of poverty in rural areas, particularly among the 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, we can see that incidence and severity of poverty is higher among the female headed households in the rural

areas. Furthermore, the change in the FGT-index, during 1993/94-1996/97, was -0.56 for females and -0.04 for males showing reduction in 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 1993/94 to 1.90 in 1996/97. For males it increased from 1.20 in 1993/94 to 2.33 in 1996/97. This indicates a rise in intensity of poverty in rural areas of Pakistan.

Thus, we can see that area decomposition is important to examine the gender dimensions of poverty. Other characteristics of head of households like age, marital status and education may give us more insights in to the issue of gender dimensions of poverty. However, these issues will be examined in future research.

5. Conclusions

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

- (i). Despite rapid expansion in the health and education infrastructure, the status of human resources is lower in Pakistan as compared to other developing countries in the region.
- (ii). The literacy rate increased for males and females and the gender gap has decreased over time. In fact, females out-perform males in most fields of education.
- (iii). Access to health services improved substantially, as a result of expansion by increasing the number of health personnel and facilities, efficient utilization of existing services, and improvements in the involvement of women in providing health services particularly for pregnancy related health problems.
- (iv). The female labor force participation rate increased but the rise in female unemployment is much sharper than for males.
- (v). The female workers are concentrated in agriculture, services (domestic) and in manufacturing (small-scale) industries. Similarly, farming, production and community services are the main occupational categories. This implies that industrial and occupational choices are limited for females.
- (vi). The gender discrimination in the labor market did not change significantly over time.
- (vii). Poverty, in terms of head count, incidence, and severity, among rural males and females increased between 1993/94 and 1996/97. However, the urban labor market shows some positive trends, while the severity of poverty increased in rural areas.

Thus, in order to reduce poverty, explicit recognition of the role of gender is needed. In Pakistan, an explicit recognition of 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 facilities, access to credit, and access to job markets. In view of this dismal but improving performance, we can say that Pakistan needs to take drastic steps to involve females in the growth process effectively. The rate of return to education and experience show that improvement in human capital formation (education and learning) can be important in increasing women's economic involvement and a reduction in gender-based poverty that has intergenerational impact.

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Table 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 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 A3: Performance in the Education Sector

Level of Education	1985			1996		
	Women	Men	Gender Ratio	Women	Men	Gender Ratio
A. Matric						
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	118.7

Source: Compendium on Gender Statistics-Pakistan (1999)

Table A4: Malnutrition among Children by Gender (1990-94)

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: Compendium on Gender Statistics-Pakistan (1999)

Table A5: Percentage Distribution of Employed Labor Force by Industry

	1984-85	1985-86	1986-87	1987-88	1990-91	1991-92	1992-93	1993-94
FEMALES								
All Pakistan								
Total (mln)	1.22	2.77	3.79	3.37	3.76	4.48	6.83	7.24
1. Agriculture	75.13	78.36	76.06	72.27	73.97	68.79	69.52	72.37
2. Mining & Quarrying	–	–	–	0.09	–	0.07	–	–
3. Manufacturing	11.40	9.45	11.29	13.31	13.33	14.29	10.85	9.83
4. Electricity, Gas & Water	0.10	–	0.08	–	0.08	0.07	0.07	0.07
5. Construction	0.31	0.29	0.30	0.69	1.27	0.83	0.93	1.10
6. Wholesale & Retail Trade	1.45	1.56	1.29	2.32	3.10	3.40	2.93	2.75
7. Transport, Storage and Communication	0.31	0.39	–	0.26	0.56	0.35	0.43	0.55
8. Financial, Insurance Real Estate	0.31	0.10	0.15	0.34	0.24	0.14	0.07	0.07
9. Community, Social & Personal Service	10.88	9.65	10.83	10.56	15.40	11.86	14.99	13.26
10. Others	0.10	–	–	0.17	–	0.07	0.14	–
Rural								
Total (mln)	1.24	2.46	3.32	2.86	3.05	3.66	5.84	6.29
1. Agriculture	85.73	86.70	85.84	83.27	78.08	79.47	81.43	83.47
2. Mining & Quarrying	–	–	–	0.10	–	0.08	–	–
3. Manufacturing	8.59	7.91	7.34	10.52	10.47	10.81	8.35	7.10
4. Electricity, Gas & Water	–	–	0.09	–	0.10	0.08	0.09	0.08
5. Construction	0.24	0.22	0.26	0.70	1.27	0.91	0.85	1.05
6. Wholesale & Retail Trade	0.73	0.99	0.70	1.50	2.25	2.74	1.70	1.69
7. Transport, Storage and Communication	0.24	0.11	–	–	0.29	0.17	0.26	0.32
8. Financial, Insurance Real Estate	–	–	–	0.10	–	–	–	–
9. Community, Social & Personal Service	4.35	4.18	5.77	3.71	18.98	14.21	17.89	15.56
10. Others	0.12	–	–	0.20	–	0.08	0.17	–
Urban								
Total (mln)	0.36	0.31	0.49	0.50	0.71	0.77	1.06	1.02
1. Agriculture	10.87	13.79	12.50	6.59	14.29	14.64	7.93	8.37
2. Mining & Quarrying	–	–	–	0.60	–	–	–	–
3. Manufacturing	2.90	22.41	36.93	29.94	26.05	32.22	23.79	25.58
4. Electricity, Gas & Water	0.73	–	–	–	0.42	–	0.44	0.47
5. Construction	0.73	1.72	0.57	1.20	1.26	0.42	1.32	1.430
6. Wholesale & Retail Trade	6.52	6.03	5.11	7.19	6.30	6.70	9.25	8.84
7. Transport, Storage and Communication	0.73	2.59	–	1.80	1.68	1.26	1.32	1.86
8. Financial, Insurance Real Estate	2.17	0.86	1.14	1.80	0.84	0.84	0.44	0.47
9. Community, Social & Personal Service	49.28	53.59	43.75	51.50	48.74	43.10	55.51	53.49
10. Others	–	–	–	–	–	0.42	0.44	–

B. MALES**All Pakistan**

Total (%)	100	100	100	100	100	100	100	100
1. Agriculture	47.94	51.21	45.16	48.36	44.77	44.81	43.97	46.23
2. Mining & Quarrying	0.19	0.29	0.27	0.16	0.17	0.18	0.12	0.11
3. Manufacturing	13.91	13.56	14.41	12.62	12.07	11.94	10.91	10.06

Table A5 continued..

	1984-85	1985-86	1986-87	1987-88	1990-91	1991-92	1992-93	1993-94
4. Electricity, Gas & Water	0.75	0.58	0.83	0.67	0.94	0.90	0.97	1.01
5. Construction	6.16	5.80	6.88	7.12	7.39	7.26	7.91	7.42
6. Wholesale & Retail Trade	12.62	12.53	13.80	13.20	14.70	14.74	15.01	14.49
7. Transport, Storage and Communication	5.72	4.88	6.05	5.50	5.93	6.38	6.35	5.70
8. Financial, Insurance Real Estate	0.93	1.04	0.86	0.76	1.00	0.87	0.93	0.89
9. Community, Social & Personal Service	11.09	10.05	11.58	11.50	12.96	12.77	13.64	14.03
10. Others	0.69	0.08	0.29	0.11	0.07	0.07	0.20	0.06

Rural

Total (%)	71.42	71.85	70.71	71.81	69.42	70.38	70.12	71.60
1. Agriculture	64.25	68.72	61.39	65.01	61.40	61.08	60.32	62.47
2. Mining & Quarrying	0.17	0.33	0.26	0.21	0.17	0.27	0.07	0.11
3. Manufacturing	9.61	8.61	9.37	8.01	7.68	7.41	6.57	5.79
4. Electricity, Gas & Water	0.43	0.26	0.46	0.46	0.63	0.50	0.65	0.72
5. Construction	5.80	4.95	6.91	6.94	7.55	7.21	8.21	7.54
6. Wholesale & Retail Trade	7.13	6.72	8.47	7.69	8.69	9.50	9.11	8.79
7. Transport, Storage and Communication	3.83	3.49	4.20	3.99	4.25	4.80	4.48	4.25
8. Financial, Insurance Real Estate	0.26	0.25	0.21	0.22	0.38	0.33	0.32	0.31
9. Community, Social & Personal Service	7.89	6.59	8.47	7.41	9.18	8.88	10.17	10.00
10. Others	0.62	0.08	0.23	0.10	0.06	0.05	0.13	0.03

Urban

Total (%)	28.58	28.15	29.29	28.19	30.58	29.62	29.88	28.39
1. Agriculture	7.20	6.53	5.94	5.98	7.03	6.15	5.61	5.32
2. Mining & Quarrying	0.23	0.20	0.28	0.04	0.19	0.32	0.23	0.08
3. Manufacturing	24.67	26.17	26.59	24.37	22.04	22.72	21.10	20.86
4. Electricity, Gas & Water	1.55	1.39	1.73	1.20	1.65	1.85	1.71	1.77
5. Construction	7.05	7.96	6.81	7.63	7.03	7.38	7.20	7.13
6. Wholesale & Retail Trade	26.30	27.36	26.28	27.22	28.36	27.18	28.84	28.85
7. Transport, Storage and Communication	10.46	8.43	10.50	9.35	9.73	10.14	10.78	9.36
8. Financial, Insurance Real Estate	2.60	3.05	2.44	2.13	2.36	2.13	2.37	2.35
9. Community, Social & Personal Service	19.09	18.84	19.08	21.92	21.51	22.01	21.80	24.20
10. Others	0.85	0.08	0.43	0.16	0.08	0.12	0.35	0.12

Source: Labor Force Survey (various issues).