Final Report

Correlates of Poverty: Gender Dimensions

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Introduction

In most of the developing countries, in pre 1990s period, the benefits of faster economic growth did not trickle down to majority of the population, as a result many countries experienced return of poverty in the decade of 1990s. It is claimed that rise in poverty has a disproportionate impact on the vulnerable i.e.; females and children. The main reason is that the rise in income and rise in females' participation in the market based productive activities did not lead to matching qualitative improvements or better working conditions for them. Similarly, equality of opportunity at the household level and in the labour market has yet to be achieved any where in the world. Thus, analysis of various dimensions gender based poverty is essential but complex and difficult.

In changing global economic scenario the issues related to gender are an integral part of economic and social development of countries. In a country like Pakistan, where females' involvement in productive activities is low due to a number of factors, efforts are needed to improve quantity and quality of labour market participation of females. It needs to be recognized, however, that due to socio-cultural factors and lack of institutional support the females face wide spread discrimination in terms of access to education, health and nutrition, title to land, access to land and technology, and access to labour market. In order to involve females more actively in market oriented productive activities, 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 process of economic development and decision making more effectively.

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.[1],[2] For example, Khan (1999) found an increasing trend towards the feminization of agricultural labor and the feminization of poverty in the post-adjustment period.[3] Gender dimensions of poverty have long-term implications for the educational attainment and financial status of the current and future generation.[4] Lower status, a discriminatory environment, and gender-based violence affect females' productivity in the household and at the marketplace, their reproductive health, and their sexual well-being.[5] According to Heyzer & Sen (1994), females have to balance several roles in coping with poverty and having to devise numerous survival strategies. Therefore, targeted efforts are needed to generate economic opportunities for the poor, particularly to poor females. These efforts will improve not only the current status of the population but also the future productivity of the population.

The gender-based development indicators (GDI) and gender empowerment measures (GEM) vary across countries in South Asia. [see table 1]. For Pakistan, both indicators are below the average for South Asian countries revealing that Pakistani females, relative to females in other countries of the region, play a limited role in economic development, and their access to social services and in decision making within and outside the household is limited.

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[2] The study by Brown (1992) argues that employment is a key factor in determining females' empowerment.

2 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 females are increasingly left to carry on agricultural activities. Since men's daily work has become precarious, female's agricultural work has become central and crucial for the survival of the family. Females are becoming factually the heads of households, bearing much more of the burden of agricultural work now than before.

[3] Females 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 assets. They are at a disadvantage when competing with men who have greater access to markets and new technology.

[4] See Todaro (2000).

[5] For example, Heise et al. (1994) show that gender-based violence creates a health hazard which results in 58 million years of total Disability-Adjusted-Life-Years (DALY) to females in the age group 15–-44 years. [for details of DALY see World Bank (1993)].

Given this scenario, we can see that in order to assess the extent of poverty, we need to look into its various dimensions and examine correlates of poverty in Pakistan. In this study our objective is to analyze poverty and its various dimensions with gender perspective. We examine the following critical issues:

a) Are Socio-economic characteristics important correlates of poverty?

b) Does asset ownership differ between poor and non-poor households?

According to the recent studies asset ownership is an important factor determining poverty and the coping strategies adopted by a household. Furthermore, the distribution of asset is expected to be an important determinant of poverty.

c) After determining the relationship between household poverty and socio-economic characteristics, we analyse the relationship between psychological and mental health of the male and female respondents and poverty of the household. Siddiqui, et. al., (2001) shows that age, work status; income and education are important correlates of mental health. In this study we add poverty in the analysis, and examine the gender dimension of correlates of poverty.

The study is divided in six sections. After introduction, second section examines the gender dimensions of socio-economic profile, including the labour market issues and inequality in the socio-economic indicators, based on data available from secondary sources and comparable data from PSES (2002) survey. Section 3 elaborates on the methodology and the data related issues. Gender dimensions and correlates of poverty in Pakistan are discussed in section 4. The effect of poverty on mental health of the respondents are discussed in section 5. Conclusions and some policy suggestions are part of section 6.

2. Gender Dimensions of Socio-Economic Indicators

i(a). Population

The changing structure and composition of population has important implications for the current and future labour market. Table 2 shows that female population as a percentage of total population has increased over time. Same trend is observed in all provinces and in urban and rural areas. This reflects a higher female population growth rate, equaling 2.98 percent per annum, as compared to male population growth rate equaling, 2.72 percent per annum. Thus, efforts to raise female's involvement in productive activity explicitly and improve their status will have important implications for the improvement in the living conditions of the population. The percentage distribution of population in PSES (2002) and Population Census of 1998 are similar. The comparison of PSES (2002) with secondary data confirms a rising share of female population over time. This comparability will help us to infer the characteristics of population from survey data.

i(b). Sex Ratio

The sex ratio of the population, i.e., males per 100 females, declined from 114 in 1972 to 109 in 1998 and to 105 in 2002.[see Table 3]. The same trend is observed in urban and rural areas. The decline is slightly higher in urban areas. The reasons could be a higher female population growth rate in urban areas, and/or the migration from rural to urban areas. Given the status of females in Pakistan, this change in population structure indicates that there is an urgent need for changes in policies with gender dimensions particularly policies for the provision of health and education services, employment opportunities, provision of micro credit and others.

i(c) Marital Status

Marital status, reported in Table 4, shows that majority of the sample population is never married and the currently married is the second largest category. The percentage of divorced, widowed or separated is low, however, the percentage of females in each category is significantly higher than the percentage of males.

(ii) ***Education***

Though still far behind most developing countries, data show that literacy rate is rising in Pakistan. According to the Government of Pakistan (1998), the overall literacy rate in Pakistan was 45 percent, but the female literacy rate was only 32.6 percent. [see Table 5]. 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 year. However, despite high growth the overall literacy rate in Pakistan is still lower than that of other countries in the region mainly due to expending base. The PSES (2002) data show slightly higher literacy rate among males and lower for females. However, the overall literacy rate is 50.7 percent which is low. [see Table 6].

The reasons for low literacy particularly for females, could be limited access and availability of educational infrastructure, gender discrimination in sending girls to school and to the labour market. In a survey of major industrial cities of Pakistan following question was asked from male and female industrial workers. Who will be picked up from school in case of financial difficulties? Majority of males and females responded that girl child will be picked up from school. The main reasons for the response was that the investment in females education may not bring the returns to the investors. Furthermore, the discrimination in the labour market effect the rate of return on female education adversely. [see Siddiqui, et. al., (2001)].

Changing enrolment in the educational institutions is another indicator of educational status of the population. Over time the females enrolment in the educational institutions has increased.[6] The rise in the supply of educational infrastructure or removal of other supply-side constraints may be important 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 the public resource availability for the social sectors. The female population is expected to suffer more than the males, as they are expected to depend more on public support. [see Siddiqui (2002)].

However, despite these constraints female enrolment (in numbers) has increased at all educational levels. The proportion of females with primary education 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. [see table 6]. The comparison of population by education level based on PIHS (1998/99) and PSES (2002) shows higher educational attainment for PSES (2002) respondents. Surprisingly, majority of the male and female population reports completing less than 1 year of female schooling. As expected a higher fraction of population reports completing primary, middle, matric or any other completed level of education as compared to incomplete level of education. [see Table 7].

(iii) Health

Better health care for females, along with education, is expected to improve labour productivity of current and future generations. At present, the health care status of

[6] However, the net enrolment of girls and boys declined during 1990/91 and 1998/99. For the boys, it declined from 53 to 47 percent and for girls from 38 to 37 percent. The decline, though not desirable, also resulted in closing the gender gap in primary level enrolment.

Pakistanis, particularly females, is not very satisfactory. According to the *Human Development Report* of UNDP (2001), female life expectancy in Pakistan is 65.1 years—higher than the male life expectancy of 62.9 years, but lower than the female life expectancy in most developing countries.[see Table 8]. Similarly, maternal mortality and infant mortality rates are relatively high in Pakistan. A combination of factors, like lower expenditure on health care and lower availability and access to health care facilities and personnel, are cited as major factors responsible for this unsatisfactory health care status.

Despite a rapid rise in health facilities the health outcomes have not improved in all dimension. Higher morbidity and higher mortality, as a result of malnutrition and pregnancy-related problems, characterize the health profile of females in Pakistan. For example, in 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).[7]

The prevalence of anemia is another indicator of health status. A higher proportion of females in the reproductive age group, i.e., 15–44 years, is anemic as compared to the males in the same age group. [see Siddiqui (2002)]. The reason could be discrimination in the nutrition and eating practices of girls and females as compared to males. In order to tackle these health problems, there is a need for creating awareness regarding health-related issues and for improving the supply of health care facilities and their accessibility to females.[8] Community participation and female involvement in health care programs may be helpful in this regard.

The PSES (2002) reports that incidence of illness is higher among the females of female headed households, particularly in rural areas. {see Table 9]. Main reported diseases include flu and fever and there seems to be no significant gender based difference. Surprisingly a very low percentage of females report facing reproduct health problems. This raises the need to improve the system of reporting health problems. [see Table 10].

[7] Only 10 percent of deliveries in rural areas and 43 percent in urban areas are handled by trained medical staff.

Immunization of children is another indicator of health status of current and future population. Table 11 shows that more than 90 percent of male and female children are immunized. In rural areas the percentage of immunization of female children is low which could be due to problems in access not due to cost consideration as immunization services are provided free of charge.

(iv) Labour Market Participation

A changing gender composition of population, with a low rate of female labour market participation raises the burden on the working population. This rise in dependency with a rise in poverty affects the welfare of the population. Since the females are facing discrimination at home, in terms of access to education and others like work sharing in labour market (in terms of occupational choices, hiring/firing practices, harassment and others), their labour market participation is not high. Table 12 reports that the female labor force participation rate is extremely low but increasing from 13.2 percent in 1993/94 to 13.7 percent in 1999/2000. The increase is notably higher in rural areas. The table also reveals an increasing feminization of the labor force, i.e., working females as a percentage of working males increased form 19.1 in 1993/94 to 19.7 in 1996/97 and to 19.5 in 1999/2000. Female participation in the labor market is not only low it is under estimated also.

The comparison of distribution of total labour force and employed labour force between male and females employment shows that labour force increased by 10 million during 1987/88 and 1999/2000, i.e., in the post adjustment period. The employed labour force increased by about 8 million implying an addition of 2 million persons in the initial pool of unemployed. If the current rate of inflow of labour force equaling 2.3 percent per annum and employment rate of 1.89 percent per annum continues then the pool of unemployed will be rising at a faster rate. This will affect the efforts to reduce poverty and create serious economic, social and cultural problems. With the changing size and composition of the population the proportion of 'not economically active' population is also

changed as the inactivity rate among urban females declined over time, whereas among the urban males the inactivity rate fluctuated. Major critical issues related to females' labour market participation include: Underestimation of females labour market participation; Rise in females' unemployment rate; Employment status; Concentration of females in few occupations; and Gender discrimination.[9]

The issue of underestimation of females' contribution is widely discussed in the literature. Comparison of female labour force participation rates (FLPR), under old and improved definitions, reveals that FLPR increases substantially with improved definition that means better coverage of activities. [see Siddiqui 2002]. However, the larger inflow of female labor force has also resulted in a higher unemployment rate among females. Officially the over all unemployment rate increased from 4.8 percent in 1993/94 to 7.8 percent in 1999/2000. The male employment rate increased from 3.9 percent to 6.1 percent and female unemployment rate increased from 10 percent to 17.3 percent in this period.

Similarly the decomposition of unemployment rate by age groups is important for the effectiveness of the efforts to reduce gender discrimination and poverty. There seems to be a non linear relationship between unemployment rate and age. The rate is highest among the labour force in the age group of 10-14 years. On average, before the age of 40 years the unemployment rate reduces as age increases and after that it starts increasing with age. The rising unemployment rate among the age 60 + is critical. It may be a reflection of either rising poverty and unemployment that is forcing the older population to seek employment even after retirement. Another reason could be that a bigger fraction of population is willing to remain active even after retirement, but due to slow economic activity, they are unable to find gainful employment.

The female activity rate, based on PSES (2002) data, is around 14.66 percent, slightly higher than the activity rate reported in most secondary data sources. These activity rates are higher in all areas, and the reasons could be rise in employment rate of females overtime, better coverage of activities and the selection of areas for survey. [see Table 12].

[9] For detailed discussion of these issues, see Siddiqui (2002).

This is particularly important for Sindh and NWFP provinces where access to some areas was not possible because of political and law and order situation at the time of survey.[10] Table 12 also shows a higher gender ratio, i.e., female labour force as compared to male labour force, in urban areas which could be due to higher participation of urban females in market production, better coverage of female activities in urban areas, and difference in nature of activities.

iv(a) Employment Status

The employment status of the labor force and a comparison between the labor in urban and rural areas yields interesting results. The percentage of males in the group of self-employed 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. [see Table 13]. PSES (2002) based distribution of labour by employment status shows similar distribution as in secondary data sources, for male labour force but the distribution differs for females. [see Table 14] The share of unpaid family helpers (UFH) and self employed has changed. For the females the share of UFH is lower and share of self employed is higher. The reason could be as mentioned earlier, better access and coverage of areas where female activity is better recorded. Given the very small fraction of educated employed females and the slow economic growth currently it is difficult to say whether the increase in education alone can help to improve the employment status and consequently reduce poverty among females.

iv(b) Industrial Distribution

Employment distribution by industrial group shows that a majority of working females are absorbed in agriculture, community service, and manufacturing sectors. Agriculture remained the main sector employing females. The second largest sector employing females was manufacturing before 1990s and after 1990s it is community

[10] The survey was conducted after September 11, 2001.

services. The shift from manufacturing to community services could be due to a decline in industrial activity in the country and the limited employment generating capability in the occupations where females are concentrated. The share of female workers in the construction sector is small but rising consistently, but the share of urban females working in construction has remained stagnant, whereas in rural areas it has gone up. The number of females 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.

This section also shows that the highest percentage of workers is employed in the textile industry, followed by food, wood products and paper producing. For female labor, the highest percentage of female workers is employed in textiles (24.59 percent), followed by food by 2.07 percent [see Table 15]. Over the period 1987–1992, the share of female workers in the textile industry has declined to 32.4 percent, and the share of female workers in chemical industries has increased to 47.61 percent. This shows that overtime the industrial concentration has declined among females. The distribution of male workers follows the same pattern as that of the total labor force, but that of female workers have changed, though marginally, over time.

iv(c) Occupational Structure

Occupational concentration of females is also blamed for low wages of females. Due to low human capital, limited mobility and access to labor market female occupational concentration is high in Pakistan also. In Pakistan, majority of the males were employed as elementary unskilled workers in 1996/97, and the percentage reduced from 32.36 in 1996/97 to 17.96 percent in 1999/2000. However, in both years majority of the females were employed as craft and related trade workers. [see Table 16]. Similarly the PSES (2002) shows that occupational concentration varies between males and females. Males are concentrated in market orient occupations and females are concentrated in subsistence agriculture and handicrafts. [see Table 17]. This trend indicates significant gender differences in participation of females, in occupational choice and in mode of employment.

The concentration of females in few occupations results in varying wage differential between income of male and female workers.[see Table 18]. The differential is lowest in teaching profession where females are concentrated. Among the corporate managers and scientific workers, the earning differential between males and females is high. This show that occupational diversification, followed by expansion of education may help to reduce the earning differentials and gender discrimination in the labour market.

Gender discrimination is another dimension of concern. Based on Pakistan's data, studies show that gender discrimination is significant in Pakistan. Decomposing the earning differential in terms of differences in personal characteristics and differences in the labor market, the study by Siddiqui & Siddiqui (1998) revealed that after adjusting for differences in individual characteristics, discrimination accounts for about 20 percent of the earning differentials. 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 among professional workers, implying that education could contribute significantly to lowering gender discrimination in Pakistan. Hiring and firing practices of the employers are another source of gender discrimination in the labour market. However, it is difficult to get data on this type of discrimination. The hiring practices have important gender dimensions. For example, if it is stitching job, females are preferred as they can work better, they are docile and work long hours for less remuneration. Siddiqui, et. al. (2001), shows that most of the females working in the export based industries are hired on contract. Most of these females were asked a question: Why they have not been given permanent jobs? The response in most cases was: there is no possibility of becoming permanent in their jobs. The critical issue was the lack of awareness, among the workers, for not getting a permanent job and about the existing labour legislations.

Another critical issue was the dependence of these females on daily wages and uncertainty of work availability. These females come to work in the factories from far off areas and if there is no work. They go back and they are not compensated even for the

transport cost. Furthermore, it is very easy for the employer to fire the 'trouble makers'. In some instances, the factory was closed because of slack in business and all the workers, mostly females, were fired with out prior notice or any compensation.[11] After few months the employer want to restart the business and he was forcing the good workers, absorbed else where, to comeback and work for him. Since most of these females find work through some local person, it was difficult to refuse, as it created embarrassment and problems for them. Another important dimension of discrimination is the age and marital status. For stitching young unmarried females are preferred as they can work longer hours. Thus, age, marital status, no job security and lack of information are the major reasons adding to uncertainty in the labour market for females. [for details, see Siddiqui, et.al. (2001)].

v) Asset Holdings

The issue of asset holdings is critical in determining status of household in a community and in the empowerment of females. Table 19 reveals that majority of the head of households report owing a house. The gender differences are not significant. Similarly for other assets like jewelry or committee the gender differences, based on gender of head of household, are not significant. However, it is important to know who controls the income from the assets as ownership alone may not be sufficient to examine the issue of female empowerment.

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 discrimination are quite significant. Defining poverty as the poverty of opportunity (POPI), MHDC (2000) reports that, in Pakistan, POPI for males reduced from 56 in 1975 to 37 in 1995. For females, POPI declined from 67 in 1975 to 52 in

[11] In some instances, Siddiqui, et. al., (2001) found that females started working on stitching machines very young and they developed health problems. These females were replaced, with compensation, by their younger sisters/cousin. The family could not do anything as they needed the income.

1995. Since the male POPI declined by a bigger margin, i.e., 27 percentage points as compared to 16 percentage points for females, the gap between males and females is rising. In relative terms female poverty increased for 100 in 1975 to 116 in 1995. In order to complete the analysis, income/expenditure based poverty among females and males also needs to be examined. After brief discussion of methodology and data related issues the next section, based on PIHS-1998/99 and PSES-(2002) data, we examine the correlates of poverty in section 4.

3. Methodology and Data Issues

Applying standard methodology, we estimate head-count ratio, income (expenditure gap), and Foster-Greger-Thorbeck-Index (FGT). These measures are defined as follows:

i) Head-Count Measure

This is most the commonly used measure of poverty. It gives the proportion of population with a standard of living below the poverty line. This head count measure is computed as:

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

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

The head count measure gives us number of households living below/above that poverty line. Using the information whether a household is poor or not, we attempt to identify correlates of poverty using qualitative response model.

ii) Regression Model

After determining the incidence of poverty, we examine causality between poverty and socio-economic characteristics of individuals. Which characteristics may be helpful in reducing the incidence of poverty? This is an important issue. Qualitative response models can be helpful in determining the incidence of poverty given the characteristics of individuals in a household. Here we apply logistic model. The model uses logistic cumulative density function given as:

$$P_i = P_g(J_A \le X_i \beta) = K(X_i \beta) = \frac{1}{[1+\exp(-X_i \beta)]} \qquad (1)$$

For estimation purposes logit model can be written as:

$$Li = \ln\left(\frac{P_i^*}{1-P_i^*}\right) = \beta_1^* + \beta_2^* X_i \qquad (2)$$

Where $P_i^* = \frac{M_i}{N}$

If N is large than P_i^* will be good approximation of true p_i .

The change in probability of an event occurring as a result of unit change in the value of the regressor is not given by β_i but by:

$$\beta_j P_i (1 - P_i)$$

Where β_j is the coefficient of j^{th} explanatory variable. The model is more commonly used in empirical work due to its simplicity and relatively flatter tails as compared to the probit model. In this study, we applied logit model to determine the causality between incidence of poverty and personal characteristics and household attributes facing an individual belonging either to a poor or non-poor household. Following attributes are included in the model:

- Education
- Sex
- Work Status
- Employment Status
- Asset
- Occupational Choice
- Region

Similarly logit model will be used to determine the causality between psychological and mental health of individual and poverty and other characteristics of household or individual.

iii) Data

As mentioned earlier, the study is based on data from two sources. First is the secondary data of Pakistan Integrated Household Survey (PIHS)-1998/99 and second is the PSES survey data of 2002. The PIHS data covers around 14600 households whereas PSES covers around 4021 households. However, we have seen earlier that the critical ratios like population, sex ratio, literacy, and labour market involvement, computed from PSES (2002) survey data are not very different from the information based on secondary data. Thus, the sample selection may not affect the results. Therefore, for estimating the logit model, we utilize PSES (2002) data only.

The PSES (2002) is based on Round II of Pakistan Socio-Economic Survey. Since Round II of the Pakistan Socio-economic Survey (PSES) was based on its Round I sample design, conducted in 1999 its methodology is discussed below. The Round I of the PSES (1998-99) covered all urban and rural areas of the four provinces of Pakistan defined excluding Federally Administered Tribal Areas (FATA), military restricted areas, and districts of Kohistan, Chitral, Malakand, and protected areas of NWFP. The population of the excluded areas constituted about 4 per cent of the total population. The village list of 1981 published by the population census organization, was as sampling frame for rural areas. For urban areas, sampling frame developed by the Federal Bureau of Statistics (FBS) was used. According to the setup city/town has been divided into enumeration blocks of approximately 200 to 250 households. Since Karachi, Lahore, Faisalabad, Rawalpindi, Multan, Hyderabad and Peshawar have population of half million or more, they were treated as self-representing cities. Similarly federal and provincial capital are also considered self-representing cities. Each of these cities constitutes a separate stratum further sub-divided in

low, middle and high-income groups. The remaining urban population in each division of all the four provinces was grouped together to form a stratum. A division (sub-region of province) thus was treated as an independent stratum. Rural population of each district in Punjab, Sindh and NWFP constituted a stratum. For Balochistan province a division was treated as a stratum.

Two stage stratified sample design was followed, i.e., enumeration blocks in urban domain and Mouzas/Dehs/villages in rural domain were taken as primary sampling units (PSUs). Households within the sampled PSUs were taken as secondary sampling units (SSUs). Within a PSU, a sample of 8 households from urban areas and 12 households from rural areas was selected. Households covered during the Round I of the PSES were revisited during the Round II carried out in 2000-01. About 80 percent of these households (or 2850 households) were successfully interviewed; indicating the attrition rate of 20 percent, which is significantly low for panel data generation. In order to cover for the drop of 20 percent households in Round-II, 1170 more households were added to the sample by using the FBS sampling frame. Thus the total sample for Round II of the PSES turned out to be 4021 households (2577 rural and 1444 urban). However, in this study, we are not utilizing panel data. Our analysis is based on data of Round-II only.

Unlike Round-I, in Round II, two separate questionnaires, one for male and one for female, were developed. Female enumerators were trained to collect data from female respondents. The male questionnaire was divided into 10 major sections including household roster, education, labour force and employment, income and expenditure, agricultural and non-agricultural establishments, transfer income, credit and migration. Modules on household information, education, employment and income, household expenditure on food and non-durable items, household assets, birth history of women aged 15-49 years, nutritional status of children, health status of all individuals and housing conditions were made part of the female questionnaire. This resulted in a marked improvement in the quality of data on gender specific issues. The use of two separate questionnaires also helped in cross-checking of information on common modules.

4. Gender Dimensions of Poverty

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 the problem and solutions, most countries, including Pakistan, have experienced a return of poverty in the decade of 1990s.

The most critical issue related to poverty is: How to define poverty particularly with reference to gender? Should we define poverty on the basis of economic factors alone or the non economic factors like accessibility and governance should be part of the definition? Even if we define poverty based on economic factors, the question is whether it should be based on basic needs, calories, or just the food poverty or should we include the issue of accessibility? A full understanding of the gender dimensions of poverty can significantly change the priority policy and programme interventions supported by the Poverty Reduction Strategy (PRS) adopted in most of the developing countries. Evidence is growing that gender sensitive development strategies significantly contribute to economic growth as well as to equity objectives by ensuring that all groups of poor share in benefits of a program adopted to reduce poverty. Yet the differences may not be fully recognized due to lack of understanding of the gender related impact of the policies. [see Bamberger (2002)].

How far the existing exercises of the poverty reduction strategies (PRS) incorporate the issue of gender. Table 20 summarizes the existing evidence on the issue. We can see that only 8 PRS in different developing countries include gender based poverty diagnosis in the analysis. Monitoring and evaluation indicators are included only

in few studies. The table shows that less than half studies include detailed discussion of gender dimensions explicitly in this PRS. About 42 percent include gender in the discussion of poverty diagnosis, 31 percent for the selection of priority public actions, 10 percent for M & E, and 21 percent for participatory considerations. Most of these strategy papers include gender dimension for education and health, and some discussion of labour markets but very limited or no discussion of gender dimensions of impact for sectoral analysis. Furthermore, the discussion on how to integrate gender into policy analysis is also limited. The main reason is limited capability of policy makers to understand the gender dimensions of the policies and their impact.

The basic rationale for including the gender perspective explicitly in the policies is that males and females experience poverty differently, because of different constraints, options, incentives and needs. For these reasons, a full understanding of the gender dimensions of poverty is expected to improve the achievements of PRS efforts in term of equity and efficiency. According to Bamberger, et. al., (2002), "Evidence is growing that gender disparities are not only inequitable but also lead to economically inefficient outcomes, resulting in slower growth and lower levels of welfare-that is, higher poverty. Increasing evidence shows that growth and social development significantly determine poverty outcomes." The example of Mongolia, cited in Bamberger, et.al. (2002), indicates the importance of females' contribution in preventing the poverty of ultra-poor households. The study shows that excluding females' contribution the rural gini coefficient and households' poverty gap ratios are 0.63 and 0.32, respectively. When females' income is included the ratios decline to 0.49 and 0.27, respectively. This reflects that females are playing an important role in reducing household poverty in Mangolia. Furthermore, Dollar and Gatti (1999) analyzing the relationship between gender inequality in education and growth show that gender inequality in secondary education has negative impact on economic growth. If secondary education of females increases by 1 percent the growth rate increases by 0.3 percent.

Recent literature identifies four critical dimensions of poverty, viz., opportunities, capabilities, security and empowerment. Limited opportunities are a result of gender

differences in the impact of economic downturn, unequal access to labour markets, unequal access to productive assets and wage discrimination. Lower capabilities of women are a result of unequal access to education, health, and other resources. Security is a major concern due to higher vulnerability of females to economic risk, to natural disasters, to civil and domestic violence and to environmental risks. The issue of empowerment is linked with lack of mobility limited/no access to state institutions and lack of female involvement in decision making at household, local and national level. Policy efforts are required on all fronts to improve the status of women. For this purpose, following three critical steps can help to integrate gender into poverty analysis: 1) ensuring that gender is addressed in all four dimensions mentioned above; 2) documenting the experience of poverty in all dimensions; 3) undertaking gender analysis of the data gathered and integrating findings into the country's poverty diagnosis.

The discussion so far indicates that it is critical to incorporate gender dimensions explicitly in any analysis of determinant of poverty. However, for an explicit in-depth analysis of gender dimensions of poverty, it is necessary to decompose the relevant data on the basis of gender. For this purpose, first we divide households based on gender of household head. Table 21 shows that percentage of female headed households has increased over time from 6.23 in 1990/91 to 78.9 in 1998/99. However, PSES (2002) reports only 6.4 percent female headed households are headed. The second step is selection on the basis of work status of household head. The reason for second step is to see whether the working females belong to the poor households or whether female participation is mainly poverty driven. The literature shows that poorer the household the higher is the dependence on female labour implying that poverty is the main factor determining female participation in the labour force. Micro level studies of rural communities indicate that the households depending on females income are poor. These households are more impoverished due to low human capital, restricted mobility, and lack of access to social and productive assets, and consequently the economic value of female labour is low.

In Pakistan, not only the poverty has increased the income distribution has also worsened. Table 20 reports a rising trend in gini coefficient over time from 0.369 in 1984/85 to 0.400 in 1996/97. Similarly the ratio of household income share in the highest to share of lowest income group increased implying widening gap between the rich and poor population. Furthermore, based on caloric requirements, the Planning Commission of Pakistan has given the caloric requirement of 2350 calories and the poverty line is given as Rs. 670/- per month per person.[12] The poverty estimates, reported in the Siddiqui (2001b), are based on the per capita expenditure data for the individual household heads, by gender.[13] The poverty line for 1993/94 estimates was assumed to be equal to Rs309.00. Since the price index increased by 39 percent from 1993/94 to 1996/97, Rs431.96 are assumed to buy the same commodity bundle in 1996/97. Based on price adjusted poverty line estimates, poverty indicators are estimated. Similarly price adjusted poverty line estimates are computed for the year 1998/99. The estimates are Rs. 685/- per capita for urban areas and Rs. 569.4 per capita for rural areas. The price adjusted poverty line for 2002 is Rs.743.7 for urban areas and Rs. 618/- for rural areas. Using these estimates, the poverty incidence is computed for PIHS (1998/99) and PSES (2002).

Selecting household as a unit of measurement in 1996/97 about 38.5 percent of female-headed households in rural areas were living below the poverty line. The corresponding percentage for urban area was 19.7. Similarly, the ratio of male-headed households below the poverty line is 37.4 percent in rural areas and 25.6 percent in urban areas. This shows that it is important to see how the rise in female-headed households can be helpful in explaining trends in poverty, particularly with reference to gender. Since the vulnerable position of females results in higher incidence of poverty among females. This

[12] For details on the poverty situation in Pakistan, see Amjad and Kemal (1997), Iqbal (1994), Kemal (1994), Kemal, Siddiqui, and Siddiqui (2000) and Siddiqui (2002).

[13] 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 1993/94, reported in UNDP (1999), are used and adjusted for changes in prices between 1993/94 and 1996/97. The estimates are reported in the next section.

may have significant social and cultural implications, particularly with reference to poverty alleviation.

Overtime comparison of estimates shows that poverty incidence 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 1993/94 to 37.4 in 1996/97 among male-headed households in rural areas. Similarly, poverty increased from 26.3 percent in 1993/94 to 38.5 percent in 1996/97 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. The results for PIHS-1998/99 show that 33 percent of the urban male headed households are poor whereas 40 percent of the female headed households are poor. However, in the rural areas 32.7 percent of male headed households and 65 percent of the female headed households are poor. This supports the view that poverty incidence is higher among the female headed households. The PSES (2002) data also show a higher incidence of poverty among the rural female headed households. However, restricting the sample to the working male and female household heads increases the poverty incidence among the female headed households in urban and rural areas, where as it reduces poverty among the male headed households in urban and rural areas. [see Table 23]. This seems to support the view expressed earlier that female involvement in market production activity may be poverty driven. It can be seen that work status of household heads and the area decomposition is important in examining the gender dimensions of poverty. Disaggregating households based on other characteristics of heads of households like age, marital status, asset ownership, and education may give us more insights into the issue of the gender dimensions of poverty. For example, asset ownership plays an important role in determining poverty and also in adopting a coping strategy by the poor households. A recent study by Kursaki (2002) reveals that land and livestock ownership plays an important role in adoption of poverty coping strategies by households.

4(a). Correlates of Poverty

Given the multidimensional nature of gender and poverty it is critical for policy purposes to relate various socio-economic characteristics of population with poverty. In order to examine the distribution of various indicators, we divide the households in two categories, i.e., poor (= 1, if the household is below the poverty line) and non poor (=0, if the household is above the poverty line) and analyse the data accordingly. Where ever possible, the data are further divided between the males and females. The discussion below is based on PSES (2002) data.

4(a)(i) Education

Education is the main source of improving the status of population, particularly females in a society. Table 24 shows that in rural areas the fraction of population with higher education is low among the poor as compared to non poor. A higher fraction of poor report acquiring primary education. The trend is same for males and females. Thus, income seems to be the main reason for low demand for higher education for females. In the urban areas poverty seems to play an important role at the higher level of education.[see Table 25]. Thus, we can say that at lower level of education, the poverty status does not seem to be important but at the higher level the poverty seems to have negative impact on demand for education.

4(a)(ii) Health

The incidence of disease does not seem to be affected by the poverty status of the households. However, the incidence of disease is higher among females. [see Table 26]. Similarly the type of treatment sought is not affected by the gender or the poverty of the households. [see Table 27]. Most of the sick, male and female, both consult private doctor for treatment. Second source of treatment is government hospitals. Thus, there seems to be

some difference between the males and females in the incidence of disease but no significant difference in terms of treatment sought.

4(a)(iii) Employment Status

The employment status among the females and males does not differ among the poor and non poor households. However, there are gender differences in employment status. The poor females mostly work as unpaid family helper or as piece rate worker whereas, poor males mainly work as self employed. Non poor females work mainly as regular paid employees, whereas the employment status among the non poor males is diversified. [see Table 28]. Therefore, we can say that poverty-employment status relationship differs between males and females.

4(a)(iv) Industrial Distribution

The industrial distribution of workers also shows that the female workers are concentrated in the manufacturing and community and social work activities, where as the industrial distribution of male workers is more diversified. About 90.6 percent females are concentrated in manufacturing (30 percent) and community and social services (60 percent). However, only 53 percent male workers are employed in these two activities. [see Table 29]. Thus, the distribution of workers by industry differs by gender and poverty.

4(a)(v) Asset Ownership

Asset ownership is critical in determining empowerment of males and females. Assets vary from farm machinery to ownership of house and land. Farm machinery is owned only by a small fraction of households. However majority of the household reported owning a house. It show that poverty is not linked with house ownership in a systematic way. [see Table 30]. However, the quality of houses, difficult to capture here may be linked

with poverty. Land holdings seems to be linked with poverty status of household, as poor households have small land holdings. [see table 31]. The link between poverty and land holdings may be bidirectional. Respondent's were also asked about the asset held in their own names. Jewellery is the main asset held by all male and females, however, the fraction is higher for male in the non-poor group. [see Table 32].

4(a)(vi) Mobility and Within Family Interaction

Mobility of females may be closely linked with their poverty status. It may increase their mobility if a rising fraction of poor females starts looking for jobs. In the rural areas the economic status does not affect the mobility of the females. However, in the urban areas, a higher fraction of non-poor females are mobile. Thus poverty seems to have more significant impact in urban areas as compared to rural areas. Furthermore, those who are mobile can go alone everywhere particularly the females in the female headed households. Their mobility is not restricted and poverty does not seem to affect their mobility. [see Table 33 and Table 34].

Another indicator of female autonomy at household level is male-female segregation. Whether males and females eat together is taken as an indictor of within household segregation. Table 35 shows that more than 80 percent of male and female headed households report no segregation. Different time schedules are mainly responsible for eating separately. However, about 1/3 of those who eat separately identify traditions for eating separately. Table 36, reports that more than 90 percent boys and girls eat together. Reflecting a change of attitude across generation or age factor leading to male-female segregation. Furthermore, poverty is not major factor affecting gender segregation with in households.

4(a)(vii) Decision Making

Females' participation in decision making within and outside house is another indicator of female autonomy and empowerment. In response to the question, "Do you

participate in the household decisions?", majority of females in the male headed and female headed households responded positively.[see Table 37]. Most of these females responded that provision for family needs [Table 37(a)] is their first priority decision. Education of children is the second priority area [see Table 37(b)]. Third major decision is either marriage of children or family disputes [see Table 37(c)]. Less than 10 percent females in male headed and female headed households report their involvement in major buying/selling decisions. Surprisingly, even with limited involvement in household level decision making, more than 90 percent females are satisfied with the level of their participation. [see Table 37(d)]. This reflects the deeply entrenched value system which promotes docile and weak bargaining position of females. However, the data also show that despite higher level of satisfaction, the females desire greater role in decision making. [see Table 37(c)].

4(a)(viii) Violence

Security is another major concern regarding the gender. The incidence of violence within/outside homes is higher among the poor females as 36 percent of poor females from male and female headed households reported facing abuse as compared to 34 percent non poor females. This shows that poverty is an important factor contributing to incidence of violence. [see Table 38]. Fight over property and fight with spouse are common in 24 percent households. Economic constraints and neglect of household duties by females also leads to violence. [see Table 38(a)]. Most of the respondents face verbal abuse. However, a small fraction reports physical abuse like beaten with stick, iron rod, knives and utensils. [see Table 38(b)]. Incidence of violence persists mainly because most of the females `tolerate it silently' and 'keep it to themselves'. Surprisingly, a significant fraction of females also reports hitting back as a violence coping strategy. [see Table 38(c)], but taking a legal action or reporting to the police is unknown.

Violence and harassment faced by females outside home restricts their mobility and involvement in productive activities outside home. However, surprisingly a small fraction of females reports facing violence outside home. [see Table 38(d)]. "Eve-

teasing" and "Harassment" are mainly faced by the females outside home. [see Table 38(e)]. Majority of these females also report "keeping to themselves" as they feel embarrassed to admit it. Other reason could be that majority of the females do not admit facing violence either for fear of facing restrictions on their mobility or they feel ashamed.

4(b) Results of Estimated Logit Model: Causality Between Incidence of Poverty and Socio-economic Characteristics

So far, we have examined whether socio-economic characteristics are related to poverty status of the household or not. The discussion reveals that some indicators, like education employment status and others are linked with poverty. However, these factors can be part of poverty alleviation efforts if there is a causal relationship between these factors and poverty. For analyzing causality, we have estimated the logit model, where dependent variable is poverty incidence taking value 1, if respondent belongs to a poor household and `0' otherwise

Set I and Set II of estimates of logit model, reported in Table 39, are for the total sample. In set-I, the estimates show that rise in education reduces the likelihood of incidence of poverty. The incidence of poverty is lower among the Working Population (WS). This supports the view that employment generation results in reduction of poverty directly and significantly. The coefficient of Employment Status (ES) shows that incidence of poverty is lower among employees. Furthermore, the coefficient of `sex' shows that females are more likely to be poor. Asset ownership (Housing) is significantly low among the poor households. The coefficient of region shows higher incidence of poverty in rural areas. Same results are reported for males but for females work status and regions are not statistically significantly. In set-II, the dummy variables for occupational choice are also included. The results show, as expected, higher incidence of poverty among agricultural and mining workers. Furthermore, these variables also seem to capture the effect of WS and ES.

Set III and Set IV are for the heads of households only. For male and female heads of households, both education is most important equations. Occupational choice is also likely to increase the incidence of poverty. For the male working heads of household also education, asset ownership and occupational choice are important. However, for the female headed household education and asset holding are critical.

The main conclusion emerging from this discussion is that education is the main instrument that can result in poverty reduction. Furthermore, occupational choice and employment status are also critical in raising/reducing the likelihood of incidence of poverty.

5. Mental Health and Poverty

For the male and females in the poor household poverty leading to lower status in society is expected the effect the psychological well-being of population also. In response to a question about "satisfaction with the life" majority of the population particularly poor are not very satisfied with their life. [see Table 40]. In response to the question, "what a women can do to lead a happier life?" majority of the respondents, males and females both, suggest "compromise", 'patience", "education" and "understanding between husband and wife" as main keys to happier life.

5(a) Mental Distress (GHQ)

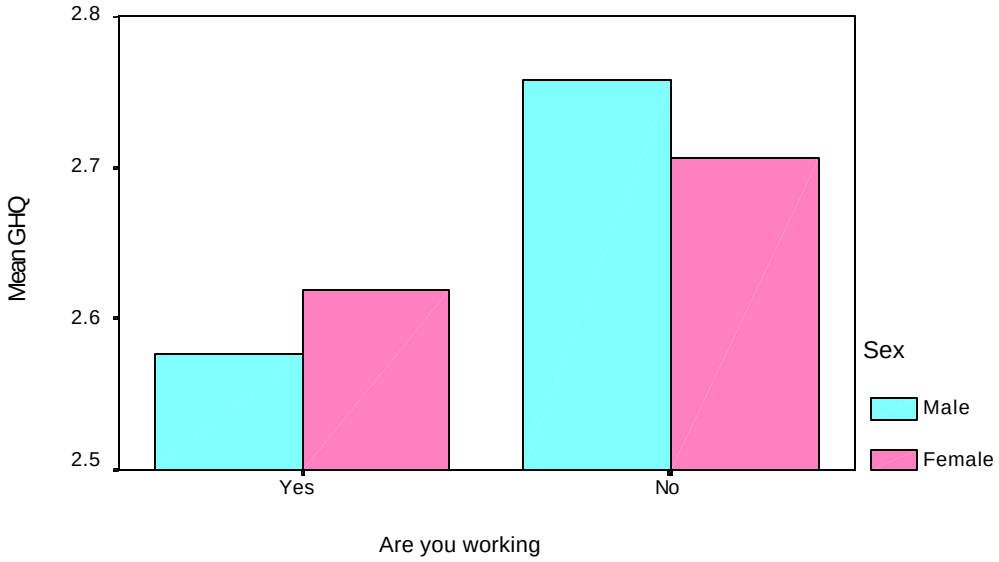
Poverty and adverse economic indicators may affect the mental health of the population negatively. Graph 1 shows that work status affects the mental health of males and females significantly. It also shows that mental health of males is strongly linked to their employment status, whereas females' mental health does not improve with their employment status. The graph shows that the effect of work on mental health for males and females moves in opposite directions. The reason could be that males are the main earners and finding an employment improves their mental health, but the females face stress due to harassment and violence at work place while affects their mental health adversely. The males unemployment affects their mental health more significantly, as compared to females.

Education and income earning potential of members of households also affects their mental health. From Graph 2, no clear pattern is emerging with respect to education, but as income increases the mental health of the population improves but by a bigger margin for the females. [see Graph 2]. However, it seems that there is a non linear relationship between income and mental health. [see Graph 3].

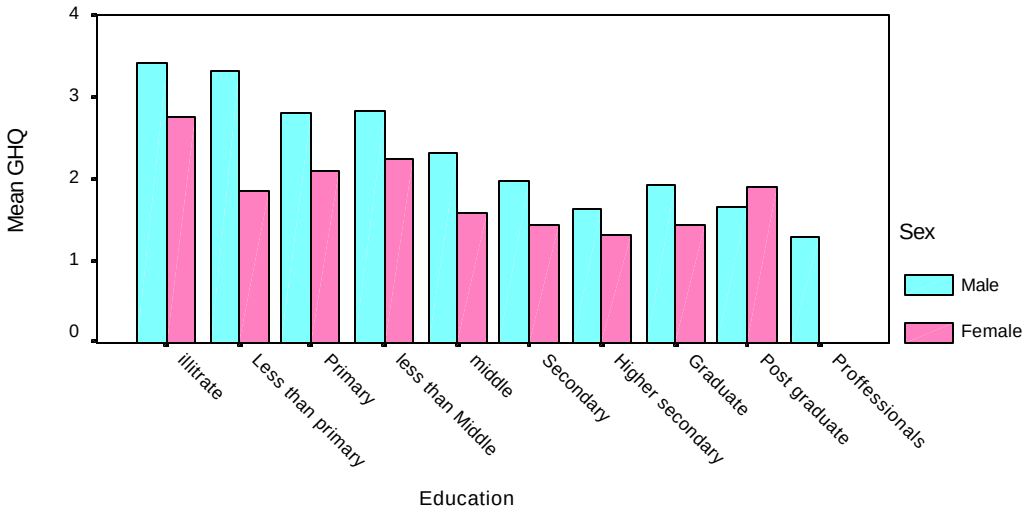
Poverty is another indicator which is a cause and effect of mental health. Graph 4 shows that mental distress of non poor is lower then the mental distress of the poor. Thus, the rise in poverty will affect not only the economic well being of the population but also

its mental health. Table 40, discussed earlier, also shows that self-esteem mental health of the non poor is better than the mental health of the poor.

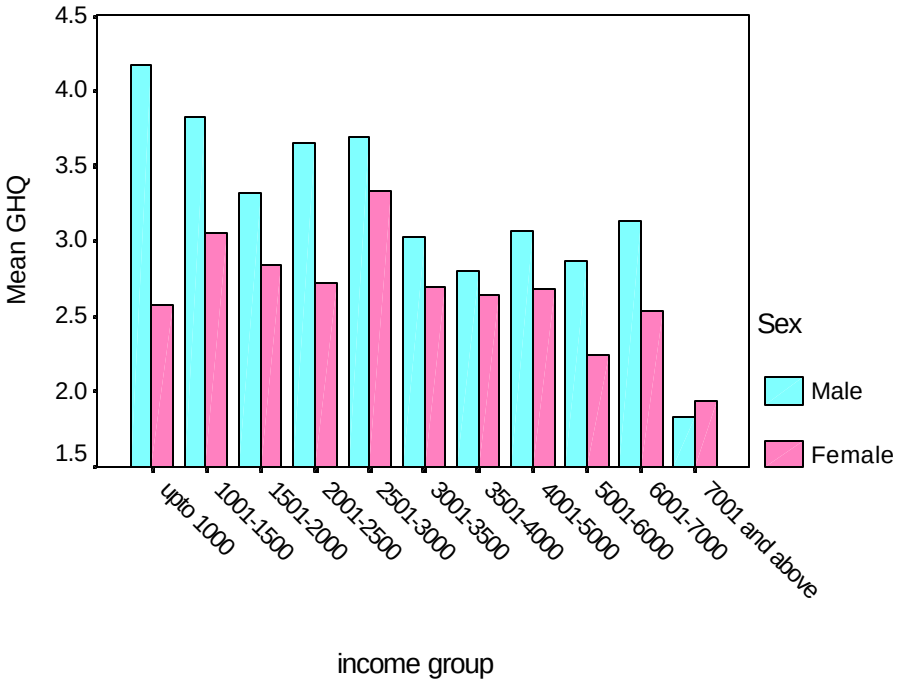
Graph 1 : Work status and Mental Distress



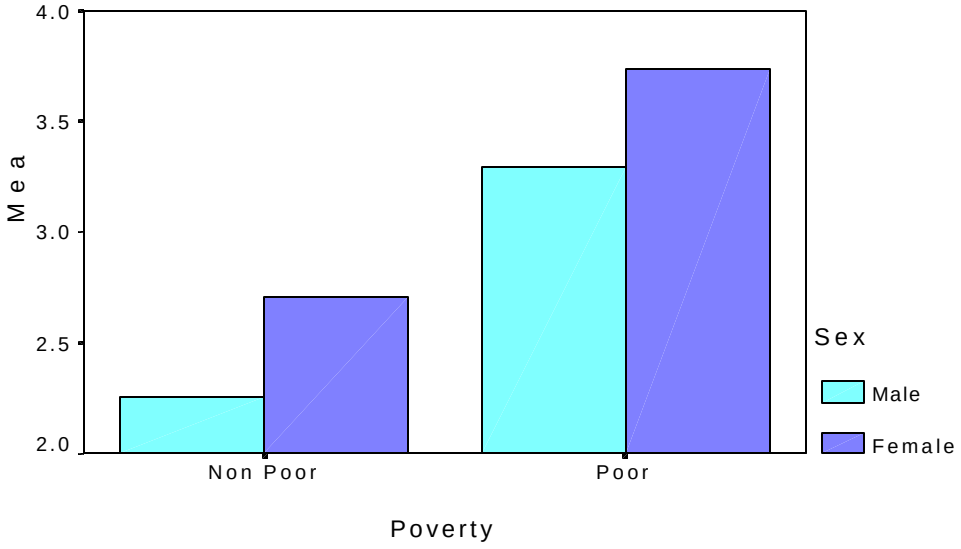
Graph 2 :Education and Mental distress



Graph 3 : Income and Mental Distress

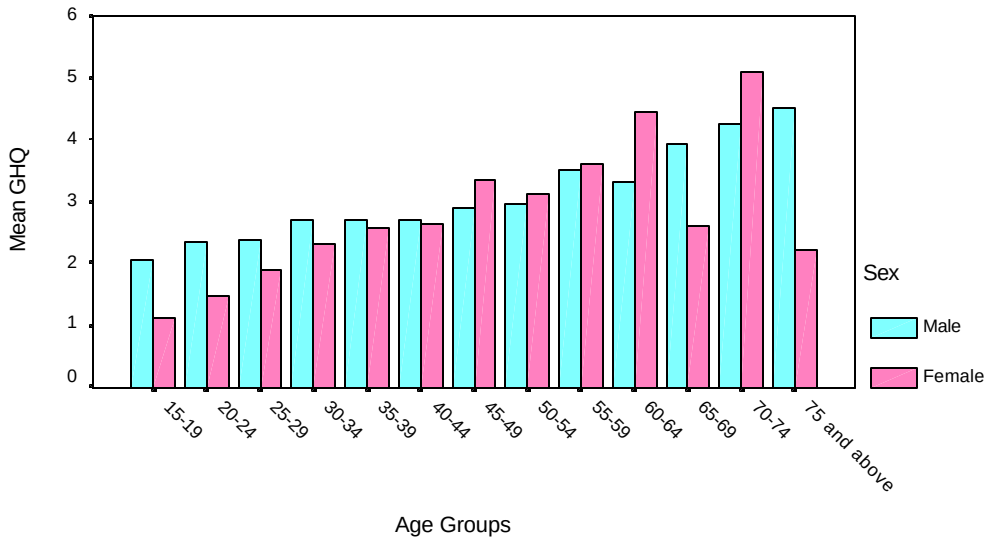


Graph 4: Poverty , head of household and Mental Distress



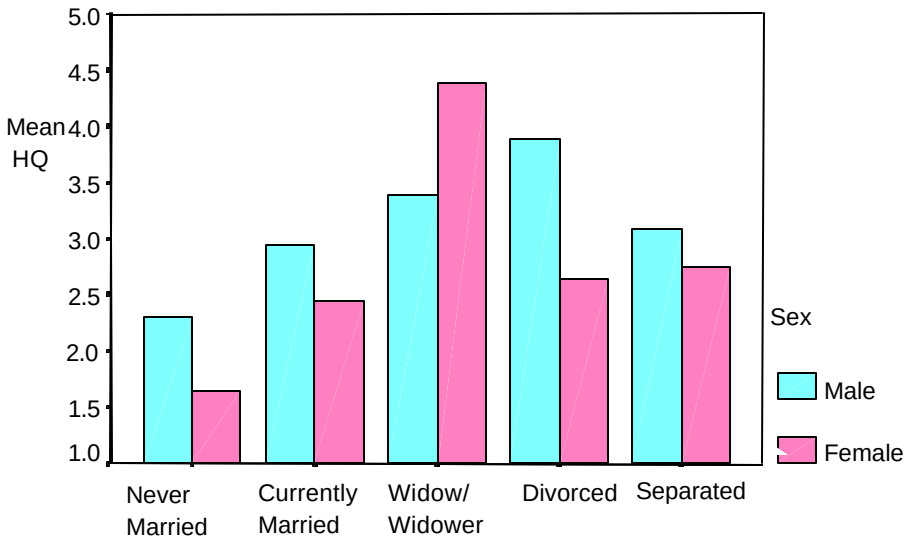
Demographic indicators like age and marital status also affect the mental health of an individual. Surprisingly mental distress is lower among younger females as compared to males. For males mental stress increases with age. [see Graph 5].

Graph 5 : age and Mental Distress



Similarly marital Status and mental distress are also linked. As expected, mental distress is highest among widowed females and divorced females. Surprisingly mental distress is higher among divorced and separated males as compared to females. [see Graph 6]. This may be an indicator of changing attitude of society towards divorced/separated females and increasing economic independence of women.

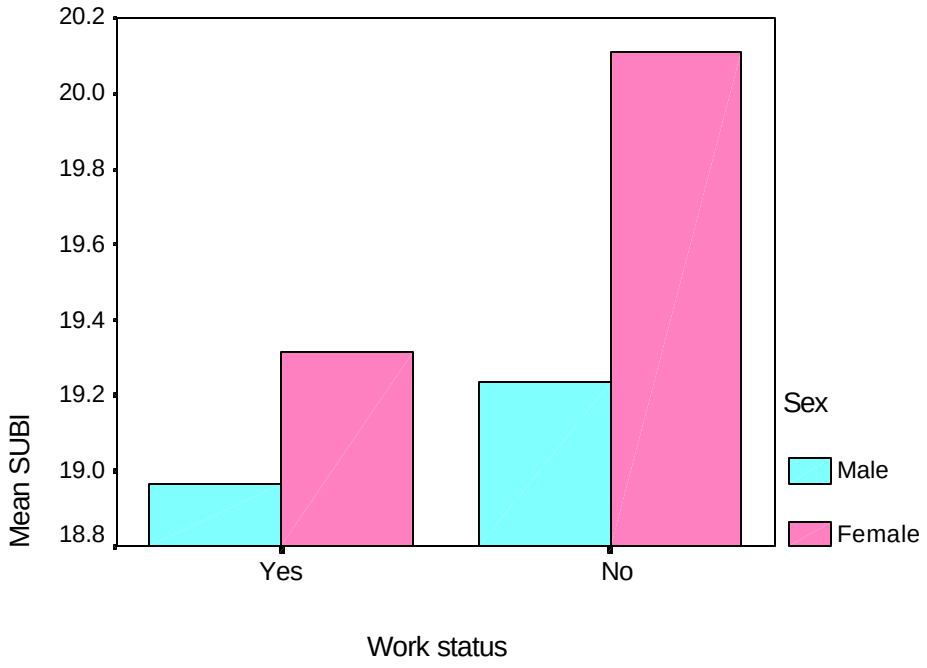
Graph 6: Marital Status and Mental Distress



5(b) Mental Well Being (SUBI)

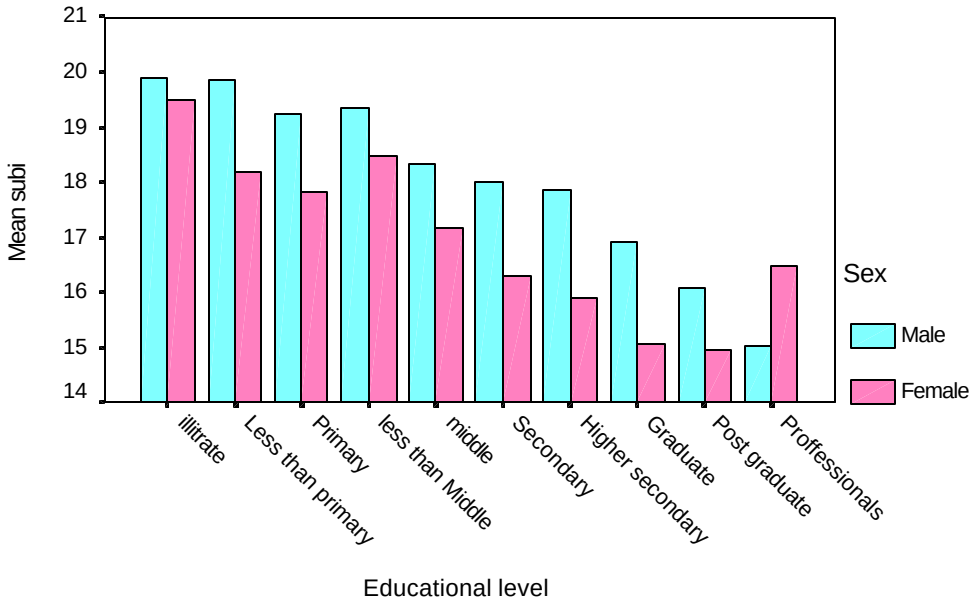
Mental well-being is another indicator of psychological health of population. In comparing the values of subjective well-being (SUBI) of male and female respondents their socio-economic characteristics may also be important. The higher the value of SUBI indicator, the lower is subjective mental well-being of the respondent. Therefore, like GHQ, lower SUBI score means better mental well-being. Graph 7 shows that mental well-being of females is worse as compared to males. Similarly, mental well-being of working males and non-working females is higher.

Graph 7 : Work status and Mental Well Beir

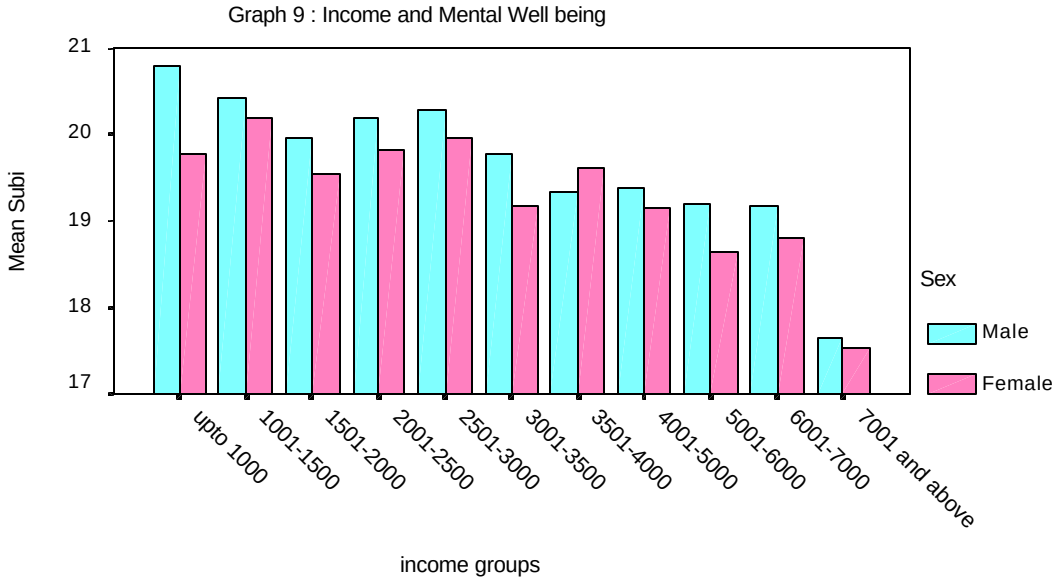


Unlike GHQ, mental well-being is improving among female with their education level. [see Graph 8].

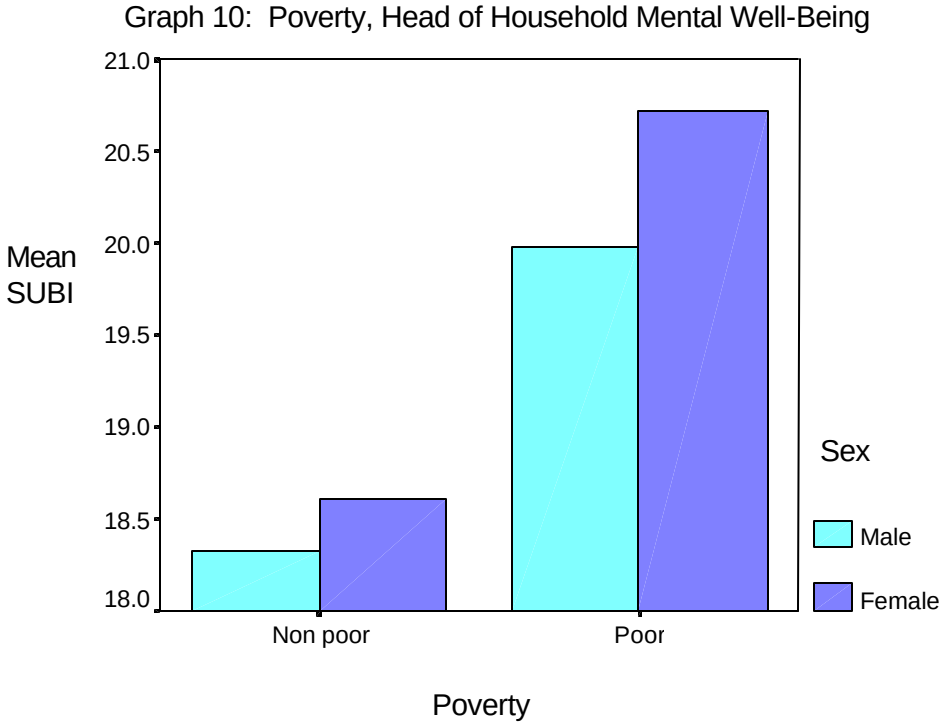
Graph 8 : Education and Mental Well Being



Similarly income and mental well-being are positively linked. [see Graph 9].

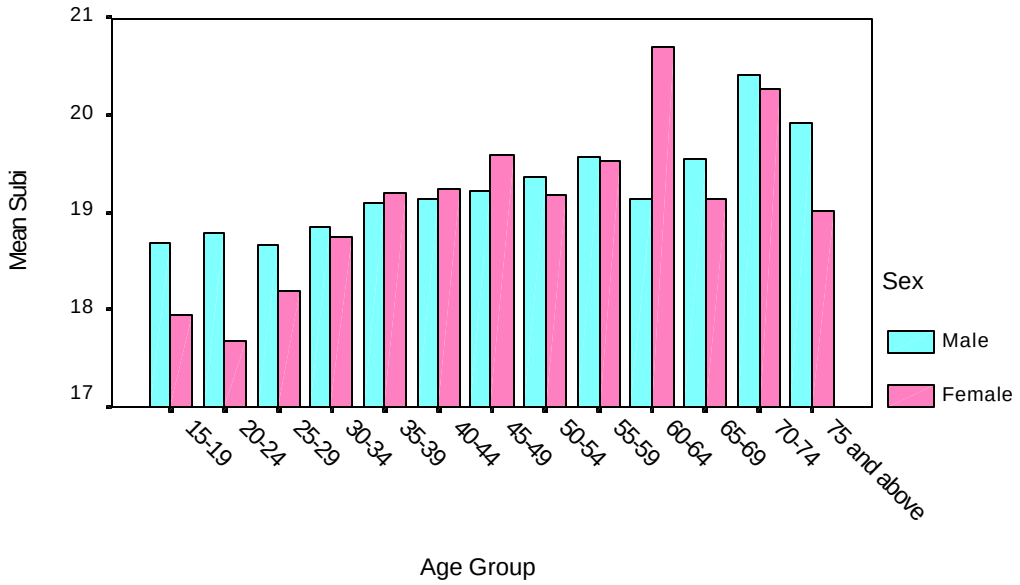


This data also supports the view that poverty affects the mental well-being of population significantly. [see Graph 10].



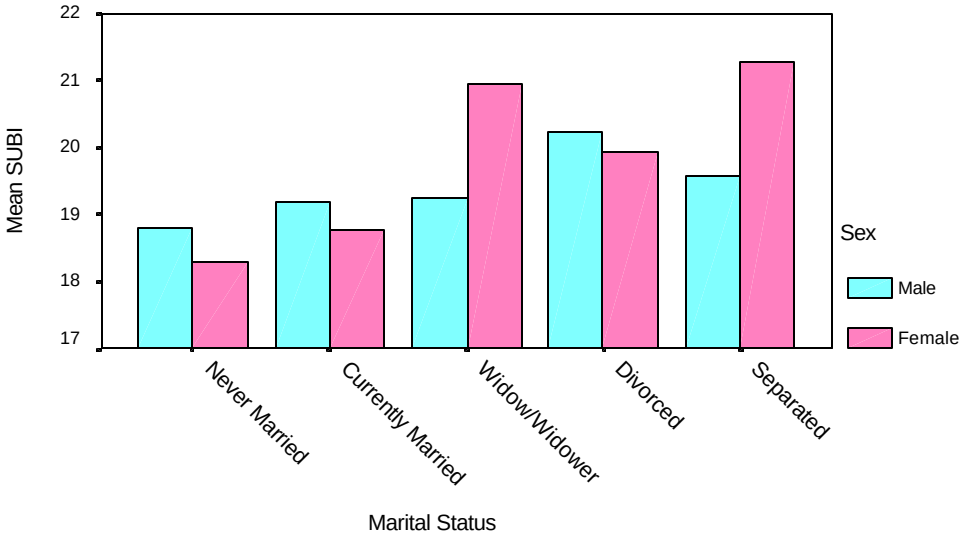
However, there seems to be no systematic relationship between age and mental well-being of individuals. [see Graph 11].

Graph 11 : Age and Memtal Well Being



Unlike for GHQ, SUBI scores are high for divorced/separate, particularly for females. This shows poorer mental well-being of the widows, divorced and separated females. [see Graph 12].

Graph 12 : Marital status



5(c) Mental Health and Poverty-Results of Estimated Logit Model

We have seen above that mantel distress, mental well-being and poverty are interlinked. Is there a causal relationship between socio-economic characteristics, particularly poverty and mental health? How significant this relationship is? There are critical issues, which need indepth analysis. In this section a preliminary exercise is conducted to determine these issues. For this purpose logit model is estimated. GHQ (SUBI) takes value `0' (indicating better mental health) if GHQ (SUB) score for the individual is below average and 1 otherwise. The estimated regressions are reported in Table 42 (for GHQ) and table 43 (for SUBI). Table 42 shows that economic factors effect mental distress significantly. Education is expected to reduce mental distress and improve mental health. Similarly rise in poverty is likely to increase mental distress significantly. Whereas asset ownership is expected to reduce mental distress.

The results for SUBI are reported in table 43. The results support the earlier conclusions that education, poverty and asset ownership are critical determinants of mental well-being.

Thus, based on this discussion, we can say that improvement/expansion in education, improving economic conditions and asset ownership will improve the mental health of the population. Furthermore, recent rise in poverty is not only affecting the living conditions of the population, it is also expected to affect their mental health and

psychological well-being which will have long term implications on quality of life of the population.

6. Conclusions and Policy Recommendations

The results reported in this study reveal that poverty, defined both in terms of POPI or /and income/expenditure, has increased in Pakistan. The incidence of poverty is also higher among the female headed households as compared to male headed households particularly in the rural areas. The main reasons for this rise in poverty include lower accumulation of human capital, limited access to labour market and assets, discrimination within and outside home, socio-cultural norms, and insensitivity of macroeconomic policies to gender issues.

The study also shows that educational attainment, particularly for females above primary level education is significantly affected by the income and poverty status of the household. However, for treatment in case of illness there are no significant gender differences.

Female labor force participation rates, though rising, are still very low. The female labor force participation rate increased, but the rise in female unemployment is much sharper than rate of employment. In addition, the female workers are concentrated in agriculture, services (domestic), and in (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 resulting into higher concentration of females in few occupations. In addition, the absorption of females in formal productive employment is also limited resulting in lower female status and empowerment.

The study shows that poverty, measured in terms of head count, males and females, increased between 2002, particularly the incidence of poverty is higher among the rural female headed households. The result of estimated logit model, show that incidence of poverty is significantly linked with the education, employment status, asset ownership and occupational choice.

Mobility, decision-making, indicators of females' autonomy and empowerment do not show significant differences between the females belonging to rich or poor households. However, harassment and violence (within and outside home) are the major security concerns among the females which need to be addressed immediately.

Furthermore, mental distress and mental being are also strongly linked with gender, poverty, education, work status and employment status.

Given this scenario, following steps should be taken to achieve the objective of poverty reduction and employment expansion for females to reduce gender bias and gender based inequities.

1) 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 facilities, access to credit, and access to job markets. The rate of return to education and experience show that improvement in human capital formation (education and learning) can be important in increasing females' involvement in market production and achieving a reduction in gender-based poverty that has intergenerational impact.

2) Expansion in education will also increase the employment opportunities for females reducing earning differentials and labor market discrimination.

3) Efforts directly targeted to generate employment opportunities for female and to control the rising trend in female unemployment rate are urgently needed. A spectrum of policies is needed to improve employability of females, to extend the coverage of legislation to the occupations where females are concentrated, create awareness, and provide facilities to encourage female labour force participation. The provision of facilities for working females must include provision of schools/day care centers for young children of the working mothers.

4) In order to generate employment shift from collateral to group lending is an important step in female poverty reduction. These credit schemes would become more beneficial, if supplemented with provision of basic literacy and skills. Since credit availability is not unlimited, the efforts should be made to mobilize savings for a sustainable and wider coverage of credit provision activities.

5) In order to make the current programmes more effective, local communities and efficient and effective NGO must be involved to reach the poor and this experience must be widely disseminated through media and other means of communications.

6) Safety net programmes should be directed to benefit the vulnerable group of population, particularly females. For example, the zakat money distributed among the needy females should be given to them directly. Furthermore, a mechanism should be developed to check the utilization and effectiveness of micro credit programmes.

7) The legislative framework needs to be strengthened. The coverage of activities under the legislative cover should be extended to the informal sector, to agriculture and particularly to those activities and professions where females are concentrated.

8) There is also a need to institutionalize the gender based data collection on employment, work patterns, education, health status, role in decision making, mobility, violence, and political participation. These data should be widely disseminated for examining the issue of female empowerment and consequently develop a more realistic and effective policy framework for improving the status of females. Furthermore collection of such data should be a continuous process, so that achievements and shortfalls can be easily monitored.

9) In order to improve female autonomy and empowerment education and legislation support and compulsory quota for female employment, asset ownership could play important role.

10) In order to address the security concerns, controlling violence is key. For this legislative support, with implementation, is critically needed. Recent move to establish `crisis centres' for females can play an important role.

11) Mental health of population varies with age, poverty, age and education. The mental health of the poor is significantly affected. Thus, the role of poverty reduction efforts and legislative support is critical for improving overall living status of population.

12)The major challenge faced by the policy makers include creating political and social will power to initiate and implement policies for improvements of female status. For this purpose, public-private partnership with collaboration of communities and NGOs may be adopted.

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