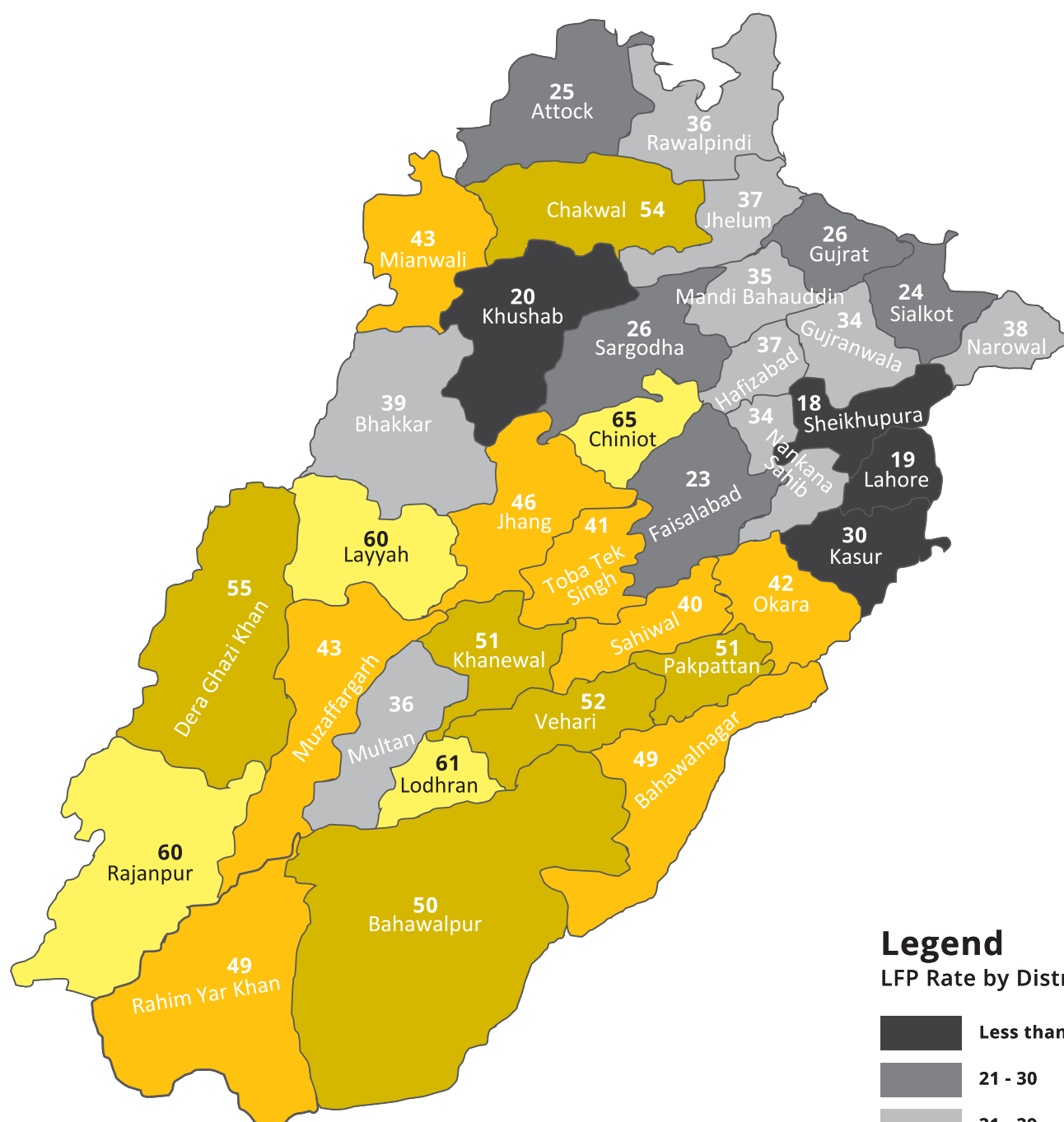


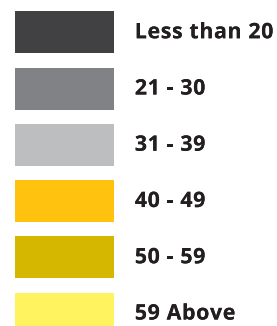
# KEY FINDINGS REPORT

Women's Economic and Social Wellbeing Survey  
in Punjab 2017-18



## Legend

LFP Rate by District



## ACKNOWLEDGEMENT

Punjab Bureau of Statistics (BOS) and Punjab Commission on the Status of Women (PCSW) undertook a set of surveys for the project “Generating Data to Advance Women’s Economic and Social Well-being in Pakistan”. The project included baseline survey with women, minority women, women with disability (aged 15-64) and survey for male perception (aged 15-64). Separate industrial surveys for employer and working women were carried out in 8 big cities<sup>1</sup> of the Punjab.

Representative data has been collected at provincial and district level on the economic and social status of women in Punjab, and included indicators of a number of Sustainable Development Goals (SDGs) 5 and 8. The project has been possible through the continuous technical and financial support of Department for International Development (DFID) and United Nations Fund for Population Activities (UNFPA).

Key Findings presented here reflect the contribution of technical teams from Bureau of Statistics (BoS) Punjab, Punjab Commission on the Status of Women (PCSW), APEX Consulting Pakistan (APEX) and numerous individuals. The guidance and support of Director General BoS and Chairperson PCSW has been vital to the completion of the survey. The project was made possible by the support of Punjab Planning and Development Board (P&DB) and active leadership of the Project Steering Committee by Chairman P&DD.

## LIST OF ACRONYMS

■ <b>BHU</b>	Basic Health Unit
■ <b>BoS</b>	Bureau of Statistics
■ <b>GBV</b>	Gender Based Violence
■ <b>HDI</b>	Human Development Index
■ <b>ICT</b>	Information, Communication Technology
■ <b>MCH</b>	Maternal Child Health Centers
■ <b>NCD</b>	Non-Communicable Diseases
■ <b>P&amp;DB</b>	Planning and Development Board
■ <b>PESSI</b>	Punjab Employees Social Security Institution
■ <b>SDGs</b>	Sustainable Development Goals
■ <b>WESW</b>	Women's Economic and Social Wellbeing
■ <b>UNFPA</b>	United Nation Fund for Population Activities
■ <b>PCSW</b>	Punjab Commission on the Status of Women
■ <b>APEX</b>	APEX Consulting Pakistan
■ <b>DFID</b>	Department for International Development
■ <b>MICS</b>	Multiple Indicator Cluster Survey
■ <b>LFS</b>	Labor Force Participation
■ <b>PSLM</b>	Pakistan Social and Living Standards Measurement
■ <b>WESW</b>	Women's Economic and Social Wellbeing

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## SURVEY BACKGROUND

Bureau of Statistics (BOS), Government of the Punjab, is the hub of statistical data activity in the province and is responsible for collection, processing and dissemination of statistical data through periodic publications and electronic media. Bureau of Statistics (BOS), Punjab is an attached department of the Planning and Development Board, Government of the Punjab.

The Punjab Commission on the Status of Women (PCSW) is a Special Institution of the Women Development Department, Government of Punjab established in 2014, for promotion of women's rights and empowerment of women. Its mandate includes sponsoring and steering research to generate and maintain databases relating to women and gender issues and develop institutional systems pertaining to violations of women's rights and individual grievances.

The survey on Women's Economic and Social Wellbeing (WESW) in the Punjab 2017-18 is designed to provide the data on the current situation of economic and social empowerment of women in Punjab. It aims to provide estimates of key indicators that can be used to assess economic and social well-being of women in the areas of; participation in productive activities, participation in unremunerated productive work (childcare and other care work), vulnerable employment, entrepreneurial activities, social protection, access to finance and possession of assets. Also, empowerment in the areas of; Education, Health & Reproductive Health, Decision-making and Human Rights.

The WESW, Punjab 2017-18 survey has generated provincial and district level representative high-quality baseline data on the economic and social indicators for women aged 15-64 years in rural and urban areas of the Punjab.

Indicators: The indicators for the baseline survey were developed through a comprehensive consultation process that involved academics, researchers, civil society and government departments, representatives for minorities and for persons with disabilities, private sector employers and training institutes and the Technical Working Group.

### INDICATOR DOMAINS

Domain 1	•Economic Participation and Access to Resources
Domain 2	•Education
Domain 3	•Health Care
Domain 4	•Public and Community Life, Decision-Making
Domain 5	•Human Rights of Women and Girls

The indicators draw on the existing sources of standardized gender indicators from the SDGs, the UN Minimum Set of Gender Indicators, Labor Force Surveys (LFS), the Pakistan Social and Living Measurement Survey (PSLM), Multiple Cluster Indicators Survey (MICS), Demographic and Health Survey (DHS). The domains cover all aspects of women's economic participation in the formal and informal sector as well as private employment, unremunerated productive work (childcare and other care work), vulnerable employment, entrepreneurial activities, social protection, access to finance and possession of assets.

These survey domains also cover different social aspects that are linked to economic participation such as education and training, health and reproductive health, decision-making and human rights, violence against women, awareness of rights and access to services and duty bearers. The sample for the baseline survey, drawn from the Population Census 2017 is provided by the Pakistan Bureau of Statistics and covers woman aged 15-64 from approximately 33,000 households, in 36 districts of Punjab representative at district level.

To better capture the experiences of two specific subpopulations i.e. women with disabilities and non-Muslim women that from slightly over 2.0 percent of the population, the survey includes an additional purposive sample of 1645 women with disabilities and 2488 women religious minorities representatives at provincial level.

The survey has been implemented by the Punjab Bureau of Statistics (BoS) in collaboration with PCSW. Data collection concluded in early October 2018. Key findings and preliminary results are presented in this document for sharing with data users.

## **WHO PARTICIPATED IN THE SURVEY?**

Out of 29,383 sampled women a total number of 29020 women aged 15-64 years were successfully interviewed which revealed that the women's response rate was 98.8 percent. The sample design for the survey provides estimates at the district level disaggregated by areas (urban/rural).

## WESW 2017-18, AT a GLANCE

Survey Implementation				
Sample frame used Interviewer Training		2017 census June-July, 2018	Questionnaires Baseline Employer Male Perception (age 15-64) Targeted Age Group Fieldwork July to October 2018	
Survey Sample				
<b>Baseline Survey1</b>		<b>Baseline Survey</b>		
Households	(Sampled)	32,900	Eligible Selected Women	29,383
	(Occupied)	32,878	Interviewed	29,020
Interviewed		30,961		
Response rate (Percent)		94.2	Response rate (Percent)	98.9
<b>Male Perception Survey</b>		<b>Male Perception Survey</b>		
Households	(Sampled)	6,580	Eligible Selected Men	5,354
	(Occupied)	6,576	Interviewed	5,302
Interviewed		6,031		
Response rate (Percent)		91.7	Response rate (Percent)	99.0
<b>Minority Survey</b>		<b>Minority Survey</b>		
Households	(Sampled)	2,488	Eligible Selected Women	2,364
	(Occupied)	2,488	Interviewed	2,350
Interviewed		2,415		
Response rate (Percent)		97.1	Response rate (Percent)	99.4
<b>Employer Survey</b>		<b>Employer Survey</b>		
Establishment	(Sampled)	995	Eligible Selected Employee	1,245
	(Occupied)	953	Interviewed	1,243
Interviewed		934		
Response rate (Percent)		98.0	Response Rate (Percent)	99.8
Survey Major Indicators				
<b>Domain 1: Economic Participation and Access to Resources</b>				
Labor Force Participation rate			36.3	
Employment rate (last week)			89.1	
Unemployment rate			10.9	
<b>Domain 2: Education</b>				
Literacy rate			48.4	
Youth Not involve in Education Employment or Training rate			46.6	
Transition from Higher Secondary Education to Labor Market rate			48.4	
<b>Domain 3: Health Care</b>				
Family Planning (age 15-49)			2.9	
Women Suffering from Fistula			2.9	
Women Suffering from Cancer			0.2	
<b>Domain 4: Public and Community Life, Decision-Making</b>				
Political Participation (active voters)			71.4	
Women's Control over Cash Earnings			40.0	
<b>Domain 5: Human Rights of Women and Girls</b>				
Child Marriage (age 20-24)				
• before 15 years old			3.8	
• before 18 years old			14.8	
Early Childbearing (age 20-24)			7.2	
Spousal Violence (Ever)				
□ Psychological			34.0	
□ Physical			19.5	
□ Sexual			7.8	
Violence (other family members)				
□ Physical or Sexual (since age 15)			11.8	
□ Physical or Sexual (past 12 months)			4.3	

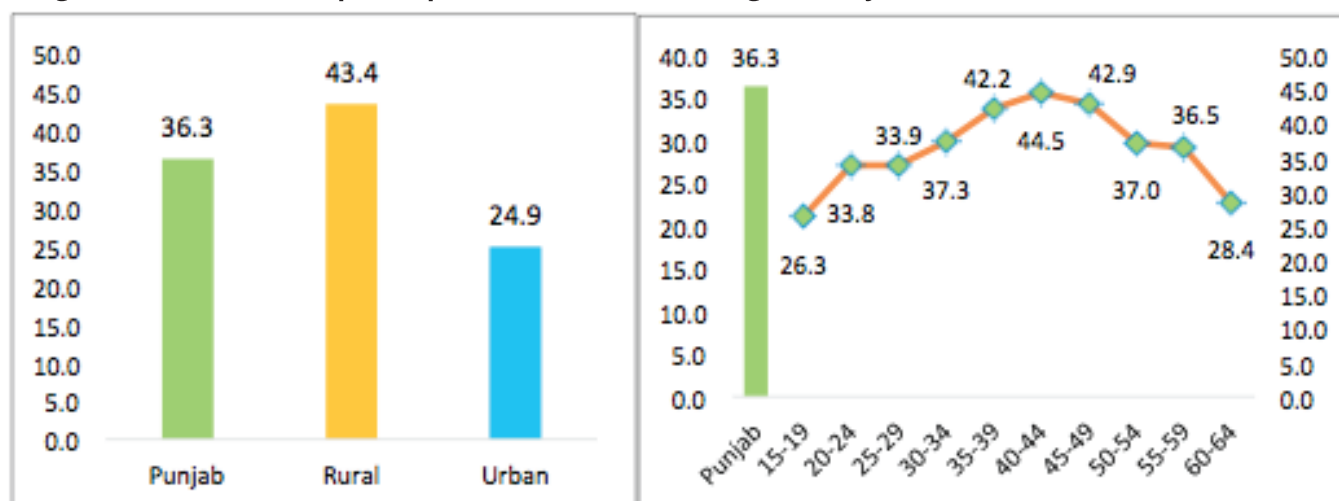
## DOMAIN 1: ECONOMIC PARTICIPATION AND ACCESS TO RESOURCES

### Labor Force Participation Rate

Indicator #	Indicator	Description	Value
1.1	Labor Force Participation Rate of Young Women	The ratio of the women labor force aged 15-24 years to women aged 15-64 years expressed as percentage	30.1
1.1 a	Labor Force Participation of Adult Women	The ratio of the women labor force aged 25- 64 years to the women aged 15-64 years expressed as percentage	38.7

The labor force participation rate of women, aged 15-64 is 36.3 percent in the Punjab. The percentage of participation in rural areas is more i.e. 43.4 percent as compared to urban areas in the Punjab i.e. 24.9 percent. There is increasing trend of women's Labor Force participation with respect to age up to the age group of 40-44 years and decreases continuously at age group of 60-64 years. There is a decreasing trend of labor force participation with wealth quintile as we move from the poorest (57.4%) to the richest (21.3%).

■ Figure 1: Labour force participation rate of women age 15-64 years



### Employment Rate (Last Week)

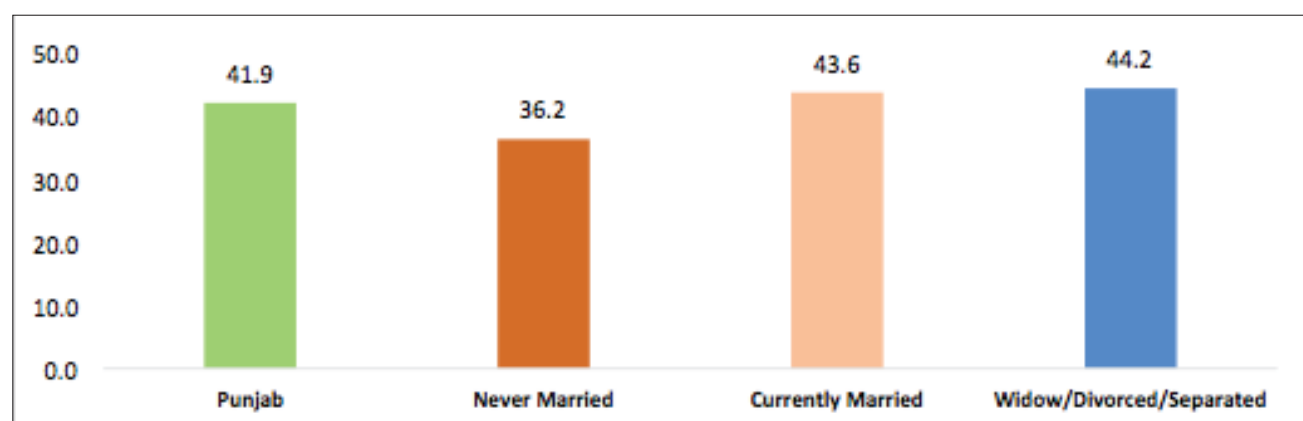
Indicator #	Indicator	Description	Value
1.2	Employment Rate for All Women (aged 15- 64)	The ratio of employed women (aged 15-64) to women (aged 15-64) in Labor Force	89.1
	Employment Rate of Young Women (aged 15-24)	The ratio of employed youth women (aged 15-24) to women (aged 15-24) in Labor Force	88.3
	Employment Rate of Adult Women (aged 25-64)	The ratio of employed adult women (aged 25-64) to women (aged 25-64) in Labor Force	89.3

The employment rate for women aged 15-64 years in rural areas (90.3%) were reported to be more economically active than the women in urban areas (85.7%) of the Punjab. However, 73.1 percent of disabled women aged 15-64 years in the Punjab are economically active as compared to 90.0 percent of women without disability.

Usual Employment (Last 12 months)			
Indicator #	Indicator	Description	Value
1.2 (1)	Employment of All Women (aged 15-64)	The ratio of employed women (aged 15-64) to all women	41.9
	Employment of Young Women (aged 15-24)	The ratio of employed young women (aged 15-24) of all women aged 15-24 years	34.9
	Employment of Adult Women (aged 25-64)	The ratio of employed adult women aged 25-64) of all women aged 25-64 years	44.6

The survey results depict a gap between urban and rural Punjab, as 48.4 percent of women aged 15-64 years in rural areas are employed as compared to 31.5 percent in urban areas. Women aged 35-39 years have been the most economically active (49.9%) for the past 12 months, relative to other age groups. Widowed, divorced and separated women in the Punjab are shown to be more economically active (44.2%) than married (43.6%) and never married (36.2%) women. Also, a higher percentage of women belonging to poorest quintile were employed (62.3%) as compared to women belonging to richest quintile (27.6%).

■ **Figure 2: The ratio of employed women aged 15-64 years by marital status**



Type of Employment			
Indicator #	Indicator	Description	Value
1.17	Employed Women as Own-Account Workers	Proportion of employed women, aged 15-64 years, who are own-account workers	20.2
	Employed Women as Contributing Family Workers	Proportion of employed women, aged 15-64 years, who are working as contributing family workers	45.2

	Employed women as employer	Proportion of employed women aged 15-64 years who are employers	0.4
	Vulnerable Employment	Proportion of women aged 15-64 working as contributing family workers and own-account workers	65.4

In terms of employment, the highest percentage of women can be found to be working as contributing family workers (45.2%), followed by paid workers or employees (34.3%) and own account workers or self-employed (20.2%). Only a small percentage of women are employers (0.4%). The type of employment in terms of percentage differs in urban and rural areas of the Punjab, especially in the case of contributing family workers; 52.2 percent in rural in contrast with 24.7 percent in urban areas.

Unemployment Rate			
Indicator #	Indicator	Description	Value
1.16	Unemployment Rate of Women	Proportion of women aged 15-64 years, who are unemployed and seeking a job	10.9

The results show that the Unemployment rate of women in the Punjab is 10.9 percent. The rate in rural areas (9.7%) is lower than urban areas (14.3%). The Unemployment rate is lowest for currently married women (10.0%) followed by never married women (11.5%). However, it is much higher for widowed, divorced or separated women i.e. 19.2 percent. Unemployment rate for the disabled is significantly higher i.e. 26.9 percent, as compared to women with no disability i.e. 10.0 percent.

Under Employment (Time- Related) Rate			
Indicator #	Indicator	Description	Value
1.18	Under Employment (Part Time Workers)	Proportion of employed women who worked less than 35 hours in a week	58.3

In Punjab, among all employed women of aged 15-64 years 58.3 percent are part-time workers (i.e. working less than 35 hours a week). The proportion of women who are part time workers varies from 59.8 percent in rural areas to 54.0 percent in urban areas. The overall Underemployment rate of the currently economically active women aged 15-64 years in Punjab is 1.6 percent which is higher in urban areas (2.4%) as compared to the rural areas (1.3%).

Among disabled women, aged 15-64 years, 51.3 percent are part time employed whereas the under employment rate for this group is 0.7 percent.



Hours Spent on Unpaid Activity			
Indicator #	Indicator	Description	Value
1.4	Hours spent on Unpaid Activity	Average number of hours women aged 15-64 years spent on unpaid work (excluding domestic work) in last one week	4.9
1.5	Reported Number of Hours Spent on Unpaid Domestic Work	Average number of hours spent on unpaid domestic work by women aged 15-64 years in last week	29.1

Overall in the Punjab, the average number of hours spent on unpaid work by women aged 15-64 years is 4.9 hours (2.9%). However, in rural areas, the number of hours increases to 6.7 in contrast to 2 hours in the urban areas. The highest average number of hours spent on unpaid work (excluding domestic work) is by currently married women (5.2 hours). This is more than the average of widowed, divorced and separated (4.8 hours) and never married (4 hours) women.

An average of 29.1 hours per week is spent by women aged 15-64 years on unpaid domestic work; 28 hours in rural and 30.9 hours in urban areas. Currently married women spend the highest amount of time in a day on unpaid domestic work (20.3%). This is followed by widowed, divorced and separated (11.9% per day) and never married (9.3% per day) women.

Cash Earnings of Women Employees			
Indicator #	Indicator	Description	Value
1.6	Cash Earning of Women Employees	Proportion of women aged 15-64 years who earn cash	34.3

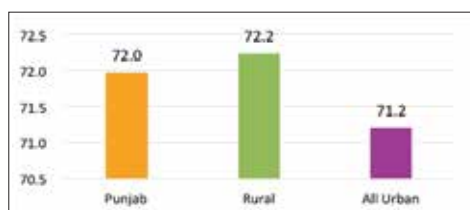
Overall in the Punjab, the percentage of women, aged 15-64 years, who earned cash or in kind in the last week at the time of the survey was 34.3 percent. However, in rural areas 27.5 percent of women earned in cash or in kind whereas urban areas revealed significantly higher percentage i.e. 54.1 percent. The majority of women (52.8%) who earned in cash or in kind belonged to the richest wealth quintile, while between 30.3 percent to 34.1 percent of women belonging to the poorest, poorer, middle and richer quintiles.

Home-Based Women Workers			
Indicator #	Indicator	Description	Value
1.20	Home-Based Women Workers	Proportion of women, aged 15-64 years, who are currently working (paid or unpaid) inside home (own or other) as piece rate workers	11.0

In the Punjab, 11.0 percent of employed women aged 15-64 years are working inside their own, their friends or family's home as piece rate workers. However the home is the site of work for a higher percentage of women (72.0%). This percentage is approximately the same for young women aged 15-24 years i.e. 75.1 percent and women aged 25-64 years i.e. 71.1 percent.



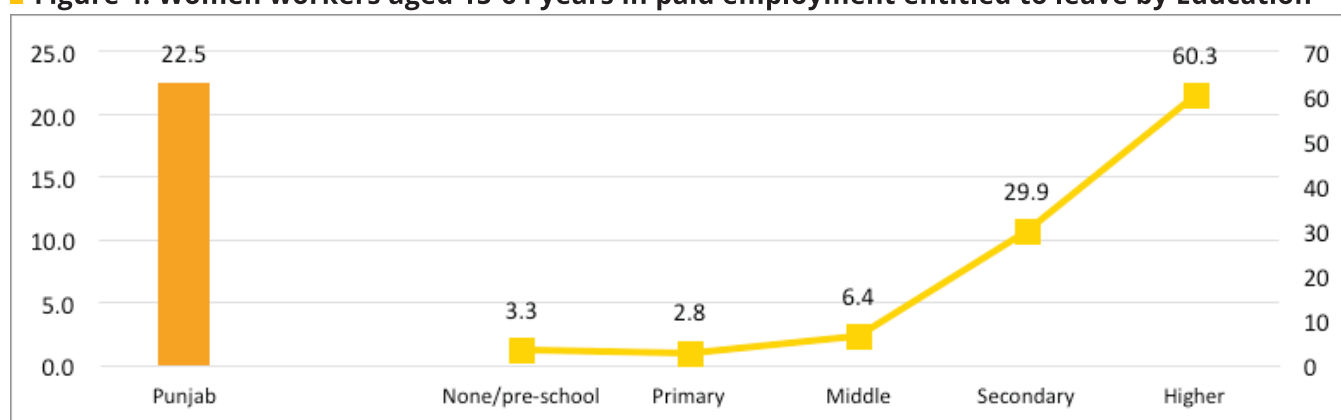
■ **Figure 3: Women aged 15-64 years who are currently working as a piece rate worker**



Leave Entitlement			
Indicator #	Indicator	Description	Value
1.31	Entitlement to Annual Leave	The proportion of women workers, aged 15-64 years, in paid employment who are entitled to obtain annual leave	22.5
1.32	Entitlement to Sick Leave	The proportion of women workers, aged 15-64 years, in paid employment who are entitled to obtain paid sick leave	18.4

Of women aged 15-64 years in paid employment, 22.5 percent are entitled to annual leave. However, there is significant regional disparity as in rural areas 16.7 percent women and in urban areas 30.0 percent have annual leave benefits. Among women with disability, 14.1 percent are entitled to annual leave in contrast to 22.8 percent of women with no disability.

■ **Figure 4: Women workers aged 15-64 years in paid employment entitled to leave by Education**

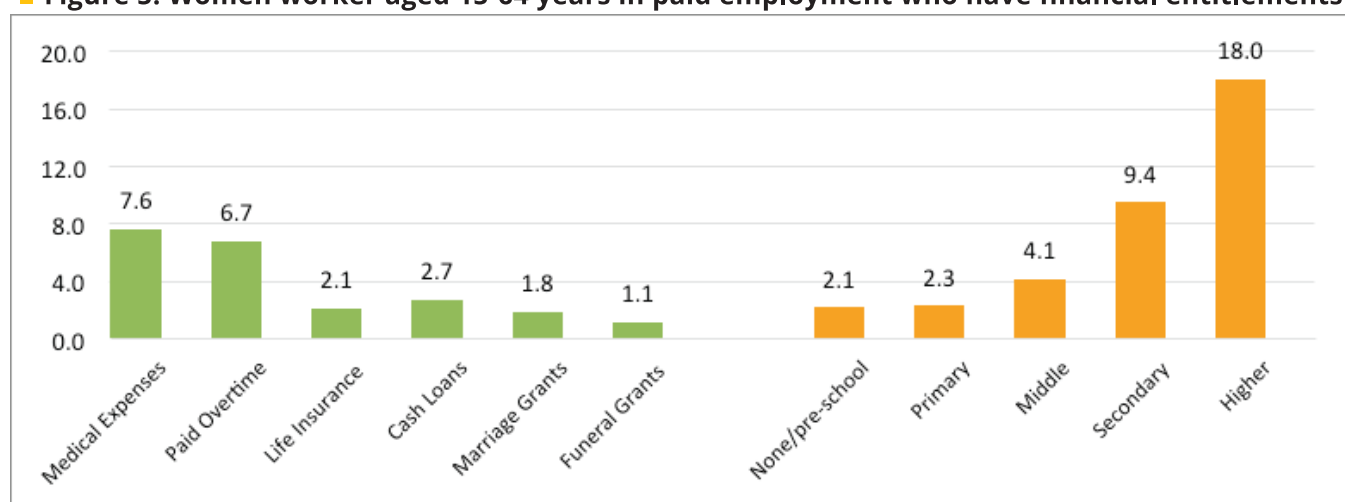


Workplace Financial Entitlements			
Indicator #	Indicator	Description	
1.31(b)	Workplace Financial Entitlements <sup>1</sup>	Proportion of women workers, aged 15-64 years, in paid employment who are entitled to a) medical expenses b) paid overtime c) life insurance d) cash loans e) marriage grants f) funeral grants	

Punjab	Medical Expenses	Paid Overtime	Life Insurance	Cash Loans	Marriage Grants	Funeral Grants
	7.6	6.7	2.1	2.7	1.8	1.1

The results of the survey show that of the various workplace benefits, given to women aged 15-64 years, in paid employment the highest percentage is of medical expenses (7.6%). This is followed by paid overtime (6.7%). A much smaller percentage of women are entitled to cash loans (2.7%), life insurance (2.1%), marriage grants (1.8%) and funeral grants (1.1%). However, in rural areas, paid overtime is a more common benefit (7.6%) whereas, in urban areas it is medical expense (10.6%).

■ **Figure 5: Women worker aged 15-64 years in paid employment who have financial entitlements**



Social Security Benefits			
Indicator #	Indicator	Description	Value
1.25	Social Security Benefits	Proportion of women aged 15-64 years who are receiving social security benefits: a) Old age pension, b) Old age Grant, c) Disability pension (temporary and permanent) d) Survivor pension, e) Sickness benefits, f) Maternity benefits, g) Work injury benefit h) Other, specify	

Social security benefits provide social protection to employees. Of the women, aged 15-64 years, who are paid employees, the percentage registered with Punjab Employees Social Security Institution (PESSI) is 3.5 percent. The most frequently received benefit is old age pension (67.8%), followed by sickness benefits (26.4%) and gratuity (for the retired) (19.3%).

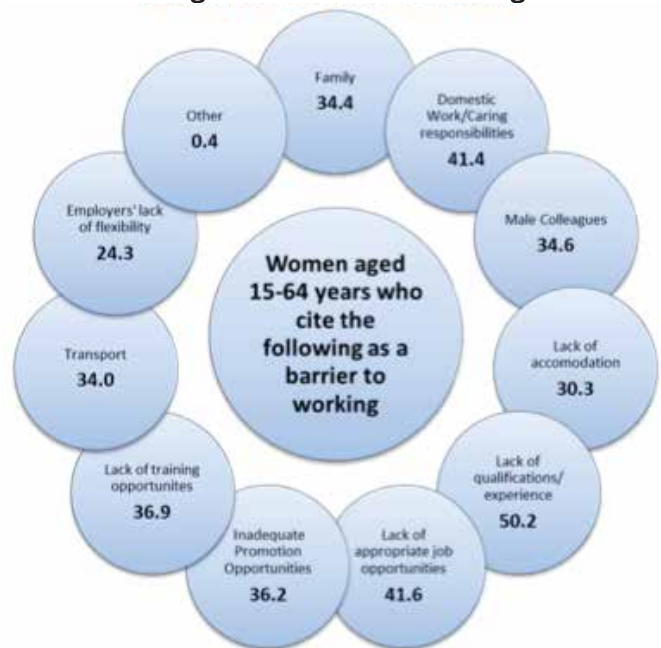
These are followed by work injury benefit (18.8%), survivor pension (15.0%), maternity benefits (13.8%), old age grants (11.7%) and free education of secured workers' children (11.2%). A lower percentage of women report receiving financial assistance (9.0%), Iddat benefits (7.3%), Funeral grants (6.4%) and disability pension (temporary and permanent) 5.8 percent.

### Barriers to Work

Indicator #	Indicator	Description
1.33	Inadequate Workplace Facilities as barriers to work	Proportion of women aged 15-64 years who cite lack of workplace facilities as a barrier to working e.g. day care/ transport/ women's washrooms/ flexible timings

Women's labor force participation faces specific barriers. The WESW survey finds that the majority (66.2%) of women aged 15-64 years in the Punjab cite at least one factor which is a barrier to their working. This percentage is slightly lower in rural areas of the Punjab (63.7%) as compared to urban areas (70.1%). The most frequently quoted barrier was lack of qualifications/experience (50.2%), followed by, lack of appropriate job opportunities (41.6%) and domestic work/care responsibilities (41.4%). The lack of training opportunities (36.9%), inadequate promotion opportunities (36.2%), presence of male colleagues (34.6%), and lack of transport (34.0%) and accommodation (30.3%) were also major factors which were deterrents to women's working. 24.3 percent of women said employer's lack of flexibility was a challenge to their working.

■ **Figure 6: Women aged 15-64 years who cite the following as a barrier to working**

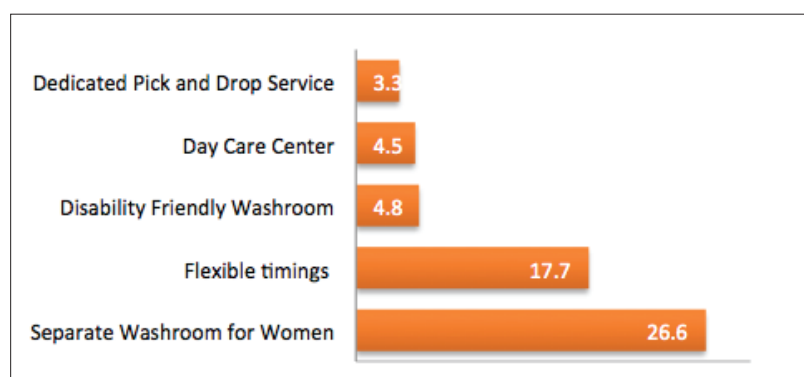


### Workplace Facilities

Indicator #	Indicator	Description
1.33a	Workplace Facilities	Proportion of paid employed women, aged 15-64 years, with workplace facilities

The WESW survey results revealed that 26.6 percent and 17.7 percent paid employed women were facilitated with separate washrooms and flexible timings at their workplace respectively. However, the percentage of women having availability of day-care centers and a dedicated pick and drop service is significantly low i.e. 4.5 percent and 3.3 percent respectively. The regional

■ **Figure 7: Workplace Facilities**



difference of separate washrooms for women and day-care center for rural and urban areas is significant. In rural areas 19.2 percent of women reported separate washrooms, whereas in urban areas proportion was 36.0 percent reported them. Similarly, in rural areas, 3.2 percent of women reported day-care facilities at their work places where as in urban areas 6.2 percent did so. Among paid employed women, 4.8 percent reported that there are disability friendly washrooms at workplaces.

Barriers to Work		
Indicator #	Indicator	Description
1.33 (b)	Perceptions of Barriers to working	Proportion of women aged 15-64 years who cite lack of workplace facilities as a barrier to working e.g. day care/ transport/ women's washrooms/ flexible timings

The results depict that the most frequently perceived barrier to working by women aged 15- 64 years in the Punjab was the lack of qualification or experience (27.1%) followed by family (24.2%) and domestic work or care responsibilities (20.3%). The presence of male colleagues (10.1%) and lack of appropriate job opportunities (8.4%) were also perceived as significant factors to barriers for working. A smaller percentage of women perceived lack of transport (2.7%), inadequate promotion opportunities (2.2%), lack of accommodation (2.0%), employer's lack of flexibility (1.4%) and lack of training opportunities (1.3%), as barriers to women's working.

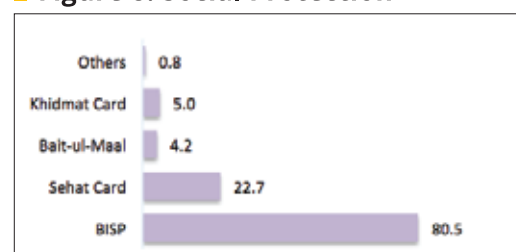
Permission to work		
Indicator #	Indicator	Description
1.23	Permission to work	Percentage distribution of women aged 15-64 years by the need for permission to work : a) no need for permission, b) yes, need permission by husband, c) yes, need permission by parents, parents

Among women, who work for cash or in kind, 35.3 percent require permission to work. Among those, (40.6%) were never married women and (33.1%) were ever married women who had to seek the permission to work. In rural areas (37.0%) and in urban areas (32.0%) of the women had to require permission to work. Considering marital status, (48.7%) of the never married, (33.1%) of the currently married and (17.9%) of the widowed/divorced/separated women had to seek the permission to work.

Social Protection		
Indicator #	Indicator	Description
1.26	Social Protection	Proportion of women aged 15-64 years who benefit from Social Protection instruments for the poorest and most vulnerable groups such as: (a) BISP, (b) Sehat card and c) Zakat

Among women aged 15-64 years 6.2 percent received cash assistance of some kind; 8.1 percent in rural and 3.1 percent in urban areas. A higher percentage of widowed, divorced or separated women (8.6%) received cash assistance as compared to currently married (7.5%). A marginal percentage of never married (1.4%) received cash assistance. The majority of women 80.5 percent are beneficiaries of the Benazir Income Support Program (BISP), whereas 22.7 percent of women are receiving benefit from sehat cards, 5.0 percent from Khidmat cards and 4.2 percent from Bait-ul-maal.

■ **Figure 8: Social Protection**



### Business/ Enterprises Owned by Women

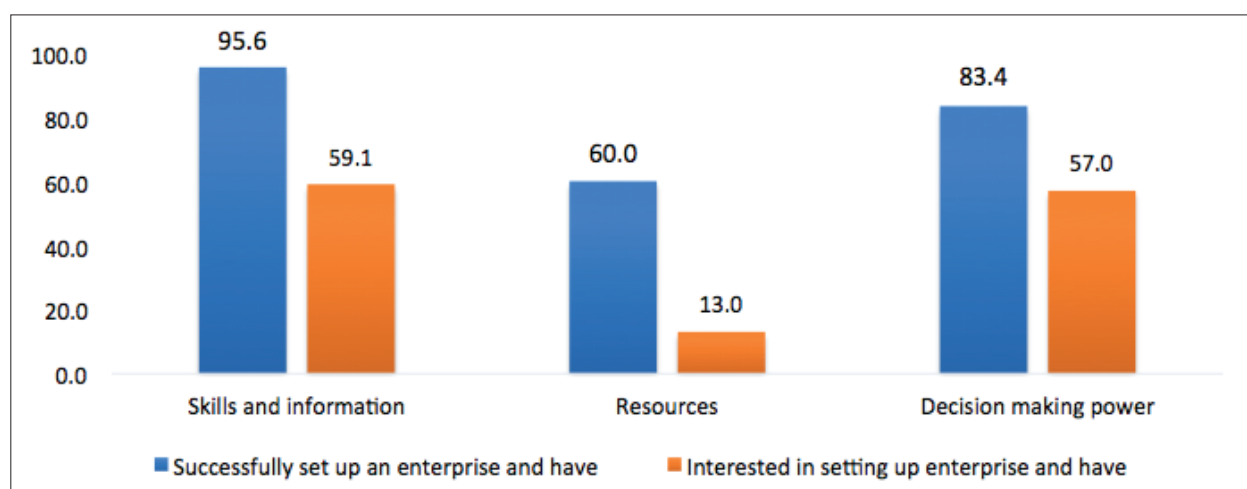
Indicator #	Indicator	Description	Value
1.10	Business/ Enterprises Owned by Women	Proportion of women, aged 15-64 years, who run a business/enterprise: a) formal, b) informal	4.1

Among employed women in the Punjab 4.1 percent are running a business/enterprises. The percentage varies by marital status, as the data witnessed that 2.4 percent of never married, 4.3 percent of currently married and 6.9 percent of widowed/divorced/separated women are running a business/enterprise. 6.3 percent of women with disabilities are running business/enterprises in contrast to 4.0 percent of women with no disabilities.

### Women Entrepreneurs: Skills Resources and Decision-making

Indicator #	Indicator	Description	Value
1.11	Women Entrepreneurship	Proportion of women aged 15-64 years who feel empowered and: a) have knowledge to start their own business, b) have skills and information c) can take the decision to start their business	

■ **Figure 9: Women who are successful/interested in setting up their own enterprises**



### Access to Credit

Indicator #	Indicator	Description
1.35	Access to Credit	Proportion of women aged 18-64 years who have access to credit: a) for running business, b) mortgage credit

It was reported that 3.6 percent of women aged 18-64 years in the Punjab have access to credit, whereas 1.7 percent had access to credit for running a business. Women in urban areas have less access to credit (2.9%) as compared to urban areas (4.1%) of the Punjab.

### Accounts at Formal Financial Institutions

Indicator #	Indicator	Description	Value
1.36	Accounts at Formal Financial Institutions	Proportion of women aged 18-64 years with an account at a bank or other financial institution or with a mobile-money-service provider	6.4

Overall in the Punjab, 5.7 percent of women aged 18-64 years have accounts in banks, whereas only 1.0 percent of women have an account in other formal institution, such as, with mobile money service provider. Women in rural Punjab have a bank account are 4.3 percent as compared to 7.9 percent of women in urban Punjab.

### Ownership of Assets

Indicator #	Indicator	Description
1.38	Ownership of Assets	Proportion of women aged 15-64 years who are owning through marriage, dowry or inheritance: a) House, b) Agricultural land, c) Land, d) Livestock, e) Shop/office, f) Business

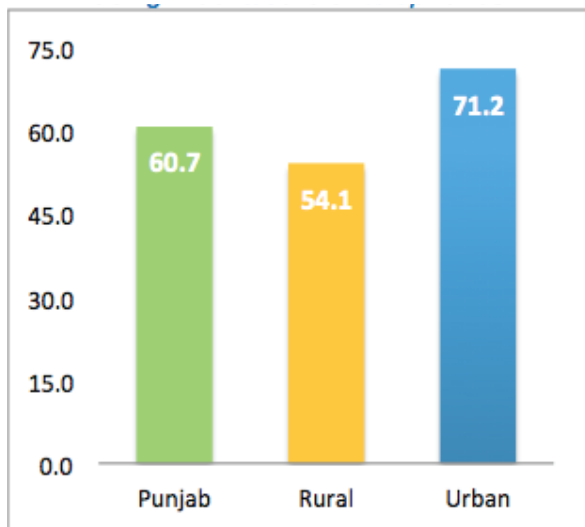
Among women aged 15-64 years, whose fathers had died 8.8 percent have inherited property or assets from them. In contrast, 21.1 percent of women whose husband has died received inheritance in the shape of agricultural or non-agricultural land, residential plot or house, shop or plaza. A higher percentage of widowed, divorced and separated women (65.3%) received inheritance on the death of their fathers in contrast to currently married (38.5%) and never married (11.9%) women.

The percentage of women with disability who inherited assets on the death of their father (62.4%) was more than those with no disability (32.3%).

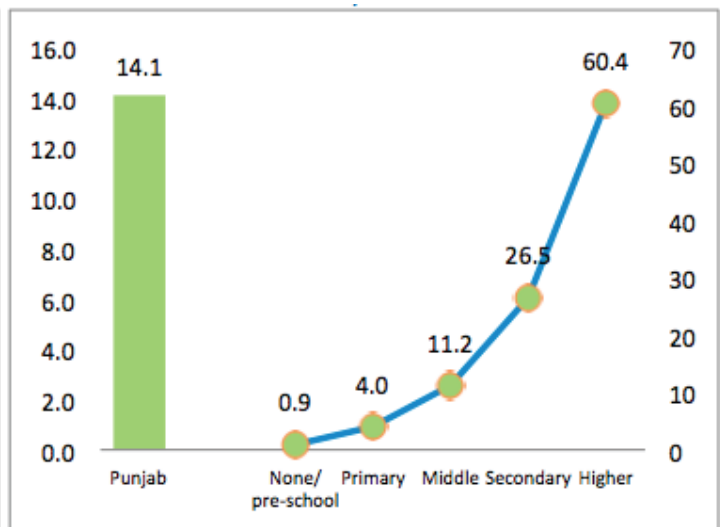
## Access to ICT

Indicator #	Indicator	Description	Value
1.40	Access to Internet	Proportion of women aged 15-64 years who are using internet for personal use	14.1
1.41	Use of Mobile Phones	Proportion of women aged 15-64 years who are using mobile/cellular telephones	60.7

■ Figure 10: women aged 15-64 years who are using mobile/cellular telephones



■ Figure 11: women aged 15-64 years who are using internet for personal use



## Access to Public Transport

Indicator #	Indicator	Description
1.45	Access to Public Transport	Proportion of women aged 15-64 years a) that have convenient access to public transit stop within 0.5 km from the dwelling

The results of the survey show that 49.5% women of the Punjab have convenient access to public transit stop i.e. within 0 to 0.5 km from their residences. Comparing access to public transport in urban and rural areas of the Punjab, 44.3% of employed women in rural areas in contrast to 64.6% of women in urban areas have convenient access to public transit stop. In rural Punjab, 18.5% of employed women have access to public transport at a distance of 5 or more kilometers from their dwelling which is greater than the percentage of women in urban Punjab (6.9%).



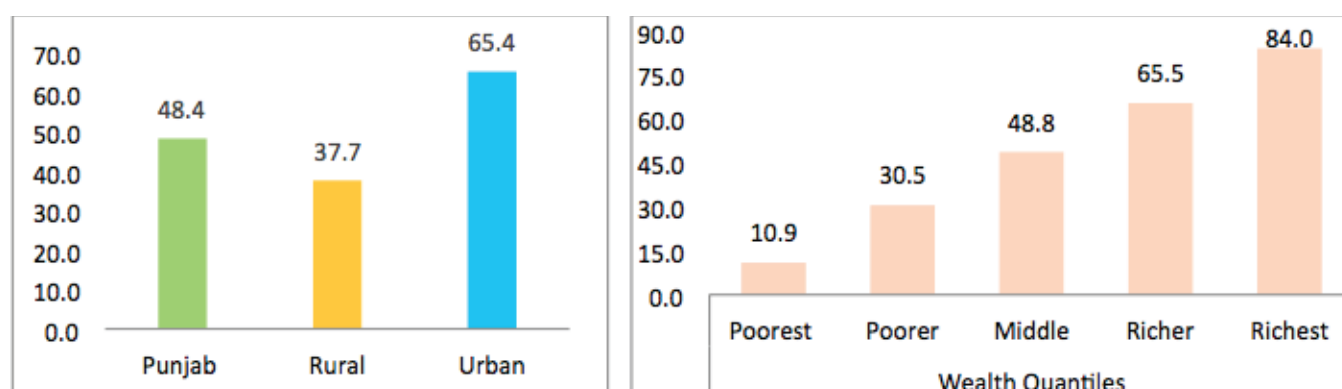
## DOMAIN 2: EDUCATION

### Literacy Rate of Women

Indicator #	Indicator	Description	Value
2.1a	Literacy Rate of Women	Proportion of women, aged 15-64 years, who can both read and write (with understanding) a short simple statement on her everyday life.	48.4

The percentage of women aged 15-64 years, who can both read and write a short statement on her everyday life with understanding was 48.4 percent. The literacy rate in the urban and rural areas was 65.4 percent and 37.7 percent respectively showing considerable difference.

■ **Figure 12: Literacy Rate of Women aged 15-64 years who are able to read and write with understanding**



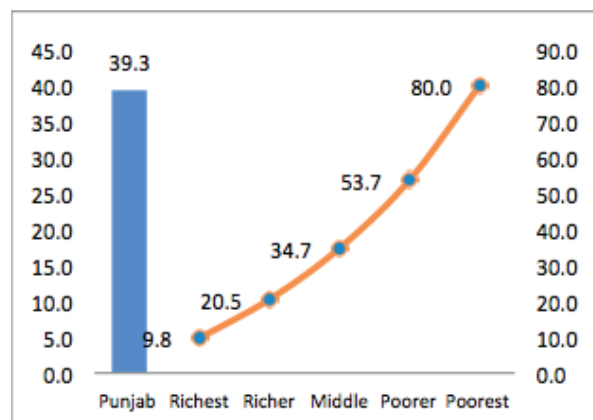
### Completed years/grades of school

Indicator #	Indicator	Description	Value
2.2	Master and Above	Proportion of women, aged 15-64 years, who have completed master and above	3.4

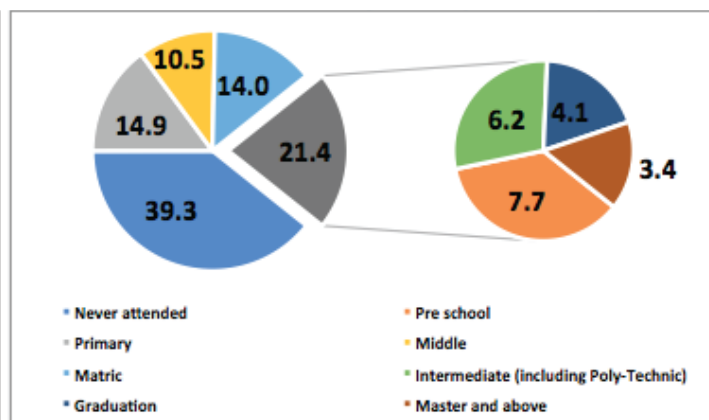
The survey results show that 39.3 percent of women aged 15-64 years in Punjab have not attended school. This percentage is higher in rural Punjab (49.6%) as compared to urban Punjab (22.9%). Talking about school completion rate; 7.7 percent of women have completed pre-school education, 14.9 percent have completed primary education followed by women who have completed middle education (10.5%), matriculation (14.0%), and intermediate (including poly-technic) (6.2%). Women with graduation and masters or above level of education were 4.1 percent and 3.4 percent, respectively.



■ **Figure 13: Women aged 15-64 years who never attended school**



■ **Figure 14: Women aged 15-64 years who have completed their grades (Education)**

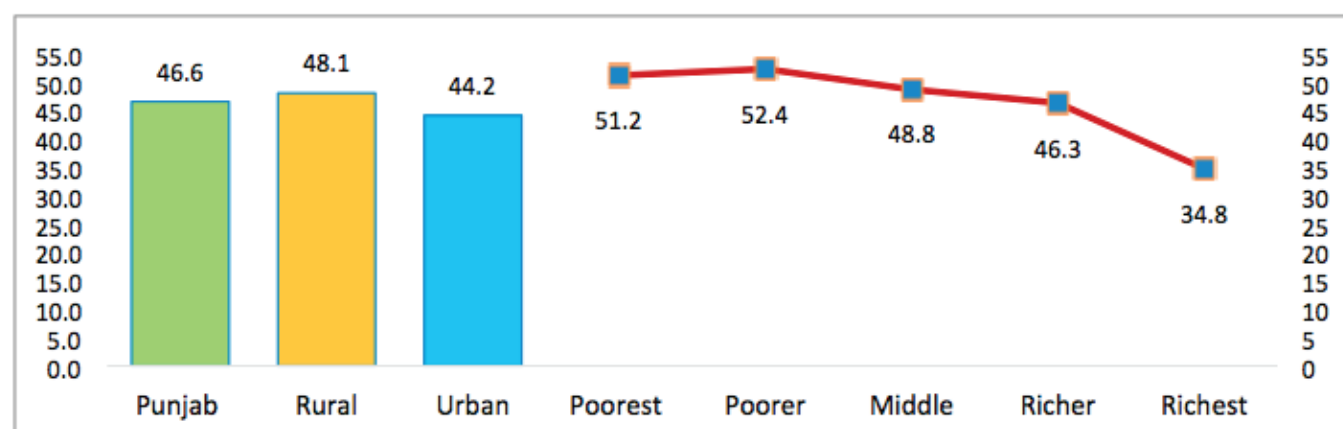


### Youth NEET Rate

Indicator #	Indicator	Description
2.4	Youth not in education, employment or training	Proportion of women, aged 15-24 years, not involved in education, employment or training

Women, aged 15-24 years, who were not involved in education at the time of the survey, were reported as 70.8 percent. This percentage was higher in rural areas (77.6%) as compared to urban areas (59.7%). Women who were not employed were reported as 73.4 percent, but there is a significant difference with it being lower in rural areas (68.2%) and higher in urban areas (82.0%). The percentage of women not involved in training was 95.9 percent. Overall, 46.6 percent of women were not involved in education, employment and training.

■ **Figure 15: Women (15-24 years) not currently involved in education, employment and training by wealth quintile**



### Transition from Higher Secondary Education to Labor Market

Indicator #	Indicator	Description	Value
2.5	Transition from Higher Secondary Education to Labor Market	Transition rate of girls from higher secondary education to the labor market	5.5

Results show that 5.5 percent of women aged 18-29 years having completed 12 years of education and were employed at the time of the survey. This percentage is lower for rural areas (4.0%), but higher for urban areas (7.9%). The majority of these woman is never married (9.2%) with a smaller percentage of married women (3.0%) and separated, divorced or widowed (4.1%) women.

There is a positive relationship between wealth with women within the age group of 18-29 with 12 years of education and who are employed. As the wealth quintile increases so does the percentage of women i.e. Poorest (0.3%), Poorer (2.4%), Middle (4.1%), Rich (7.1%), and Richest (12.4%).

1.54 percent of women with disability having an education of 12 years and are employed were reported at the time the survey was conducted in contrast to 5.6 percent of women with no disability.

### Employment Rates of Recent Graduates

Indicator #	Indicator	Description	Value
2.7	Employment rates of Recent Graduates	The employment rates of young women aged 20– 34 years who have recently graduated from either upper secondary or tertiary levels of education	3.8

The percentage of women aged 20-34 years having an education of 14 grades or above and currently employed is 3.8 percent. This figure is significantly lower in rural areas (2.5%) as compared to urban areas (5.8%).

The majority of these woman is never married (8.1%) with a smaller percentage of married women (2.5%) and separated, divorced or widowed (2.2%) women.

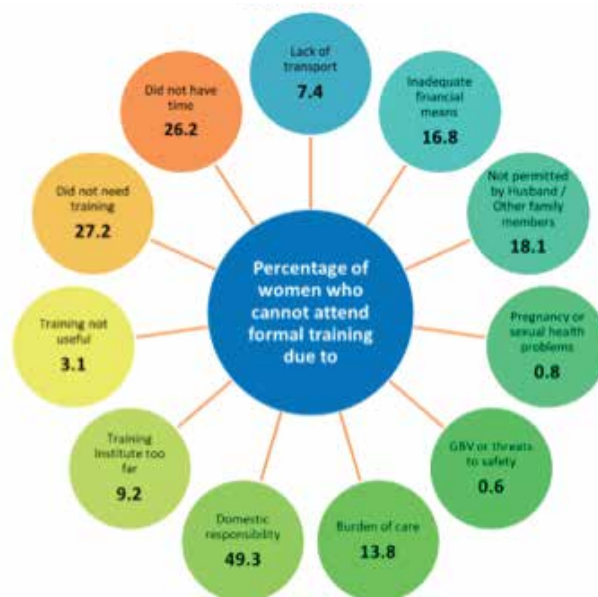
There is a positive correlation of wealth with women who have completed their higher education (14 grades and higher) and are employed. As the wealth quintile increases, so does the percentage of women i.e. Poorest (0.2%), Poorer (0.9%), Middle (1.7%), Rich (4.2%), and Richest (10.9%).

### Barriers to Skills Training for Women

Indicator #	Indicator	Description
2.9	Barriers to participation in training for skills development	Proportion of women who cannot participate in a training for skill development due to: a) transport, b) financial means, c) spousal/family/male consent, d) domestic responsibilities, f) pregnancy, g) GBV or threats to safety, h) burden of care

At the time the survey was conducted, 97.9 percent of women aged 15-64 years had not received skill development training. Among the main reasons of not being able to attend trainings were; domestic responsibility (49.3%), not needing training (27.2%), not having time (26.2%), not having permission from husband or other family members (18.1%), inadequate financial means (16.8%), burden of care (13.8%), distance from training institution (9.2%), and lack of transport (7.4%). Minor reasons for not attending training included; training was not useful (3.1%), pregnancy or sexual health (0.8%) and GBV or threats to safety (0.6%).

**Figure 16: Barriers to skills training for women aged (15- 64) years**



### Barriers to Education for Young Women

Indicator #	Indicator	Description
2.10	Barriers to young women's participation in formal education	Proportion of young women aged 15-24 years who cannot attend formal education due to restrictions on: a) transport, b) financial means, c) spousal/family/male consent, d) pregnancy, e) GBV or threats to safety, f) burden of care

At the time the survey was conducted, 19.9 percent of women aged 15-24 years had not received formal education. This percentage was markedly higher for rural areas (26.9%) as compared to urban areas (8.7%). The percentage of women who did receive some formal education but were currently not enrolled was 42.6 percent. Among the main reasons of not receiving formal education or currently not being enrolled were lack of financial means (33.2%), domestic responsibility (27.5%), lack of permission from family, husband, or in-laws (26.1%), distance from educational institute or the lack of transport (22.3%), marriage (17.2%), concerns for safety (1.7%) and employment or work (0.8%). 25.7 percent of women reported other reasons as barriers to education.

**Figure 17: Percentage of women who are not currently enrolled or never attended formal education by reason**



## DOMAIN 3: HEALTH CARE

### Health Insurance

Indicator #	Indicator	Description	Value
3.1	Health Insurance	Proportion of women aged 15-64 years who have private or public health insurance	3.1

Results depict that 3.1 percent of women aged 15 - 64 years in Punjab have health insurance. The majority of women have public health insurance 58.9 percent, whereas 27.0 percent have a Sehat card, 10.1 percent have private insurance, 5.7 percent of the women have social security benefits and 0.8 percent others.

### Family Planning

Indicator #	Indicator	Description	Value
3.2	Family Planning	Proportion of women of reproductive age (aged 15-49 years) who are currently using modern methods for contraception	2.9

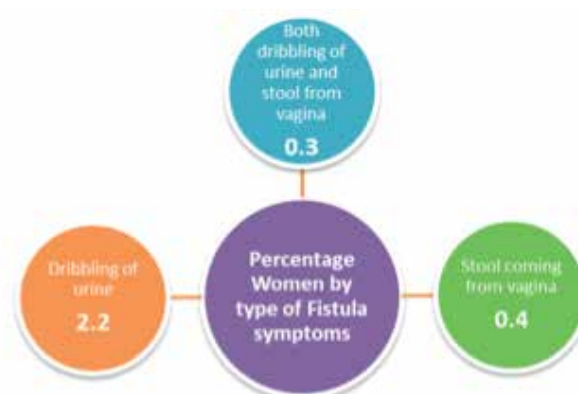
It is reported that 35.8 percent of married women aged 15-49 years in Punjab currently use a modern method of contraception. Male condoms (15.0%), female sterilization (9.1%) followed by injectable (3.8%) are the most commonly used methods. Traditional methods for contraception was being used by 9.3 percent of married women.

### Women Suffering from Fistula

Indicator #	Indicator	Description	Value
3.3	Women Suffering from Fistula	Proportion of women aged 15-64 years suffering from fistula	2.9

Among women aged 15-64 years, 2.9 are suffering from fistula. 2.2 percent of women reported symptoms of dribbling of urine and 0.4 percent of women reported stool coming from vagina, while 0.3 percent reported both symptoms. The most common cause for fistula was found to be a difficult child birth (82.8%) followed by sexual assault (15.2%).

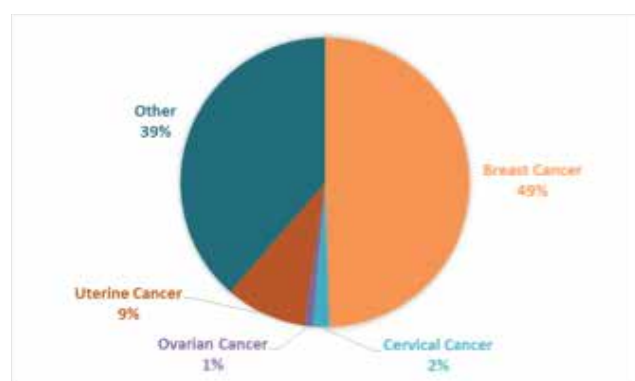
■ **Figure 18: Percentage Women by type of Fistula symptoms**



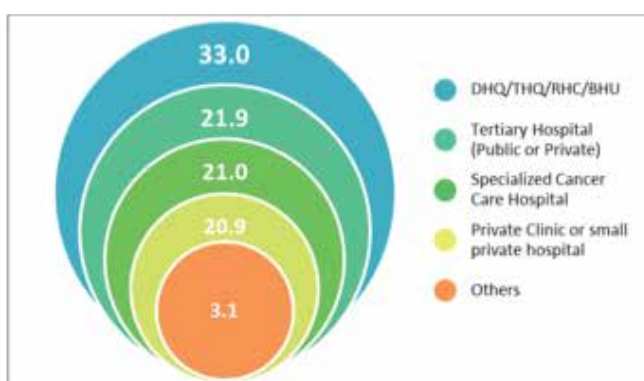
Women Suffering from Cancer			
Indicator #	Indicator	Description	Value
3.2	Women Suffering from Cancer	Percentage of women aged 15-64 years who have been diagnosed with Cancer	0.2

Survey results depict 0.2 percent of women in the Punjab aged 15-64 years reported having been diagnosed with cancer. Of these 49.5 percent were diagnosed with breast cancer, 9.0 percent with uterine cancer, 1.9 percent with cervical cancer, 1.0 percent with ovarian cancer and 38.6 percent of the women reported other types of cancers<sup>3</sup>.

■ **Figure 19: Women aged (15-64) years who have been diagnosed with cancer by types**



■ **Figure 20: Women aged (15-64) years whose cancer diagnosed by place**



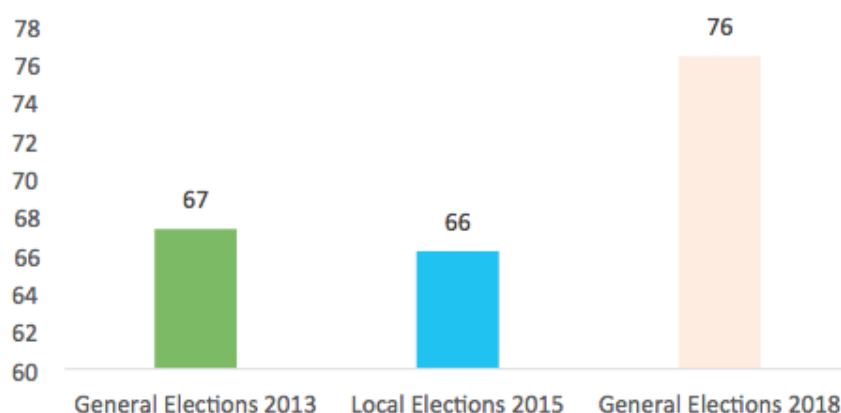
## DOMAIN 4: PUBLIC AND COMMUNITY LIFE, DECISION-MAKING

**Table 4. 1: Women's Political Participation- Active Voters**

Indicator #	Indicator	Description	Value
4.2a	Political Participation - Active Voters	Percentage of Women, who are registered voters and voted in the 2013, 2015 and 2018 general elections	71.4

It was found that 71.4 percent of women aged 18-64 years were registered voters at the time of the survey. The percentage of women who cast their vote in the General Elections 2013 was 72.1 percent which increased to 81.7 percent in the General Elections 2018. Whereas, 71.3 percent of women cast their vote in Local Government Elections 2015.

**Figure 21: Percentage of Women who are registered voters and voted in the 2013, 2015 and 2018 General Elections.**

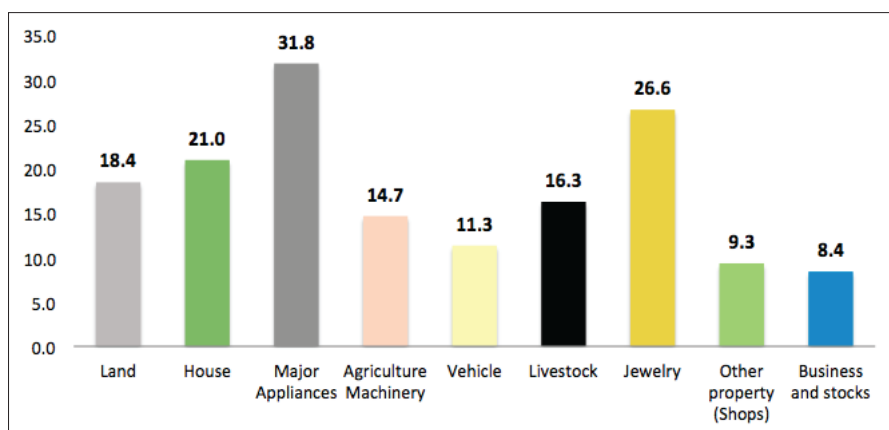


### Decision-making About Property or Productive Resources

Indicator #	Indicator	Description	Value
4.6	Decision-making about Property	Proportion of women aged 15-64 years who make decision(s) at home for: a) Land b) House c) Major Appliances d) Machinery e) Vehicle f) Livestock g) Jewelry h) Other Property (Shops) i) Business and Stock	

It is reported that 35.8 percent of married women aged 15-49 years in Punjab currently use a modern method of contraception. Male condoms (15.0%), female sterilization (9.1%) followed by injectable (3.8%) are the most commonly used methods. Traditional methods for contraception was being used by 9.3 percent of married women.

■ **Figure 22: Proportion of women aged 15-64 years who make decision(s) about:**

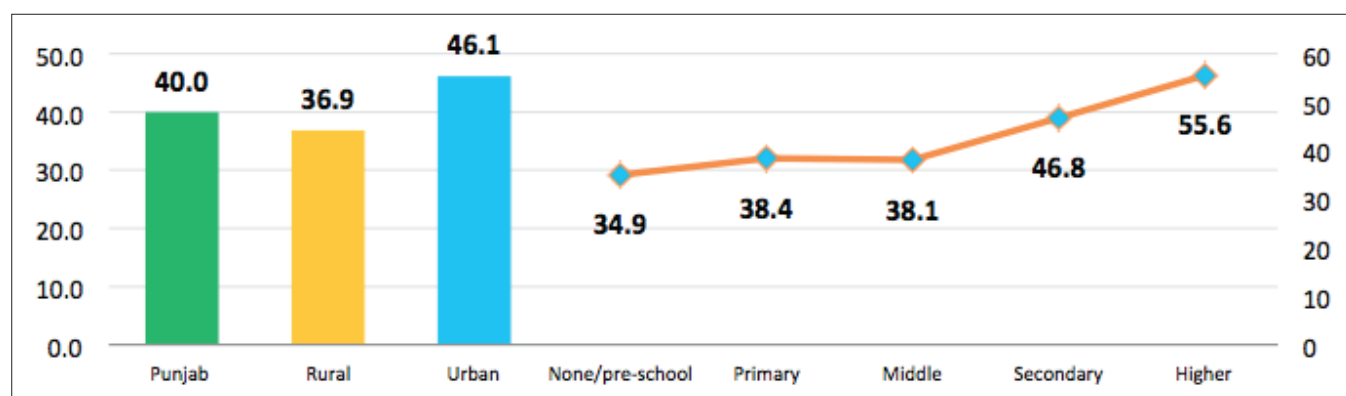


### Women's Control Over Cash Earnings

Indicator #	Indicator	Description
4.7	Women's Control Over Cash Earnings	Proportion of women, aged 15-64 years, who have control over their cash earnings by herself

In rural areas of the Punjab, 36.9 percent of women aged 15-64 years have control over their cash earnings, in contrast to 46.1 percent in urban areas. However, in married women, the difference is not significant for those who jointly decide with their husbands on the utilization of their earnings in rural and urban areas of the Punjab i.e. 58.6 percent and 59.1 percent respectively.

■ **Figure 23: Proportion of women aged 15-64 years who have control over their cash earnings**



Control over cash earnings is related to an extent up to the middle level education but at the secondary and higher levels there is a strong positive relationship between education and cash earning; 55.6 percent women with higher education, 46.8 percent women with secondary education reported having control over the utilization of their earnings. 38.1 percent and 38.4 percent of women with middle and primary education respectively and 34.9 percent women with no or pre-school education reported having control over cash earnings.



### Women's Decision-making on Health Care

Indicator #	Indicator	Description
4.8a	Women's Decision-making on Health Care	Proportion of women aged 15-64 years who are able to make decisions regarding: own health care including sexual and reproductive health

Women aged 15-64 years who can make decisions regarding their health care jointly with their husbands are reported as 66.1 percent, whereas 37.3 percent of women decide in consultation with other family members and 15.4 percent of women can make decisions by herself.

Women who have decision making power on family planning are reported as 86.4 percent. However, the majority (83.0%) decides jointly with their husbands and 3.3 percent decide by themselves. Of those who do not make decision on family planning themselves, their husbands (7.2%) or mother in laws (1.1%) decide for them. 3.9 percent of women reported not being able to have children due to menopause.

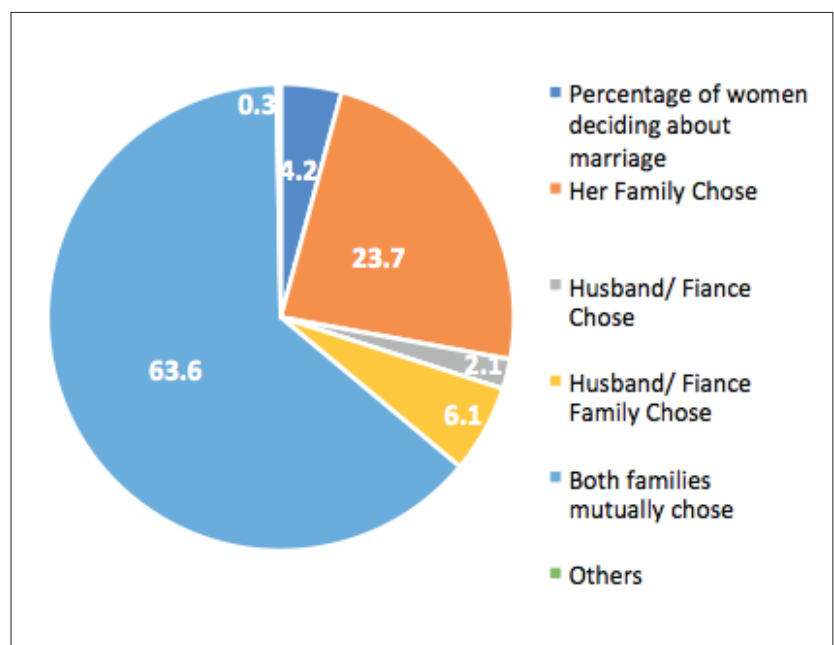
### Decision-making about Employment

Indicator #	Indicator	Description
4.11	Decision-making about Marriage	Proportion of women, aged 15-64 years, who were involved in decision making about marriage

Talking about decision making for marriage, 4.2 percent of women aged 15-64 years chose their husbands or fiancés for marriage and, among those 2.7 percent decided in consultation with their husbands or fiancés and 1.5 percent decided by themselves.

Decision-making about marriage is mostly done by mutual consultation of the families of the boy and girl (63.6%). Whereas 23.7 percent of the women reported that their family or the husband's or fiancé's family (6.1%) decided for them. While 2.1 percent of the women's husband or fiancé made the decision about their marriage. Consent before marriage was sought from 47.2 percent of women and of those 46.4 percent agreed to the marriage.

**Figure 24: Women aged 15-64 years who were involved in decision making about marriage**

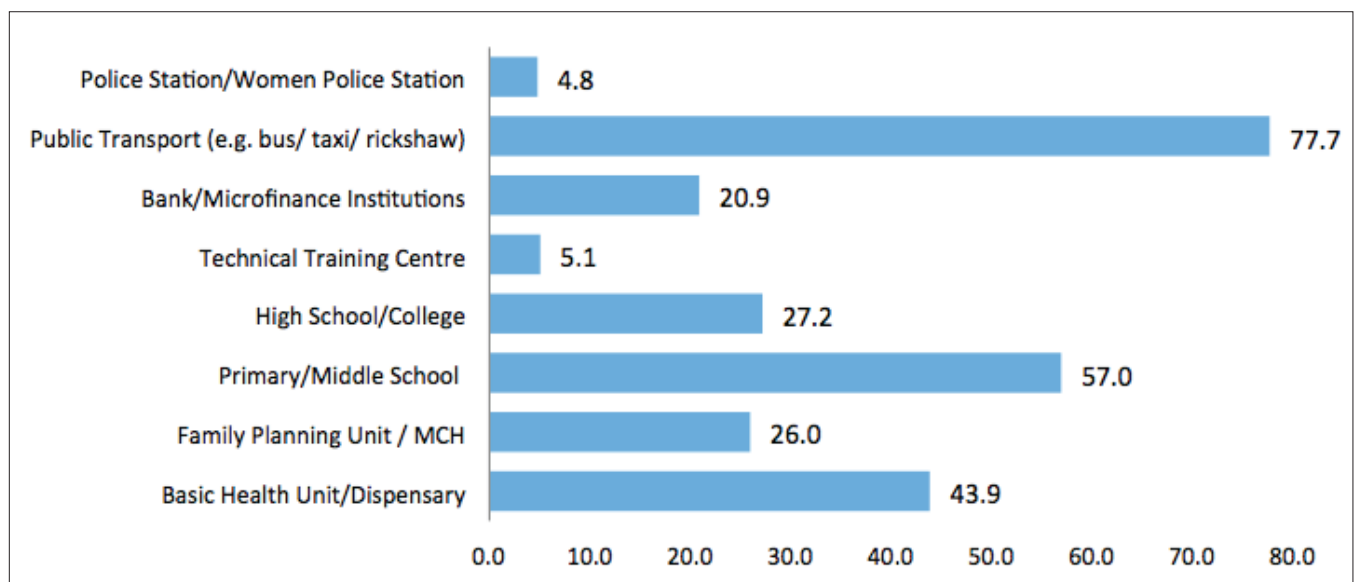




Among the public or community facilities used by women aged 15-64 years in the Punjab, the most commonly used facility is Public transport (77.7%). In education, 57.0 percent of women have availed the facility of primary/middle schools and 27.2 percent have used high schools and/or colleges. However, 5.1 percent have been to a technical training center. Women aged 15-64 years who have availed facilities of Basic Health Unit (BHU) or dispensaries was 43.9 percent followed by 26.0 percent of women accessed to family planning units or Maternal Child Health Centers (MCH). Those women who have been to a bank or a microfinance institution were 20.9 percent. However, in rural areas of the Punjab 10.7 percent of the women and in urban areas 37.2 percent have availed this facility.

In the Punjab, 4.8 percent of women have reported using the facility of the police station or women police station. In rural areas 3.1 percent and urban areas 7.4 percent of women reported using this service. The findings reveal that 2.4 percent of women aged 15-64 years have at least once contacted a public official in past 12 months. 1.2 percent of never married women approached a public official in the past 12 months, whereas this percentage increased for married women (2.5%) and was the highest for widowed, separated or divorced women (6.0%).

■ **Figure 25: Women aged 15-64 years who have at least once used the facility**



## DOMAIN 5: HUMAN RIGHTS OF WOMEN AND GIRLS

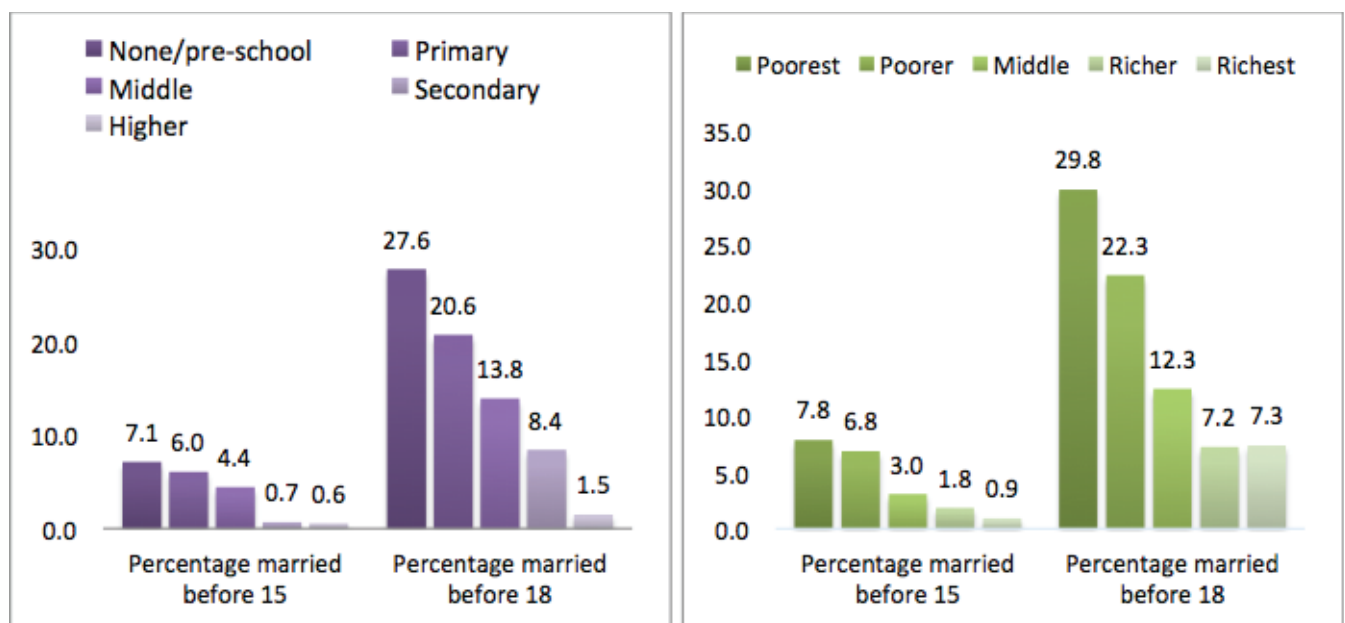
### Child Marriage

Indicator #	Indicator	Description
5.1	Child Marriage	Proportion of women aged 20-24 years who were married before they were 15 years old and before 18 years old

The results of survey show that 3.8 percent of women aged 20-24 years were married before they were 15 years, whereas a significantly higher percentage (14.8%) of women were married before they were 18 years of age. The ratio of women married before 18 years is higher in rural areas (17.5%) as compared to urban areas (10.8%) in the Punjab.

Percentage of women aged 20-24 years who married before 15 as well as before 18 consistently decreases with an increase in education. Moving from the poorest to the richest across wealth quintiles the percentage of women within the age bracket of 20-24 years, married before age 15 also decreases.

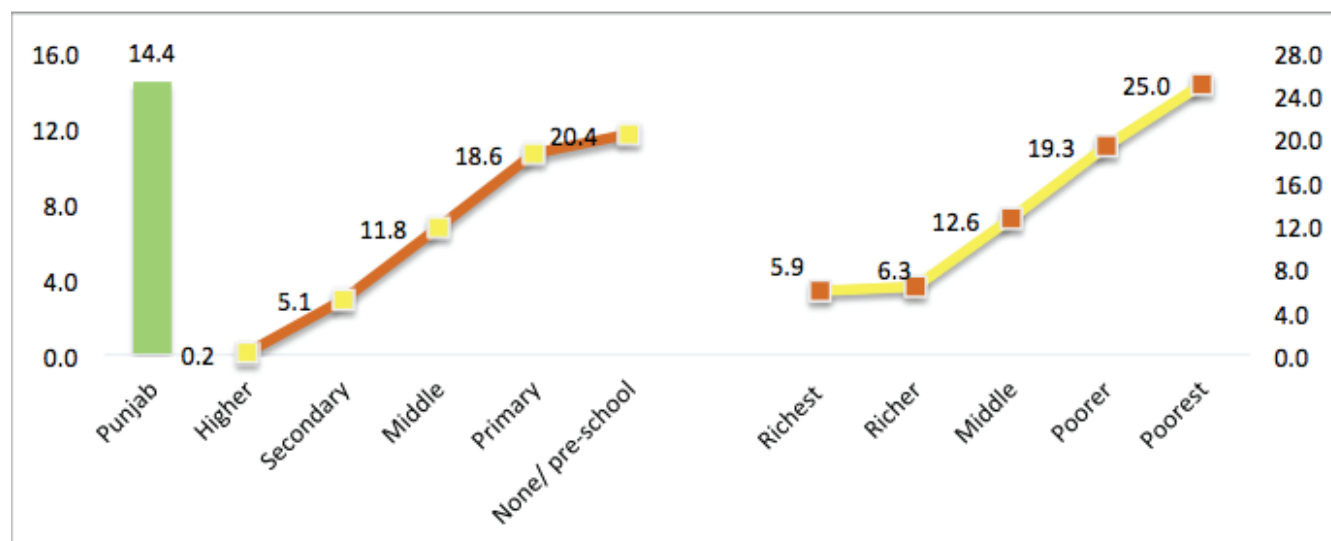
**Figure 26: Women aged 20-24 years who were married before they were 15 years old and before 18 years old**



### Early Childbearing

Indicator #	Indicator	Description	
5.2	Early Childbearing	Proportion of ever married women aged 20-24 years who had at least one birth before they were 18 years old	4.1

■ **Figure 27: Ever married women aged 20-24 years who had at least one live birth before they were 18 years old**



The results of survey show that 3.8 percent of women aged 20-24 years were married before they were 15 years, whereas a significantly higher percentage (14.8%) of women were married before they were 18 years of age. The ratio of women married before 18 years is higher in rural areas (17.5%) as compared to urban areas (10.8%) in the Punjab.

Percentage of women aged 20-24 years who married before 15 as well as before 18 consistently decreases with an increase in education. Moving from the poorest to the richest across wealth quintiles the percentage of women within the age bracket of 20-24 years, married before age 15 also decreases.

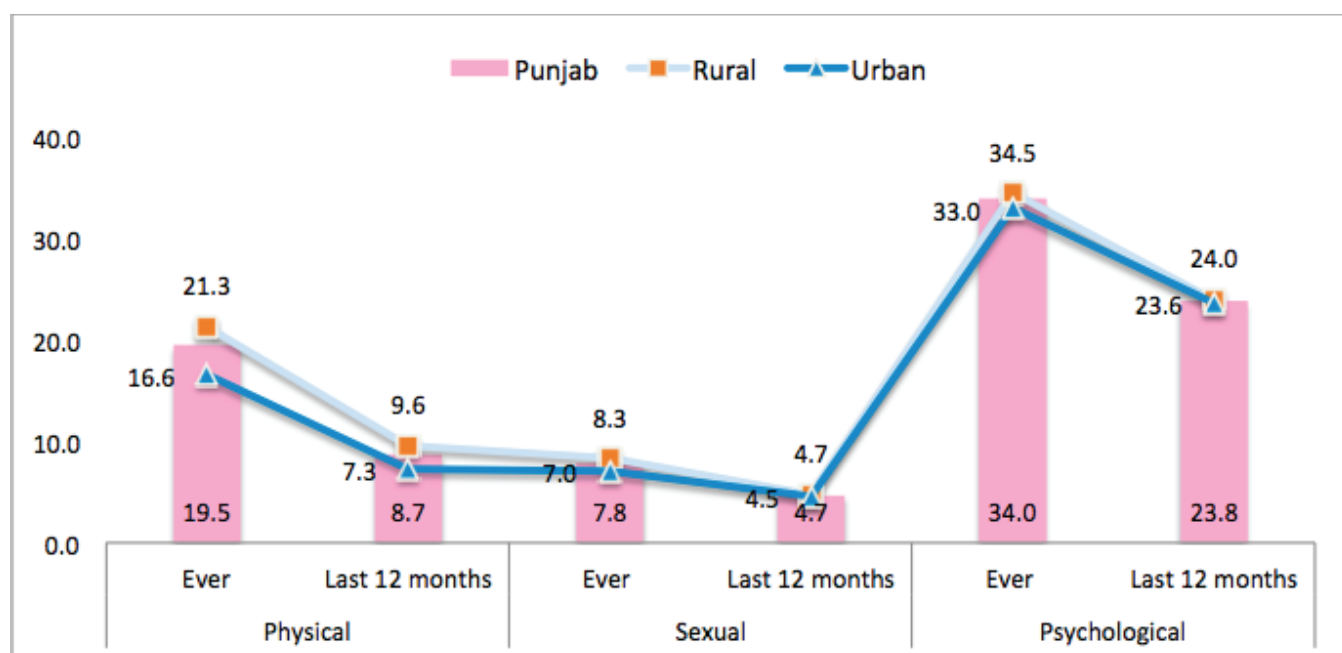
#### Prevalence of Psychological, Physical and Sexual Spousal Violence

Indicator #	Indicator	Description
5.7	Prevalence of Psychological, Physical and Sexual Spousal Violence	Proportion of ever-married women and girls aged 15-64 years subjected to physical, sexual or psychological violence by a current or former husband

In the Punjab, the most common form of violence faced by ever married women aged 15-64 years by current or former husband is psychological; 34.0 percent reported facing it at one point or other in the past whereas 23.8 percent reported it in the 12 month preceding the survey. This is followed by physical violence; 19.5 percent of women reported ever experiencing it in contrast to 8.7 percent in the previous 12 months. Sexual violence experience was reported by 7.8 percent of ever married women while 4.7 percent had experienced it in the last 12 months. All types of violence was reported less in urban as compared to rural areas. Similarly, currently married women reported less experiences of violence as compared to widowed, divorced and separated women.

Ever married women with disabilities reported facing higher incidents of violence ever as well as in the past 12 months as compared to women with no disabilities. In the past 12 months, 10.0 percent of women with disabilities and 8.6 percent of those with no disabilities reported physical violence incidents, 4.9 percent with disability and 4.7 percent without disability reported sexual violence and 24.4 percent of disabled women compared to 23.8 percent of women who are not disabled reported psychological violence.

■ **Figure 28: Ever-married women and girls aged 15-64 years subjected to physical, sexual or psychological violence by a current or former husband**

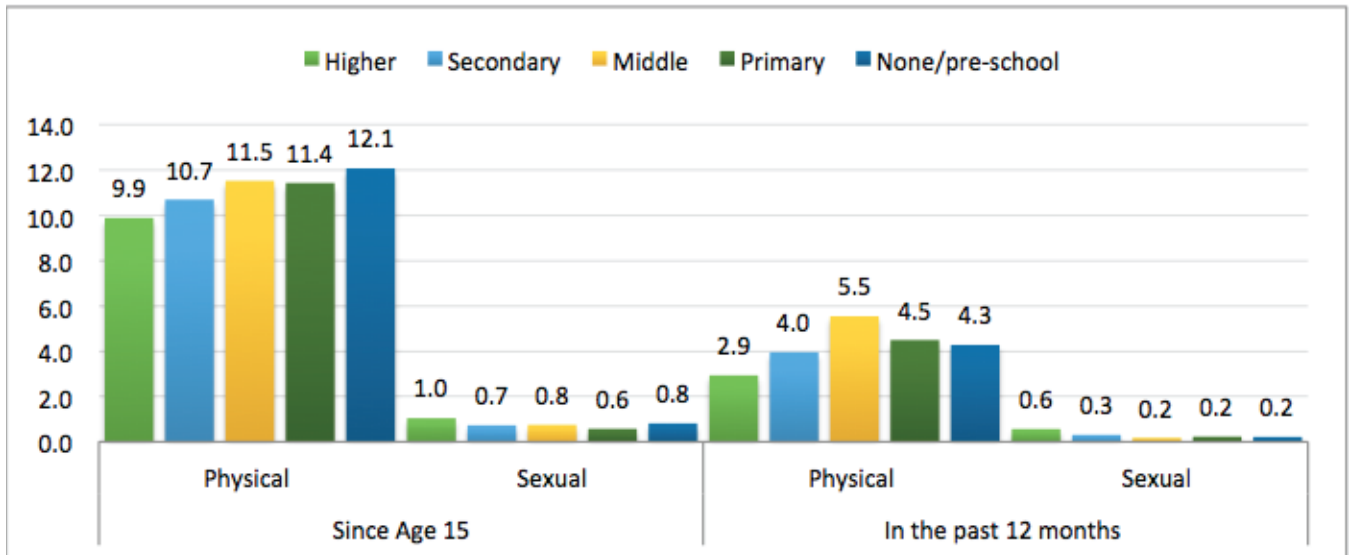


#### Physical and Sexual Violence by Other Family Members

Indicator #	Indicator	Description
5.8	Physical and Sexual Violence by Other Family Members	Proportion of women and girls aged 15-64 years subjected to physical, sexual violence by a current or former family member other than husband

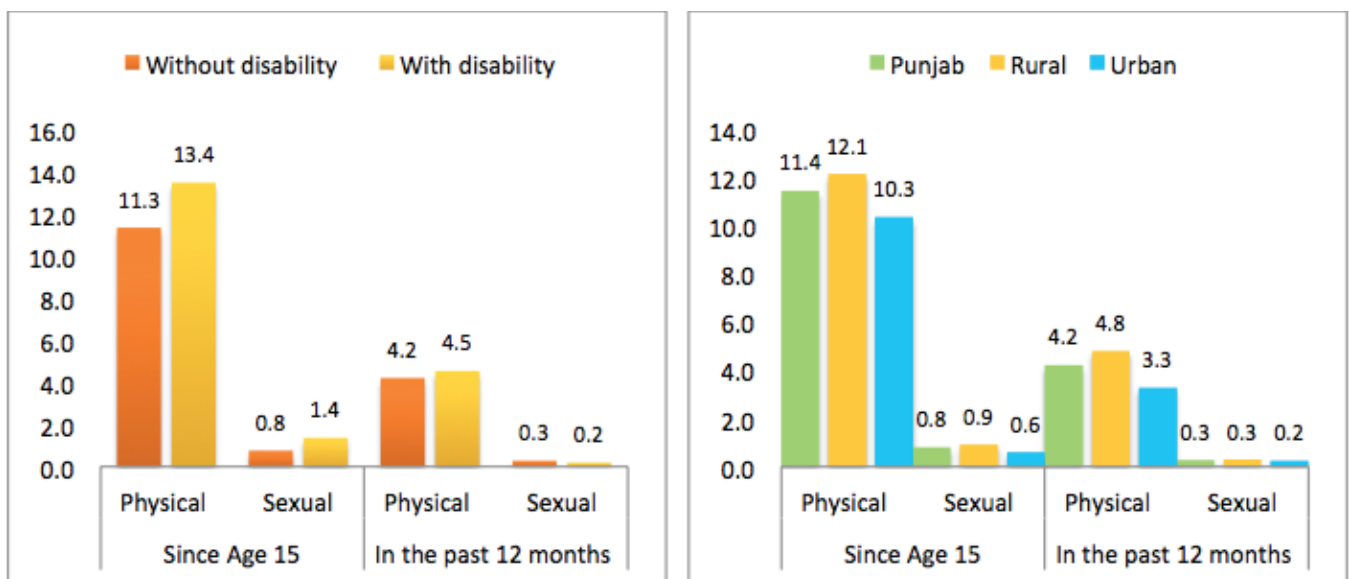
Physical or sexual violence by current or family member other than husband since the age of 15 was reported 11.8 percent of women aged 15-64 years. Results show that 4.3 percent reported they had been physically or sexually abused by a family member other than husband in the last 12 month preceding the survey. Physical violence is prevalent more than sexual i.e. 11.4 percent in contrast to 0.8 percent reported since age 15.

**Figure 29: Women and girls aged 15-64 years subjected to physical or sexual violence by a current or former family member other than husband**



Similarly in the last 12 months 4.2 percent of respondents reported physical violence compared to 0.3 percent who reported sexual violence. Never married women reported the highest percentage (7.6%) as compared to widowed, divorced and separated women (4.5%) and married women (3.3%) of physical or sexual violence by a family member other than a husband.

**Figure 30: Women and girls aged 15-64 years subjected to physical, sexual or psychological violence by a current or former family member other than husband w.r.t. area & disability**



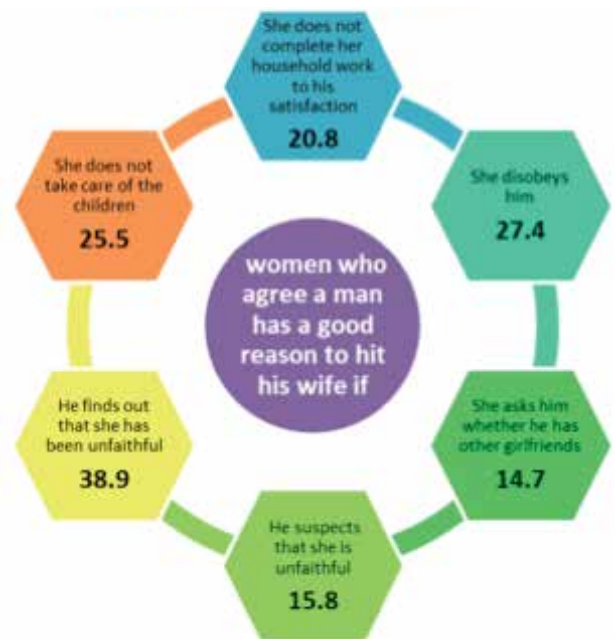
### Ever Married Women's Attitudes Towards Domestic Violence

Indicator #	Indicator	Description
5.6 (a)	Ever Married Women's Attitudes Towards Domestic Violence	Proportion of women, aged 15-64 years, who agree that a husband is justified in hitting or beating his wife for specific reasons: a) She does not complete her household work to his satisfaction, b) she disobeys him, c) She asks him whether he has other girlfriends, d) He suspects that she is unfaithful, e) He finds out that she has been unfaithful, f) She does not take care of the children

Survey results show that 50.7 percent of ever married women aged 15-64 years agreed that a husband is justified in hitting or beating his wife. There is a higher percentage of women who believe husbands may beat their wives in rural areas (57.4%) as compared to urban areas (40.0%) in the Punjab.

Overall, the highest percentage of women (38.9%) agreed that a husband has good reason to hit a wife if he finds out she has been unfaithful to him, followed by 27.4 percent of women who think a husband may hit his wife if she disobeys him whereas 25.5 percent find a husband is justified in doing so if the wife does not take care of the children. However, a smaller percentage of women felt a husband can beat a wife if she does not complete her household chores to his satisfaction (20.8%), he suspects that she is unfaithful to him (15.8%) or if she asks him he has other girlfriends (14.7%).

**Figure 31: Women who agree a man has a good reason to hit his wife**



### Speaking up about the Experience of Violence

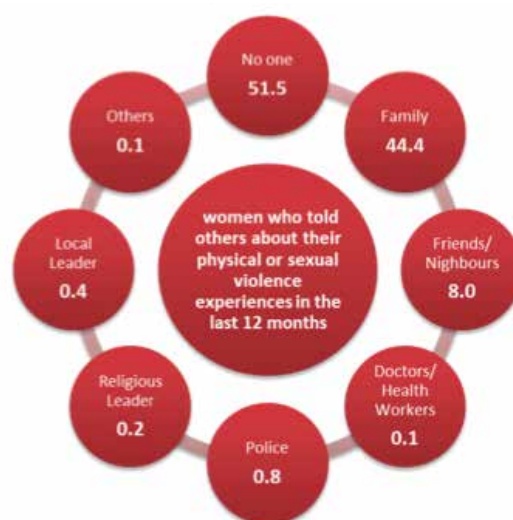
Indicator #	Indicator	Description
5.10b	Speaking up about the Experience of Violence	Percentage of women who told others about their violence experiences: a) No one b) Family c) Friends/Neighbors d) Doctors/Health workers e) Police f) Teacher g) Religious Leader h) Psychologist i) NGO/Women's Organization j) Local Leader k) Others

The results show that 10.1 percent of women reported experiencing physical or sexual violence in the 12 months preceding the survey. Of these women the majority i.e. 51.5 percent reported or shared it with no one followed by a high percentage (44.4%) who shared the incidents(s) with their families. A smaller percentage (8.0%) shared their experience(s) with friends or neighbors.



However, only a marginal percentage shared it with police (0.8%), local leader (0.0%), religious leader (0.2%), doctors or health workers (0.1%) or others (0.1%). Moving from the poorest to the richest across wealth quintiles the percentage of women aged 15-64 years who did not share their experiences with any one decreases; 14.3 percent women belonged to the poorest quintile, 11.3 percent to the poorer, 9.9 percent to the middle, 7.9 percent to the richer and 7.2 percent to the richest quintiles.

■ **Figure 32: Women who told others about their physical or sexual violence experiences in the last 12 months**



Seeking Help Against Violence		
Indicator #	Indicator	Description
5.10c	Seeking Help Against Violence	Percentage Women, who experience physical/sexual violence in the past 12 months and who sought help from: : a)Police b Hospital or Health Center c) Social Services d) Legal Advice Center d) Court e) Shelter e) Local Leader f) Women's Organization g) Religious Leader h) Anywhere Else

4.1 percent of women aged 15-64 years who experienced physical/sexual violence in the 12 months preceding the survey reported seeking help. This percentage was the same for rural and urban areas of the Punjab. The highest percentage of women sought help from the police (1.9%) followed by hospitals or other health centers (1.4%). A lower percentage reached out to courts (0.8%) and local leaders (e.g. numbardar) (0.6%). A marginal percentage of women went to legal advice centers (0.3%) and religious leaders (0.1%) for help. (0.2%) of women to other places for aid. The highest percentage of women who reached out for support with respect to marital status was that of widowed, divorced and separated women (20.9%). Only (4.0%) of currently married women and (1.7%) of never married women reached out for help from any of the above sources.

■ **Figure 33: Women who experience physical/sexual violence in the past 12 months and who sought help from**

