

CONFERENCE REPORT

28th - 29th November, Lahore, Pakistan.





Punjab Commission on the Status of Women 88-Shadman-II, Lahore.

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Foreword



The Punjab Commission on the Status of Women (PCSW) is a Special Institution of the Women Development Department (WDD), Government of Punjab established in 2014 for the promotion and protection of women's rights. In its role as an oversight body the Commission works to ensure that both policies and programs of the government of Punjab promote gender equality. In recognizing the dearth of high-quality evidence on the economic and social inequalities faced by women, the PSCW under took a set of surveys for the Project "Generating Data to Advance Women's Social and Economic Well Being in Pakistan". In collaboration with the Punjab Bureau of Statistics, data was collected on the district and provincial level focusing on the economic and social status of women in the Punjab, in order to formulate policies and design interventions to take forward the PCSW's commitments to women's empowerment.

This Conference Report was prepared for publication by the PCSW. It highlights some of the papers showcased at the International Policy Conference on **The Social Economy of Gender:** *Addressing Challenges, Seeking Solutions* held on 28th and 29th November, 2018 in Lahore, Pakistan which served as a launch pad to present the key findings of the Economic and Social Wellbeing Survey. The Conference program represents the tireless efforts of the teams at PCSW. I want to express our gratitude to the members of the Steering Committee of the Project, the Tech Advisory Group and the Tech Working Group along with the Review Committees. I also take this opportunity to thank the invited guest speakers and panelists for sharing their insights with us, and would like to extend my sincere gratitude to all the authors involved with formulating and submitting papers for the Conference as it would not have been possible without their valuable contributions.

It is my hope that the contributions of the participants contained in this volume will provide an important addition to the debate and assist in creating new approaches to social and economic strategies to facilitate gender equality

Fauzia Viqar Chairperson

Punjab Commission on the Status of Women



Contents

CONFERENCE AGENDA	
CONFERENCE OVERVIEW	2
OPENING CEREMONY	3
SESSION 1	
GENDERED DYNAMICS OF FEMALE LABOUR FORCE PARTICIPATION	<u>c</u>
SESSION 2A	
GENDER AND FINANCIAL INCLUSION	14
SESSION 2B	
GENERATING DATA FOR WOMEN'S EMPOWERMENT	18
SESSION 3A	
WOMEN & SUSTAINABLE DEVELOPMENT GOALS ROUNDTABLE	20
SESSION 4A	
DIRECT AND INDIRECT DETERMINANTS OF VIOLENCE AGAINST WOMEN	29
SESSION 4B	
ROLE OF SOCIAL PROTECTION & INCLUSION FOR WOMEN'S EMPOWERMENT	33
SESSION 5	
THE COST OF VIOLENCE AGAINST WOMEN	37
SESSION 6	
GENDER JUSTICE AND WOMEN'S RIGHTS	42
CLOSING CEREMONY	
RECOMMENDATIONS FROM THE CONFERENCE	
APPENDIX I LIST OF SPEAKERS	53

CONFERENCE AGENDA

WEDNESDAY 28 NOVEMBER 2018

Time	Activities	
08:30 am – 09:00 am	Registration, Coffee & Networking	
09:00 am - 11:00 am	Opening Ceremony	
Tea Break		
11:30 am - 1:00 pm	Session 1: Gendered Dynamics of Female Labour Force Participation	
Lunch and Prayer Break		
2:00 pm – 3:30 pm	Session2A : Gender & Financial Inclusion	
	Session2B :Generating Data for Women's Empowerment	
3:30 pm – 5:00 pm	Session3A: Women & the Sustainable Development Goals	
	Session3B :Decent Work & the Informal Economy for Women	

THURSDAY 29 NOVEMBER 2018

Time	Activities
09:30 am - 11:00 am	Session4A :Direct & Indirect Determinants of Violence Against Women
	Tea Break
11:30 am - 1:00 pm	Session5 :The Cost of Violence Against Women
	Lunch and Prayer Break
2:00 pm - 3:30 pm	Session6A:Gender Justice & Women's Rights
	Session6B: Gender Equality: Identifying Challenges and Finding Solutions for
	Women in Health
3:30 pm - 4:30 pm	Closing Ceremony

Tea and Networking

CONFERENCE OVERVIEW

The International Policy Conference, "Social Economy of Gender: Addressing Challenges, Seeking Solutions", was hosted by the PCSW with the financial support of United Nations Population Fund (UNFPA). The Conference was held in Lahore, Pakistan on the 28th and 29th of November at the Pearl Continental Hotel. The objective was to bring together people with experience and expertise in policy and programs from within the country, South Asia and internationally, to deliberate on the drivers of change and strategies that work best to advance gender equality in order to achieve the Sustainable Development Goals (SDGs). The Conference particularly focused on SDG 5 (the goal to achieve gender equality and empower all women and girls) and SDG 8 (the goal to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all) within the context of Women's Economic Participation along with Gender Based Violence and Gender Justice. This Conference provided a platform for the exchange of learning, ideas and knowledge across academia and practitioners, government departments, civil society, and the private sector to advance the agenda for gender equality. It created a cross disciplinary dialogue around policy developments, government interventions and advocacy strategies. It examined how to regulate new potential vectors of violence against women. The way forward may not be to add to the already robust international human rights frameworks but to use them effectively to address gender-based violence, advance access to justice and ensure higher rates of female economic participation.

The conference brought together more than 600 participants from a number of countries. Participants included economists, academics, legal professionals, leading human rights advocates who are key figures in the global movement to end violence against women. A complete list of speakers who spoke at the Conference is attached as Appendix I to this report.

The Conference took place over the course of two days, with a plenary session held on the first day followed by concurrent sessions for the rest of the Conference. The concurrent session centered on panel discussions on topics ranging from property rights, the financial inclusion of women in safe, respected and gainful work and the informal economy; it also looked at direct and indirect determinants of violence against women and girls and the cost of this violence. Survey findings were shared in each of the panels by the PCSW which set the context within with each panelist highlighted challenges and possible strategies for intervention. Key recommendations were summed up and discussed by the speakers at the closing ceremony.

This Conference Report uses two broad thematic areas of Women's Economic Participation and Empowerment along with Gender Based Violence to provide the context for the presentations and discussions that ensued over the course of two days. It will highlight the core findings presented by the panelists along with emphasizing the challenges faced, opportunities for strategic interventions and recommendations.



OPENING CEREMONY

Ms. Fauzia Viqar, officially opened the flagship conference of the PCSW titled, The Social Economy of Gender – Addressing Challenges, Seeking Solutions.

As a dedicated advocate of women's empowerment and equality, Ms. Vigar stated that it is vital to understand that women's disadvantage in any area of development is not a self-contained phenomenon; but one which cuts across and reinforces disempowerment in other areas of her life. This disadvantage begins at birth and is compounded over time through factors such as lower levels of girl's literacy and enrolment leading to their exclusion from the work force and reducing their chances of financial independence. Moreover, restrictions on their mobility and a lack of security of person in the public sphere and the workplace keep women's labour force participation well below the desired level. Early age marriages and high maternal mortality ratios in conjunction with a lack of access to adequate nutrition and health care results in lower life expectancy for women as compared to men.

Violence against women is perhaps the most difficult challenge confronting women, and even more troubling are the high rates of acceptance and normalization of this violence. There is abundant research documenting women's acceptance and justification of Intimate Partner Violence (IPV) with women believing that their husbands have the





right to beat them. This acceptance is also reflected in the passive acceptance of abuse by women, who rarely seek help in these circumstances.

Overcoming the barriers women face requires not only governmental intervention but also a deeper and clearer understanding of the barriers themselves. Towards this end, the Punjab Commission on the Status of Women and the Women's Development Department, with strong support from the Punjab Bureau of Statistics and the UN Population Fund conducted a series of surveys to understand the obstacles to gender equality. These findings will be used to influence governmental policies and for planning interventions to address challenges facing women in Punjab.

She concluded that an individual must be empowered to make choices; they must be equipped to make choices; and they must live in an enabling environment where they can act on those choices.

The 2030 Agenda's biggest inspiration is to 'leave no one behind'. It has galvanized action and advocacy on SDG 5 that focuses on gender equality but its powerful force is that it leverages other social and economic goals to enhance women's access to health, education, water, energy.

-Dr. Shamshad Akhtar Former Governor, State Bank of Pakistan

Ms. Sara Furrer emphasized that promoting gender equality is about creating opportunities for girls and women to enjoy their rights and to contribute to their country's growth and economy to shape its future. She explained that Department For International Development (DFID) has worked closely with the PCSW to help generate data to inform provincial policy and strategic action for women's empowerment in Punjab. Gender equality is key to attaining the SDGs and there can be no sustainable path to development that does not account for half the population being unable to achieve their potential. The gender gap in Pakistan remains stark and a lot of work is needed to address that. To that effect, DFID's 'Awaz 2' program includes a strong focus on addressing gender inequality through the support of government and communities to promote, protect and enable the rights of girls and women.

There are glaring gaps in the availability of highquality evidence, and Ms. Furrer said that this Conference is a critical step towards bridging that gap by providing robust evidence that can be used in programs, partnerships and strategies to address gender inequality. Mr. Neil Buhne, in his opening remarks, stated that in 2017 the Global Gender Gap Index placed Pakistan at 143 out of 144 countries and highlighted Pakistan's low performance in economic participation. Women face poverty, discrimination and exploitation they are placed in low paying jobs, seldom occupy leadership positions, have limited access to assets, and carry no influence to shape economic and social policies. Women are further confronted with the burden of unrecognized home and care work that often constrains their access to





economic opportunities. Moreover, social norms restrict women's mobility and participation.

The empowerment of women is a central factor in building strong economies and establishing stable and just societies. Pakistan's economy could get a 30% boost in terms of Gross Domestic Product (GDP) if all it did was close the gender gap. Investing in the economic empowerment of women is the direct route to eradicating poverty, promoting gender equality, creating inclusive economic growth and moving towards the SDGs. Women contribute to the economy as entrepreneurs, farmers and employers. The private sector can also move towards becoming change agents, and help create a Pakistan where gender equality is a reality by setting an example by including women in leadership and general employment. Progress can be seen in the government sector with Punjab Safe Cities Authority (PSCA) where women now occupy 25% of the staff, the highest percentage of women on staff in a government department. This appears to have a direct bearing on their responsiveness to policing and responding to distress calls from women experiencing violence.

He concluded by congratulating the Government of Punjab on introducing gender equality measures such as the launch of Pakistan's first women safety audit in public transport to make public transport accessible; the launch of Punjab's first women's development policy; the Gender Parity Reports; and also, the creation of institutions and mechanisms to address gender inequalities such as female help desks at police stations, gender management information systems and a number of other initiatives.

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institutions and mechanisms to address gender inequalities such as female help desks at police stations, gender management information systems and a number of other initiatives.

Ms. Khawar Mumtaz extended her congratulations to the PCSW, specially its Chairperson, for undertaking this survey in Punjab to gather empirical evidence on the socioeconomic well-being of women on the basis of which policies and interventions can be designed.

Ms. Mumtaz further congratulated the Punjab Government for lending its support to a survey of this scale which she said was indicative of the Punjab Government's commitment to women's empowerment. She acknowledged the support extended by DFID and UNFPA in operationalizing what she called a very complex and extensive task.

She highlighted that these surveys provide empirical evidence of the ground realities and identify areas of intervention at policy and programmatic levels, especially for National Commission on the Status of Women's (NCSW) own planned national survey that is planned to be rolled out next year in the rest of the provinces.

She acknowledged that such a tremendous task would not have been possible without the Bureau of Statistics in Punjab and the whole team at



PCSW. She spoke about how deep-rooted structural violence is against women and hoped that the policy conference would provide for greater collaboration to eliminate gender-based inequality.

Mr. Sajid Rasool congratulated the PCSW on organizing a first of its kind conference to discuss important aspects related to women empowerment which is closely related to SDG goals 5 and 8. He shared that the conference brought to light valuable sources such as the Bureau of Statistics in Punjab (PBS) which conducted this unique survey and provided important indicators regarding socio economic well being of women on request of the PCSW. He further appreciated the efforts of the PCSW, PBS and UNFPA for putting in immense hard work and completing this survey within the stipulated time.







Mr. Rasool expressed that meaningful discussion on technical aspects is anticipated in the sessions to follow and once again congratulated all teams involved in making this conference a reality.

Dr. Shamshad Akhtar stated that the World Economic Forum Global Gender Gap Report has termed Pakistan the most unequal country in the world apart from Yemen. She pointed out that there have been strong calls for gender diversity both at international forums and from national leaders, and stressed how. in the last few rounds of the G20, a very persuasive case was made by virtually every international financial institution on the high value of women's economic participation.

She emphasized the importance of women's participation in the labour force and enterprise, and stated that it has multiplier effects on the economy, the families, communities, and the future generation. She pointed to the findings of United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) which indicate that gender equality could add up to 3.4 trillion to South Asia's combined GDP by 2025.

Dr. Akhtar highlighted that women still cannot fully exercise their right to decent work and productive employment; they do not have formal contracts; there are labour rights issues and there is no access to social protection. She also pointed out the lack of gender responsive infrastructure and the weak implementation of laws on sexual harassment in the workplace that further inhibit women from pursuing their careers outside their homes.

She emphasized the need for a comprehensive and holistic approach to move Pakistan upwards in gender parity ranking, and lauded the efforts of the Planning Commission of Pakistan in generating data in this regard. She highlighted the need to overhaul the statistical offices, as data generation remains a weakness of Pakistan.

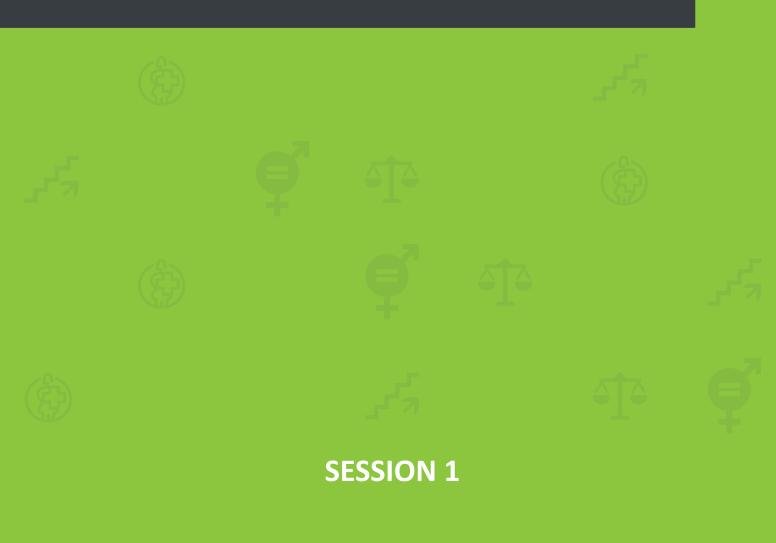
While women's empowerment promotes inclusive, equitable and balanced economic and social development, this is a transformation which

requires strong political commitment that also needs fiscally and financially sustainable schemes originating from the public sector.

She spoke about providing substantial impetus to women's empowerment and participation through powerful conceptual frameworks like financial inclusion and deepening financial access which is severely restricted in Pakistan, with only 3% of women having a bank account. She explained how sustainable approaches to promoting these industries require shifting the perception of women themselves, from being mere beneficiaries of assistance to being seen as agents of positive change for the transformation of the lives of their families and communities.

Social enterprise development was also highlighted as an effective modality for the empowerment of women in Pakistan. This could be achieved by nurturing a more gender responsive, multi-sectoral and entrepreneurial eco-system where women have access to finance technology, innovative and good governance practices along with streamlining business processes and procedures.

In conclusion, she identified that the National Financial Inclusion Strategy aims to improve access to finance, reaching on aggregate 50% and raising women's access to 25%. She emphasized the importance of digitization of financial services and recommended expanding the outreach of all digital service providers by engaging third party agents.



GENDERED DYNAMICS OF FEMALE LABOUR FORCE PARTICIPATION



Even though women make up almost half of the working age population, improvement in labour force trends in Punjab with regards to women's employment and labour force participation have been very gradual. At 33% Punjab boasts of a higher labour force participation rate than the national participation rate even though Pakistan's development framework and different policy documents state that the target for female participation should be at 45%.

Women's labour force participation in rural areas has doubled from 16.1% to 32.9% but it remains very low in urban areas and has only improved from 7% to 11% between 1992 and 2014 and even though there is an inter-generational shift in female labour force participation, with about 25% of women born in 1980 being part of the labour force, it is still not improving fast enough.

When asked about the amenities provided by their workplace only 5% of the women respondents of the PCSW Survey said they had a daycare facility at their workplace even though there are laws supporting its provision. Only 4% of the women employed in the formal labour force said they had transport facilities provided to them.

Very few women were aware of the laws on sexual harassment even though the law was passed in 2010 and has been in force for 8 years. Only 4% of women had harassment committees at their workplace and very few of these committees had women members. 1% reported having experienced harassment at their workplace.

All the speakers in the panel highlighted factors that contribute to and affect women's labour force participation. Low levels of women's education were cited as a key factor as more than half of the female population has never attended school and only 10% of women in urban areas have post-secondary education which is associated with access to better employment options. Women therefore feel they do not possess the requisite educational qualifications and the skills required to access employment opportunities.

CHAIR



*Mr. Jawad Khan*CEO,
PSDF

PANELISTS



Ms. Uzma QureshSocial Development Specialist (Gender),
World Bank



Dr. Katherine VybornyPost-doctoral Associate,
Department of Economics,
Duke University



Dr. Tahir AndrabiInaugural Dean,
School of Education, LUMS



Dr. Azra TalatFounder, Roots for Equity



Mr. Usman Khan Adjunct Faculty, Department of Economics, LUMS



*Mr. Sohail Shahzad*Additional Secretary Labor,
Government of Punjab



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Mobility was highlighted as a major challenge for women, with women overwhelmingly stating that having a pick and drop service would impact whether they would apply for and take a job. There is the additional factor of safety and how safe women feel going out of their homes and moving around in their communities.

Multiple other barriers were also highlighted like a lack of decision making in the home, domestic work including child care and caring for the sick and elderly. Low labour demand and the lack of appropriate jobs were also cited as major reasons for low levels of participation. Moreover, occupational segregation is widespread and women have fewer and less diversified options. The largest employer of women is the education sector whereas men have a range of occupational options at their disposal.

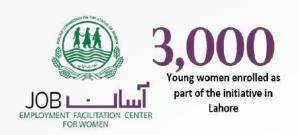
Young women also face barriers in terms of the information they can access as regards the job market and they have limited social networks. The



most common way for searching for vacancies and recruiting is by word of mouth and people with finding jobs through their social networks. Specifically, with regard to the agricultural sector, Dr. Azra Talat highlighted that patriarchy is a dominant force controlling cultural norms along with the behavior of women which has implications for the formal and informal economy. She said that women in the agricultural sector cannot demand adequate wages and face occupational hazards including being exposed to high levels of pesticides and chemicals along with snake bites which are very common and often fatal.

They are not provided with food or water and are made to work under the sun in very high temperatures of 40 to 50 degrees. They work almost 12 hours across crops and get 1 *roti* for themselves per meal. More mechanization results in less work and decreased pay scales. These women do not have any land rights and are not given their share in inheritance either. They are unacknowledged labour that contributes the most to the agricultural sector but are exploited and given the bare minimum.

Dr. Katherine Vyborny spoke about *Job Asaan*, a pilot initiative of the PCSW, focusing on young women who have finished their Intermediate or Bachelor's degree and are looking to enter the work force.3000 young women in the Lahore area have been enrolled as part of this initiative that come from families where women have not



previously worked, where there is very little education and the women do not know how to or don't have the network for professional job opportunities.

To address these issues *Job Asaan* is offering job matching services to its beneficiaries, trainings on job searches, how to prepare a CV and how to approach an interview. *Job Asaan* is also offering skills training, tests and certifications for skills that employers are saying are relevant and information on what skills are demanded in the market.

The panel also focused on the China Pakistan Economic Corridor (CPEC) as another possible avenue that women could use to access economic opportunities in order to push for a bigger role for themselves.

The agricultural sector is an important area under CPEC. Data suggests that while the number of women workers in this area has stayed steady, their real income has decreased and the average earnings of women are much lower in Punjab and in Pakistan as compared to men.

Modernization in agriculture is expected under CPEC and this will put women at risk unless their skills are developed through training programs. Moreover, labour laws need to be amended to provide for safety protocols for women working in the agricultural sector.

The under-representation of women in businesses is also important in terms of CPEC because this will impact their over-all representation in forums or policy making platforms. Mr. Usman Khan gave the example of the Joint Coordination Committee (JCC) where

there are no women representatives.

Mr. Sohail Shahzad reiterated the Labour Department's commitment to greater female participation and said that the Government of Punjab is working towards improving existing laws and strategies to improve women's participation in the working industry along with formalizing sectors like home-based and domestic workers in order to provide them with social security, give them access to safety nets and ensure free medical care and free education for their children.

He said that legal frameworks have been put in place to deal with issue of bonded labour at the District level. He added that appropriate committees have been instituted and women will be given legal support in ensuring that cases of harassment are properly handled and women are given safe working conditions.

RECOMMENDATIONS BY PANELISTS

- **1.** Skill based training programs for women that are demand driven in order to tap into the employment opportunities available in urban areas.
- 2. Promoting self-employment by providing women with the skills required to be self-employed
- **3.** Teaching women engaged in livestock and agricultural activities how to improve productivity by training them in techniques to improve farming and livestock rearing, resulting in greater income generation.
- **4.** Developing new formal training courses in modern agricultural practices.
- **5.** Pushing for better legislative protection for people in the agricultural sector.
- **6.** Building women's representation under the JCC.
- **7.** Expanding women's incubation support, especially in areas where China is relocating its manufacturing.
- **8.** Building a quota in the Labour Deletion Policy for the employment of the local workforce, including dedicated quotas for women.
- **9.** Giving recommendations to universities on how they can make their career services more effective.
- 10. Continuing to invest in and improve high quality public transport.



A human face was given to the financial inclusion of women based in the rural farming community, where a large majority of them are single handedly raising their families. The challenges faced by these women cut across all facets of rural life including a lack of proper education. These women not only have multiple financial needs but also require access to credit and consumption lending along with home improvement loans to, e.g., get access to proper sanitation and/or add a kitchen as part and parcel of her dignity and self-esteem.

It was agreed that when women are given control of their finances, it not only has an impact on increasing their bargaining power but also impacts their agency and results in an increase in spending on children and the household. The most significant aspect pointed out across the board was that financial inclusion is a major factor for moving towards this change as the world economy is effectively only functioning at 70% because of lack of inclusive economic policies for women. To this effect, Nepal's Randomized Control Trials (RCT) were highlighted as a success in being able to provide incentives to women for opening up bank accounts for utilization which eventually led to increased spending on education and nutritious food in the household.

All speakers in the panel agreed that financial inclusion can only be achieved through ensuring that women have their own digital financial accounts which will eventually create knock-on effect - women owning businesses are more likely to invest in better education, better life standards, healthcare etc. A need for short term and long-term savings for future investments along with Old Age-Benefits for social security was identified and further emphasis was laid on better policies with regard to savings, loans, credit, insurance and investment initiatives for women. There is a persistent gender gap in financial inclusion as women are 45% less likely than men to own a mobile and 63% less likely than men to use the internet, especially in the unbanked population, which will continue to increase, as seen in Bangladesh, Nigeria and Pakistan (16 to 28 percent) unless targeted steps are taken.

CHAIR



Mr. Qazi Azmat Isa, CEO, Pakistan Poverty Alleviation Fund

PANELISTS



Ms. Sarah Hendriks
Director, Gender Equality,
Bill & Melinda Gates Foundation



*Ms. Saniya Ansar*Consultant, Global Findex,
World Bank



Ms. Anum MalkaniProgram Manager, Digital Financial
Services, Karandaaz



Mr. Yasir Ashfaq
CEO, Pakistan Microfinance Investment
Company Limited



Ms. Roshaneh Zafar Managing Director, Kashf Foundation

To this effect, major challenges and barriers preventing women from becoming active economic actors through financial inclusion were highlighted by panelists. There are serious legal and regulatory obstacles faced by women in being able to register a digital financial account as 1/5th of all women do not possess formal identification.

Lack of access to mobile phones owing to reduced mobility and social norms was highlighted as a key factor as it is seen as a threat to men if women are financially or technologically secure. According to a study by Centre for Economic Research Pakistan (CERP), 70% of males said they would discourage female family members from using public transport.

Another major obstacle identified was the lack of trust in local institutions owing to the absence of women friendly spaces as most financial institutions are male-dominated. Furthermore, it was stressed that gender specific policies and particular financial products are not specifically designed to cater to the needs of women

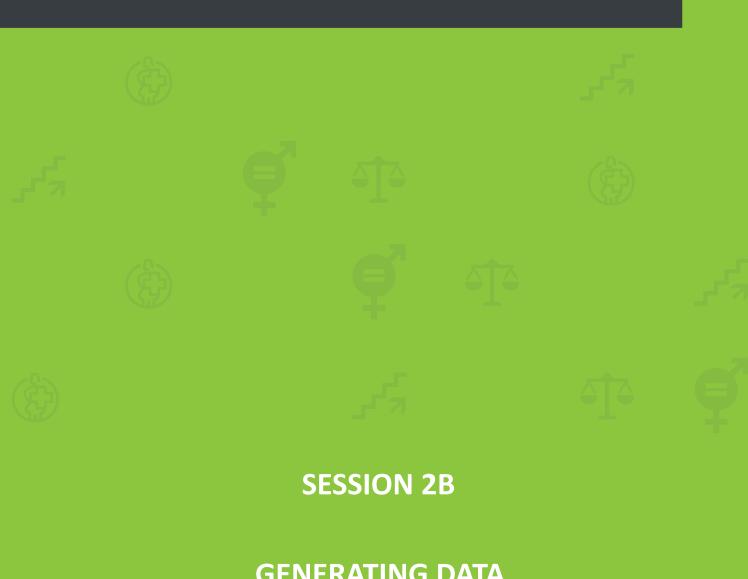
Ms. Anum Malkani specifically spoke about importance of demographic, behavioral and psychometric variables to segment the female market, which identifies the distinct female segments and common themes which are important for service providers to cater to females. One key factor highlighted was that most women in Pakistan live in joint family systems which are composed of multiple intergenerational nuclear families. Male heads of household are managing day to day distribution of funds which means women have very little decision-making power or autonomy.

All panelists agreed that financial inclusion can only be done through an inclusive approach where a woman must have digital financial accounts which eventually results in a trickle-down effect as women owning businesses are more likely to invest in better education, better life standards, healthcare etc.



RECOMMENDATIONS BY PANELISTS

- 1. Drivers of change for economic and social gender equality should be done by twinning access to finance with other factors, as simply designing a credit product and scaling it up is an easy task but transformation of the product itself becomes difficult.
- **2.** Investing in the value chain for entrepreneurship of women in Pakistan is imperative through engaging with the household, especially men and mother in laws, to drive change in social attitudes to allow economic improvement of women to manifest.
- **3.** The Benazir Income Support Program (BISP) was highlighted as a means to pull women into financial inclusion that creates an incentive and an opportunity for women to have their own bank account, facilitating women in becoming sophisticated financial actors.
- **4.** Women in rural areas should be targeted by expanding digital penetration to reach more and more women
- **5.** Corporations and companies must adopt inward looking strategies for the inclusion of women.
- **6.** To tackle the gender gap by better regulating Computerized National Identity Cards (CNICs) for women as a basic access point to any account ownership.
- **7.** Better identification of delivery channels that women can access, at affordable prices and through strategies that actually speak their language to help the private sector better design products for the financial inclusion of women, and to allow development professionals and policy makers to improve on policies surrounding this topic.



GENERATING DATA FOR WOMEN'S EMPOWERMENT





Mr. Sajid Rasul expressed his happiness over Pakistan's gradual recognition of the need to collect data which can then inform relevant policy decisions. ESW Survey 2018 is a valuable addition to existing datasets and researches such as MICS Punjab 2018 and Punjab Home-based Workers survey 2016. He further highlighted the components of the ESW survey as well as the expanse of the survey which covers five important domains including health, education and human rights of women and girls.

Dr. Aysha Sheraz shed light upon data sources like National Institute of Population Studies and Pakistan Demographic & Health Survey (PDHS). She presented statistical evidence regarding the status of women's employment and earnings, decision making, spousal and domestic violence and also provided valuable recommendations which included ensuring effective use of data collected on women's empowerment and wellbeing.

Ms. Rabia Awan briefed the audience regarding the objectives and functions of Pakistan Bureau of Statistics (PBS) as well as notable surveys conducted by the department, the scope of which has also covered several SDG indicators. She spoke about the close working relationship between PBS and the NCSW and reaffirmed PBS' commitment to helping with data collection in the fight for socioeconomic wellbeing of women.



CHAIR



Ms. Melinda Good,Manager for Operations, World Bank
Pakistan

PANELISTS



Ms. Fauzia Viqar Chairperson, PCSW



Mr. Sajid Rasool
Director General,
Bureau of Statistics, Punjab



*Ms. Yasmin Zaidi*National Consultant,
PCSW



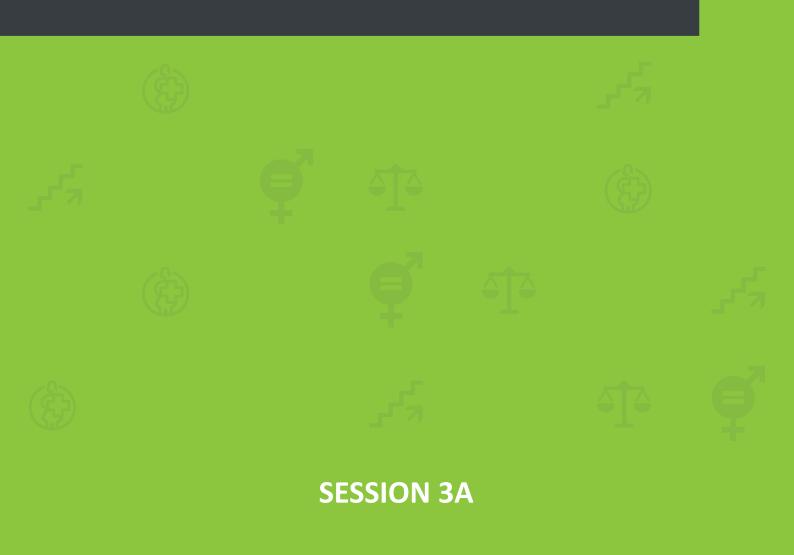
Mr. Mohammad JahanzaibProgram Officer,
PCSW



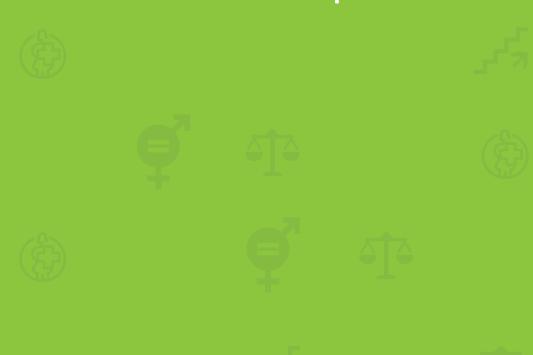
Ms. Rabia AwanDirector,
Pakistan Bureau of Statistics



Dr. Aysha SherazDirector (R&S),
National Institute of Population Studies



WOMEN & SUSTAINABLE DEVELOPMENT GOALS | ROUNDTABLE



Seven Sustainable Development Goals (SDGs) were adopted by world leaders in 2015, as part of the 2030 Agenda for Sustainable Development. Mr. Jamshed Kazi introduced the SDG framework in Pakistan and reiterated the absolute importance of ensuring gender equality to achieve maximum sustainable development. This panel reviewed the SDGs from a gender lens, especially in light of the priorities set by the Federal and Punjab Governments to meet the SDGs in the short and medium term. It discussed whether a focus on SDG 5 is sufficient to achieve gender equality, connect the interlinkages between the SDGs for advancing gender equality and equity, and identify the drivers of change for women in the 2030 Agenda and how Pakistan and similarly placed countries can leverage these drivers, operating as they do within a resource constrained environment.

Ms. Fatimah Ali presented PCSW survey findings and shed light on the fact that female youth NEET rate (Not in Education, Employment or Training) stands at 47%, around 73% of female youth is unemployed and around 71% receive no training for employment. Regarding awareness on labour rights, it was highlighted that around 21% knew about wage differences for women and men, and approximately 8.6% knew about workplace harassment laws in the workplace.

Mr. Shakil Ahmed from UNDP stated that SDG support units have been set up at a provincial and federal level. This unit, firstly, mainstreams SDG's efficacy. Secondly, it generates data on SDG's. Thirdly, it focuses on financing the infrastructure to achieve the SDG goals. Lastly, it supports innovative practices and products. Women constitute 50% of the population and without their meaningful participation it is inconceivable that the SDGs could be achieved.

Identification of indicators that can impact SDG 5 concerning gender equality is important as it will be these key accelerators that will affect and facilitate achievement of other SDGs concerning education, poverty, economic growth and health etc. There have been 476 linkages of SDG-5 with other SDG targets. He further stipulated that they are trying

CHAIR



*Mr. Jamshed Kazi*Country Representative,
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CO CHAIR



H. E. Ms. Ingrid JohanssonSwedish Ambassador to Pakistan

PANELISTS



Ms. Fauzia Viqar Chairperson, PCSW



Dr. Muhammad AmanullahChief Economist, Planning & Development
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Ms. Sarah FurrerSocial Development Advisor,
DFID



Ms. Aban Haq
Head of Innovation Challenge Fund and
MEL, Karandaaz

their best to identify accelerators so that SDG attainment can be prioritized. The analysis from UNDP shows that SDG 5 is a key accelerator and investing in one SDG will prove to be impactful for other SDGs.

Mr. Aban Haq added that policy making and data creation is half the battle and argued that there is a pressing need to understand how to effectively utilize this data on gender and further use it to create a ripple effect that can engage the private sector. The inclusion of women is not just the right thing to do but also the smart thing to do. What stood out for her most was the quality of women in the work force. She said it was important to consider questions concerning how women are included, how their inclusion is skewed, or how and why women's access to resources is limited. In this regard, access to finance could be one of the stimulators and accelerators that could drive the SDG goal 5.







The three R's –access to resources, representation and rights –need to be the objective of policies.

H. E.Ingrid Johansson Swedish Ambassador to Pakistan

Ms. Ingrid Johansson, the Swedish ambassador said that Swedish policy on gender equality is the corner stone of every political reform. The GDP of Sweden is twice that of Pakistan, and this is mainly due to the fact that all policies are geared towards women. She said it was simply smart economics and that it affected the distribution of wealth. She emphasized that the three R's - access to resources, representation and rights - ought to be the objective of policies. In the Swedish political arena, every reform has to be based on gender analysis and data. That is why well researched data is critical to developing well planned reforms.

Ms. Sarah Furrer stated that there was a need to understand gender equality and consider other factors to inclusion. What stood out for her was the urban-rural divide. Women are in low paid jobs and working in bad conditions; around 40 % are unemployed. She spoke about intersectionality, stressing that gender inequality takes different forms. Different forms of gender equality must be recognized in order to come up with better policies.

Ms. Fauzia Viqar stipulated that aim of the conference was to allow the policy makers and governmental decision makers to take action based on the data shown. However, more than anything, there is a need for behavioral change.

The mindset around these issues needs to be reformed so that polices take hold. She said that in order to achieve SDG 5, a great deal of infrastructural development needs to be undertaken. In this regard, PCSW has been made part of the Project Technical Committee for Punjab SDG Project and the Social Cluster on SDGs to ensure consideration of women's needs and emphasis on gender disaggregated data collection. The data generated by PCSW Survey on Women's Economic and Social Wellbeing will be used by this committee of the Punjab Planning and Development Department.

Gaps in the data and the non-availability of data were emphasized at the roundtable discussion. All panellists highlighted the need to follow through with a plan of action after the data research and publications as none of the presentations focused on creating a future short-term or long-term plan. It was highlighted that girl's education is the key accelerator to gender equality. Bringing the millions of 'Out of School' girls into school must be made a priority. A need to focus on awareness and behavioral change among men, especially young men, was identified as crucial so that reforms were not undertaken in isolation to improve women's access to opportunities and well-being in society.

It was also pointed out that majority of the Punjab budget and development expenditure is not currently aligned with high priority SDG 5 targets and its indicators. There is a lack of adequate resources allocated for gender justice and the economic empowerment of women.

Mr. Shakil Ahmed recommended that SDG 5 should act as the accelerator in the attainment of other SDG goals. SDG 5 concerning gender equality is important as it will be these key accelerators that will affect and benefit the achievement of other SDG's concerning education, poverty, economic growth and health etc. He further recommended that women friendly

legislation like the quota system, despite its shortcoming in terms of its quality, has been effective in increasing women participation even in countries like Norway.

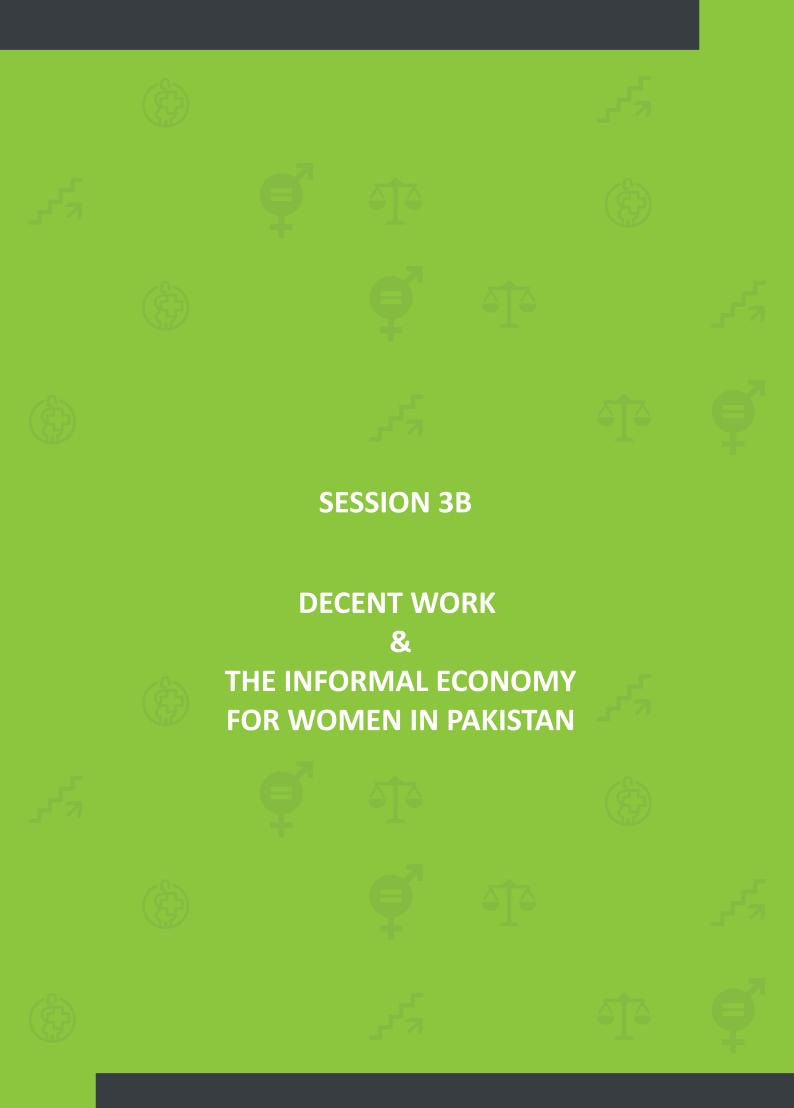
Furthermore, flexible work timings, transport, safety, child-care etc. have all been effective facilitators in women's economic empowerment.

Ms. Sarah and **Ms. Ingrid** agreed that women in unpaid labour also need to be included in any research study conducted. They need to be catered to as well and therefore such qualitative research must be carried out.

In addition, Punjab budget and development expenditure should be aligned with high priority SDG targets and indicators. The prioritized indicators and targets should ensure equitable outcomes for women and vulnerable populations.

It was concluded that SDG 5 will act as an accelerator for rest of the SDG's. The session ended with remarks by chair **Mr. Jamshed Kazi**, who applauded the organizers of the policy conference for organizing a one of a kind conference.

He stated that UN Women Pakistan is working to further the SDG Framework based on principles of Leaving No One Behind - a universal commitment by UN Women to ensure the provision of and safeguard the rights of gender minorities globally.



The Baseline Survey Data showed that on average, women in Punjab spend around 14 hours on child care or other care, this includes her own children, elderly or the sick. 76% of women have unpaid employment in Non-Agricultural work while 63% of employed women are in Agricultural work. Land/Asset ownership for women remains low and an increase in this number is directly related to the reduced violence against women and increase in agency for women i.e. better decision making within the household. Only 3% of women in Punjab have land ownership and secure land rights while 78% of women do not own any land. 13% of women have secure land rights of tenure but do not own any land. An essential point highlighted was the double work burden that women have both in terms of paid and unpaid work and its importance for discussion.

Pakistan is a classic example of growth without development where there is high unemployment, a sizeable proportion of the population works at low pay, and women, in particular, work in vulnerable environments.

With regard to women, formal labour force participation stands at 22% while 73.5% of women are employed in the informal sector which offers no protection like Employee Old age Benefits or health insurance. In addition, most women in the informal sector work at a much lower hourly wage rate meaning not only are there fewer women in the work force, they are also not earning as much.

With regard to the informal sector this panel focused on home-based workers, domestic workers and women within the agriculture sector. Home based workers were defined as individuals that work from within the home and participate in market activities by offering goods and services in exchange for remuneration and domestic workers were defined as persons who work in other people's private premises.

In discussing the problems that these women face, the panelists agreed that both home based workers and domestic workers are under-remunerated.

CHAIR



Ms. Khawar Mumtaz Chairperson, NCSW

CO CHAIR



Mr. Hashim Zaidi Global Urban Work Lead, Oxfam

PRESENTERS



Dr. Hadia MajidAssociate Professor, Department of Economics, LUMS



Ms. Warda Riaz
Teaching Fellow, Mushtaq Ahmad
Gurmani, School of Humanities and Social
Sciences, LUMS



Dr. Sajjad Akhtar Independent Researcher



*Mr. Haris Gazdar*Senior Researcher, Collective for Social
Science Research



Ms. Shafaq SohailTeaching Assistant, Department of Economics, LUMS

The majority of domestic workers are not entitled to any sick leave or to any medical facility to cater to their health. Domestic workers normally work without any legal protection or an enforceable contract. In the event of an injury or health issue, most resume work immediately, or else run the risk of losing their jobs.

Lack of education was identified as a key factor which hinders the workers' upward mobility and has an impact on the opportunities available for their children. A lack of mobility affects the home-based workers and requires middle men (their husbands/male family members) to sell the products/services putting them at a disadvantage in terms of receiving the profit share of the earnings for the product/services.

It was highlighted that the decision to become a contributing family worker is a complex one for woman and is based to a large extent on family dynamics. It has been seen that in Pakistan this decision is mostly taken in order to contribute to the household income.

The panel also looked at women in the agricultural sector with **Mr. Haris Gazdar** emphasizing the importance of analyzing the recognition of the work done by women. He explained that within the agriculture sector livestock is a main preoccupation for female participation in rural areas and that the livestock sector adds 55% of value while fodder cultivation adds about 10% value to the sector in Pakistan. This fodder comes from women and children collecting grass and weeds to feed the animals meaning that the livestock economy is being sustained entirely on unpaid work.

Using this example, he said there was a need to reform survey methodologies especially when defining what agricultural work actually entails because sometimes the women being interviewed themselves do not know that what they are doing is actually work. This was, he stated, extremely important in order to get an accurate picture of female participation in the economy.

The primary reasons that women cite for working are household poverty, food insecurity and lack of

education. Interestingly however, within the rural and poor regions the women stop working as soon as a family is doing better financially which is in direct contrast to the understanding that education and wealth would enable women to join the workforce.

Agricultural workers have little protection as they are not recognized. Even though laws that protect women and children are in place, they are not enforced and loopholes within the law exacerbate the existing issues. There is a high burden of under nutrition among women, especially women who do seasonal work with inflexible working hours.

There is no systematic method for gathering data on the number of labour cases that are brought to court. Labour cases, especially disability cases, do get resolved but there is no easy access to information regarding the success rate of such cases along with information on how long the case took to be resolved. Moreover, there is very little expertise among lawyers on labour issues.

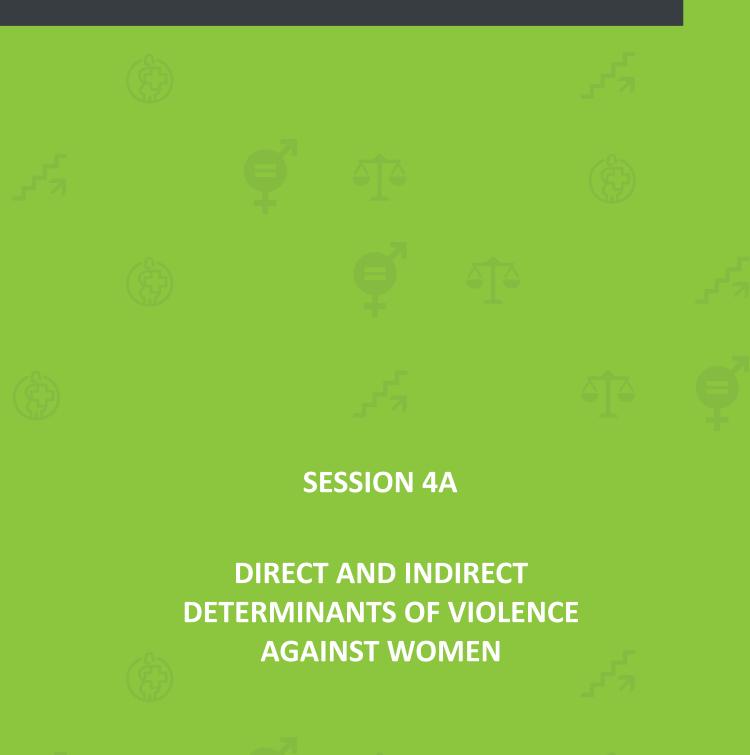
Most women workers are not aware of their rights and entitlements, such as sick leave or maternity leave. With regard to the latter, Pakistan has set maternity leave at 3 months while countries like India and Bangladesh have 6 months maternity leave. Apart from this, there is no legislative cover for issues like nursing and designated spaces for nursing at the work place do not exist in Pakistan.

Other barriers that inhibit women's ability to generate income in the informal economy include carrying an immense burden of work including care work which translates into them working the entire week without taking any time off, lack of adequate transport which, in turn, affects mobility. Home based workers also cite load shedding as an obstacle in their ability to work.

Empowerment will come with ownership and recognition of work, and control of what the woman owns. This can only be achieved by carefully chipping away at the current patriarchal norms. One significant initiative in this regard is the registration of assets in the name of women.

RECOMMENDATIONS BY PANELISTS

- 1. Reforming existing legislation on a priority basis.
- 2. Home based and domestic workers need to be better represented.
- **3.** Better implementation of labour unions
- **4.** Put occupational safety and health systems in place
- 5. Carry out gender sensitization training
- **6.** Employ women labour inspectors.
- **7.** Bolster skills training.
- **8.** Reduce the gender pay gap.
- **9.** Provide legal protection for domestic and home-based workers.
- **10.** The use of technology and media should be encouraged and skills training should be provided with regard to digital services.
- **11.** Better public service delivery including electricity, safe work environment and transport for better mobility of women.
- 12. There is a need to consolidate small agricultural ventures into commercially viable farms.
- **13.** There is a need to create incentives for small farm technologies to generate higher incomes and close the gap between paid and unpaid workers.
- **14.** There is a need to improve maternity BMI in order to prevent stunted growth.
- **15.** Collective action in the form of unions is extremely important, which can be achieved through better legislation to alleviate legal formalities and enable the registration of











EDUCATION

Identified as the main contributor to increased incidences of violence

- PCSW Baseline Survey

There is a common misconception that exists both in Pakistan and in many countries of the world—that violence is only perpetrated against poor women. The reason why this has taken root is because violence is narrowly construed to only mean physical violence and is not seen to encompass the denial of basic citizen rights like being denied the right to have one's birth registered or being denied the right to participate in the political process.

During this session, panelists focused on the determinants of violence at multiple levels and also touched upon new forms of violence taking place in cyber space. Harassment through social media platforms is on the rise and there are no structures in place that are effectively equipped to deal with these new, more sophisticated forms of violence.

Preliminary findings from the PCSW Household Survey touched upon factors that contribute to incidences of violence at the individual and household level. Survey findings showed that girls who were married before the age of 18 and who had their first child before that age were less able to negotiate their relationship with their spouse and were more vulnerable to spousal violence. The women respondents in the survey identified various forms of violence that included not only physical violence but also sexual and psychological violence

Education was identified as one of the factors that contributed to increased incidences of violence. Women who were uneducated or had very low levels of education were more likely to experience violence. An educated woman may also suffer violent behavior if her husband feels threatened by her, owing to the fact that she is aware of her rights and can speak up for herself. Interestingly women who were employed experienced almost the same

CHAIR



Ms. Fauzia Viqar Chairperson, PCSW

PRESENTERS



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Dr. Anita AllanaSenior Coordinator Working Group of Women, The Agha Khan University



Mr. Mubarak Ali
Deputy Director,
Bureau of Statistics Punjab



Dr. Rafi Amir ud DinResearch Fellow, COMSATS



Ms. Zarizana Abdul Aziz Director, Due Diligence Project

level of violence as women who were not employed even though one would expect that women in paid employment would be better able to negotiate their relationships.

Conversely, women *are* likely to experience more violence if their *spouse* is unemployed or un educated. More than education,

Dr. Asad spoke about what women call *shaur* or awareness and said that men that do not have *shaur* will resort to violent behaviour more often.

Witnessing violence in the family or neighbourhood was also cited as a factor leading to the normalization of violence. Panelists highlighted the intergenerational effects of violence and said that if the husband had experienced violence in the family, he is more likely to also be a perpetrator of violence.

The community and social factors that were identified as drivers of violence included social and gender norms, restriction on a woman's mobility, early and arranged marriages, deep-rooted patriarchal norms, the role of the media and the use of technology and religion. The use of drugs, alcohol abuse, unemployment and poverty were cited as additional factors along conflict within the joint and extended family.

Polygamy was cited as another reason for violence because it brings with it the stress of managing 2 wives and 2 households which when coupled with economic constraints lead to increased incidences of violence in the home.

Restricting financial independence is also an important driver of violence within the home. A woman may be earning but that does not necessarily translate into her enjoying financial autonomy which makes her more vulnerable.

Regarding attitudes: both men and women have a high level of tolerance for violence and there is a general feeling that violence can be legitimized in certain cases where women make mistakes or disobey their husbands. **Dr. Asad** in her presentation also talked about the fact that men feel that beating their wives is good for maintaining discipline and harmony within the house and that letting a woman raise her voice would disrupt the power balance within the household.

Violence against women and girls is considered a private matter which must be resolved at home and should not be brought into public spaces. Women are encouraged to be tolerant and to reconcile with

violent spouses as divorce is considered a stigma. In many cases women also reconcile because they are financially dependent on their spouses. There is a hesitance in reporting violence to family members for fear of dishonouring them and this also contributes to the under-reporting of these incidences which in turn impacts the implementation of the law.

Dr. Rafi Amir-ud-din spoke about the linkages between women's property rights and their empowerment and said that the link between property rights and women's empowerment is well established and that women's property rights are fundamental to their economic security, social and legal status and often their survival. One of the adverse consequences of the absence of property rights, and this is a pattern that is observed in many countries especially South Asia and Sub-Sahara Africa, is that women become dependent on men, and that dependence becomes the reason they stay in abusive relationships.

Dr. Rafi identified a plurality of factors that work in tandem to deprive women of their property rights, which include discriminatory laws and customs and biased attitudes along with inefficient legal structures that contribute to this deprivation.

Ms. Zarizana Abdul Aziz talked about the emergence of new forms of violence in online spaces as a consequence of which women are denied equal access to the internet; they minimize their online presence or withdraw altogether. This is a breach of their human rights because women are denied their right to scientific advancement and the right to voice their opinion and participate online.

Online violence can be defined as acts committed, abetted or aggravated in part or fully through the use of Information Communication Technology (ICT) and cyber bullying, hacking of personal information and revenge porn.

Computer mediated communications within the digital environment computer take on their form because of anonymity and the ease of transmission where there is vast network and people can be on multiple platforms. Violence on the internet is

persistent because once uploaded the content in question is permanently accessible and can be shared swiftly and repeatedly.

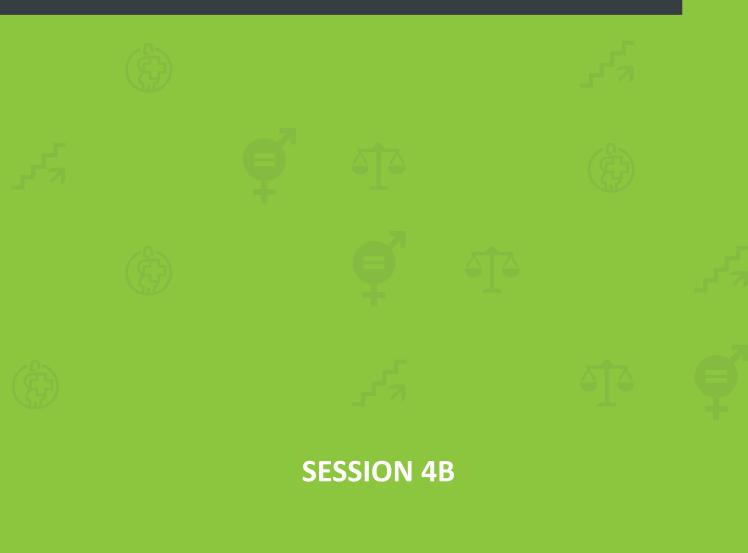
Even though the response of states has been to criminalize cyber violence **Ms. Aziz** contended that while important, criminalization is inadequate and a human rights approach needs to be taken in order to tackle the problem.

Digital violence has to be tackled from various perspectives that include prevention, protection, prosecution, punishment and provision of redress and reparation. There is a need to look at state accountability along with the accountability of digital intermediaries.

Talking within the context of Pakistan **Ms. Viqar** added that the reporting of cases of cyber harassment far outnumber conventional cases of violence. She cited statistics from 2017 where a total of 8000 cases of conventional violence were reported in Punjab and over 2000 cases of online violence were reported every month but said that the state response was inadequate because of a lack of mechanisms for online protection.

RECOMMENDATIONS BY PANELISTS

- **1.** At the individual level there needs to be more employment, education and awareness raising.
- **2.** Teaching life skills to both boys and girls in order to have a more positive inter-personal relationship and more respect for one another.
- **3.** Engaging with people at the household level and educating them about alternative and more progressive forms of masculinity.
- **4.** In terms of services recruit more female police and train them with regard to how they relate to and address cases of violence.
- **5.** There should be service building in terms of health care professionals also because women, by virtue of their reproductive functions, are connected to the health system and health care providers could be trained to screen and identify cases of violence and then be able to link them with certain services.



ROLE OF SOCIAL PROTECTION & INCLUSION FOR WOMEN'S EMPOWERMENT





One-third of Pakistan's population lives in poverty out of which women and children, disabled, and potentially the elderly, are the most vulnerable groups of poor. Safety net and social protection programs are patchy with limited targeting, covering approximately 2-3% percent of the total population as compared to a poverty rate of about 25%.

The definition of social protection adopted by the ESW survey was explained along with presentation of the data collected for the baseline survey to showcase beneficiaries and impact of social protection programs.

Ms. Sarah Hendricks, stressed at the start that better designed social protection programs were necessary to ensure impact.

Dr. Sohail Anwar presented the work of Punjab Social Protection Authority and its initiatives. He also highlighted the gaps identified by the authority and future initiatives to bring the marginalized groups into the ambit of social protection.

Dr. Shujaat Farooq stipulated that social protection programs are extremely important, and are more than mere economic gains of a country. The trickledown theory has not been functioning and therefore, these programs are vital. They ensure political stability and inclusion through promoting resilience, equity and opportunity. He presented an impact evaluation of the BISP program. His findings indicated a significant impact of the BISP program on the household uptake of services to smooth out consumption.

Ms. Ume Laila explained the work of HomeNet, an organization working for advocating rights of Home-Based Workers (HBWs). She said that studies have conclusively shown that most of the women in Pakistan are informal workers. These HBWs are hidden from sight yet contribute significantly towards the national GDP. There is a need to specifically target women HBWs for social

CHAIR



Ms.Sarah Hendricks
Director, Gender Equality,
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PRESENTERS



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Dr. Shujaat FarooqAdditional Director General M&E, Benazir Income Support Programme



*Ms. Ume Laila*Executive Director,
HomeNet, Pakistan



Dr. Sohail Anwar ChaudhryCEO, Punjab Social Protection Authority

protection programs as these women are in a precarious position.

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
- (c) Zakat

- Definition of Social Protection adopted by PCSW Baseline Survey



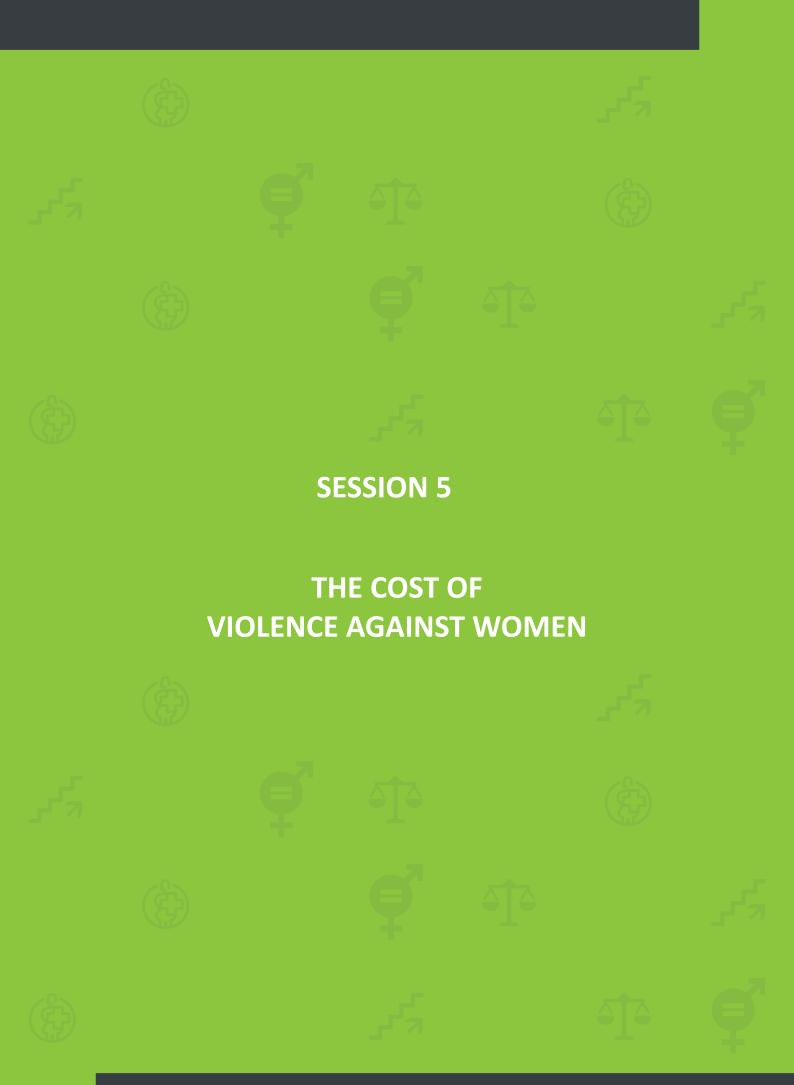
These women are not very poor; hence, they do not qualify for the traditional social protection programs and since they do not have any formal employers, they do not have benefits other than their cash earnings.

Several gaps were identified in the session, in particular, the need for better designed social protection programs. Panelists spoke about the challenges faced by the BISP, in particular, that the analysis of data revealed that BISP income does not necessarily translate into higher decision making for food and medical treatment by women owing to the fact that male members of the household are in possession of the card and make use of the funds at their discretion and furthermore, BISP income is not sufficient to lift a household out of poverty. Furthermore, the correlation between increased income and decreased labour force participation is yet to be explored.



RECOMMENDATIONS BY PANELISTS

- **1.** Align the social protection programs at the federal and provincial levels to review duplication and ascertain the best ways to address the needs of the households.
- 2. BISP should increase its amount given per household to bring the households out of poverty.
- **3.** Create better targeting methodology and programs to effectively target beneficiaries.
- **4.** All social protection programs must increase assistance and must be complimented by other programs which ensure skill development and/or employability.
- **5.** Unconditional cash transfers (UCTs) should not be expanded. UCTs are important to smoothen the consumption. However, to ensure that households lift themselves out of poverty, Conditional cash transfers (CCTs) should be introduced. Conditions could include mandatory enrollment, training etc. A portfolio of mixed programs, with careful coordination of federal and provincial programs can have a significant impact.



The preliminary findings of the PCSW survey were presented with a focus on the human and the social cost of violence. It showed that VAWG reduces quality of life, productivity, income and social life not only through physical injury but other factors as well. About 11% of women suffered physical injuries and sexual abuse; 64% of which had a mental health impact while 11% of were suicidal and 18% stopped enjoying life. In addition, out of the 11% of women who reported physical abuse, 15% reported an impact on work, falling sick or being prevented from resuming work again while 26% said it had hindered regular domestic work.

The inter-generational effects of VAWG were also highlighted. Of the 13% who experienced abuse, 50% reported having an impact on their view towards children. 48% stopped caring; while the children of 31% of women missed school and the remaining 24% suffered trauma.

It was concluded that children who witness violence within families develop behavioral issues and perform badly in school along with being prone to perpetrating that same form of violence in school. It was also highlighted that women who have suffered violence choose not to seek help as half the women never speak to anyone; only about 2% seek out the police and approximately 1% sought help from the hospital, religious leaders or legal help.

Mr. Asif Iqbal presented findings on the tangible and intangible costs of violence as part of a larger project: Economic and Social Costs of Violence undertaken in three countries (Ghana, Sudan and Pakistan). His study touched on both Qualitative and Quantitative aspects and focused on the net impact of violence by controlling all other variables. His key findings highlighted 4 subsets of risk factors which included individual characteristics (age,education, employment status); family characteristics (wives, child marriage, tradition (tolerance) of family violence); livelihoods (economic and financial stress, etc.); and community (cohesion and fragility of community and mistrust of local authorities).

CHAIR



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Chairperson,
National Commission on the Status of
Women

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Ms. Naveed Amir
Senior Economist,
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Ms. Yasmin Zaidi
National Consultant,
Punjab Commission on the Status of
Women

Survivors Seeking Help

- 11	Police	2%
- <u>À</u> -	Hospital	1.4%
12/	Legal	1.1%
HÅI	Local Religious Leader	0.7%
	Shelter	0.1%

- PCSW Baseline Survey

In addition, 3 sets of impacts such as Psychological (suicidal thoughts, depression, anxiety), Physical (Acute illness related to VAWG injuries and acute pain) and Reproductive (miscarriage, abortions) were set out.

It was stipulated that Intimate Partner Violence (IPV) was directly associated with less education (women with primary/secondary education are more vulnerable to IPV as compared women with technical education or higher secondary education); child marriage and informally employed women (financial vulnerability of victim). Furthermore, 50% of women living in communities do not report violence due to mistrusting the local authorities after years of inaction, which reflects on the systems' nonresponsiveness to VAW and the cost of violence. Therefore, there is more likelihood of violence being propagated.

There is a direct relation between IPV survivors and a net increase in illness and likelihood of experiencing pain. In addition, survivors of IPV and violence are more likely to have miscarriages, abortions and stillbirths. IPV survivors have 6.7% higher chances of miscarriages and 5% more chances of still births. An even more disturbing statistic pointed out was that IPV survivors have a 9.3% higher chance of suicidal thoughts and 3.4% higher chance of suicide attempts than their counterparts (i.e. other married women).

Survey findings on estimating the tangible costs of violence on the household highlighted two types of cost - direct and indirect - and how all such costs add up to impact the economy negatively. Direct costs were defined as the out of pocket expenses such as

healthcare expenses, police fees, court fees etc. Indirect costs were termed as opportunity costs such as days lost from work and school days lost for children. VAWG was categorized as IPV and Family violence under violence at home, and 1/3 of the surveyed women reported being victims of some kind of violence. IPV was seen to be the most common category of violence in rural areas as 26% of the women shared experiencing IPV out of which the most frequently propagated form of violence was psychological in nature. In addition, 24% of women reported experiencing 'family violence' which is any

type of violence while living with extended family and, as with IPV, the common form was said to be psychological.

Moreover, the prevalence of violence outside the home was shown to be at an alarming 16% at the workplace, 21% at educational institutions while 14% was experienced at any other public space. Estimates depicted the direct cost of violence to be 3.8 million dollars (0.1% GDP) and the cost to GDP is highest in the IPV categories.

The indirect cost associated with VAWG highlighted the estimate number of days missed at work or school. About 170 000 days at work were missed by the spouse with the children spending 1.8 million days outside of school, while 970 000 days of care work were missed by survivors of IPV themselves. The indirect costs are equally hefty with regard to family violence and violence at the workplace. The cost of violence not only affects the perpetrators and victims of VAWG but also has a deep impact on businesses. This includes all forms of violence e.g. psychological,





economical, physical and sexual.

Unsurprisingly, women suffer more violence than do men. However, **Mr. Adeel Ali** highlighted an interesting finding showing that men also experienced violence from their spouses. 14% of female employees reported IPV, and 6% of male employees. Psychological violence was the most dominant form reported.

Panelists highlighted major challenges faced in terms of loss of productivity owing to a variety of factors like tardiness, absenteeism, presentism (loss of productivity). Tardiness was defined in terms of time spent at work while presentism was defined as a loss of productivity owing to a lack in concentration or focus on the work as a result of violence.

A significant challenge faced by victims of IPV was serious loss of work owing to tardiness and loss of productivity which amounts to 20 working days a year on average. Another interesting statistic was that 5% of employees reported being violent towards their partner and saw loss of work amounting to 28 working days a year. Surprisingly, according to the self-administered survey, the victims lost less work than the perpetrator by having to take on the burden of extra housework after perpetuating violent behavior. There was also a higher loss of productivity in the perpetrator with difficulty in concentration, slower work, exhaustion, loss of work due to stress etc.

The panelists agreed that violence is not just a domestic issue as there are ripple effects felt at the workplace along with business and livelihood. The survey has shown that such violence has a greater impact on the male perpetrator when it comes to business etc. and the scale of loss to business due to violence against women can be significant. There are social and individual costs of violence which indirectly impact other dimensions of development and wellbeing.

RECOMMENDATIONS BY PANELISTS

- 1. Increasing trust in the officials of the communities.
- **2.** More research on the effect of reproduction as more children could be a cause of violence.
- **3.** Looking at both tangible and intangible costs of violence in tandem to be able to deduce a true picture of the actual impact on women.
- **4.** National VAW surveys must be conducted by the Federal Bureau of Statistics to get a better picture of the cost of violence faced by women and that LFS/PSLM surveys should have a module on VAW.
- **5.** In-depth analysis is required on such studies in more economic terms along with research to integrate macro-economic implications of VAW into policy making.
- **6.** Addressing the issue of VAW which would further lead to mitigating the loss of productivity in business by gaining back the labour hours lost due to IPV or others at home or outside the home.
- **7.** Using advocacy as a tool is important especially with businesses and corporate institutions for reducing such loss and in turn mitigating VAW.
- **8.** Data on this study needs to be expanded, and should be tabulated and compared to other countries, which would enable further research to highlight Pakistan specific indicators.



In claiming and protecting their rights, women come face to face with a complex web of laws systems and institutions. The justice sector in Pakistan is not seen as having delivered on its promise of upholding rule of law and protecting the fundamental rights of women who face multiple challenges in accessing the judicial system.

Women that belong to poor socio-economic backgrounds do not have the resources to bear the cost of litigation. Court processes and procedures are complicated and add to the frustration of women litigants. Moreover, women have to face intimidation and harassment if they approach the justice system for redress.

As an institution the justice system suffers from poor investigation, corruption, external interference in trials and poor prosecution. The law gives the complainant the option to compromise at any stage of the trial which has an adverse impact on the already low conviction rate.

Despite being banned by the Superior Courts, *jirgas* and panchayats continue to operate and are a contributing factor to the injustice and violation of the fundamental rights of women with their long history of unjust and inhumane decisions against women.

Panelists in this session spoke about the role of the justice sector with regard to the rights of women and examined the impact of institutional measures that have been put into place to enhance gender equality in Pakistan

Mr. Asad Jamal and Dr. Zubair Abbasi talked about the importance of ensuring the financial protection of women both within marriage and post-divorce and examined the way that judges have approached this issue.

Laws in Pakistan pertaining to the financial protection of women post-divorce are very weak. While the law provides for maintenance during the *iddat* period,

CHAIR



Ms. Khawar Mumtaz Chairperson, NCSW

DISCUSSANT



Dr. Rachel CassidyPost-Doctoral Fellow,
Institute for Fiscal Studies

PRESENTERS



*Ms. Ayesha Khan,*Director, Collective for Social Science
Research



Dr. Zubair Faisal Abbasi Assistant Professor, LUMS



Mr. Shaikh Ahmad Hassan School of Law, LUMS



*Mr. Asad Jamal,*Advocate Lahore High Court



Ms. Mumtaz MughalResident Director,
Aurat Foundation



Mr. Sohail Warraich Board Member, NCSW



Ms. Irum RubabLecturer, Department of Gender Studies, UMT

post-divorce and examined the way that judges have approached this issue.

Laws in Pakistan pertaining to the financial protection of women post-divorce are very weak. While the law provides for maintenance during the *iddat* period, it is silent on the question of providing maintenance post-divorce that goes beyond the period of *iddat*. In this context Mr. Jamal spoke about the concept of *mataa* which is the maintenance of women post-divorce going beyond the period of *iddat*. He said that the concept of *mataa* has been mentioned in the Quran and there has been much debate in Pakistan centered on the issue of whether legislation should be enacted to grant women maintenance beyond the period of *iddat* after divorce.

Mr. Jamal referred to a case that came before the High Court in 2004 where a divorced woman asked the Court for lifetime maintenance for the post-divorce period. Even though the High Court did not grant mataa, it referred to Quranic sources that talk about mataa and recommended that legislation should be enacted to provide women with legal cover in such situations.

Dr. Zubair Faisal Abbasi highlighted what he called the concept of reciprocal benefits which could be used by the courts to better protect women financially post-divorce. He cited the *Bilquees* Fatima case of 1959 and called it revolutionary because it was the first time in any Muslim country that a woman was given the right of khula, which is the dissolution of marriage without the consent of a woman's husband. Moreover, when talking about how to determine the consideration for *khula*, the Court took into account the concept of reciprocal benefits and stated that a woman's contribution as a home maker should be recognized as having economic value which should be taken into account when determining the consideration for khula.

After being ignored for many years the Lahore High Court applied this principle in 1988 and invoked it again in 2012 but this concept needs to be built up and used to better protect women financially postdivorce.

Ms. Irum Rubab spoke about women's right of inheritance as being a critical entry point for women's empowerment in South Asia and said that even though this right is guaranteed by both the Constitution of Pakistan and Sharia the situation on the ground is very different. The forcible denial of this right is a pervasive practice



which poses a serious challenge to women's economic empowerment.

Even though the law was amended in a bid to curb such practices, and depriving a woman of her inheritance was declared a criminal offence, women still face obstacles when approaching institutions in order to access this right. In her analysis Ms. Rubab noted that the Union Councils, which are responsible for keeping records on births, marriages and deaths have no way to manage data and records older than 10 years because their records have not been digitized and it becomes difficult to sift through records in order to find the relevant documentation.

The Revenue Department has lost records due to poor scanning during the drive to computerize land records because information that was deleted or erased could not be scanned. The computerized records therefore do not identify individual chunks of land in jointly owned properties which can severely disadvantage women seeking to access inheritance rights.

The National Data Registration Authority (NADRA) sometimes has faulty family records and incorrect family trees generated for inheritance. Moreover, no MOUs or document of cooperation have been signed between NADRA and other departments and the claimants have to get the records updated at each department themselves which can prove to be very problematic for women due to their restricted mobility.

Additional problems include institutions being over-burdened, the ever-increasing judge to case ratio and the institutionalization of patriarchy where women are encouraged to reconcile rather than register FIRs against family members for depriving them of their inheritance.

Mr. Sohail Warriach cited the Punjab Gender Parity Report of 2018 and said that even though there has been a 5% increase in the number of crimes there were only 315 convictions and 6,904 acquittals.

In his presentation, Mr. Warraich assessed the impact of 2 initiatives undertaken in Punjab: the Violence against Women Center established in the Multan District and the gender based violence court which was started in Lahore in October 2017.

With regard to the Violence against Women Center Mr. Warraich stated that the objective of the Center was to bring all kinds of facilities under one roof starting from the registration of complaints, investigation, forensic evidence, medico-legal evidence right up to the time the matter goes to Court.

This Center was established in March 2017 and the figures show that till October 2018 2,641 cases had been reported with the highest number of reported cases being of domestic violence. In highlighting some of the challenges, Mr. Warriach said that the Center is missing a critical aspect which is that of a shelter, and the existing *Dar ul Aman* is being used where 22 women have been referred during the period under consideration.

There is no clarity as regards police station records

and no way of knowing whether a case was resolved and how it was resolved. There are a number of cases which the record states have been resolved through reconciliation but there is no explanation as to what that means. 9 out of 34 FIRs in rape cases were cancelled and again there is no explanation with regard to why that is so. Other challenges highlighted included bureaucratic turf war, lack of a budget, incomplete rules and procedures, the internal software not having been developed, no functional court system and there being no provision for the preparation of x-ray reports at the Center itself.

The other initiative that Mr. Warraich spoke about is the gender-based violence court in Lahore which was started in 2017 when the Lahore High Court enacted a Gender Equality Policy and established this Court.

There are special guidelines and procedures regarding the working of the Court, and there is an action plan detailing how the Court would be set up and the kind of facilities that would be available as per the law. The biggest challenge facing this Court is its dependence on the work of other agencies like the police (specifically for investigation), medicolegal and public prosecutors.

Ms. Ayesha Khan spoke about women's political participation and the ways in which women have strategized to increase their political voice. She focused on the linkages between the women's movement and the restoration of reserved seats for women and highlighted the role played by women's rights organizations in organizing campaigns to demand a restoration of reserved seats for women. This, she said, was complemented by the international focus on the importance of women's political participation.

According to Ms. Khan there were 3 potentially golden periods of policy making for positive, progressive outcomes for women in Pakistan and each of them were distinct in the combination of factors that came together to make this possible.

She started with the period of Zulfikar Ali Bhutto's first government where the civilian democracy was popular and the government commitment to equality was high and the Constitution reflected a commitment to equality of the sexes. The next golden period was under the government of Benazir Bhutto where there were a series of non-doctrinal positive policy outcomes including the signing of CEDAW.

The third golden period started in 2008 and continued until the end of the last government where there was a high number of women in the elected assemblies who were pushing a legislative agenda. According to Ms. Khan there is a strong argument to be made in favour of keeping women in the assemblies and arguing for more women in key policy making positions.

RECOMMENDATIONS BY PANELISTS

- 1. Recruitment of more female staff.
- **2.** Making government offices more female-friendly and providing sitting spaces and bathrooms for women and children.
- **3.** Speeding up the justice system; recruiting more judges, employing methods to weed out frivolous cases in the beginning and the training of judges.
- **4.** Gender sensitization and training of police officials to make them sensitive towards issues that concern women.
- **5.** Verification of NADRA and LRMIS records to make it error free.
- **6.** Cooperation and data sharing between state departments through MOUs to save the hassle of in-person entries at each institution and lengthy procedures of locating lost records.
- **7.** Upgrading the LRMIS to mitigate previously identified issues.

CLOSING CEREMONY

All speakers extended their congratulations to PCSW for organizing such a huge and diverse event on Social Economy of Gender as one of the first conferences of its kind in Pakistan; much needed for a ground-breaking discussion on social and gender issues. They lauded the success of the Conference as an enterprise where there were an insightful series of panels and discussions based on rigorous research and added academic value.

Mr. Shoaib Ahmed Shehzad, stressed that in order to enhance women's participation in the labour force, reliable data analysis is the need of the hour to understand where targeted engagement is required. The existing gaps must therefore be highlighted before identifying the right policies to tackle these gaps. Through the Social and Economic Well Being Survey, it was possible to focus on generating data and standardizing indicators, which would guide advocacy and programming efforts towards developing policy and programs that targeted women's economic empowerment and reduce the vulnerability to various forms of discrimination, exclusion and violence. The use of the data for targeted advocacy and resource

allocation would improve women's access to services and economic opportunities. Furthermore, it would surely address the prevalent attitudes that perpetuate violence against women and move towards ending harassment at and outside the workplace as well. The data would also allow to undertake intersectional gender analysis which would further highlight interconnection for women participation in the labour force.

It was stressed that the conference put much needed attention on gender equity and the empowerment of all women and girls, which is extremely important for achieving sexual and reproductive health and rights. Coincidentally, these are centrally positioned in the 2030 Agenda of the SDGs along with focusing on targets to end all forms of violence against women, to eliminate harmful practices and achieve reproductive health and rights with early focus and investment in the well-being of a girl child. These efforts require the availability of sex disaggregated data that addresses the needs of vulnerable groups such as disabled people, minorities and other marginalized groups. He expressed his sincere hope that PCSW would be



able to take this data forward and translate it into action for forming policies and programs in Punjab.

Ms. Sarah Hendricks, expressed her gratitude at being able to interact with various academics, gender specialists, gender champions, data gurus and policy makers. A theme that stood out as a bedrock for discussions was the power of data as a significant and important focus in each and every session, and it was pointed out that the first step towards closing the gender gap would be to first close the data gap. The Conference was successful in taking explicit steps forward on the basis of the Social and Economic Well Being Survey to actually close the data gaps and to demonstrate how those could be closed. The data generated and presented in the conference acts as a tool to unpack the realities of these women and girls, and in turn, recognizes the importance of improving the reliability and the accuracy of gender data; and the importance of translating data into evidence drive solutions that can go into the hands of policy makers, program designers and donor institutions.

The conference took an unapologetic perspective from a rights-based approach -

achieving a refreshing fusion of data-driven and rights-driven perspectives - and has helped recognize that achieving gender equality and the empowerment of women and girls must be understood in light of the topics of this conference. Whether it's the economic cost of gender-based violence, inheritance/property rights, redressal mechanisms for intimate partner violence, marital rights or issues with women in politics or the equity of women in the health space.

Finally, the conference succeeded in helping to keep the focus on the structural imperatives of solving gender inequality. The Conference also focused on the way in which economic and social empowerment are mutually reinforcing; that solving economic empowerment requires us to understand the clear realities of women and girls' lives; and to understand how one can become an impactful economic actor. Furthermore, there was focus on understanding the entrenched biases in systems and structures; understanding how those work together to so often exclude women and girl's voices, bodies, perspectives and lives. And the ways in which intentional choices to change the calculus of that reality can be made. Hence, taking a clear structural and system's-based



approach to economic and social empowerment of women and girls is part of how that would happen.

Achieving gender equality and women's empowerment is unfinished business and transcends geo-political boundaries and all sorts of dynamics at play; and it probably is the greatest human rights challenge in this world today.

An African American poet, Belle Hooks, wrote how there must exist a paradigm for social change that includes an understanding of ways to transform consciousness that are linked to efforts to transform structures. This idea was evident in the theme surrounding the dialogue in the Conference; in dialogues around the structures of labour force participation rates; the structures around where women are placed in the labour force; discussion around women in the justice system; around women in the health system etc. The conference brought upon a very value driven approach to allow open conversation and to learn from experts in gender economics and violence.

Ms. Khawar Mumtaz, highlighted the importance of researched and documented impact of women on reserved seats in Parliament and spoke about how the struggle for women's political participation crosses with the needs of the governments in power.

The conference emphasized the need to examine and question the labour force participation rate as an indicator of women's empowerment and whether that is an accurate indicator without looking at the recognition of a woman's work. These insights must be examined closely in order to advocate more strongly for the recognition of women who are informal workers, or who are contributing family workers. Similarly, the conference shed light on critical importance of asset ownership and control and on the issue of marital rights. The

conference further provided interesting insights and dimensions which are extremely important for all provincial Commissions in order to move forward with interventions.

Ms. Mumtaz emphasized the need to reflect on all discussion that emerged from the conference to move closer to the objective of achieving women's equality as equal citizens of this country regardless of caste, class, religion and ethnicity, and to be seen as equal citizens and human being.

Ms. Fauzia Viqar closed the conference by expressing her gratitude to all of the esteemed speakers, panelists, chairs and participants, along with the governmental representatives for the success of the conference, which would not have been possible without the generous support of DFID, and the UN Population Fund and by highlighting key recommendations (given below) that were outlined in the discussion surrounding the panels of the conference. In particular, she reiterated that gender economics is smart economics and has tangible benefits for economic growth and emphasized on education of girls as a key accelerator of gender equality.

RECOMMENDATIONS

FROM THE CONFERENCE

Introduce legislation and policies to recognize home-based workers and bring them within the ambit of labour laws and social security across Pakistan.

Reform laws pre-dating partition e.g. Factories Act 1934 is still in force which prohibits women from working in factories between 7pm and 6am.

A percentage of all public sector contracts should be set aside for businesses that are women specific, women owned and women run.

Address knowledge gaps with regard to female labour force participation at the national level.

Give recommendations to universities on making career services more effective through career counseling, job matching services, job preparation services for women.

Focus on investment in the early well-being of the girl child to reduce harmful practices such as child and forced marriage.

Macro and micro economic policies should reflect gender economic perspectives when being made either at the provincial, federal level or at the international level.

Strengthen existing institutions to be able to provide better gender statistics AND train institutions to disaggregate statistics so that we get a gender disaggregated picture.

Data collection agencies need to be **strengthened** and technical expertise must to be promoted and incentivized.

Women's commissions should be well resourced and involved in policy making.

Punjab Budget and Development expenditure should be **aligned** with high priority SDG targets and indicators.

Address VAW through effective protection, improved prosecution and punishment but most importantly not leaving survivors behind after they have been subjected to violence but provide them with redress and rehabilitation services.

Identify economic opportunities for women and women entrepreneurs to be able to equip them with education and training.

Formally recognize women working in the agriculture and livestock sectors.

Teaching women engaged in livestock and agricultural activities how to improve productivity by training them in techniques to improve farming and livestock rearing, resulting in greater income generation.

Identify economic opportunities arising from the China Pakistan Economic Corridor in

agriculture, livestock, businesses and industries to prepare women in time so that they can cash in on some of the growth which is being generated through CPEC.

We recommend that the government should review and scale up successful pilot interventions whether implemented by the private sector or by non-governmental organizations and government departments should adopt them after careful review.

Promote better access of financial services to women in order to bridge the gender divide This will translate into increased bank accounts and improved access to credit.

Bolster women's entrepreneurship by improving the regulatory framework so it is more sensitive to the needs of small entrepreneurs; set targets for percentage of the value of the loan portfolio to be given to female borrowers on easy returns; and rate of interest for loans for start-ups to be reduced and tax benefits be introduced for women owned businesses.

Remove key barriers to women's employment and entrepreneurship by introducing women-friendly, safe, affordable and reliable public transport as a priority not just in metro cities but in smaller towns also.

Protect women's inheritance rights through better legislation and policy with special focus on mitigating delays in implementation of the law.

Address VAW through effective protection, improved prosecution and punishment but most importantly not leaving survivors behind after they have been subjected to violence but provide them with redress and rehabilitation services.

Recognize domestic violence. It is not a private matter. The law must be seriously so it should not be relegated to the private sphere

Provide awareness to women for better access of rights.

Teach our children through curriculum changes on how to respect women and how to promote better inter-personal relationships to address the enormous cost of violence that was presented.

Provide services such as the gender-based violence courts; violence against women centers and helplines. Crisis centers and women's shelters need to be bolstered, augmented and must grow on modern lines.

We recommend a national survey on VAWG by National Commission.

We recommend that education be provided to all girls to move towards gender equality with special focus on technical education to compete with men in the technological sphere.

Draft better policies to tackle the population explosion.

The Federal Bureau of Statistics must **conduct** National surveys on VAW to get a better picture of the cost of violence faced by women and that LFS/PSLM surveys should have a module on VAW.

Address the issue of VAW which would further lead to mitigating the loss of productivity in business by gaining back the labour hours lost due to IPV or others at home or outside the home.

Use advocacy as a tool with businesses and corporate institutions to reducing loss of work because of VAWG, and in turn mitigating VAWG.

Align the social protection programs at the federal and provincial levels to review duplication and ascertain the best ways to address the needs of the households.

BISP should increase its amount given per household to bring the households out of poverty.

Create better targeting methodology and programs to effectively target beneficiaries.

All social protection programs must increase assistance and must be complimented by other programs which ensure skill development and/or employability.

Invest in the value chain for entrepreneurship of women in Pakistan through engaging with the household, especially men and mother in laws, to drive change in social attitudes to allow economic improvement of women to manifest.

APPENDIX I LIST OF SPEAKERS

Name	Designation	Organization
Ms. Fauzia Viqar	Chairperson	Punjab Commission on the Status of Women
H.E. Ms. Ingrid Johansson	Swedish Ambassador to Pakistan	
Dr. Yasmin Zaidi	National Consultant	Punjab Commission on the Status of Women
Ms. Khawar Mumtaz	Chairperson	National Commission on the Status of Women
Mr. Sohail Warraich	Board Member	National Commission on th Status of Women
Ms. Rabia Awan	Director	Pakistan Bureau of Statistics
Mr. Sajid Rasool	Director General	Pakistan Bureau of Statistics
Mr. Mubarak Ali	Deputy Director	Bureau of Statistics Punjab
Dr. Muhammad Amanullah	Chief Economist	Planning & Development
		Department, Government of
		Punjab
Mr. Sohail Shahzad	Additional Secretary	Labor Department, Government
		of Punjab
Mr. Jawad Khan	CEO	Punjab Skills Development Fund
Dr. Sohail Anwar Chaudhry	CEO	Punjab Social Protection
		Authority
Mr. Qazi Azmat Isa	CEO	Pakistan Poverty Alleviation Fund
Mr. Yasir Ashfaq	CEO	Pakistan Microfinance
		Investment Company Limited
Dr. Aysha Sheraz	Director (R&S)	National Institute of Population
		Studies
Mr. Shujaat Farooq	Additional Director General M&E	Benazir Income Support
		Programme
Mr. Asad Jamal	Advocate	Lahore High Court
Ms. Uzma Quresh	Social Development Specialist (Gender)	The World Bank
Ms. Saniya Ansar	Consultant, Global Findex	The World Bank
Ms. Melinda Good	Manager for Operations	The World Bank Pakistan
Mr. Jamshed Kazi	Country Representative	UN Women Pakistan
Ms. Sarah Furrer	Social Development Advisor	DFID
Mr. Shakil Ahmed	Assistant Country Director	UNDP
Dr. Tahir Andrabi	Inaugural Dean, School of Education	LUMS

Mr. Usman Khan	Adjunct Faculty, Department of	LUMS
	Economics	
Dr. Hadia Majid	Associate Professor, Department of Economics	LUMS
Ms. Shafaq Sohail	Teaching Assistant, Department of	LUMS
	Economics	LOWIS
Ms. Warda Riaz	Teaching Fellow, Mushtaq Ahmad	LUMS
	Gurmani School of Humanities and	
	Social Sciences	11100
Dr. Zubair Faisal Abbasi	Assistant Professor, Shaikh Ahmad Hassan School of Law	LUMS
Dr. Nargis Asad	Chair Working Group of Women	The Agha Khan University
Dr. Anita Allana	Senior Coordinator Working Group	The Agha Khan University
	of Women	
Dr. Rafi Amir ud Din	Research Fellow	COMSATS
Ms. Irum Rubab	Lecturer, Department of Gender Studies	UMT
Dr. Katherine Vyborny	Post-doctoral Associate,	Duke University
	Department of Economics	
Dr. Rachel Cassidy	Post doctoral Fellow	Institute for Fiscal Studies
Mr. Asif Iqbal	Deputy Managing Director,	Social Policy and Development
	Research & Senior Principal	Centre
	Economist	
M Naveed Amir	Senior Economi	Social Policy and Development
AA - A I - I AII		Centre
Mr. Adeel Ali	Economist	Social Policy and Development
Mc Pashanah Zafan	Managing Divertor	Centre
Ms. Roshaneh Zafar	Managing Director	Kashf Foundation
Dr. Azra Talat Ms. Anum Malkani	Founder Program Manager, Digital Financial	Roots for Equity Karandaaz
ivis. Anum iviaikani	Program Manager, Digital Financial Services	Karanuaaz
Ms. Aban Hag	Head of Innovation Challenge Fund	Karandaaz
ivis. Abaii ilaq	and MEL	Rataridadz
Ms. Mumtaz Mughal	Resident Director	Aurat Foundation
Ms. Ume Laila	Executive Director	HomeNet Pakistan
Mr. Hashim Zaidi	Global Urban Work Lead	OXFAM
Ms. Zarizana Abdul Aziz	Director	Due Diligence Project
Ms. Ayesha Khan	Director	Collective for Social Science Research
Mr. Haris Gazdar	Senior Researcher	Collective for Social Science
Ms. Sarah Hendriks	Director, Gender Equality	Research Bill & Melinda Gates Foundation
Dr. Sajjad Akhtar	Independent Researcher	Thir & Melinda Gates Foundation
Di. Sajjau Akiitai	illuepelluelli nesealcilei	

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