

# Economic Empowerment of Rural Women in Pakistan

Ms Shahnaz Wazir Ali

Special Assistant to the Prime Minister on Social Sector

Pakistan

Panel – I  
CSW

# Population – Pakistan

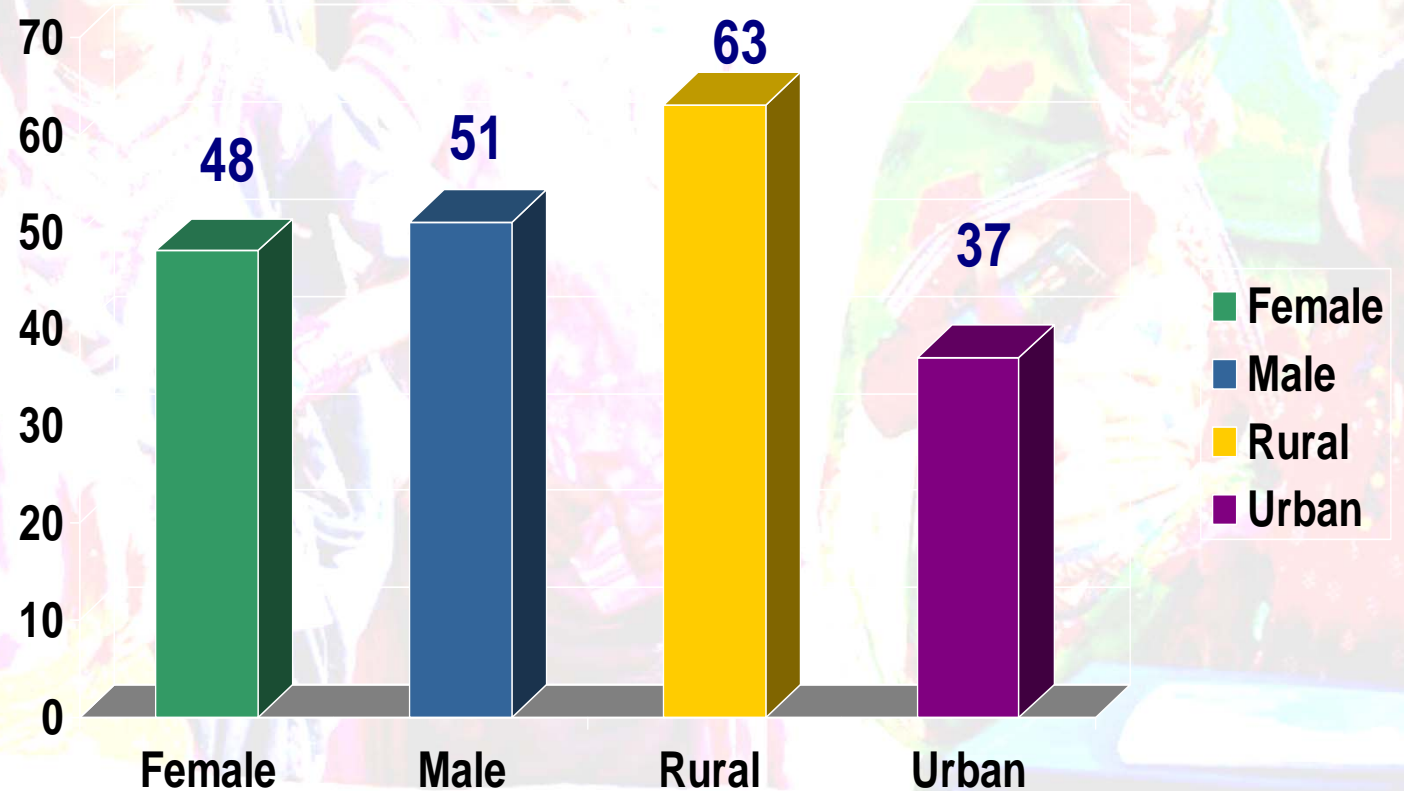
Total Population 180.71 million (2012)

Female: 87 M

Male: 93 M

Rural Areas 113 M

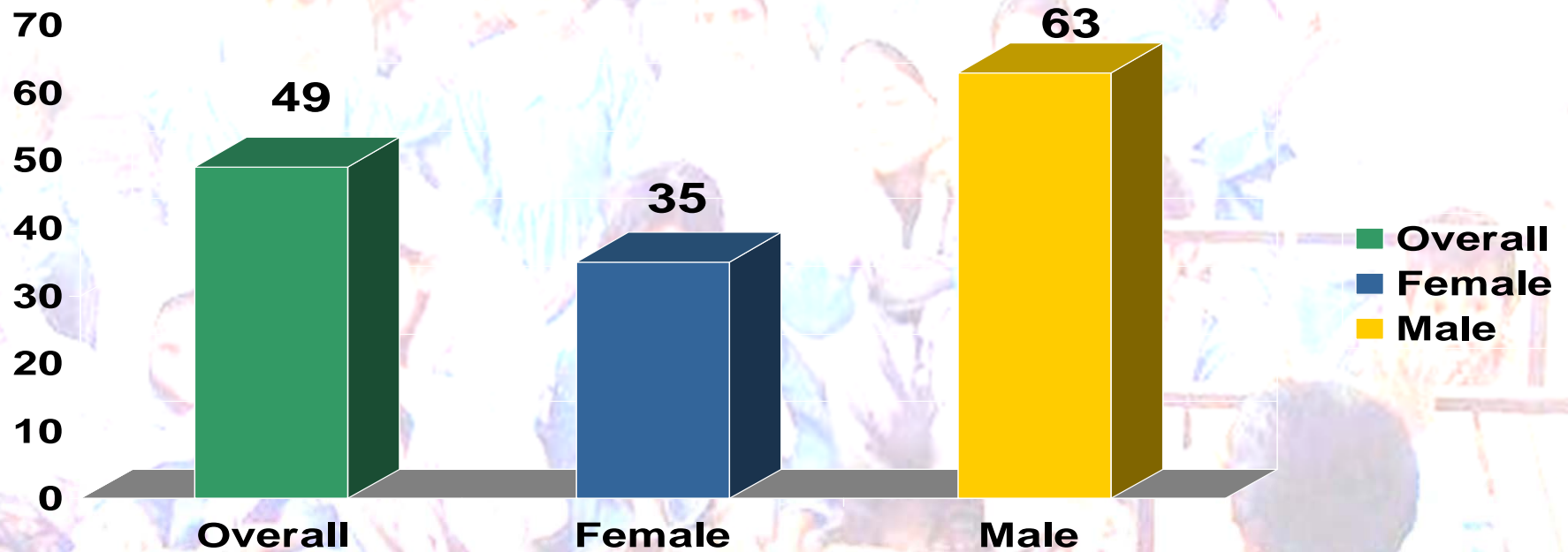
Urban Areas: 67 M



**Overall Rural Literacy Rate : 49 %**

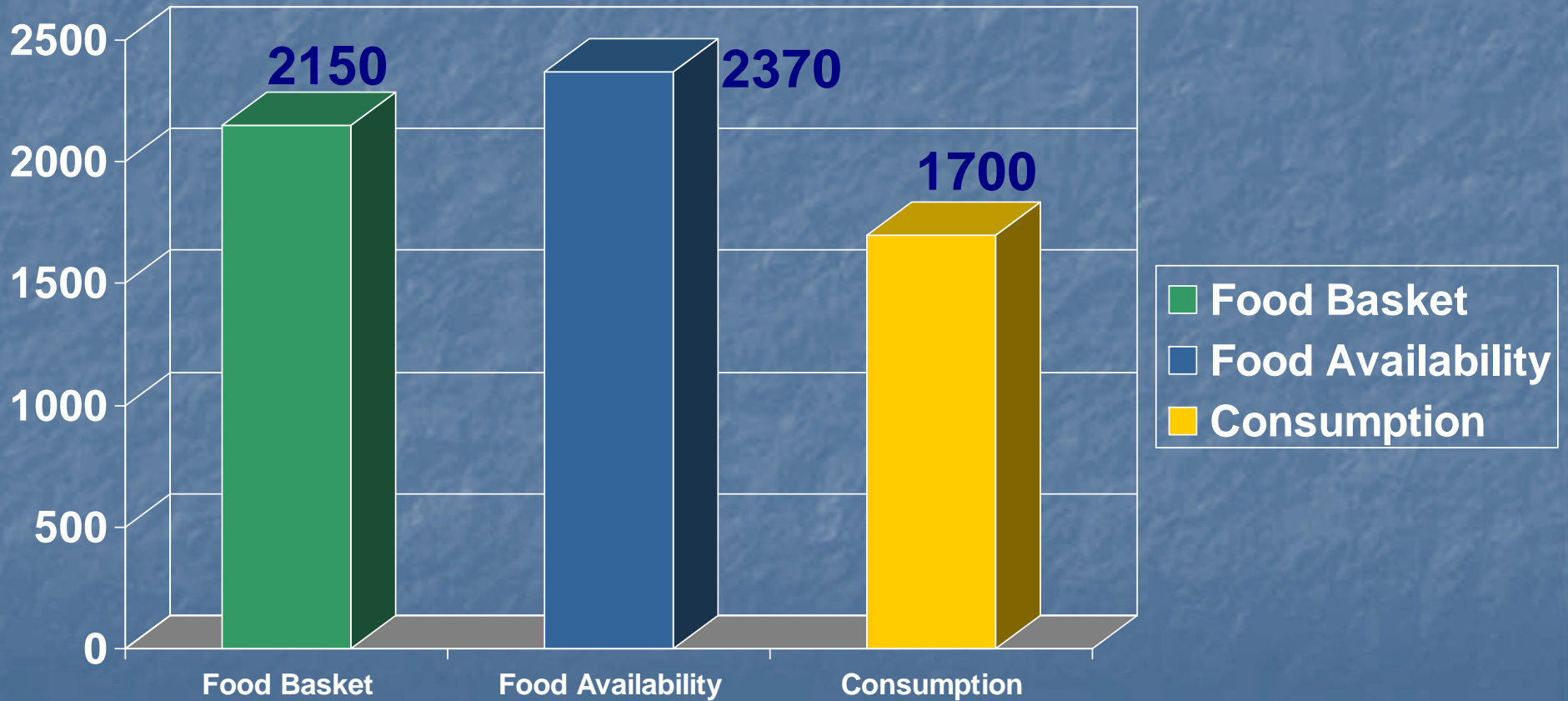
**Female : 35%**

**Male : 63%**



# Nutrition Status of Women

RDA/Capita per Day



## Urban & Rural Mothers

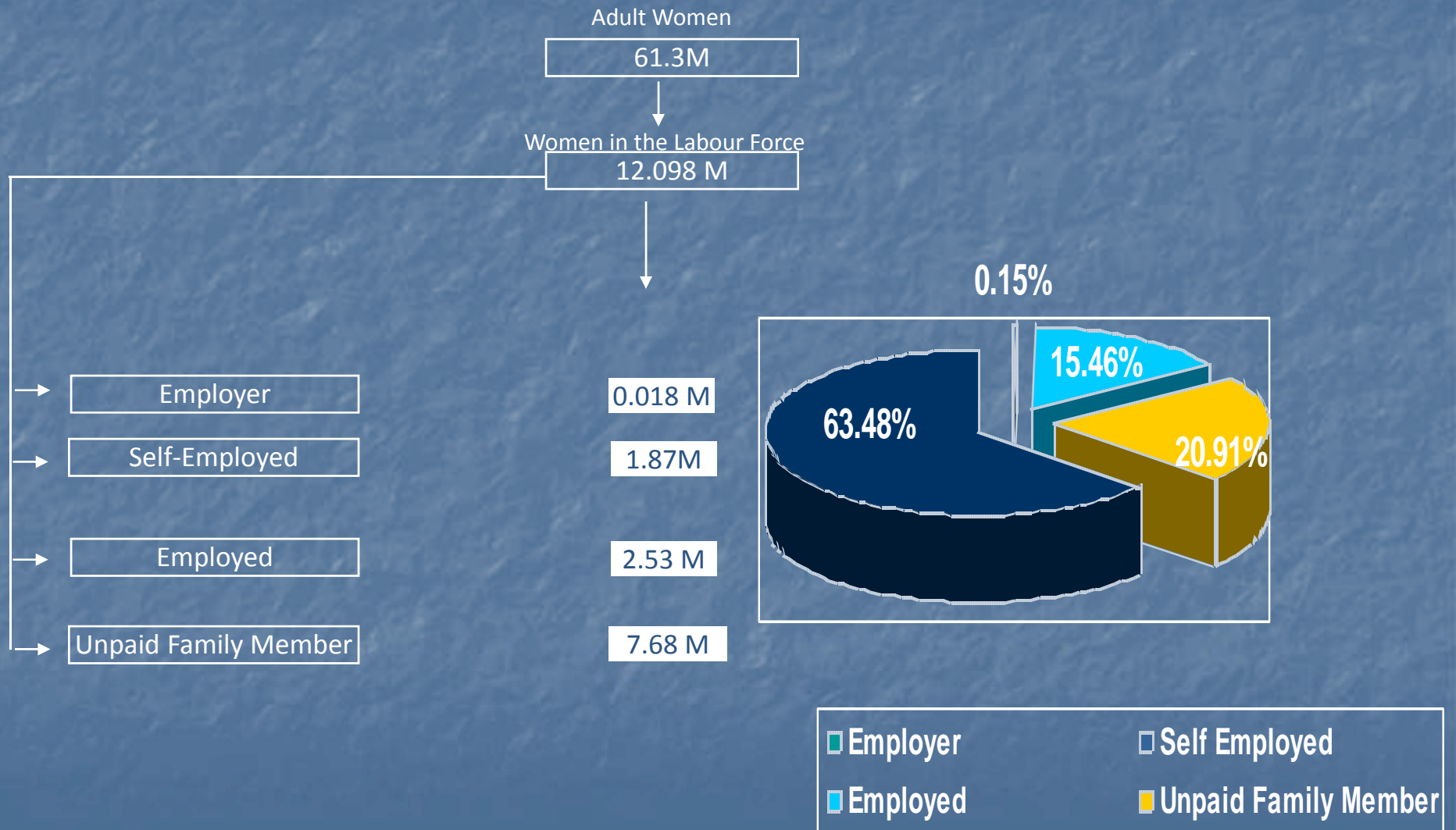
In Rural areas **48%** Mothers are getting below the RDA

In Urban areas **50%** Mothers are getting below the RDA

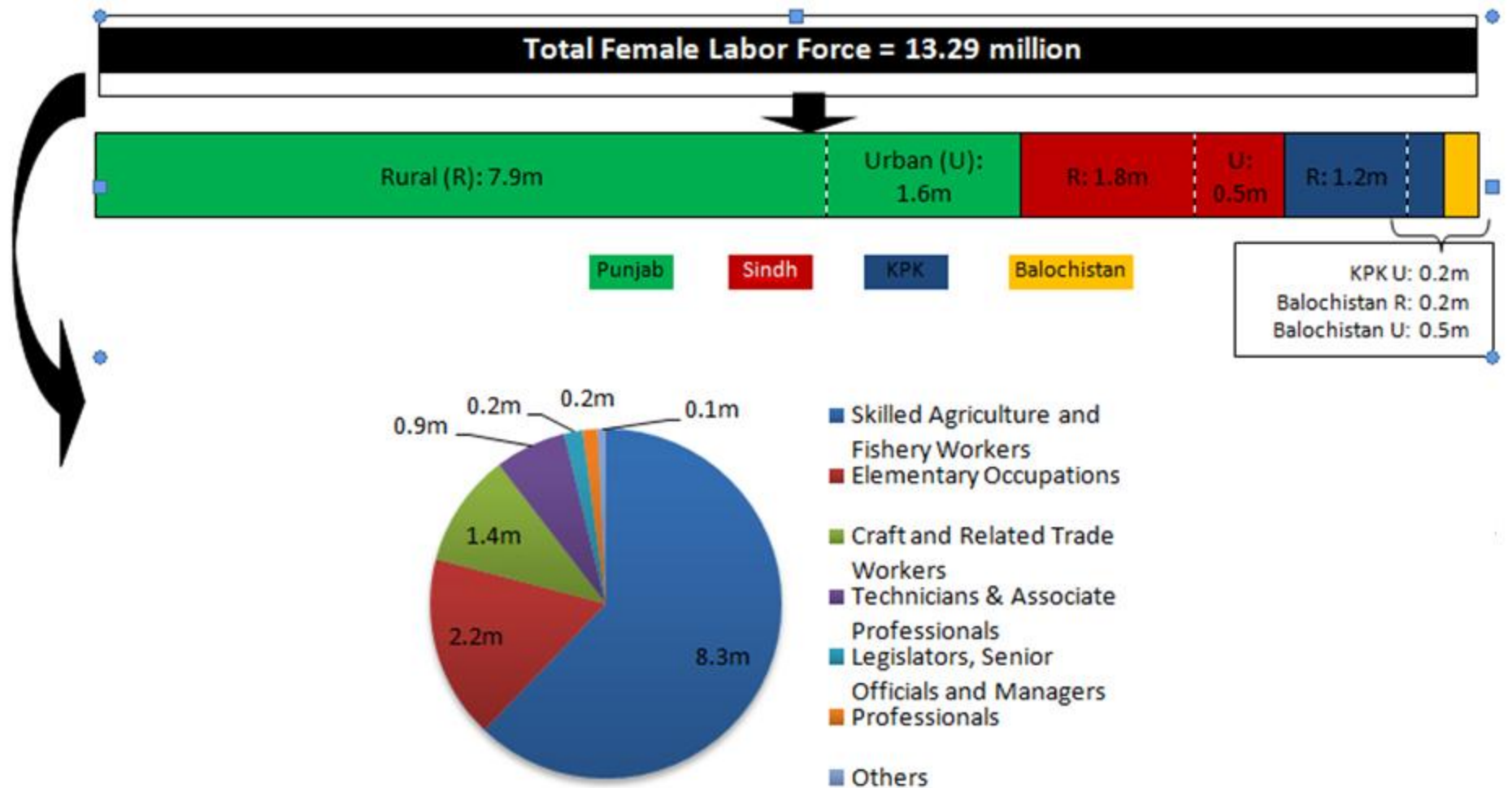
# Economic Status of Rural Women in Pakistan

- Share in Employment
- Land Ownership
- Access to Financial Resources
- Access to Technology
- Women in Rural Infrastructure

# Share in Employment



# Dynamics of the Female Labor Force (2010/11)



Source: Labor Force Survey 2010/11



# Land Ownership

- Women in Pakistan have a legal right to own land under statutory, religious, and customary law.
- In the Previous, Land Reforms Failed to Allot Land Titles to Women as a Right
- Major initiative of present Government 2010 Awarded of State Land to Landless women Haris in Sindh Province

# Benazir Income Support Programme



## Impact of Microfinance & Benazir Income Support Programme (BISP)

### Increase in Income:

90% higher income for active borrowers vs. non borrowers or new borrowers

+ Increase in female borrowers to 55% of total borrowers, allowing greater female economic empowerment

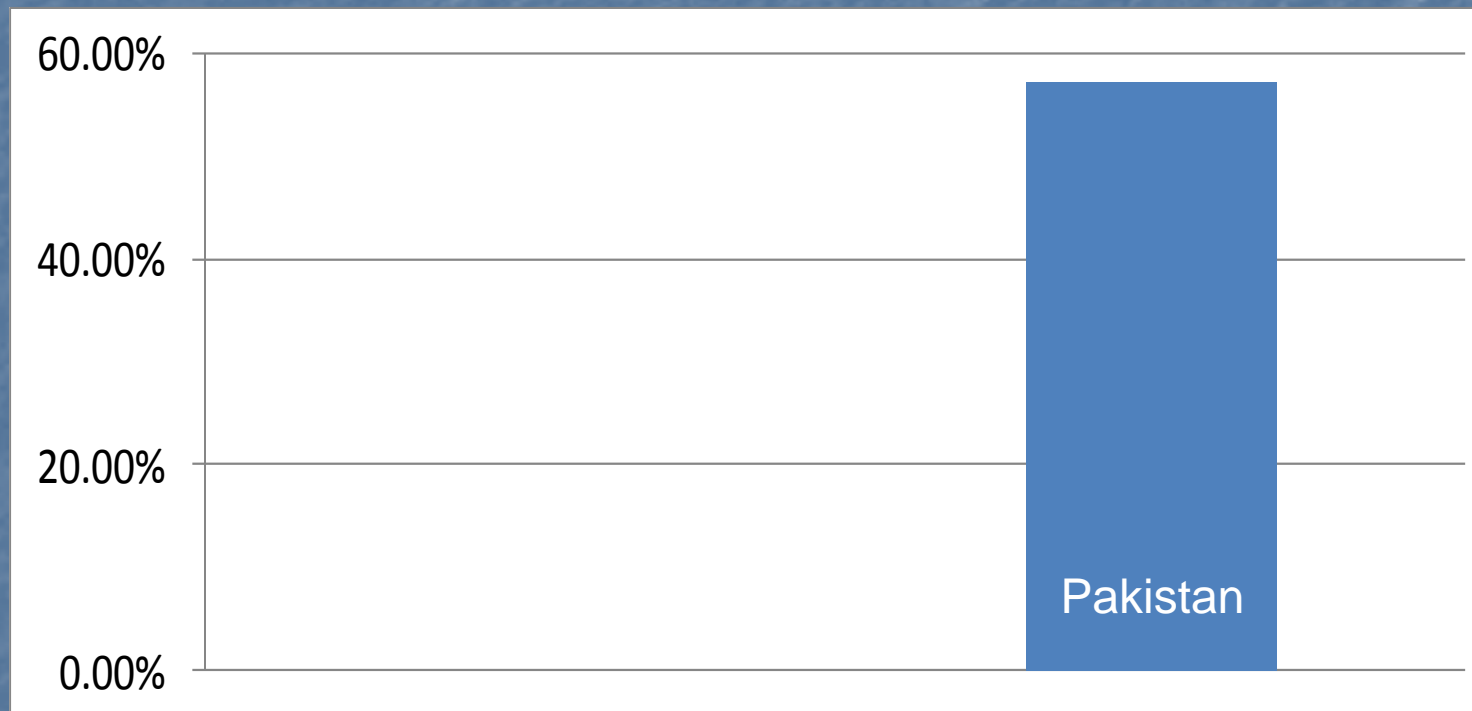
+ Increase in individual borrowers, growing entrepreneurial activity

# ...With different institutional Models

## Infrastructure

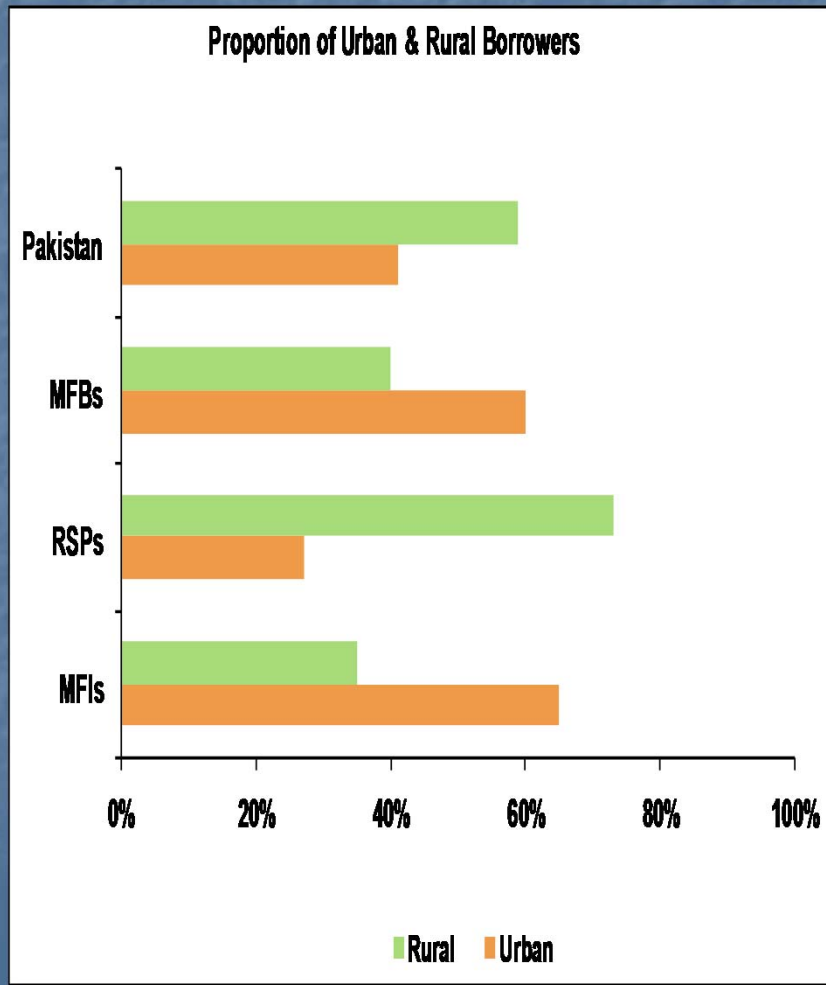
- 8 Microfinance Banks (MFBs)
- 4 Rural Support Programs (RSPs)
- 9 Specialized Microfinance Institutions (MFIs)
- 8 NGOs

# % of Women Microfinance Borrowers



**Source:** Social Performance Report 2009. Pakistan Microfinance Network. 2010. World regions data: MIX Market

# 60% rural coverage



- Percentage of rural women borrowers to total rural borrowers – 56%
- Percentage of rural women borrowers to total borrowers – 25%

# IMPACT OF BISP

▲ BISP - gives the female heads of the eligible families PK Rs. 1,000 per month. Experiences from cash transfer and conditional cash transfer programs elsewhere have shown that transferring cash to women in households can increase their decision-making power (Schultz 1990; Thomas 1990; Gitter and Barham 2008).

▲ Level of support being provided through BISP is minimal and has been designed to supplement income from a job, never replace it.

The injection of cash into particularly poor communities is helping stimulate the local economy

- ▲ Some studies have shown that the vast bulk of the money is spent on necessities such as food, school supplies, and clothing.
- ▲ A study by PIDE\* clearly indicates that families with BISP assistance are able to increase their monthly expenditure on food items.
- ▲ USAID funded impact evaluation of the program found 98.69% beneficiaries receiving transfers, 60.2% of grant use decided by the female beneficiary (July 2011)
- ▲ This evidence supports the implementation of such cash transfer programs in different countries of region to mitigate the impact of global financial crisis at household level.



# Govt. Initiatives to Empower Women

The Government taking measure

- BISP
- Microfinance
- To train women in preserving and processing of various fruits, vegetables and livestock
- Assist rural women in marketing their products