



Assessing National Funding for Women's Economic Empowerment in Pakistan. Assessing National Funding for Women's Economic Empowerment in Pakistan. Assessing National Funding for Women's Economic Empowerment in Pakistan. Assessing National Funding for Women's Economic Empowerment in Pakistan.

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ABOUT THIS PROJECT

In October 2020, Publish What You Fund embarked on a multi-year project to improve the transparency of funding for women's economic empowerment (WEE), women's financial inclusion (WFI), women's empowerment collectives (WECs), and gender integration (GI).

The project has assessed national funding to WEE, WFI, and WECs in Bangladesh, Ethiopia, Kenya, Nigeria, Pakistan, and Uganda. The project has also tracked international funding to WEE, WFI, and WECs as well as assessed which funders have a gender integration approach in Bangladesh, Kenya, and Nigeria.

Our full report series is available [here](#).

ABOUT THIS REPORT

This report focuses on national funding to WEE, WFI, and WECs in Pakistan. It was commissioned by Publish What You Fund. The report is based on research produced by the Omar Asghar Khan Foundation which conducted the assessment of national and sub-national funding to WEE, WFI, and WECs in Pakistan. The findings and conclusions contained within are those of the authors and do not necessarily reflect the positions of Publish What You Fund.

The report was designed by Steve Green.

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ABOUT PUBLISH WHAT YOU FUND

Publish What You Fund is the global campaign for aid and development transparency. We envisage a world where aid and development information is transparent, available, and used for effective decision-making, public accountability, and lasting change for all citizens.

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ABOUT OMAR ASGHAR KHAN FOUNDATION

Established in 2000, the Omar Asghar Khan Foundation is a public advocacy organization helping build a state that is responsive to its citizens. Using democratic innovations like social accountability and budget analysis, the Foundation opens channels of citizen engagement to make governance responsive, increase trust in public institutions, and help people make a difference in their lives. The Foundation works across Pakistan, with its strongest field base in Khyber Pakhtunkhwa.

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CONTENTS

Executive summary	4
Acronyms	6
1. Introduction	7
2. Approach and methodology	9
3. Governance, policies, and budgets in Pakistan	14
4. Mapping funding to WEE between 2015–2020	17
4.1. Cumulative national mapping	17
4.2. Federal mapping	20
4.3. Balochistan mapping	22
4.4. Khyber Pakhtunkhwa mapping	23
4.5. Punjab mapping	24
4.6. Sindh mapping	25
4.7. Sectoral budget funds: aggregates and trends	26
4.8. Impact of COVID-19	27
5. Conclusion	28
6. Recommendations	29
Figures	
Figure 1: Publish What You Fund's Women's Economic Empowerment Framework	9
Figure 2: Overview of the budget formulation process	16
Tables	
Table 1: Definitions of WEE, WFI, and WECS	7
Table 2: Overview of reviewed period and financial years	12
Table 3: Rationale for selecting sectors for assessment	13
Table 4: Key implementing ministries, departments, and statutory bodies that support WEE, WFI, and WECS	16
Table 5: Cumulative national mapping of WEE projects, allocations, and expenditure	17
Table 6: Cumulative national assessment of WEE projects by WEE framework categories, allocations, and expenditure	19
Table 7: Federal mapping of WEE projects, allocations, and expenditure	20
Table 8: Provincial development budgets: key sectors, total amounts (Rs. billions), and % of total development budget 2015–20	21
Table 9: Balochistan mapping of WEE projects, allocations, and expenditure	22
Table 10: Khyber Pakhtunkhwa mapping of WEE projects, allocations, and expenditure	23
Table 11: Punjab mapping of WEE projects, allocations, and expenditure	24
Table 12: Sindh mapping of WEE projects, allocations, and expenditure	25

Executive summary

Women's economic empowerment (WEE) is central to realising women's rights and gender equality. When women are economically empowered, they benefit from equal access to and opportunities within markets and are not constrained by structural factors which prevent gender-equitable economic outcomes and reduce women's choices, for example, to escape gender-based violence (GBV).

This study is part of a project led by Publish What You Fund to generate evidence on funding that promotes WEE, women's financial inclusion (WFI), and women's empowerment collectives (WECs) in Kenya, Nigeria, Uganda, Ethiopia, Pakistan, and Bangladesh. As part of this project, Omar Asghar Khan Foundation sought to track national and sub-national funding to WEE, WFI, and WECs in Pakistan. The objectives of this research were to (1) produce an outline of the national and sub-national budget structure and process in Pakistan, including gender-responsive budgeting (GRB); (2) identify engagement and advocacy entry points to advance WEE; (3) map allocations and expenditures for WEE, WFI, and WECs between 2015–2020; (4) report on the access and quality of information; and (5) make recommendations for improved transparency of government spending for WEE, WFI, and WECs.

The study identified 1,674 projects through a key word search of the federal and four provincial budgets for seven financial years covering the period 2015–2020. It focused on the development component of the budget which provides details of projects/schemes that help identify support to WEE, WFI, or WECs. Each project was manually reviewed, and coded using guiding questions¹ adapted from Publish What You Fund's broader methodology and framework.

We mapped funding to a broad range of projects that directly supported income earning, as well as projects which both support greater economic rights for women and girls and create an enabling environment for WEE. These dimensions of WEE are outlined in Publish What You Fund's three-tier framework which includes 1) employment, entrepreneurship & productive resources access; 2) rights, policies & supports; and 3) foundational capabilities. For more information, please view their full methodology.²

Our key national findings include:

1. We identified 100 projects that targeted women's income-earning opportunities through employment, entrepreneurship & productive resource access. Forty-two of these projects provided vocational training with a total reported expenditure of Rs.2,523.7 million. Thirty-nine projects supported the business and other services sector, with a total reported expenditure of Rs.1,029.3 million.
2. Projects that targeted WEE through greater economic rights for women and girls included 27 projects providing support to women's rights organisations, movements, or government institutions, though all supported government Women's Development Departments, with a total expenditure of Rs.279.9 million. Another 15 projects targeted employment creation, with a total expenditure of Rs.217.4 million.
3. Of the projects that contributed to an enabling environment for WEE, 1,405 projects targeted education, with a cumulative expenditure of Rs.91,630 million. Eighty projects targeted health, mostly related to reproductive healthcare, with a total expenditure of Rs.33,640 million. Thirteen projects targeted GBV with a total expenditure of Rs.351.5 million, and ten projects targeted women's basic needs with a total expenditure of Rs.834.7 million.
4. The study found no government funds/projects that supported WFI and WECs, which in Pakistan are mainly supported by civil society organisations (CSOs) and the private sector, including commercial banks.

¹ To view the set of Publish What You Fund guiding questions/indicators, please refer to Annex A1.2 of their WEE methodology document: <https://www.publishwhatyoufund.org/download/wee-methodology/>

² Ibid.

This report includes the total expenditure for the projects identified as targeting WEE. However, the study does not assess the proportion of budgets allocated to WEE, WFI, and WECs, as the lack of sex-disaggregated data makes it difficult to comprehensively assess funds allocated. The study includes details of allocations, and their trends, for key sectors such as agriculture that do not respond to a key word search due to the lack of sex-disaggregated data. Enterprise development projects that use local language titles, such as Kamyab Nojawam (Successful Youth), and social protection support such as Ehsaas (Empathy) are also identified. Expenditure figures provide more exact information about public funds spent on projects. Allocation of funds shows intent, but these may be subsequently appropriated. The sub-national (provincial) governments have more projects supporting WEE than the federal government, due to decentralisation achieved through the 18th Constitutional Amendment of 2010. Foreign funds are separately reported in budget documents, making it easy to identify them.

We have used the findings of the study to develop the following recommendations, categorised into (a) entry points for engagement and advocacy to advance the WEE agenda, and (b) improving transparency of information on government spending for WEE, WFI, and WECs. The recommendations are intended to assist a broad range of stakeholders within government and civil society.

Entry points for engagement and advocacy to advance the WEE agenda

1. Promote GRB at the federal and provincial levels.
2. Engage with the Women's Parliamentary Caucus at the federal and provincial levels.
3. Support the Women's Development, Social Welfare, and Planning and Development Departments at the provincial levels.
4. Engage a broad range of stakeholders to promote women's labour force participation.
5. Strengthen trade unions and support women's inclusion in them to protect their labour rights and interests.
6. Encourage private sector support for inclusive financial assistance and entrepreneurship.
7. Collaborate with women's rights organisations and CSOs.
8. Work with the media, including social media.

Improving transparency of information on government spending for WEE, WFI, and WECs

1. Encourage the government to provide sex-disaggregated budget data.
2. Advocate for the inclusion of gender assessment in government planning and monitoring.
3. Build government/legislators' capacity in GRB.
4. Advocate for budgets for WFI and WEC interventions.
5. Extend the scope of WEE, WFI, and WECs funding transparency to other marginalised groups, such as transgender people and people with disabilities, and focus on the intersectionality of gender-based inequity.

ACRONYMS

CRS	Creditor Reporting System
CSOs	Civil society organisations
FWBL	First Women Bank Ltd.
FY	Financial year
GBV	Gender-based violence
GI	Gender integration
GRB	Gender-responsive budgeting
ICRW	International Center for Research on Women
KP	Khyber Pakhtunkhwa
NCDs	Non-communicable disease
ODA	Official development assistance
OECD-DAC	Organisation for Economic Co-operation and Development's Development Assistance Committee
Rs.	Pakistan Rupee
SME	Small and medium enterprise
TEVTA	Technical Education & Vocational Training Authority
UN	United Nations
WECs	Women's empowerment collectives
WEE	Women's economic empowerment
WFI	Women's financial inclusion
WoW	Women on Wheels

1. Introduction

Background

Women's economic empowerment (WEE) is central to realising women's rights and gender equality. It is both a process and outcome of enhancing women's skills, agency, access to and control over resources, and bargaining power.³ These qualities enable women to contribute to economic activity and have the necessary resources to support their livelihoods and life choices.

When women are economically empowered, they benefit from equal access to and opportunities within markets and are not constrained by structural factors within and outside of market activity, which prevent gender-equitable economic outcomes and reduce other forms of discrimination including gender-based violence (GBV). WEE is therefore an outcome but also a process of creating enabling environments from the household to the institutional level, including ensuring equitable social provisioning of resources outside of market activity and reduced cultural barriers.

WEE entails a rights-based approach, which recognises and addresses the impact of discriminatory laws and gender norms, and the disparities in the distribution of unpaid care work within the household and gendered labour markets. An intersectional approach to WEE addresses the multiple and intersecting forms of discrimination that women face, such as by race, ethnicity, religion, disability, and migration status. Marginalised groups of women will face greater challenges in availing opportunities for economic empowerment and are more likely to face obstacles when accessing resources, throughout the continuum of unpaid to paid work and especially with regard to discrimination in paid labour markets.

Table 1: Definitions of WEE, WFI, and WECs

WEE: Women's economic empowerment
WEE is central to realising women's rights and gender equality. It is both a process and outcome of enhancing women's skills, agency, access to and control over resources, and bargaining power. These qualities enable women to contribute to economic activity and have the necessary resources to support their livelihoods.
WFI: Women's financial inclusion
WFI is meaningful access to, use of, and control over financial services, which create economic and social benefits critical to realising economic rights, gender equality, and WEE.
WECs: Women's empowerment collectives
WECs is a concept that describes groups of women who meet regularly to achieve a shared purpose. Around the world, women join groups or collectives to provide economic and social support for each other.

Achieving WEE requires greater coordination of targeted policy and funding. A barrier to achieving this is limited understanding of who is funding it, how, and with what results. Without this information, it remains difficult for policymakers, funders, and gender advocates to know how to best allocate funds and address funding gaps. The urgency of understanding funding to WEE is intensified by the COVID-19 pandemic and its economic fallout which has been established as a clear threat to the progress of WEE, in many cases, throwing WEE into reverse.



³ Publish What You Fund. 2022. "Women's Economic Empowerment: Building Evidence for Better Investments." <https://www.publishwhatyoufund.org/projects/womens-economic-empowerment/>

Aims of the analysis

This study is part of a multi-year project led by Publish What You Fund to generate and make available evidence to promote WEE, WFI, and WECs. It spans six countries: Kenya, Nigeria, Uganda, Ethiopia, Pakistan, and Bangladesh. Omar Asghar Khan Foundation has worked in partnership with Publish What You Fund to identify national funding in Pakistan over the period 2015–2020. Its specific objectives:

- Produce an outline of the national and sub-national budget structure and its formulation process, including gender-responsive budgeting (GRB).
- Identify entry points for engagement and advocacy within the budgeting process to advance the WEE agenda.
- Map funding to WEE, WFI, and WECs between 2015–2020, through approved allocations and actual expenditure at the national and sub-national levels. The mapping will include funding priorities, key recipient groups, funding trends, and the impact of COVID-19. Where relevant, barriers to mapping such funding will be highlighted and the level of robustness explained.
- Report on the ease of accessing and using information related to approved allocations and actual government expenditure to these areas, as well as the quality of this information.
- Provide recommendations for the improved transparency of information on government spending for WEE, WFI, and WECs.



WEC supported by the Foundation in the poor district of Dera Ismail Khan in Khyber Pakhtunkhwa
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WECs are critical for women who are further marginalised due to the intersectionality with poverty and other factors.

For a more nuanced breakdown, the framework further splits the three main categories into sub-categories. Within each sub-category, there are grouped sectors that are key for achieving WEE. These sectors are based upon the Organisation for Economic Co-operation and Development's Development Assistance Committee (OECD-DAC) Creditor Reporting System (CRS) purpose and sector codes. These codes provide insights into how funders are reporting on a (sub)sector level, which reflect targeted policy areas.

WEE Framework in detail

Inner circle (green). Employment, entrepreneurship & productive resource access includes activities most directly related to income earning. This is divided into:

- **Access to productive resources.** This includes access to productive and income generating resources, such as banking and financial services.^{7,8}
- **Productive sector opportunity.** This includes aspects related to formal and informal employment in sectors seen as important for WEE such as agriculture, industry, and tourism, including supporting entrepreneurship and acquisition of skills through vocational training.⁹

Taken together, these two areas are critical for improving women's productive and financial earnings.

Middle circle (yellow). Rights, policies & supports includes projects which support greater economic rights for women and girls. More specifically, these are projects that channel resources to women's rights organisations to support WEE and create an enabling policy environment and infrastructure for the realisation of WEE. This middle circle is divided into three subcategories:

- **Infrastructure and livelihoods.** This includes the creation of gender-responsive infrastructure and support for livelihood resources, including transport systems, energy infrastructure, inclusive rural and urban development projects, as well as addressing the impacts of climate change on land, crops, and the availability of water. Investment into quality and gender-responsive infrastructure systems are integral economic aspects to creating conditions which support WEE, such as reducing women's unpaid care work, providing transport to reach workplaces, electricity to be able to conduct entrepreneurial activities, and mitigating the gendered impacts of environmental change on crops and livestock used for subsistence or sale^{10,11,12}
- **Rights-based supports.** These are interventions which support the right to lead an equal life in public and economic life, such as labour rights, social dialogue, economic rights, legal rights to inherit property or work certain jobs, and democratic participation. These rights are important for addressing social and cultural barriers which prevent women from participating in the economic sphere on an equal basis as their male counterparts.^{13,14,15,16,17} Labour rights in particular are important to ensure that women who participate in labour markets can engage in empowering work.

7 Mayra Buvinic and Megan O'Donnell. 2016. "Revisiting What Works: Women, Economic Empowerment and Smart Design." http://www.womeneconroadmap.org/sites/default/files/CGD-Roadmap-Update_v4.pdf

8 CGAP. 2022. "Women's Financial Inclusion: A Pathway to Women's Economic Empowerment." <https://www.cgap.org/topics/collections/womens-financial-inclusion>

9 Mayra Buvinic, Rebecca Furst-Nichols, and Emily Courey Pryor. 2014. "A Roadmap for Promoting Women's Economic Empowerment." http://www.womeneconroadmap.org/sites/default/files/WEE_Roadmap_Report_Final.pdf

10 Ibid.

11 Silke Staab et al. 2021. "Beyond Covid-19: A Feminist Plan for Sustainability and Social Justice." UN Women. <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2021/Feminist-plan-for-sustainability-and-social-justice-en.pdf>

12 Rachel Mohun and Smita Biswas. 2016. "Infrastructure: A Game-Changer for Women's Economic Empowerment." <https://www.empowerwomen.org/en/resources/documents/2016/11/infrastructure-a-gamechanger-for-womens-economic-empowerment?lang=en>

13 Antonique Koning, Joanna Ledgerwood, and Nisha Singh. 2021. "Addressing Gender Norms to Increase Financial Inclusion Designing for Impact." https://www.cgap.org/sites/default/files/publications/2021_10_Technical_Guide_Gender_Norms.pdf

14 Nisha Singh, Anam Parvez Butt, and Claudia Canepa. 2018. "Shifting Social Norms in the Economy for Women's Economic Empowerment. Insights from a Practitioner Learning Group." <https://seepnetwork.org/files/galleries/Shifting-Social-Norms-FINAL.pdf>

15 James Heintz. 2016. "Why Macroeconomic Policy Matters for Gender Equality." UN Women. <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2015/UNwomen-PolicyBrief04-MacroeconomicPolicyMattersForGenderEquality-en.pdf>

16 Rachel Marcus. 2018. "The Norms Factor: Recent Research on Gender, Social Norms, and Women's Economic Empowerment." IDRC. <https://idl-bnc-idrc.dspacedirect.org/bitstream/handle/10625/57285/IDL-57285.pdf>

17 The Global Deal. 2020. "The Contribution of Social Dialogue to Gender Equality." ILO. https://www.theglobaldeal.com/resources/Gender%20Brief_EN_Final_Web.pdf

- **Macroeconomic interventions.** These are interventions which create macro-level change in policies from the local, national, and global levels, such as trade policy, public finance management, employment creation, and macroeconomic policy. Macroeconomic interventions are important for creating structural change and a macroeconomic enabling environment for women.^{18,19} This can involve gender budgeting, gender-disaggregated data collection, gender-responsive fiscal policies, employment creation, and better public integrity systems which all enable women's equal participation in labour markets and more inclusive economies.^{20,21}

Outer circle (blue). Foundational capabilities includes activities that support income generating activities by enhancing agency through knowledge acquisition, improved individual and family health, bodily autonomy, and gendered social services and protections. These are important gender equality goals unto themselves, and support women's and girls' capability to participate in economic activities. This circle includes four sub-categories:

- **Education. This includes access to both basic and secondary education.**
- **Health.** This includes health interventions, including sexual and reproductive health.²² Both education and health are fundamentally important to be able to partake fully in the labour market.^{23,24,25}
- **GBV.** Interventions which eliminate GBV allow women to live free from violence, harassment, and fear thus creating opportunities and freedom for women and enabling economic participation.^{26,27}
- **Basic needs.** Interventions which address basic needs include those that address social assistance, poverty, housing, food assistance, and disaster prevention and reduction. All these efforts are important for negating unequal impacts and for the survival of women and girls. They form a necessary foundation to participate in economic life.^{28,29}

Each (sub)category contributes to WEE, albeit in their own way. As a result, we present our findings disaggregated by these categories. Based upon Publish What You Fund's approach, we have modelled our analysis of funding to WEE income earning activities and enabling environment through a manual review of projects.

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- 18 Silke Staab et al. 2021. "Beyond Covid-19: A Feminist Plan for Sustainability and Social Justice." UN Women. <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2021/Feminist-plan-for-sustainability-and-social-justice-en.pdf>
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- 21 UNODC. 2020. "The Time Is Now: Addressing the Gender Dimensions of Corruption." https://www.unodc.org/documents/corruption/Publications/2020/THE_TIME_IS_NOW_2020_12_08.pdf
- 22 Marlene Lee and Jocelyn Finlay. 2017. "The Effect of Reproductive Health Improvements on Women's Economic Empowerment." Population and Poverty Research Network. https://www.prb.org/wp-content/uploads/2017/09/17-246_POPPOV_Women_Empower.pdf
- 23 Megan O'Donnell et al. 2021. "The Impacts of Health Crises on Women & Girls: How Historical Evidence Can Inform Assessment and Recovery through a Gender Lens." Center for Global Development. <https://www.cgdev.org/sites/default/files/impacts-of-health-crises-women-and-girls.pdf>
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- 26 Coalition for Women's Economic Empowerment and Equality. 2020. "Preventing and Responding to Gender-Based Violence, a Critical Component of Economic Development and Women's Economic Empowerment." https://www.icrw.org/wp-content/uploads/2020/12/Preventing-and-Responding-to-GBV-a-Critical-Component-of-Economic-Development-and-WEE_Dec2020_CWEEE.pdf
- 27 Rasmene Ouedraogo and David Stenzel. 2021. "The Heavy Economic Toll of Gender-based Violence: Evidence from Sub-Saharan Africa." <https://www.elibrary.imf.org/view/journals/001/2021/277/article-A001-en.xml>
- 28 Alvina Erman et al. 2021. "Gender Dimensions of Disaster Risk and Resilience." <https://openknowledge.worldbank.org/handle/10986/35202>
- 29 Megan O'Donnell et al. 2021. "The Gendered Dimensions of Social Protection in the COVID-19 Context." Center for Global Development. <https://www.cgdev.org/sites/default/files/gender-social-protection-during-covid.pdf>

2.2 Methodology

We used a mixed-methods approach in this study consisting of desk research, data analysis, and key informant interviews.

Desk research

We reviewed the federal (national) and the four provincial (sub-national) budgets. The study focused on the development component of budgets, which provides details of projects/schemes that help identify support to WEE, WFI, or WECs. The current component of budgets was not included as it comprises recurrent costs like salaries and rent needed to run government administration and its facilities. The current budget does not include projects/schemes that the study was seeking to identify. To cover the period 2015–2020, the study included budgets for seven financial years.

Table 2: Overview of reviewed period and financial years

Period	Financial year
1 July 2014 to 30 June 2015	FY 2014–2015
1 July 2015 to 30 June 2016	FY 2015–2016
1 July 2016 to 30 June 2017	FY 2016–2017
1 July 2017 to 30 June 2018	FY 2017–2018
1 July 2018 to 30 June 2019	FY 2018–2019
1 July 2019 to 30 June 2020	FY 2019–2020
1 July 2020 to 30 June 2021	FY 2020–2021

The budget documents for the desk review were accessed from federal and provincial government websites. However, Balochistan's budget data for FY 2014–15 is not available and only a summary (not project details) is available for FY 2018–19. The government websites are official data sources for public documents that have been regularly uploaded since 2002 when Pakistan accelerated its e-governance efforts.

Data analysis

- A key word search was conducted on over 75,000 projects/schemes included in the federal and four provincial development budgets (for seven financial years covering the period 2015–2020). The search extended to every sector of the budgets. Key words included gender terms, as well as terms relating to WFI and WECs.
- Each identified project was manually reviewed, using guiding questions, to apply sector and purpose codes.
- Funds allocated to each coded project in the federal and four provincial budgets were identified and the total allocation was documented. At times allocated funds may not be disbursed if other competing demands necessitate re-appropriations. It is also possible that departments that are allocated funds are not fully or partially utilised due to project implementation challenges.
- Total reported expenditure for each project was also identified. The budget data generally provide cumulative expenditure amounts, i.e. since the start of the project. Therefore, for projects that began before the period being reviewed (2015–2020), their total expenditure may be more than the total funds allocated in 2015–2020.
- The study included an assessment of sectors, such as agriculture, that provide important support to WEE, WFI, and WECs, but their projects would likely remain unresponsive to the key word search due to the absence of sex-disaggregated and gender-responsive data. The following table provides more details of selected sectors.

Table 3: Rationale for selecting sectors for assessment

Selected sector	Rationale
Agriculture and its related sectors like irrigation and livestock management	In Pakistan's agro-based economy, women are actively involved in agriculture including livestock management. However, the lack of sex-disaggregated and gender-responsive data makes projects like <i>Seed Bank</i> or <i>On-Farm Water Management</i> unresponsive to a key word search.
Industry	Technical and vocational training, as well as enterprise development programmes, are included in this sector. But its budget entries like the Technical Education and Vocational Training Authority (TEVTA) are unresponsive to a key word search.
Women's Development and Social Welfare	This sector/department leads government actions to support women's development including WEE. It is responsible for running shelters, called <i>Darul Amans</i> (Urdu for Place of Safety), which are not picked up by a key word search as budget entries use the Urdu title.
Youth	Youth is generally integrated into other sectors like sports, culture, and tourism. The Youth Department has funds for youth training and enterprise development that are often listed under the titles of government programmes, like <i>Hunarmand Jawan</i> (Urdu for skilled youth) that are not responsive to a key word search.

We assessed selected sectors from all four provincial budgets. Sectors like housing, home (interior), and roads were excluded as they are unlikely to have funds for WEE, WFI, and WECs. Even if funds are available, they would be captured by the key word search which included the entire budget – meaning all sectors. Please note that the titles of sectors may differ between the federal and provincial governments. This is because Pakistan's federal system provides autonomy to federating units (provinces) to decide the number and titles of sectors.

The total allocation for each sector was calculated in absolute terms and as a percentage of the entire development budget of the relevant federal and four provincial budgets. Allocations in selected sectors were assessed in absolute terms and as trends over time. To assess trends in budget allocations over time, adjustments for inflation were made using the equation:

Equation to adjust for inflation

$$\text{Nominal value} \times \text{prior year's inflation index} \div \text{later year's inflation rate} = \text{adjusted value}$$

Source: International Budget Partnership

Data considerations and limitations

- In some cases, the manual review of projects for coding was difficult as the budget only provides the title of projects. To overcome this challenge, an online search of the project/implementing department was done to get more relevant information. The Foundation's local knowledge also helped with the coding.
- The key word search of entire budgets was generally effective. However, important funding sources like agriculture extension and livestock management were missed as they do not respond to the key terms. To ensure a comprehensive review, funds for essential sectors were included in the study.
- Some projects are listed in the budget with their popular title (at times in Urdu). For example, the social protection project *Ehsaas Tahaffuz* (Urdu for Empathy-Security). The study developed a list of such project/budget entries to ensure they are included in the study.

Key informant interviews

We interviewed one key informant - a government representative. This helped add information and clarification to the budget analysis. Specifically, the interview focused on government actions to promote sex-disaggregated and gender-responsive budgets. Another key informant was approached to discuss lessons from WFI, like the First Women's Bank, but unfortunately, the interview was not completed due to unresponsiveness.

3. Governance, policies, and budgets in Pakistan

Pakistan became a country on 14 August 1947. Situated in South Asia, it is now home to about 220 million people, of which 48.8% are women.³⁰ Pakistan has the world's second-largest Muslim population. Pakistan's Constitution adopted in 1973 enshrined a federal structure. It presently includes four provinces (Balochistan, Khyber Pakhtunkhwa, Punjab, and Sindh), two self-governing administrative territories (Azad Kashmir and Gilgit-Baltistan) and one federal capital territory (Islamabad Capital Territory). Powers are shared between the central and provincial governments. The passage of the 18th Constitutional Amendment in 2010 substantially increased the autonomy of provinces.

Pakistan is committed to several key international instruments for gender equality and women's rights, including the Universal Declaration of Human Rights,³¹ the Beijing Platform for Action,³² the Convention on the Elimination of all forms of Discrimination Against Women,³³ and the Sustainable Development Goals.³⁴ National commitments in place include a National Policy for Development and Empowerment of Women (2002),³⁵ Protection against Harassment of Women at the Workplace Act,³⁶ Criminal Law (Amendment) (Offences in the name or pretext of Honour) Act,³⁷ Criminal Law (Amendment) (Offences Relating to Rape),³⁸ and a National Plan of Action on Human Rights.³⁹ In 1989 the government set up the First Women Bank Ltd. to improve WFI (please see text box). On International Women's Day on 8 March 2022, a National Gender Policy Framework⁴⁰ was launched to improve the lives of women and provide them with equal opportunities to excel professionally. Sub-national or provincial commitments include Gender Equality Policy Frameworks and Women's Empowerment Packages and Initiatives. Despite these initiatives, Pakistan ranked 153 out of 156 countries according to the Global Gender Gap Index Report 2021.⁴¹

First Women Bank Limited (FWBL): A pioneering WFI initiative

The Government of Pakistan set up the FWBL in 1989 to meet the financial and business needs of women. Prime Minister Benazir Bhutto in her letter of 3 December 1989 to Ms. Akhtar Khatun congratulating her on her appointment as the FWBL's first president stressed that her government hoped that FWBL would be a success and benefit women by increasing access to institutional credit, even without traditional collateral. The first of its kind, the FWBL was for women, run by women. Also unique was FWBL's support for women's capacity building and enterprise development.

However, FWBL has struggled to remain a viable commercial bank. It has been considered for privatisation in 1994, 1996, 2018, and 2021. In 1994, timely litigation by leading women's rights activists prevented the sale of FWBL. Currently, FWBL's privatisation deadline is December 2022. Ms. Khawar Mumtaz, former Chair of the National Commission on the Status of Women, in an interview conducted as part of this study reaffirmed the need for WFI interventions like FWBL. She stressed that consistent government support is needed to ensure innovations like FWBL remain commercially viable, keep pace with rapid transformations in the banking sector, and effectively support WFI.

30 Government of Pakistan. 2017. "Table - 1 Area, Population by Sex, Sex Ratio, Population Density, Urban Proportion, Household Size and Annual Growth Rate." <https://www.pbs.gov.pk/sites/default/files/population/2017/national.pdf>

31 UN. 1948. "Universal Declaration of Human Rights." <https://www.un.org/en/about-us/universal-declaration-of-human-rights>

32 Beijing Declaration and Platform for Action. 1995. "The Fourth World Conference on Women." <https://beijing20.unwomen.org/en/about>

33 UN. 1985. "The Work of CEDAW: Reports of the Committee on the Elimination of Discrimination Against Women (CEDAW)." <https://www.un.org/womenwatch/daw/cedaw/>

34 UN. 2015. "Transforming Our World: The 2030 Agenda for Sustainable Development." <https://sdgs.un.org/goals>

35 Government of Pakistan. 2002. "National Policy for Development and Empowerment of Women." <https://www.pc.gov.pk/uploads/plans/Ch10-Gender-and-women-development1.pdf>

36 Government of Pakistan. 2010. "The Protection Against Harassment of Women at the Workplace Act." <https://evaw-global-database.unwomen.org/en/countries/asia/pakistan/2010/protection-against-harassment-of-women-at-the-workplace-act-2010>

37 Government of Pakistan. 2016. "Criminal Law (Amendment) (Offences in the name or pretext of Honour) Act." https://na.gov.pk/uploads/documents/1481353572_553.pdf

38 Government of Pakistan. 2020. "Criminal Law (Amendment) Ordinance 2020." [http://www.mohr.gov.pk/SiteImage/Misc/files/Criminal%20Law%20\(Amendment\)%20Ordinance%2C%202020.pdf](http://www.mohr.gov.pk/SiteImage/Misc/files/Criminal%20Law%20(Amendment)%20Ordinance%2C%202020.pdf)

39 Government of Pakistan. 2016. "National Plan of Action on Human Rights." <http://www.mohr.gov.pk/Detail/OTYxMjkyOWQtMmYwYy00N2VhLWEOMDktODQ4YzhjZmZjOGFj>

40 Government of Pakistan. 2022. "National Gender Policy Framework." <https://www.pc.gov.pk/web/gender>

41 World Economic Forum. 2021. "Global Gender Gap Report 2021." <https://www.weforum.org/reports/global-gender-gap-report-2021/>

Annual government budgets in Pakistan are a financial statement of expected revenue and intended expenditure over the financial year, which is from 1 July to 30 June. Revenue/receipts are money that the government expects to receive in a financial year. It includes taxes, fees, federal transfers, loans/grants, among others. Expenditure is the money allocated that the government intends to spend. Expected expenditure is made up of two parts:

Development programme	Current expenditure
includes funds for development schemes/projects, such as building new schools, health facilities, roads. These are categorized by sectors/departments. These allocations can be spread over several budget years if a scheme/project takes more than one year to complete.	estimates spending on recurrent costs like salaries, pensions, and operating/maintenance expenses. There is also allocation for capital expenditure involving spending on fixed assets. These allocations are generally spent in the financial year.

At the federal and provincial government levels, some efforts have been made to develop GRB capacity. In Khyber Pakhtunkhwa (KP), for instance, an exercise for developing gender markers was initiated. At the federal level, the Planning Commission has also been working on ways to incorporate GRB in project planning documents. However, systematic GRB is yet to be achieved in government planning in Pakistan. This makes it difficult to assess public resources available and disbursed for WEE, WFI, and WECs. Its recipients are also not easy to identify.

The federal and four provincial governments independently produce their budgets and documents. The annual budgets are tabled in the related legislature around June/July. The federal budget is the first in line to be presented to the National Assembly, followed by each of the four sub-national budgets in the provincial legislature. Generally, the Finance Minister makes the budget speech, which includes an overview of the macroeconomic situation, a report on the government's achievements over the past financial year, and plans for the coming year. Key budget documents include budget speeches, the annual budget statement, and current and development expenditure. In most cases, a white paper and citizen budget are also produced. A citizen budget is a popular, simplified version of the budget produced by the government to help citizens better understand the government budget priorities, allocations, and trends. The four provincial governments produce a citizen budget but the federal government does not.

The government budget is approved by the legislature before funds can be spent or income raised. Its details are publicly available. This makes the government accountable for its public finance decisions to citizens and their representatives. It promotes transparency as it includes details of expected receipts and allocated resources. It also has information on past expenditure and revenue. The budget is an approved framework within which government departments carry out their functions. Key implementing ministries/departments related to WEE, WFI, and WECs are set out in Table 4.

Table 4: Key implementing ministries, departments, and statutory bodies that support WEE, WFI, and WECs

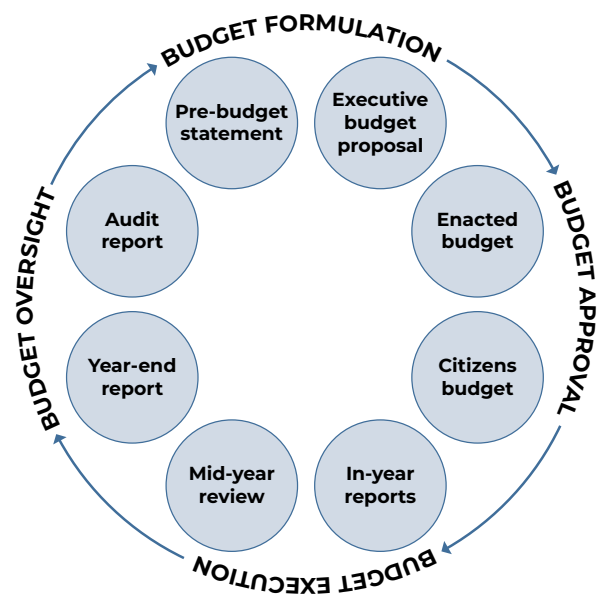
Women's Development and Protection	
Federal	N/A
Balochistan	Women's Development Department and Social Welfare, Special Education, Literacy, Non-formal Education, and Human Rights Department
Khyber Pakhtunkhwa	Department of Social Welfare, Special Education, and Women Empowerment Department
Punjab	Women's Development Department and Social Welfare Department
Sindh	Women's Development Department and Social Welfare Department
Agriculture	
Federal	N/A
Balochistan	Agriculture and Cooperative
Khyber Pakhtunkhwa	Agriculture Department
Punjab	Agriculture Department
Sindh	Agriculture, Supply, and Prices Department
Industry	
Federal	Ministry of Industries and Production
Balochistan	Industries and Commerce
Khyber Pakhtunkhwa	Industries, Commerce, and Technical Education Department
Punjab	Industries, Commerce, Investment, and Skills Development Department
Sindh	Industries and Commerce Department

The preparation of a budget at the federal and four provincial government levels goes through several steps before it is presented to the legislature for approval. Generally, around October each year, a budget call circular is issued by the Finance Department. It contains forms, instructions, and procedures to be followed by each department in the preparation and submission of detailed budget estimates. These are reviewed by designated committees at the local, provincial, or federal levels – depending on the nature of the action and its budget size. The legislature debates the executive budget proposal and approves it, after making amendments, if needed. The budget debate provides critical opportunities for accountability and transparency, as the government has to defend its estimates, priorities, and allocations.

Following the approval by the legislature, the execution of the approved budget by related departments begins. Mid-year reports are prepared that give details of expenses. An audit report is prepared by the Auditor-General of Pakistan. It is available on request and also online.

The audit report provides department-wide details of expenditures at the federal and provincial levels. The focus on government budgets peaks in June/July as the executive budget proposal is tabled in the federal and provincial legislature. But budget work continues through the year, and its cycle provides different points of entry for intervention.

Figure 2: Overview of the budget formulation process.⁴²



⁴² International Budget Partnership. 2022. "Open Budget Survey." <https://www2.internationalbudget.org/>

4. Mapping funding to WEE between 2015–2020

Our key word search of the entire federal and four provincial development budgets identified 1,674 projects over the period 2015–2020. Each project was manually reviewed and coded by using the guiding questions. Total allocations and reported expenditure for each project were identified. The cumulative national mapping of the federal and four provincial budgets is presented below. This is followed by a separate mapping of the federal and the respective provincial budgets.

4.1. Cumulative national mapping

The table below details all the projects and schemes identified at the federal and provincial levels.

Table 5: Cumulative national mapping of WEE projects, allocations, and expenditure

Cumulative national			
Sector	Number of projects	Total allocation 2015–2020	Reported expenditure 2015–2020
		In million Rs.	
Employment, entrepreneurship & productive resource access			
Access to productive resources			
Banking & financial services	3	985.0	0
Business & other services	39	4,005.7	1,029.3
Communications	4	332.9	26.6
Productive sector opportunity			
Agriculture, forestry, fishing			
Agriculture	9	1,229.7	1,190.3
Forestry			
Fishing			
Industry, mining, construction			
Industry			
Mineral resources & mining			
Construction			
Tourism	3	38.1	10.0
Vocational training	42	3,224.4	2,523.7
Rights, policies and supports			
Infrastructure and livelihoods			
Transport & storage	2	286.8	10.0
Energy			
Energy policy			
Energy generation, renewable sources			
Energy generation, non-renewable sources			
Hybrid energy plants			
Nuclear energy plants			
Energy distribution			
General environment protection			

Urban development and management	4	70.0	35.5
Rural development	2	99.8	0
Non-agricultural alternative development			
Rights-based supports			
Legal and judicial development	8	306.2	83.0
Democratic participation & civil society			
Media and free flow of information			
Human rights	2	82.8	0
Women's rights organisations, movements & government institutions	27	1,213.6	279.9
Labour rights			
Social dialogue			
Macroeconomic interventions			
Trade policies & regulations			
General budget support			
Other commodity assistance			
Action relating to debt			
Public finance management			
Domestic revenue mobilisation			
Macroeconomic policy	3	253.7	19.1
Employment creation	15	4,059.8	217.4
Statistical capacity building			
Public procurement			
Public sector policy and administrative management	1	310.8	73.6
Decentralisation and support to sub-national government	2	106.0	43.9
Anti-corruption organisations & institutions			
Legislatures and political parties			
Research/scientific institutions			
Foundational capabilities			
GBV			
Ending violence against women and girls	13	759.5	351.5
Education			
Education	102	22,598.1	45,825.3
Education, level unspecified	15	541.1	157.9
Basic education	502	8,157.8	2,953.3
Secondary education	292	7,197.6	3,592.4
Post-secondary education	482	56,418.5	39,031.7
Multisector education/training	12	278.2	69.7
Health			
Health	8	858.4	330.2
Health, general	2	139.7	85.9
Basic health			
Population policies/programmes & reproductive health	69	26,712.0	33,223.9
Promotion of mental health & well-being			
Prevention and treatment of non-communicable diseases (NCDs)	1	81.7	0
Social mitigation of HIV/AIDS			

Basic needs			
Water supply & sanitation			
Development food assistance / food aid/ food security assistance			
Emergency response	1	29.3	5.8
Reconstruction relief & rehabilitation	1	87.9	37.3
Disaster prevention & preparedness			
Disaster risk reduction			
Housing policy and administrative management			
Facilitation of orderly, safe, regular, and responsible migration & mobility			
Social protection	8	2,023.8	791.6
Household food security programmes			
Food safety and quality			
Low-cost housing			
Food security policy and administrative management			

The cumulative assessment of government funds shows that the highest number of projects, 502, were identified under basic education. The highest amount, Rs.39,031.7 million, was disbursed under post-secondary education. Both sectors are part of the sub-category *Education* within the *Foundational Capabilities* category. The table below provides an assessment of projects under the three key categories of the WEE framework.

Table 6: Cumulative national assessment of WEE projects by WEE framework categories, allocations, and expenditure

Cumulative national			
Sector	Number of projects	Total allocation 2015–2020	Reported expenditure 2015–2020
		In million Rs.	
Employment, entrepreneurship & productive resource access			
Access to productive resources			
Business & other services	39	4,005.7	1,029.3
Productive sector opportunity			
Vocational training	42	3,224.4	2,523.7
Rights, policies and supports			
Infrastructure and livelihoods			
Urban development and management	4	70.0	35.5
Rights-based supports			
Women's rights organisations, movements & government institutions	27	1,213.6	279.9
Macroeconomic interventions			
Employment creation	15	4,059.8	217.4
Foundational capabilities			
GBV			
Ending violence against women and girls	13	759.5	351.5
Education			
Basic education	502	8,157.8	2,953.3
Secondary education	292	7,197.6	3,592.4
Post-secondary education	482	56,418.5	39,031.7

Health			
Population policies/programmes & reproductive health	69	26,712.0	33,223.9
Basic needs			
Social protection	8	2,023.8	791.6

4.2 Federal mapping

The review of the federal development budgets (2015–2020), shows that the highest number of projects (40) was identified under *Post-secondary education*. The highest expenditure, Rs.22,426.8 million, was identified under *Population policies/programme & reproductive health*. Following the passage of the 18th Constitutional Amendment, the Federal level does not have a Ministry for Women's Development, which is reflected in projects not appearing at all under the sub-sector: *Women's rights organisations, movements & government institutions*. There is a National Commission on the Status of Women, but it does not have an implementing role.

Table 7: Federal mapping of WEE projects, allocations, and expenditure

Federal			
Sector	Number of projects	Total allocation	Reported expenditure
		2015–2020	
In million Rs.			
Employment, entrepreneurship & productive resource access			
Access to productive resources			
Business & other services	5	388.8	78.4
Productive sector opportunity			
Agriculture	1	406.2	695.0
Vocational training	3	247.6	161.8
Rights, policies and supports			
Infrastructure and livelihoods			
Rural development	1	59.8	0
Rights-based supports			
Legal and judicial development	1	100.0	0
Foundational capabilities			
Education			
Education	4	248.2	47.6
Basic education	3	121.1	44.3
Secondary education	1	15.3	13.0
Post-secondary education	40	14,922.8	6,525.6
Health			
Population policies/programmes & reproductive health	7	9,813.1	22,426.8
Prevention and treatment of NCDs	1	81.7	0

Note: This table only includes sectors in which projects were identified.

Table 8: Provincial development budgets: key sectors, total amounts (Rs. billions), and % of total development budget 2015–20

Balochistan												
Sector	FY 2015–16		FY 2016–17		FY 2017–18		FY 2018–19		FY 2019–20		FY 2020–21	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Agriculture	5.0	9.2	4.3	6.1	6.4	7.4	1.8	5.1	5.0	6.8	6.2	5.3
Water	3.0	5.4	4.0	5.6	7.3	8.5	3.8	10.5	6.6	8.9	15.0	12.7
Industries	0.2	0.4	0.3	0.5	0.2	0.2	0.3	0.7	0.8	1.1	1.1	0.9
Youth Affairs	0.9	1.6	0.8	1.1	1.7	2.0	0.2	0.5	1.6	2.1	6.3	5.3
Social Welfare	0.1	0.3	0.2	0.3	0.6	0.6	0.7	2.1	0.4	0.6	1.0	0.8
Women's Development	0.0	0.0	0.0	0.0	0.1	0.2	0.0	0.0	0.2	0.3	0.4	0.4

Note: Balochistan's budget data for FY 2014–15 is not available online and only a summary (not project details) is available for FY 2018–19.

Khyber Pakhtunkhwa (KP)														
Sector	FY 2014–15		FY 2015–16		FY 2016–17		FY 2017–18		FY 2018–19		FY 2019–20		FY 2020–21	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Agriculture	2.5	1.8	2.5	1.4	6.2	3.9	5.3	2.5	3.4	1.9	9.5	4.0	14.3	4.5
Water	4.7	3.4	6.9	3.9	7.1	4.4	8.3	4.0	8.8	4.9	13.3	5.6	18.7	5.9
Industries	5.1	3.6	4.5	2.6	2.0	1.2	2.4	1.1	1.6	0.9	2.3	1.0	4.5	1.4
Social Welfare and Women's Development	0.6	0.4	0.5	0.3	0.5	0.3	0.6	0.3	0.3	0.2	0.4	0.2	1.2	0.4
Youth Affairs	1.3	1.0	1.4	0.8	3.1	1.9	3.1	1.5	2.5	1.4	8.9	3.8	8.6	2.7

Punjab														
Sector	FY 2014–15		FY 2015–16		FY 2016–17		FY 2017–18		FY 2018–19		FY 2019–20		FY 2020–21	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Agriculture	8.0	2.4	10.7	2.7	20.0	3.6	21.0	3.3	7.0	2.9	15.5	4.4	7.7	2.3
Livestock	5.2	1.6	5.1	1.3	9.2	1.7	9.5	1.5	2.0	0.8	3.5	1.0	1.7	0.5
Irrigation	35.6	10.8	35.4	8.8	41.0	7.4	41.0	6.5	19.5	8.2	23.4	6.7	17.5	5.2
Industries	7.1	2.1	7.3	1.8	12.6	2.3	15.0	2.4	7.4	3.1	7.5	2.1	3.0	0.9
Punjab Vocational Training Council, TEVTA	3.0	0.9	3.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Women's Development	0.0	0.0	0.5	0.1	0.6	0.1	0.7	0.1	0.1	0.0	0.8	0.2	0.4	0.1
Social Welfare	0.0	0.0	1.5	0.4	1.6	0.3	1.1	0.2	0.5	0.2	1.0	0.3	0.6	0.2
Social Protection	1.8	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Sindh														
Sector	FY 2014–15		FY 2015–16		FY 2016–17		FY 2017–18		FY 2018–19		FY 2019–20		FY 2020–21	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Agriculture	7.2	3.7	9.3	4.5	11.0	4.7	12.5	4.0	10.9	3.3	9.7	3.5	10.5	4.7
Irrigation	12.9	6.7	21.5	10.5	21.2	9.1	33.9	10.7	36.5	11.1	29.4	10.5	17.9	7.9
Lining Canals	0.0	0.0	0.0	0.0	12.0	5.1	15.0	4.7	0.0	0.0	10.0	3.6	2.8	1.2
Livestock	2.2	1.1	1.5	0.7	1.9	0.8	1.8	0.6	2.6	0.8	2.2	0.8	1.1	0.5
Industries	0.1	0.1	2.5	1.2	2.8	1.2	2.7	0.9	1.4	0.4	1.2	0.4	0.6	0.3
Youth Affairs	1.1	0.6	1.0	0.5	2.0	0.9	2.1	0.7	1.5	0.5	1.2	0.4	0.7	0.3
Social Welfare	0.1	0.1	0.2	0.1	0.3	0.1	0.3	0.1	0.3	0.1	0.2	0.1	0.2	0.1
Women's Development	0.3	0.2	0.4	0.2	0.4	0.2	0.4	0.1	0.2	0.1	0.2	0.1	0.2	0.1

4.3 Balochistan mapping

In Balochistan, the highest number of projects was identified under Post-Secondary Education, with a total reported expenditure of Rs.2,546.5 million. Under Business & other services, a project: Women Bazaar is helping to establish a women-only market to provide better access to women entrepreneurs and buyers in five districts of the province. Initiated in 2019, this ongoing project has a total cost of Rs.100 million, of which Rs.25 million has been spent. The project is managed by Balochistan's Women's Development Department. The Women's Parliamentary Caucus in the Balochistan Assembly also provides support.

Table 9: Balochistan mapping of WEE projects, allocations, and expenditure

Balochistan			
Sector	Number of projects	Total allocation 2015–2020	Reported expenditure 2015–2020
		In million Rs.	
Employment, entrepreneurship & productive resource access			
Access to productive resources			
Business & other services	10	704.7	393.5
Productive sector opportunity			
Vocational training	5	164.1	47.5
Rights, policies and supports			
Rights-based supports			
Legal and judicial development	2	55.0	40.0
Human rights	1	80.0	0
Women's rights organisations, movements & government institutions	4	190.0	0
Foundational capabilities			
GBV			
Ending violence against women and girls	2	65.0	0
Education			
Education	2	190.0	578.0
Education, level unspecified	14	4203.8	99.0
Basic education	20	319.2	104.0
Secondary education	41	1,426.9	988.2
Post-secondary education	90	3,629.1	2,546.5
Health			
Health	5	257.7	119.4
Population policies/programmes & reproductive health	15	2,998.1	1,428.0
Basic needs			
Social protection	4	263.1	30.1

Note: This table only includes sectors in which projects were identified.

4.4 Khyber Pakhtunkhwa mapping

In KP, the highest number of projects within the category *Employment, entrepreneurship & productive resource access* was 15 in *Vocational training*, with a total expenditure of Rs.700.5 million. This includes enterprise development opportunities provided to women under projects such as the *KP Women Skill & Entrepreneurship Development Programme (2016–2021)* with a total cost of Rs.140.3 million, of which Rs.94.9 million was spent. This project is managed by the Industries Department of the province. The Women Parliamentary Caucus of the KP Assembly is active and trained in GRB. They advocated for the approval of important GRB projects in FY 2021–22 and have prepared even more ambitious proposals for FY 2022–23.⁴³

Table 10: Khyber Pakhtunkhwa mapping of WEE projects, allocations, and expenditure

Khyber Pakhtunkhwa			
Sector	Number of projects	Total allocation 2015–2020	Reported expenditure 2015–2020
			In million Rs.
Employment, entrepreneurship & productive resource access			
Access to productive resources			
Business & other services	4	440.3	171.0
Productive sector opportunity			
Agriculture	3	89.2	119.4
Vocational training	15	888.5	700.5
Rights, policies and supports			
Infrastructure and livelihoods			
Transport & storage	1	96.8	0
Rights-based supports			
Legal and judicial development	2	55.0	40.0
Women's rights organisations, movements & government institutions	4	266.0	68.0
Macroeconomic interventions			
Macroeconomic policy	2	203.7	19.1
Employment creation	6	3,727.6	72.1
Foundational capabilities			
GBV			
Ending violence against women and girls	1	16.0	1.0
Education			
Education	42	21,415.5	44,725.1
Post-secondary education	90	3,629.1	2,546.5
Multisector education/training	5	125.3	48.9
Health			
Health, general	1	0.01	0
Population policies/programmes & reproductive health	15	2,998.1	1,428.0
Basic needs			
Emergency response	1	29.3	5.8
Social protection	3	368.7	34.6

Note: This table only includes sectors in which projects were identified.

4.5 Punjab mapping

Punjab is the largest province and generally has more resources than other federating units. Under the *Employment* sector, the province has 17 projects in *Business & other services*, with a total expenditure of Rs.385.9 million. It has five *Agriculture* projects under the sub-category, *Productive sector opportunity*, with a total expenditure of Rs.375.9 million. The *Transport* sector includes *Scooty for Working Women*, piloted in FY 2015–16 under the *Women on Wheels (WoW)* project in the province. Against a total cost of Rs.100 million, it shows an expenditure of Rs.90 million as of FY 2016–17.

Table 11: Punjab mapping of WEE projects, allocations, and expenditure

Punjab			
Sector	Number of projects	Total allocation 2015–2020	Reported expenditure 2015–2020
		In million Rs.	
Employment, entrepreneurship & productive resource access			
Access to productive resources			
Banking & financial services	3	985.0	0
Business & other services	17	2,400.0	385.9
Communications	4	332.9	26.6
Productive sector opportunity			
Agriculture	5	734.3	375.9
Vocational training	3	326.1	150.1
Rights, policies and supports			
Infrastructure and livelihoods			
Transport & storage	1	190.0	10.0
Urban development and management	4	70.0	35.5
Rural development	1	40.0	0
Rights-based supports			
Legal and judicial development	1	3.1	0
Human rights	1	2.8	0
Women's rights organisations, movements & government institutions	1	40.0	0
Macroeconomic interventions			
Macroeconomic policy	1	50.0	0
Employment creation	2	5.0	0
Decentralisation and support to sub-national government	2	106.0	43.9
Foundational capabilities			
GBV			
Ending violence against women and girls	7	471.6	318.6
Education			
Education	54	744.4	474.6
Basic education	453	6,445.0	1,943.6
Secondary education	236	5,363.9	2,562.5
Post-secondary education	291	18,058.3	13,375.0
Multisector education/training	7	152.9	20.8
Health			
Population policies/programmes & reproductive health	16	10,850.0	7,349.0
Basic needs			
Social protection	1	1,392.0	726.9

Note: This table only includes sectors in which projects were identified.

4.6 Sindh mapping

In Sindh, the Social Welfare Department led a project: *Economic Empowerment Support to Urban/Rural Orphan Girls, Women & the Handicapped throughout Sindh*. Its reported expenditure is Rs.40 million against a total cost of Rs.83.6 million. The Women's Development Department was allocated Rs.181.3 million against a total cost of Rs.465.0 million for a *Project for Improvement of Livelihood & Wellbeing of Female Home-Based Workers*. However, no expenditure is reported against it, which may be due to subsequent appropriations or other project implementation issues.

Table 12: Sindh mapping of WEE projects, allocations, and expenditure

Sindh			
Sector	Number of projects	Total allocation 2015–2020	Reported expenditure 2015–2020
		In million Rs.	
Employment, entrepreneurship & productive resource access			
Access to productive resources			
Business & other services	3	71.9	0.5
Productive sector opportunity			
Tourism	3	38.1	10.0
Vocational training	16	1,598.1	1,463.8
Rights, policies and supports			
Rights-based supports			
Legal and judicial development	2	38.1	43.1
Women's rights organisations, movements & government institutions	18	717.6	211.9
Macroeconomic interventions			
Employment creation	7	327.2	145.3
Public sector policy and administrative management	1	310.8	73.6
Foundational capabilities			
GBV			
Ending violence against women and girls	3	206.9	31.9
Education			
Education, level unspecified	1	120.3	58.9
Basic education	26	1,272.5	861.4
Secondary education	14	391.5	28.9
Post-secondary education	44	11,780.5	7,597.8
Health			
Health	3	600.7	210.8
Health, general	68	139.7	85.9
Population policies/programmes & reproductive health	19	1,633.5	816.4
Basic needs			
Reconstruction relief & rehabilitation	1	87.9	37.3

Note: This table only includes sectors in which projects were identified.

4.7 Sectoral budget funds: aggregates and trends

In addition to the key word search, our study included data on sectors that are important for WEE, WFI, and WECs. This helped mitigate the risk of missing projects/schemes due to the lack of sex-disaggregated and gender-responsive data.

The agriculture sector was selected as it is an important source of household income, especially in rural areas. Women contribute significantly to farming and livestock management but are seldom acknowledged as agriculturists. Women farmers benefit from funds allocated to the agriculture sector for extension services, research, veterinary facilities, and irrigation supply. As these projects lack sex-disaggregation and gender-responsive data, they do not respond to a key word search. The study, therefore, includes details of the total funds for each selected key sector, as well as identifiable projects within the sectors.

In Balochistan, Rs.5 billion is allocated in FY 2014–15, which accounts for 9.2% of the total development budget for the province. In FY 2020–21 the total allocation is Rs.6.2 billion, or 5.3% of the total development budget, indicating a decrease in its percentage of the development budget.

KP budgets for agriculture show an allocation of Rs.2.5 billion in FY 2014–15 and Rs.14.3 billion in FY 2020–21. After adjusting for inflation, the real increase in funds for agriculture in 2015–20 is Rs.7.35 billion, or three times more. As a percentage of the total development budget, the share of agriculture increased to 4.5% in FY 2020–21 from 1.8% in FY 2014–15. Its trajectory over 2015–20 presents an urban skyline graph, with the lowest allocation of 1.4% in FY 2015–16 and the highest of 5.3% in FY 2017–18.

In Punjab, agriculture was allocated Rs.7.9 billion in FY 2014–15 and Rs.7.7 billion in FY 2020–21. Mapping its trends produces an uneven graph, with the highest point of Rs.21 billion in FY 2017–18. The related sector of livestock, which includes dairy management, shows a decline from Rs.5.2 billion in FY 2014–15 to Rs.1.7 billion in FY 2020–21. The related sector of irrigation has substantially higher allocations, peaking at Rs.41 billion in FY 2017–18.

In Sindh, Rs.7.2 billion was allocated for agriculture in FY 2014–15 and Rs.10.5 billion in FY 2021–22. After adjusting for inflation, the real value of funds allocated in FY 2020–21 is Rs.7.3 billion, only slightly more than FY 2014–15. However, as a percentage of the total development budget, the allocation for agriculture increased from 3.7% in FY 2014–15 to 4.7% in FY 2020–21. The province passed the Sindh Women Agricultural Workers Act 2019 which recognizes women workers in the agriculture sector, including farming, livestock, fisheries, and other related sectors.

Industries is also an important sector for WEE. Budgets under this sector help improve infrastructure and facilities for industries and also support skill building and job creation. In KP, industries include the Technical Education and Vocational Training Authority (TEVTA) which provides important skill-building opportunities. It is allocated a total of Rs.7.2 billion in the period FY 2014–15 to FY 2020–21. According to official data, in KP, more than 30,000 young people⁴⁴ are enrolled in TEVTA's 102 institutes, including 14 women polytechnic centres.

In Punjab, a project Hunarmand Nojawan (Skilled Youth) is included under the province's TEVTA. It shows an expenditure of Rs.0.4 billion up to 30 June 2020 against a total cost of Rs.1.5 billion. The Sindh TEVTA appears as a sub-sector of education. It was allocated Rs.2.8 billion in FY 2014–15, which was reduced to Rs.0.71 billion in FY 2020–21. The Balochistan TEVTA operates under the Labour Department. It was allocated Rs.0.06 billion in FY 2015–16 and Rs. 1 million in FY 2020–21. The German Agency for International Cooperation has provided long-term support to TEVTAs.

⁴⁴ Sex-disaggregated data is not available.

Women's Development is another important government department promoting WEE in each province. In KP, it is part of the Social Welfare Department. Its annual allocation remained below 1% of the total development budget across the five years examined. It also includes resources for establishing shelters (*darul aman*) for survivors and those at risk of GBV. In Sindh, Punjab, and Balochistan, it includes funds for daycare centres.

Under Youth Affairs, funds are provided to support entrepreneurship among young citizens. In Punjab, a training project is included to promote *E-Rozgar* (e-employment)⁴⁵ or internet-based freelance business opportunities for youth. In Balochistan, a project for the construction of four youth hostels (two for women) is included. In Sindh, a Youth Computer Literacy and Awareness Programme is being implemented with a total cost of Rs.30 million, of which Rs.21.9 million has been disbursed as of 30 June 2020.

The federal government's flagship programme, *Ehsaas* (empathy), provides several forms of social protection support to uplift marginalized people. For example, the *Ehsaas Amdan* (income) programme, implemented in 23 districts across Pakistan, provides assets, including livestock (goats, cows, buffaloes, and poultry), agricultural inputs, rickshaws, and inputs for small retail outlets and small enterprises, enabling the poor to graduate out of poverty. The total budget of the programme is approximately Rs.15 billion. Another initiative of the federal government is the National Youth Development Programme, *Kamyab Jawan* (Successful Youth), which provides entrepreneurship opportunities, skill-based education, and youth participation. According to official data, Rs.35.8 billion has been disbursed for 22,471 loans. Of the 1.3 million applications for support to *Kamyab Jawan*, 15% are from women.

4.8 Impact of COVID-19

According to Pakistan's Economic Survey 2020–21,⁴⁶ before COVID-19, the working population in the country was 55.7 million, which declined to 35 million, indicating that 20.7 million people either lost their jobs or were unable to work due to the pandemic-induced economic losses. Most of the approximately 20% of women that are part of the informal, low-wage market labour force, faced a greater risk of sudden often overnight loss of incomes and jobs. The share of unpaid care and domestic work, already disproportionately burdening women in normal times, also rose sharply due to school closures and the increased need to care for the sick and the elderly. As women's engagement in economic, social, and political activities decreased, their voice in decision-making further diminished. Police records also show an increase in domestic violence.⁴⁷ Those less resilient to shocks due to low incomes, limited assets, and few opportunities to borrow, likely resorted to destructive coping strategies, such as choosing to forego healthcare, selling assets, or withdrawing children (especially girls) from school.⁴⁸

Responding to the multiple crises unleashed by COVID-19, the federal government allocated Rs. 203 billion to deliver one-time emergency cash assistance, *Ehsaas* (Emergency Cash), to 16.9 million families at risk of extreme poverty. According to official data, 54% of recipients of the assistance were women. Substantial budgets for health were included in provincial budgets for FY 2020–21. For example, Rs.122.2 billion was allocated for health in KP, representing the biggest investment in healthcare in the history of the province. It included Rs. 24 billion in COVID-19 emergency funding. To help businesses overcome the effects of COVID-19, financial packages were offered, such as the *Punjab Rozgar Scheme*, designed with a total cost of Rs.30 billion. It provides subsidised credit facilities to micro, small and medium start-ups, and existing businesses.

45 E-Rozgar. Accessed August 12, 2022. <https://erozgar.pitb.gov.pk/>

46 Government of Pakistan, Finance Division. 2021. "Pakistan Economic Survey 2020–2021." http://www.finance.gov.pk/survey/chapters_21/PES_2020_21.pdf

47 See for example: <https://tribune.com.pk/article/95046/how-to-tackle-increased-domestic-abuse-during-covid-19>

48 Shirkat Gah. 2020. "Gendered Impact of COVID-19 in Pakistan." <https://shirkatgah.org/wp-content/uploads/2021/12/Gendered-Voices-in-Pakistans-COVID-19-Field-Issues-and-needed-actions-April-28-2020.pdf>

5. Conclusion

The analysis of the federal and provincial budgets over seven financial years that covers the period 2015–2020 identified 1,674 projects aimed at advancing WEE. An analysis of the nature of these projects and the allocated resources resulted in the following key findings:

1. Under the WEE category of *Employment, entrepreneurship & productive resource access*, 42 projects were identified that supported vocational training. The total reported expenditure on these projects was Rs.2,523.7 million. Training provided to female entrepreneurs ranged from traditional skills like embroidery to non-traditional capacities in hotel management and business incubation. This training is generally provided by the Industries and Women's Development Departments. Thirty-nine projects were identified to support the Business & other services sector, with a total reported expenditure of Rs.1,029.3 million. This includes setting up women's bazaars (market) to increase access to markets, and working women's hostels to enable women from rural areas and smaller towns to work in the main cities.
2. Under *Rights, policies and supports*, 27 projects were identified that supported government institutions that advance women's interests, like Women's Development Departments. Their total expenditure was Rs.279.9 million. However, there were no projects identified that support women's rights organisations or movements. Fifteen projects were identified under Employment Creation, with a total expenditure of Rs.217.4 million.
3. Within the *Foundational Capabilities category*, the sector with the highest number of identified projects was Education, with 1,405 projects with a cumulative expenditure of Rs.91,630 million. Eighty projects targeted WEE within the Health sector, mostly related to reproductive healthcare, with a total expenditure of Rs.33,640 million. Thirteen projects targeted GBV with a total expenditure of Rs.351.5 million, and ten projects targeted women's basic needs with a total expenditure of Rs.834.7 million. These included GBV helplines and shelters.
4. The study found no government funds/projects that supported WFI and WECs. In Pakistan, CSOs and the private sector take a lead in supporting WECs and WFI.
5. The lack of sex-disaggregated data makes it difficult to comprehensively assess funds allocated for WEE, WFI, and WECs.
6. The lack of sex-disaggregation makes it difficult to use key words for identifying projects within sectors, such as agriculture, that significantly contribute to WEE in Pakistan. Therefore, details of total allocations under key sectors and their trends over 2015–20 are presented.
7. The study identified enterprise development projects, such as *Kamyab Nojawam* (Successful Youth), and social protection support such as *Ehsaas* (Empathy). These budget entries/projects use the Urdu title of the government programme, which are not responsive to a key word search.
8. Expenditure figures provide more exact information on public funds spent on projects. Allocation of funds shows intent, but these may be subsequently re-appropriated if revenue collection is low or other demands on resources are given priority.
9. The sub-national (provincial) governments have more projects supporting WEE than the federal government. This is likely due to decentralisation achieved through the 18th Constitutional Amendment of 2010.
10. Foreign funds are separately reported in budget documents, making it easy to identify them.

6. Recommendations

Based on the findings of the study, we have a set of recommendations that we hope will assist a broad range of stakeholders within government and civil society. The recommendations are presented in two sections:

1. Entry points for engagement and advocacy to advance the WEE agenda, specifically designed to help civil society, especially gender/WEE advocates.
2. Improving transparency of information on government spending on WEE, WFI, and WECs is intended to assist the government, especially the ministries/departments of finance and planning and development.

6.1 Entry points for engagement and advocacy to advance the WEE agenda

- **Promote GRB at the federal and provincial levels.**
As per the National Gender Policy Framework (2022), an effort is needed to build institutional capacities for gender-responsive budgeting and financing systems, linked to financial management, reporting, and review of public budgets. This will help better identification of support to WEE, WFI, and WECs.
- **Engage with the Women’s Parliamentary Caucus at the federal and provincial levels.**
Key partners in advancing the WEE agenda are the Women Parliamentary Caucus in the national and provincial legislature. Omar Asghar Khan Foundation and Shirkat Gah-Women’s Resource Centre are intensely working with them to promote GRB since 2020.
- **Support the Women’s Development, Social Welfare, and Planning and Development Departments at the provincial levels.**
These are key government departments that can serve as drivers of change for WEE, WFI, and WECs.
- **Engage a broad range of stakeholders to promote women’s labour force participation.**
A reduced gender gap in labour force participation will not only support WEE but also contribute to stabilizing and strengthening Pakistan’s economy.
- **Strengthen trade unions and support women’s inclusion in them to protect their labour rights and interests.**
Platforms for collective bargaining will help women workers claim their rights and entitlements, which they are often denied.
- **Encourage private sector support for inclusive financial assistance and entrepreneurship.**
The private sector in Pakistan provides support, especially to WFI, including start-up support to entrepreneurs. It also can extend access to information technology. Engagement with the private sector will help advance the WEE agenda.
- **Collaborate with women’s rights organisations and CSOs.**
Women’s rights organisations and other CSOs are making significant contributions to WEE, WFI, and WECs by working with women, helping them organise, create, and strengthen collectives, and mobilising actions to claim their rights and entitlements.
- **Work with the media, including social media.**
The media in Pakistan is a significant influencer and opinion maker. Working with a wide range of creative media can help expand public and political support for WEE, WFI, and WECs.

6.2 Improving transparency of information on government spending for WEE, WFI, and WECs

- **Encourage the government to provide sex-disaggregated budget data.**
Sex-disaggregated data will not only help assess government spending on WEE, WFI, and WECs, but it will also provide evidence that governments can use to claim/demonstrate their commitment to gender equity.
- **Advocate for the inclusion of gender assessment in government planning and monitoring.**
In addition to sex-disaggregated data, governments are encouraged to include gender assessment in official planning and monitoring processes so that evidence may be generated on their impact on gender equity. This information can be a starting point to further improve impact.
- **Build government/legislators' capacity in GRB.**
Greater government and legislator capacity in GRB will help shape more gender-responsive policies and public finance management. It will also improve oversight of the gender-responsiveness of government policies and budgets.
- **Advocate for budgets for WFI and WEC interventions.**
The study highlights the lack of budget support for WFI and WECs. Advocacy is needed to reverse this by allocating funds that support women's movements and organisations.
- **Extend the scope of WEE, WFI, and WECs to other marginalised groups, such as transgender people and people with disabilities, and focus on the intersectionality of gender-based inequity.**
Intersectionality of gender inequity and marginalisation requires attention to poor women, transgender women, and women with disabilities.

