

Chapter I: Proposal for Research

Problem Statement

The need to address the concerns of women in international development has been well publicized since the United Nation's Women's Year (1975) and the following Decade for Women (1976-85). It was shown that women and children are the most vulnerable to the adverse consequence of diversion of resources from health and education and withdrawal of subsidies from food, medical care and education. In poorer areas, this leads to underdevelopment, poverty, hunger, disease, and is associated with high birth rates.

Among the worst cases is Pakistan. At the global level, Pakistan is categorized among the low-income economies of the world with one of the highest rates of population growth and high fertility (NIFC 1998). At the time of Independence, August 14, 1947, Pakistan's population was 32.5 million. Today, the population is greater than 134 million (UN ESCAP 1998). This makes Pakistan the ninth most populous country in the world with a growth rate estimated around 2.9 percent per annum. At this rate of growth, the population of Pakistan will double in the next 23 years.

Pressure caused by high population growth rates affects the quality of life, as measured by social and economic indicators such as the number of people adequately fed and their health, housing conditions, and literacy/educational attainment. In 1997 Pakistan's economy already suffered from serious and unsustainable macroeconomic imbalances. The labor force is largely illiterate and labor productivity is low. Poverty is widespread and stark gender inequalities characterize the economic, social, and political spheres of life. The market-oriented economy is male-intensive and characterized by a lack of dynamism. It is reported that "Pakistan appears locked into a stagnating economic regime, where growth and exports rely on low paid and unpaid female labor; and where women's household subsistence production underpins the low wages paid in the productive economy" (Elson & Evers 1997).

Gender barriers place restrictions on women's access to social infrastructure, such as credit and labor markets, federal, provincial and local decision-making bodies, and represents constraints to balanced and sustainable economic growth. Conditions for women are very poor: a newspaper survey done in Pakistan revealed that 99 per cent of housewives and 77 per cent of working women were beaten by their husbands. They listed the following types of violence committed against women: murder in land disputes, being blinded by husbands frustrated on some issue, being kicked to death, burnt in anger, abducted, sold, sexually harassed, and raped (AWRAN 1985).

In its brief history, Pakistan has gone through several phases of development interrupted by political upheavals. In a short life of 51 years, Pakistan has experienced two dictatorships. The first began in 1958, when General Mohammad Ayub Khan imposed martial law on democratic political processes. This regime lasted until 1971. The second regime was from 1977 to 1988, and was led by General Mohammad Ziaul Haq. It was during these times that women experienced a definite setback to achievements. Their basic rights were curbed and it was at this time that the women's movement became most organized, having a major impact on bringing the women's issues into mainstream awareness.

The late 1980's and early 1990's also brought changes to women that were related to the democratization process that swept across many Central and Middle Asian nations. Its influence was felt on society, as well as on political processes used by Pakistan. The emergence of women in Pakistan's development policy agendas was first noticed in 1992, when the Social Action Program was initiated. It began to build support under former Prime Minister Benazir Bhutto (1988-1990, 1995-1996), the first woman to serve as Prime Minister of an Islamic nation. Benazir Bhutto was thought by many to bring about tremendous changes in Pakistan's approach to women's development, as follows:

1. Under new leadership, Pakistan planned the comprehensive Social Action Program to integrate women in the mainstream of national development. This program was first initiated in 1992 under The Ministry of Women and Youth Services which acted as a catalyst in various developments projects directly affecting women. It established five Committees on legal rights, legal aid, Katchi Abadis (slums), jails, and accidents, to promote progressive action on discrimination against women.
2. The Ministry of Women and Youth services established the Pakistan Commission on the Status of Women which reported 283 recommendations covering effective safeguards for women's rights, provision of health, education and employment to women, and integration of women in national life. Many of these recommendations were reported to have been implemented in 1996. Seventy-two development projects, comprising 15,000 project units, with an investment of U.S. \$500,000, or 1.5 billion Rupies (Pakistani currency), were implemented. These projects focused on income generation, spread of literacy, technical know-how, vocational training and health care centers.

Research Statement

The purpose of this research is to assess the potential of gender-aware reform programs, exemplified by the Social Action Program in Pakistan, as a means to achieve sustainable and well-balanced national development. In order to do so, I will analyze the success of the Social Action Program's goal to increase education for girls in Pakistan by analyzing changes in education indicators before and after the implementation of the program.

Literature Review

The following review of literature serves to lay a foundation for local, regional and national development of social, environmental and economic systems. The first references to sustainable development focused on the preservation of natural resources for present and future use. Thus, it was defined as development which meets the needs of the present without compromising the ability of future generations to meet their own needs (Fisk, 1995). The (Brundtland) Report of the World Commission on Environment and Development featured a discussion of sustainable systems that rely on "use of resources by the current generation in ways that does not reduce the capacity of future generations". The contemporary focus on sustainable development, however, views it as a continuing process of mediation among social, economic, and environmental needs which result in positive socio-economic change that does not undermine the ecological and social systems upon which communities and societies are dependent (Libberton et al., 1997; Smith and Andino, 1997).

Scott Campbell's (1996) discussion of sustainable long-term development, and strategies that constitute progress allows for a conceptual framework that seeks to achieve and sustain a balance between the three E's.

This involves a process of developing and maintaining a balance between human made aspects (the built environment), natural capital, (the built environment), social capital, and human capital (Pinter, 1996).

Sustainable development can mean different things to different people. In industrial countries, the focus is on environmental management with as little negative impacts on economic development as possible. In developing countries, the focus is on economic development with as little negative impact on the environment as possible (Smith and Andino, 1992). Sustainability can also be viewed at different

levels. These levels are interrelated and interdependent. For example, global events and trends can affect what happens in a small town in a province of a country.

However, at whatever level, sustainability involves an inherent or local capacity to initiate, manage, and pay for change. This capacity is measured for the level of decision-making and problem-solving, planning, and programming in response to problems and resource/inputs to carry out programs and activities (Libberton et al., 1997). Where the "local capacity" is deficient (i.e., through lack of adequate resources), it can be enhanced or developed through appropriate programs which are tailored to specific needs in given situations. Basic principles of sustainability concentrate on development of the local resource base in order to gain stability in development. This has been -- or should be -- the focus of different development activities in third world countries such as Pakistan. However, the process of attaining sustainability at a particular level (national or community level, for example) more often than not involves conflicting issues, such as value differences, that can be very difficult to resolve. Furthermore, the fact that global or national events can affect development efforts at the community level means that success at attaining sustainability at the community level is sometimes very difficult or impossible to achieve.

Policy researchers and development practitioners have begun building a body of evidence that draws attention to the link between gender in policy and projects and equitable, efficient, and sustainable outcomes in development. A measure of the effectiveness of development policies is that they improve the well being of individuals, helping them avoid or escape poverty, hunger, illness, and illiteracy, and enhancing their skills for gainful employment and productive lives. Whether one perceives females or males to be at a disadvantage, exclusion from economic opportunities by gender has important social (equity) costs. As important, though less well understood and accepted, is that exclusion from economic opportunities has efficiency (and growth) costs.

Gender inequalities and gender-based discrimination can cause economic inefficiencies and reduce productivity (King and Mason 1998). A growing body of empirical evidence links gender inequalities to resource control, lost productivity and incomes (BCMOWD 1993). For example, there are now well-known links between female education, reduced fertility and mortality, better educated and healthier children, and higher future productivity. Despite this, most Asian women remain illiterate. 1996 data for Asian countries reveals that:

- Women are 60 per cent more likely than men to be illiterate;
- There are 42 million fewer girls in primary school than boys;

- Gender gaps in enrollment have not narrowed significantly, even at the primary level. In South Asia, the net enrollment rate for girls is 20 per cent lower than for boys; in sub-Saharan Africa and the Middle East, it is 10 per cent lower (ADB 1996,2).

Education has become the most critical tool for long-term development. The immense benefits of education correlate with social, economic and environmental quality. Health care is another important development tool, as it provides both short-term and long-term benefits. The connection between education and health care is important, as not only does access to family planning services correlate with access to education, they are both usually found together (Akhtar 1999). Also, access to health care and education usually correlate to the adoption of contraceptive practices and, therefore, to fertility decline. There are two main bases for making this connection. They are:

First, educated women are more likely to use contraceptives than women with little or no schooling (Dickinson et al., 1983; PIP, 1985; Zaman, 1980). In theory, education raises expectations, tends to postpone marriage (which reduces the number of childbearing years within marriage), and increases the likelihood of access to family planning information (Rubin-Kurtzman, 1987. Kofi Awusabo-Asare's (1988), conducted a study of Ghanaian Women to determine the connection between fertility and education. The Ghanaian Fertility Survey suggested that female education is a critical variable in examining patterns of contraceptive use: urban women in Ghana are better educated and more likely to plan their families than rural women.

The second reason why improved access to education may reduce fertility is associated with the changing economic roles of children amongst. Since education can sometimes imply increased costs, or at least foregone earnings, school-age children come to represent a drain on household resources rather than a contribution. As a consequence, some parents give more careful consideration to family size (Benton, 1987).

Feminists, such as Caroline Moser (1989), focus on the development of policy strategies that simultaneously support gender equity, development, the environment, and population growth with an integrated set of policies. She believes that women need to be at the forefront of the global agenda to insure that developmental, environmental, and population policies are sensitive to gender relations and to women's own interests. Post-modern, Asian feminists also argue that women have a right, if not a responsibility, to take part in the development process of their community and their nation (Abdullah and Zeidenstein 1982).

Large development programs concentrate on education as a vital component in the preparation of women for a role in community and national development. According to data from the World Bank, if education of girls and women had been raised 30 years ago to the level of boys and men's, fertility levels today would be nearing the target of global population stabilization (World Bank 1990).

Methods of Analysis

I will evaluate information and documents starting in 1992, one year prior to the implementation of the Social Action Program to the present time. I will begin by collecting detailed information and documentation of the program and will obtain program surveys and studies that were conducted by the government of Pakistan, the World Bank, and independent researchers.

Criteria used to measure success includes quantitative comparisons between literacy rates and primary and secondary school enrollment for girls in Pakistan before and after the program's implementation. A comparison with boys literacy and enrollment rates will also provide evidence of the program's overall mission to decrease gender inequality. Increased literacy rates and increased girls' attendance in primary and secondary schools, in comparison to boys indicates a positive effect. Confounding factors, or other factors that have influenced girls' education in Pakistan will be reviewed in order to recognize and determine current possible effects. For example, quantitative comparisons between urban and rural locations will also offer an explanation that allows for further analysis of geographic locations in relation to program success.

Qualitative interpretive analysis will be employed when evaluating secondary documents from stakeholders, policy and program missions and other value-based information that cannot be aggregated.

Structure of Report

The report is organized into five chapters, as follows:

- In Chapter I, I propose to research problems that women face in Pakistan resulting from gender inequalities. A review of the literature provides a framework for development that calls for a constant balancing of social, economic and environmental conditions in a local, regional and national context. Sustainable development requires conducive conditions for women in development, which relies on

their education. Sustainable development policies and programs must concentrate on educating women to increase equity for sustainable development. Research objectives and methods of analysis are provided in which to evaluate the SAP's success in meeting goals to increase attainment of education for girls in Pakistan.

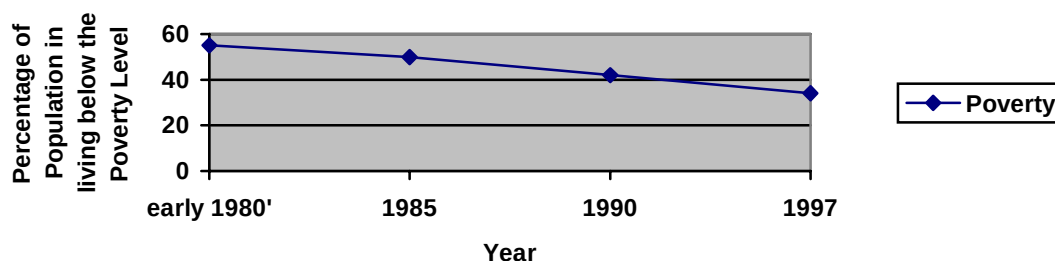
- Chapter II provides a profile of Pakistan and its struggle with gender inequality, illustrated with tables of statistics and literacy rates prior to 1992, representing Pakistan's need and desire for sustainable development. Obstacles for women in development, such as living in rural locations or having a poor family, and limitations that some women face as a result of living within cultural and historical barriers, are also discussed.
- Chapter III provides a discussion on the government's approach to increasingly high growth rates through the Social Action Program, implemented in 1993. International donors included the World Bank, United Nations, and Asian Development Bank, as well and others.
- Chapter IV is a simple comparison of education in Pakistan before and after the SAP. Literacy and enrollment rates for boys and girls are compared to analyze changes. The Social Action Program is an umbrella program in Pakistan that targets women and children in development through health, education, and sanitation. The Government of Pakistan is responsible for implementation, evaluation and monitoring of all projects that lie within the parameters of the four program goals. One of these goals is education. It is considered by the government and donors to be of primary importance to the mission of the program. This section provides an evaluation of activity resulting from the SAP using indicators of women's literacy and girls' primary and secondary school enrollment since the program's implementation in 1993. Comparisons between indicators for girls and boys also illustrates the accomplishment of the program's mission to alleviate gender inequality in Pakistan. Indicators are presented in a manner that cuts across the dimensions of urban and regional differences, as well as differences between socio-economic categories.

Chapter II: Barriers to Women's Education in Pakistan

Profile of Pakistan

Pakistan is located in southern Asia, bordering the Arabian Sea, between India and Iran (see map). It covers a total land area of about 803,940 square kilometers (Webster's 1998). Pakistan is a country with ethnic and linguistic diversity in its four provinces and two territories (see map 1). The population is approximately 134 million people (see Table 1). Per capita incomes have been climbing by approximately 70 percent over the last two decades, last reported to be about US\$460 in 1995. This increase has extended to the poor, as the proportion of the total population below the poverty line had declined from almost half the population in the mid 1980's to about one-third in the early 1990's (see Graph 1) (ADB 1996).

Graph 1 : Decreases in Poverty Levels in Pakistan since the early 1980's



Source: ADB, 1996

Table 1: 1996 Population and Characteristics

Population					
Population			133.46 m		
0-14 yrs:	41.2%	15-64 yrs:	55%	65+ yrs:	3.8%
In rural residence (%):	65%	Urban population (%):	35%		
Growth rate:	3.0%	Rural Population (%):	65%		

Source: 1998, United Nations ESCAP, Fact Sheets

Since the early 1980's about half of the country's children have been malnourished (Alderman and Garcia 1993). The infant mortality rate is 88 per 1,000 live births compared to an average of 64 for low income economies (see Table 2) (World Bank 1995c). The incidence of low birth weight babies for the period 1984 - 1990 is 30 percent, one of the highest in the world (UNDP 1995).

Reproductive health indicators are especially poor. In 1991 Pakistan had one of the highest levels of unmet need for family planning. Survey data shows that more than 30 percent of married women want, but do not use, family planning. Contraceptive prevalence between married females is 18 percent (1994) compared to more than 30 percent in Bangladesh (MoWDYA 1995). The fertility rate has barely changed since 1985, falling by only 0.5 to 5.7 children per woman, compared to a fall of 2 in Bangladesh (MoWDYA 1995).

Table 2: 1996 Health Indicators in Pakistan

Health			
Birth rate (births/1000 population):	38.4/1,000	Death rate (deaths/1000 population):	8.3/1,000
Infant mortality rate (deaths/1000 live birth):	101.8/1,000	Life expectancy at birth (Male/Female):	59.9 Male 59.1 Female
Total fertility rate (children born/woman):	5.3 children per woman	Public expenditures on health as % of GDP:	1.8%
Population with access to...(%)			
	-health services:		55%
	-safe water:		74%
	-sanitation:		47%

Source: 1998, United Nations ESCAP Fact Sheets

Maternal mortality rates are very high; most estimates range from 300 to 600 per 100,000 live births (MoWDYA 1995) compared to 351 for all developing countries (UNDP 1995). Life expectancy, which in most countries is higher for women than for men, is 59 years for both men and women (MoWDYA 1995).

Pakistan has recently signed the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) (UNDP 1995). According to the UNDP Gender-related Development Index (GDI), Pakistan has farther to go than many countries in achieving this goal. Its GDI ranking is among the lowest, at 130 out of 146 countries (see Table 3) (UN 1996). This is comparatively worse than its ranking in the general Human Development Index (HDI) where it is placed at 128 among 174 countries evaluated, which puts Pakistan in the "low human development" category.

Table 3: 1996 Poverty and Quality of Life Indicators

Poverty & Quality of Life			
HDI ranking:	128	GDI ranking:	130
HDI: Human Development Index, measured by access to education, basic health and family planning services, safe water and sanitation.	(out of 174)	Gender-Related Development Index	(out of 146)
People in poverty in %			
Urban	20%		
Rural	31%		

Source: 1998, United Nations ESCAP Fact Sheets

Pakistan made real progress on human development from the early 1970's to the early 1990's. The total fertility rate fell by 20 percent among women, and the infant mortality rate declined by one-third (see Table 2). The adult literacy rate increased by 46 percent since 1977 (see Table 4). Enrollment ratios for primary education have increased by 19 percent (by 34 percent among girls) and for secondary education by 62 percent (by 160 percent among girls) since 1974 (Ibid).

Table 4: 1996 Indicators of Education in Pakistan

Education			
Adult literacy rates estimates (Male/Female):	50.0% of males 30.3% of females	Public expenditure on education: (as % of GNP):	2.7%
Number of tertiary (upper) level students: (students/100,000):	294/1,000	Enrollment ratio at the primary level:	40.0% males 70.0% Females
First level pupil/teachers ratio (% female teachers)	45 pupils to 1 teacher (31% female teachers)	Average Number of Years a Female is expected to attend school :	6 years

Source: 1998, United Nations ESCAP Fact Sheets

Despite some progress (such as increased primary school enrollment for girls), Pakistan still lags behind the averages for low-income countries (see Table 5). Growing at a rate of about 3 percent per year, the population is projected to double in the next two decades to about 260 million. Pakistan's fertility rate is about 65 percent higher than the average for all low-income economies, its infant mortality rate is 30 percent higher, its adult literacy rate is 25 percent lower, and its gross primary and secondary school enrollment ratios are not much more than half the average for all low-income economies. Malnutrition among infants, young children, and women of childbearing age is also a major health concern (Ibid).

Table 5: 1996 Pakistan Socio-Economic Rankings

Income and Wealth			
HDI ranking:	139 (out of 175)	GDP growth rate:	3.1% (1997)
GDP (in billion \$)	\$ 274.2 Billion (1995)	GDP per capita:	\$451

Source: 1997-99 United Nations ESCAP Fact Sheets

Employment figures demonstrate the high incidence of unemployed women in Pakistan. Though this is somewhat consistent with other Asian countries with similar cultural constraints, Pakistan still lags far behind most (see Table 6). This is another indicator of the gender gap that exists in Pakistan.

Table 6: 1996 Labor Force Characteristics

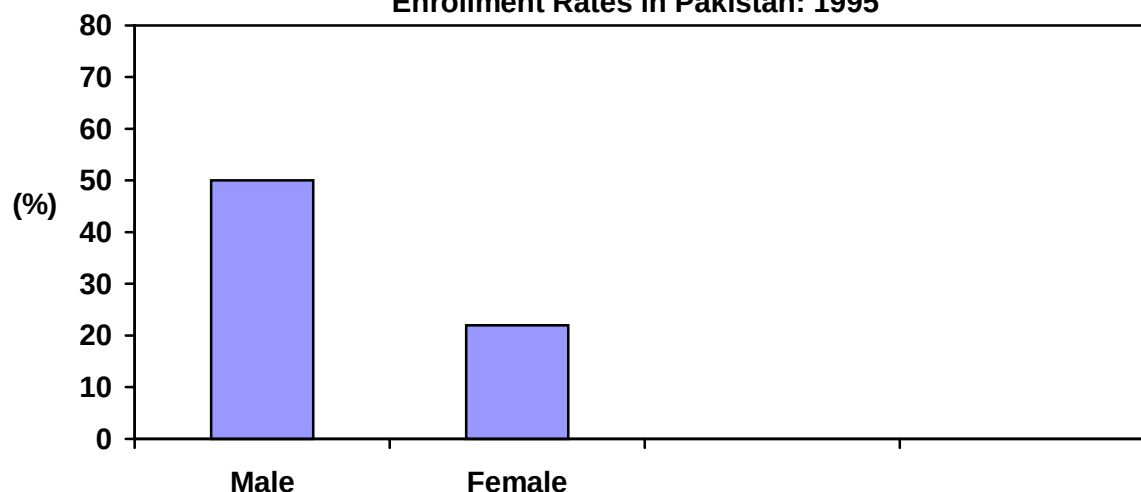
Employment		
Labor force as % of total population:	35% of total population 24% of total female population	Unemployment rate: 16% of the population who are working -age (5.8 million) (annual increase = 500,000 people per year)
(1995) % of labor force in...		
	-Agriculture:	46.79%
	-Industry:	19%
	-Services:	30%

Source: 1997-99 United Nations ESCAP Fact Sheets

Barriers to Education for Girls in Pakistan

Primary and secondary school enrollment rates in Pakistan reflect grave gender inequalities (see Graph 1). These gender inequalities can be considered as the result of several factors that are not in isolation from each other. For example, the dimensions of inequality in access to education within countries varies by urban and rural areas, ethnic groups, and socio-economic categories. Source: ADB, 1995

Graph 2: Primary and Secondary School Enrollment Rates in Pakistan: 1995

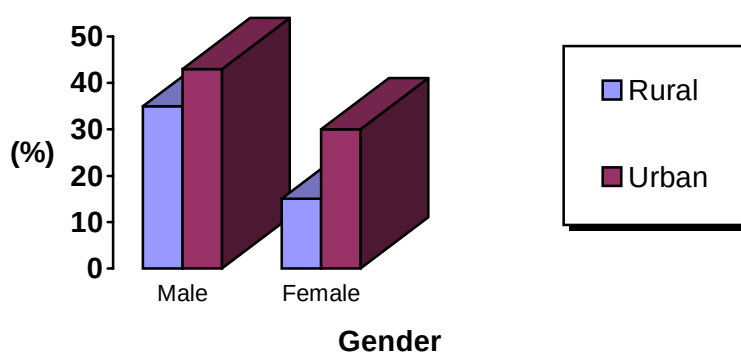


These inequalities do not exist in isolation - often, they are overlapping and self-reinforcing. Transmitted across generations, they shape the distribution of opportunity. Inequalities in education help to perpetuate the wider structures that consign people to poverty and marginalization. They interact strongly with rural-urban differences, for example. Enrollment rates for male children in urban Pakistan are 20 per cent higher than in rural areas. For young girls, they are 60 per cent higher (see graph 3).

In other words, a girl born in a rural area has a higher risk of dropping out of primary school by a factor of three in relation to urban boys. Clearly, cultural, social, and economic factors associated with life in rural areas and with rural poverty exercise a powerful influence.

In other cases, income inequalities exacerbate gender inequalities, with likelihood of girl children not being enrolled rising with the incidence of poverty. Rich and poor families alike are less likely to send girls to school. In non-poor families, enrollment rates about equal the national average of 40 per cent. But in poor families, the enrollment rate for girls is over 70 per cent lower (England 1998). Raising the income of poor households would, in this case, have an important effect on girls' attendance at school. This points towards the interaction of cost barriers to education with cultural forces which undervalue the education of girls.

**Graph 3: School Enrollment by
Gender and Urban/Rural Location: 1995**



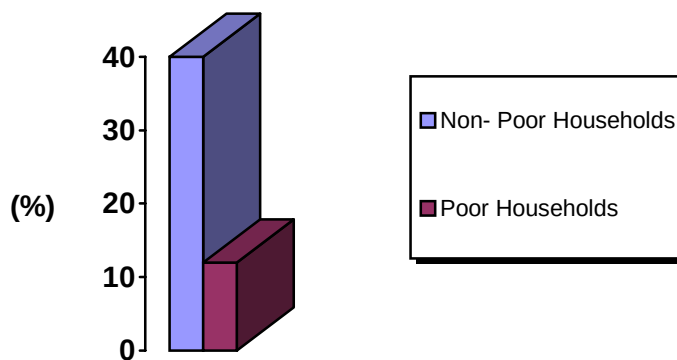
Source: ADB 1995

Income Disparity

Deprivation in education is one of the main causes of poverty and inequality. But this is a two-way relationship: poverty and inequality are also among the main causes of educational deprivation. Children from poor households face far more severe problems than those from wealthier households in gaining access to school, and in progressing through school (England 1998).

The disadvantages of being from a low- income household usually affects children from poor households throughout their often very brief school career. In Pakistan, the gap between net enrollment rates for the poorest income quintile and the highest income quintile is 31 percent - wider even than the gender gap in enrollment (see Graph 4) (PkGov. 1995a). In education, as in other areas of social and economic life, wealth generates cumulative advantages; poverty generates cumulative costs. Inability to pay for education means that the costs associated with less access to learning - poorer health, lower productivity, less capacity to participate in public debate - are transmitted across generations. Conversely, wealthier households are able to ensure that their children will retain the advantages conferred by education.

**Graph 4: Girls' School Enrollment
by Household Income: 1995**



Graph 4: Girls School Enrollment by Household Income, England 1998

The significance of this overarching inequality affects various aspects of girls and women's lives. For example, at the level of the household, it can contribute to whether or not women enter the labor force, and if they do, the kinds of jobs they look for. Key issues include age and position within the family unit, educational levels, and male control (Chant & Brydon 1989).

Cultural and Historical Constraints on Women in Pakistan

Despite esteem and importance accorded to some women and prominence attached to female leaders, the status of women in Pakistan is among the lowest in the world (JFEER 1998). There is a strong "inside/outside" dichotomy in Pakistan, where some women are restricted to the "inside" space of home and household, embodied in the tradition of veiling. Such female seclusion or *purdah* can sometimes mean that such women and girls face barriers in accessing social services, such as health care and education (Ibid). The institution of *purdah* and the social disapproval of women working outside the home is evident in Pakistan's national economy, as shown in the number of women in the labor force in relation to men (see Table 7) (Elson and Evers 1997). The non-working wife is a status symbol while a woman's productive labor is perceived as part of her customary wifely duty, rather than as a valued economic contribution (Terhorst 1996).

Table 7: Economically Active Population by Gender 1975 - 1994

1975		1985		1994	
Female	Male	Female	Male	Female	Male
8.8 %	86.8 %	11.3 %	85.1 %	14.0 %	83.5 %

Source: 1996 Key Indicators of Developing Asian and Pacific Countries, Asian Development Bank

Rural-Urban Disparities

Disparity caused by uneven development of education is pronounced. In developing countries, men living in rural areas are twice as likely to be illiterate as those living in urban areas (ADB 1996). Differences between rural and urban women are only slightly less extreme (PkGov 1995b). Such disparities reflect differences in access to basic education. Poor educational opportunities are caused by a combination of factors, ranging from the administrative cost and difficulty of providing services to more

remote areas with scattered populations, to the unwillingness of teachers to live in isolated regions, and to demands for child labor (Horton 1996). Public-spending priorities which concentrate resources on urban areas add to the problems of rural people. Whatever the underlying causes, in most countries the rural-urban divide is the widest of all, especially when the main city is also the national capital.

In Pakistan, 54 percent of urban children aged 10-14 have completed school - twice the level for rural children in the same age group (UNDP 1995). Rural poverty and educational deprivation create a vicious cycle from which poor households are often unable to escape (Alderman 1993). Rural poverty is more pervasive and more severe than urban poverty. Educational performance mirrors the disadvantage suffered by rural households. Such differences are a consequence of the fact that children studying in urban areas receive more or better inputs such as better teachers and teaching materials.

Rural-urban disparities in Pakistan are particularly marked, interacting with gender differences. The province of Sindh demonstrates the interaction in particularly powerful fashion. A young girl living in rural Sindh has half the chance of going to school as a young girl in urban Sindh; and she is twice as likely to leave before completing school (UNICEF 1992).

Regional Disparities

Uneven progress in providing access to education has resulted in deep regional disparities within countries - disparities that, in some cases, rival those between northern and southern provinces. Educational disadvantage tends to be concentrated in regions with the highest levels of poverty (PkGov 1995b). The poorest 50 percent of the population in these states have per-capita incomes broadly in line with the average for South Asia. Data for Pakistan shows that, for people over the age of 10, the percentage of the overall adult population, which has completed school to primary level, or beyond varies from 26 percent in Balochistan to 41 percent in Sindh. However, for rural women in these two provinces the figure falls to 6 percent and 8 percent respectively (MoWDYA 1995).

Table 8: Women's Attainment of Primary School in Urban and Rural Regions

Women over 10 years of age who completed Primary School: 1994				
	Balochistan		Sindh	
	Urban	Rural	Urban	Rural
% over age of 10	26%	6%	41%	8%

Source: MoWDYA 1995

Conclusion

In its brief history of 52 years, Pakistan has changed governments many times. This has limited Pakistan's ability to plan for the long-term. Social, economic and environmental systems have suffered consequently. The evidence of this neglect is evident in Pakistan's high growth rate and the proportion of its population living below the poverty line. Though there have been tremendous improvements in Pakistan's indicators for health, education, income and wealth, and employment in the past two decades, there is also much room for improvement due to high growth rates.

Education for girls in Pakistan has traditionally been neglected. This is due mostly to variations in the availability and accessibility of education. Even when it was available, the quality of instruction and school infrastructure was so poor that parent's did not find it beneficial for their children, especially girls, to attend. This and other difficulties for girls' attendance of schools, such as costs associated with their attendance has increased the odds that girls will not be educated in Pakistan, or will receive very little formal education.

Chapter III: History of Education in Pakistan

and the Social Action Program: 1947 to 1999

Government Efforts

Since Pakistan gained independence in 1947, internal crisis over ideology in the constitution and need for legitimacy of successive governments paved the way for successive attempts and failures of educational programs. Thus, institutional problems of the government were related to the literacy strategies undertaken (Ghafoor 1995).

The first Pakistan Educational Conference (1947) recommended universal, compulsory, free basic education. In 1959 the National Commission on Education, emphasizing the need for compulsory education for 'manpower and intelligent citizenship' aimed to achieve five years of compulsory education in fifteen years. The Regional Meeting of Asian Education Ministers from seventeen countries organized by UNESCO took place the same year in Karachi, producing the 'Karachi Plan' which required universal compulsory education of seven years by 1980. By 1964 another commission observed that the 'target year for compulsory schooling is receding farther' because of limited resources of the government (UNDP 1995).

The constitutions of 1962 and 1973 reasserted the need to remove illiteracy and provide free compulsory education. The Constitution of Pakistan (1973) guarantees this equality between women and men. It has the following provisions for affirmative action for women:

- Article 25 states: *"All citizens are equal before the law and are entitled to equal protection before the law; there shall be no discrimination on the basis of sex alone; nothing in this Article shall prevent the state from making any special provision for the protection of women and children."*
- Article 34 states: *"Steps shall be taken to ensure the full participation of women in all spheres of national life."*

Pakistan has also adopted several of the international commitments to protect basic human rights and gender equality. These include:

- *The Universal Declaration of Human Rights (1948);*

- *International Labor Standards and ILO Basic Human Rights Conventions, i.e., Freedom of Association and Protection of the Rights to Organize 1948; Discrimination in Employment and Occupation 1958;*
- *The Forward-Looking Strategies for the Advancement of Women (1985); Education for All, Jomtien, 1990;*
- *Convention on the rights of the Child, (CRC) ratified by Pakistan in 1990;*
- *Agenda 21, United Nations Conference on Environment and Development, Rio, 1992;*
- *Vienna Declaration and Program of Action, Vienna Conference on Human Rights, 1993;*
- *The Program of Action, International Conference on population and Development, Cairo, 1994;*
- *Platform for Social Development, world Summit on Social Development, Copenhagen, 1995;*
- *Beijing Platform for Action, Fourth World Conference on women, Beijing, 1995;*
- *Convention on the Elimination of All Forms of Discrimination Against Women, (CEDAW), Pakistan acceded in 1996*

Source: ADB 1996

Pakistan's first five year plan (1955-60) allocated 20 percent of the total educational budget (Rs.50m) (US 1 Dollar equals 3 Rupees) to primary education, out of which 37 percent could be utilized. The second plan (1960-65) allocated 6 percent (Rs.65.4m) out of which 27 percent could be utilized. The third plan (1965-70) provided a small increase (Rs.68.5m) out of which 61 percent could be utilized - out of a target of 215,000 primary schools 4,000 were actually opened (see Table 9). The fourth plan (1970-75) was disturbed by internal turmoil, but the period in question saw the nationalization of the private sector and free education up to secondary level (MoWDYA 1995).

Pakistan's Education Policy, which lasted from 1972 to 1980, made renewed efforts toward adult education programs and reiterated that a 'massive literacy program had to be undertaken in every town and village. This educational policy reiterated the importance of literacy in socio-economic development. The education budgeted as part of annual plans rose from Rs.700m in 1974 to Rs.1740m in 1975 (MoWDYA 1995).

Table 9: Pakistan's Failure to Expend Major Portion of Allotment to Education 1955 to 1970

Pakistan Budgeted vs. Actual Expenditure for Primary School Investment 1955 to 1970				
	1 st Plan 1955-60	2 nd Plan 1960-65	3 rd Plan 1965-70	Target 1974-1975
Budgeted	20% of budget (Rs. 50m.)	6% of budget (Rs. 65.4 m.)	(Rs. 68.5 m.)	215,000 schools (Rs. 700 m.)
Actual Expenditure	(Rs. 18.5m.)	(Rs. 17.7 m.)	(Rs. 41.8 m.)	4,000 schools (Rs. 183.7 m.)
Difference 3Rs.= US \$1	(Rs. 31.5 m.)	(Rs. 47.7 m.)	(Rs. 26.7 m.)	211,000 schools (Rs. 516.3 m.)

Source: MoWDYA, 1995

The Pakistan Government did not meet 1979 universalization of primary education (UPE) targets even halfway. The fifth plan (1977-83) increased other human resource allocations, but education allocations were cut in half. The enrollments achieved were only 22 percent (boys) and 31 percent (girls) of the targeted education goals. The portion of the education budget that was available for use remained below 31 percent. While target enrollment was 200 percent, that achieved was 25 percent and participation rate was less than 55 percent.

Performance in primary education, however, was described to be 'relatively satisfactory' by the Pakistan government. The sixth plan (1988-93) aimed to complete infrastructure needs for primary education, to reduce urban-rural or boys-girls disparities, and achieve UPE by 2000. It also incorporated non-formal approaches that were the topic of a regional conference in Islamabad in 1987 (Ibid). In order to draw from experiences of other countries, Pakistan sought to encourage private participation in literacy efforts. The plan was not implemented due to change of government (UNESCO/PROAP, 1991). All programs were ended at that time. Continued failure to operationalize education policies for greater access to schools by past governments led to grave inequalities between men and women.

State efforts to redirect investments towards women as part of human resource development included discussion of the country-level gender gaps at the International Aid Consortium in 1990 (UN 1998). Recognition of the need for more government attention to social services and status of women influenced attempts to reshape public policies, government programs and budget allocations. The 1992 Education Policy sought to raise the literacy level from 35.8 percent to 70 percent by 2000 (Ghafoor, 1995).

It is important to recognize the continued commitment by the government to allocate what was only a minor portion (with respect to the defense budget) of the national budget to education of girls, despite growing social problems that were resulting. This research did not disclose one definite reason for this failure by the government to even spend this small sum on the improvement of education in Pakistan. Reasons such as government inefficiencies and lack of organization, (Akhtar 1999) and the lack of a real commitment to increase education for women are among possible explanations. By 1992 internal and external pressures to improve human development indicators in Pakistan did finally result in the organization of a social program that made education of girls its primary focus. Prime Minister Benazir Bhutto acted as the principal catalyst for the advancement of Social Action Program plans.

The Social Action Program

The Government of Pakistan launched the Social Action Program (SAP) in 1992, a sustained collaborative effort involving multiple donors under an umbrella program to improve women's access to health and education. The International Development Association (IDA) and other donors invested in the basic social sectors of Pakistan using a "program approach" over the traditional project approach (Pak PC 1994). The larger program was divided into "sub-programs". Each sub-program was implemented by the relevant government department at the federal level and at the local level in the provinces and federal areas (Ibid). For example, the goal to increase education was implemented by the MoWDYA at the local level. The health care goal was implemented by the Ministry of Health at the local level.

The Pakistan Government designs, owns, and implements the program according to its own procedures. No parallel systems or institutions are created through the project, and the government's own systems of accounting, budgeting, procurement and monitoring are used, and improved, by the program. Monitoring and independent third-party review is designed to identify constraints and strengthen implementation strategies for the program (Ibid).

This allows the Government to maintain control over all efforts, insuring that development objectives are handled with great sensitivity. Government representatives say that it is not desirable to stir sentiments among influential fundamentalist individuals and groups, who perceive changes in traditional gender relations to be undesirable.

The Social Action Program (SAP) has served as Pakistan's main vehicle to reach goals for sustainability. This "umbrella" project provides financial support to the federal and provincial

governments for their social programs (Ibid). The programs consist of a series of independent sectoral projects in primary education, population, nutrition and health. These include: Primary Education Projects in the Punjab, North West Frontier Province, Sindh and Balochistan; a Population Project, two Family Health Projects and a Rural Water Supply Project. Beneficiary participation is being stressed while project designs include a focus on women and girls. Many projects are being implemented through local and international NGOs (Pk Gov 1995c).

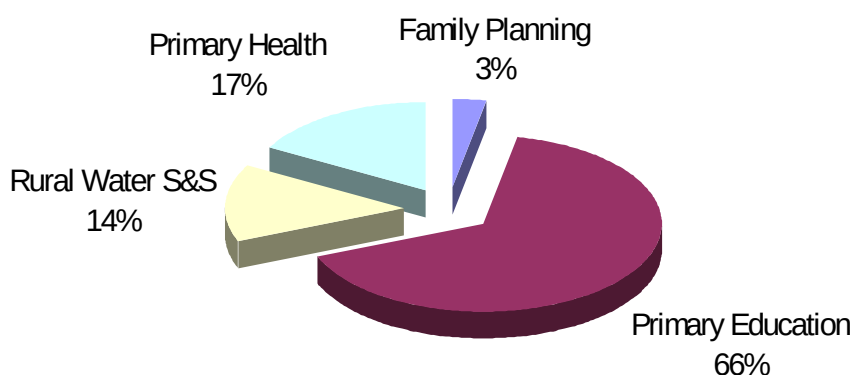
The budget for the first phase of the SAP was \$8 billion for the period of the 8th Plan 1993-1998. Nine-tenths of this was allocated directly to the provincial governments, according to need. Government provides 75 percent and donors provide 25 percent of funds (WB 1995a).

Total national spending on SAP sectors increased by 33 percent in nominal terms in 1993/94 from 1.7 to 3 percent of Pakistan's GDP. In 1994/95 allocations were further increased by 47 percent (to 2.6 percent of projected GDP). (WB 1995a). The total 1993-95 SAP budget is the equivalent of about 2.3 percent of GDP and is distributed (see Graph 4).

- 66 percent to primary education
- 17 percent to primary health
- 14 percent to rural water supply and sanitation
- 3 percent to family planning

Graph 4: Total Budget Allocation for SAP Sectors (WB 1995a)

Graph 5: Total SAP Budget Allocation 1993-1995



Ministry of Women Development and Youth Affairs

The Pakistan National Economic Council is the highest economic decision-making body and approves the Five Year Development plans. It is chaired by the Prime Minister. Membership includes the four Chief Provincial Ministers, the Federal Members of Agriculture, Industries, Commerce and Communications and both Federal and Provincial Ministers of Finance and Planning. The Ministry of Women Development and Youth Affairs is not a member.

The Women's Division (set up in 1975) was upgraded to a Ministry in 1989. The role of the Ministry of Women Development and Youth Affairs (MoWDYA) is to insure that women's interests and needs are represented in public policy formulation. Among its functions are to insure that girls and women have equal opportunities with boys and men in education, employment, and participation in all spheres of national life (Kazi 1991). Nonetheless, it is not clear how gender issues are defined or identified at the policy or operational level. The MoWDYA has a nominal input into the policy of each ministry (it makes comments on annual policy documents) (Kazi 1991). There are no permanent linkages between the MoWDYA and the Planning Commission. However, there is inter-ministerial dialogue during the formulation of the Five Year Plan.

The MoWDYA does not have any attached departments nor subordinate offices. Therefore, its programs and projects are executed through the provincial governments and NGOs. "Co-ordination cells" of the MoWDYA are located in the Planning Development Departments of the provinces which liaise with other line departments but only on issues concerned specifically with women's programs (MoWDYA 1992).

These institutional structures limit the ability of the MoWDYA to contribute in a meaningful way to the current economic policy dialogue. Even in The Social Action Program (SAP), which is the cornerstone of the government's social policy and specifically targets women and girls, the MoWDYA has only a marginal role. The MoWDYA is not represented on the Committees which oversee the implementation of the Social Action Program, nor does the MoWDYA have its own Minister. Its Secretary is directly responsible to the President, which means that historically, women's interests in Pakistan were not fairly represented. Women have had almost no control or influence over national development.

International Agency Efforts to Support SAP

Aid disbursements to Pakistan have exceeded US \$1 Billion per year since the early 80s and over US \$2 Billion per year since 1989. Official Development Assistance (ODA) in the form of grants, and loans with a grant element of 25% or more, accounts for 60% to 70% of the total aid. A significant proportion (28%) of ODA for technical cooperation was delivered by the UN system and the Bretton woods Institutions, with the former providing more than half on a grant basis. Donor support to Pakistan emphasizes physical infrastructure development with agriculture (18% - 23%) as the principal sector recipient, followed by SAP sectors (13% - 15%). This means approximately \$10.5 Million have been invested each year in education since the implementation of the SAP in 1993. Other donors included: Asian Development Bank, and the Governments of Canada, Netherlands, Norway, Japan and the USA.

The Social Action Program Project II (1996-2000), a continuation of SAP I, is also based on government and donor commitment to the program. It is the main vehicle for Pakistan to insure donors' assistance to Pakistan's SAP will be invested as agreed. The framework which encompasses finances, total share of program costs in the sectors of agreed strategies (i.e., improving basic service quality), expenditure plans, and program reforms (i.e., hiring staff and citing facilities on merit rather than political influence) is in place, and has proved effective during SAP I (Ibid).

World Bank Support

At the government's request, the World Bank assisted in the planning in the planning of the SAP strategy and provided coordination between the government and other donors. Under the SAP, between 1993 and 1997, the WB completed 42 projects totaling \$4.4 billion in Pakistan (WB 1998). Of these, social sector projects targeting education, family planning, health and nutrition accounted for the largest share (25 percent), followed by agriculture sector projects (21 percent) , and electric power and energy (14 percent).

To overcome the constraints women face in accessing basic social services, WB supported projects have shifted emphasis to improving the delivery and the quality of education and health services. The Balochistan Primary Education Project has been one of the most successful of the Social Sector projects to help narrow the gender gap (WB 1995c). Working through newly formed village education committees, and thereby encouraging the active involvement of local communities in creating and staffing schools for girls, this project has managed to increase the enrollment and attendance rates of girls. By April 1995 (after only 2 years of implementation), 243 new multi-grade schools had been established

by the village education committees with a total enrollment of 10,378 girls. Girls enrollment has risen to 87 percent in these villages. In three of the project villages girls enrollment rates are 100 percent, as compared with a province wide average of only 15 percent. Two projects being prepared under SAP, the Northern Areas Health Project and the Northern Education project will both follow the lead of Balochistan in working with local communities and NGOs. All these projects place emphasis on the recruitment and training of female teachers and female community health workers.

Other Donors

The United Nations' and other donors are promised by the Government of Pakistan that development in Pakistan will begin with human development. The UN is quoted as saying; " Human development is a process of enlarging people's choices. The most critical of these wide-ranging choices are to live a long and healthy life, to be educated and to have access to resources needed for a decent standard of living. Additional choices include political freedom, guaranteed human rights, and personal self-respect" (UNDP 1995).

Donors support the Social Action Program as Pakistan's most important development program. Their philosophy that empowerment of people starts with basic education and health also relies upon the notion that there has never been a case where sustainability has been achieved without substantial national investment in people's basic education, health, and welfare. Though there has been significant progress since the Social Action Program's implementation in 1993, Pakistan still faces a development crisis (UN 1998).

Conclusion

Repeated government commitments to improve education for girls in Pakistan seems to have only amounted to rhetoric. The reason is still not clear. However, grave inefficiencies of Pakistan's government could be responsible, along with other factors such as a poor economy, lack of parental support, and the cultural and religious constraints that women traditionally face. In 1992, Benazir Bhutto instigated great change in Pakistan's approach to education. Under her direction, the implementation of the SAP in Pakistan insured a means to achieve its goals for the education of girls, and increased sustainability.

International donors have greatly increased the dollars allocated and expended for education in Pakistan. The MoWDYA oversees the program's implementation and is appointed to represent women's interests and needs in national development. Their role has been limited, though, as they have no voice in the policy agenda, nor budget allocations. Recent increased support of education through the SAP has many beneficial aspects, though. Women and girls continue to benefit from SAP projects, as education has been the primary focus since 1993. In time, women will inevitably become more prepared to take part in making decisions that will affect the development of Pakistan in the future.

Chapter IV: Analysis of The Social Action Program in Education

Pre-SAP Education in Pakistan: Measures of Literacy and Numeracy

The 1991 Pakistan Integrated Household Survey (PIHS) data revealed that 36 percent of Pakistan's total population was functionally literate (functional literacy is defined as the ability to read and understand a newspaper) (MoWDYA 1992). It was assumed that current trends would continue, and national literacy levels were projected to increase by approximately 18 percent for each successive generation of children in Pakistan (i.e., every 25 years). Indeed, 55 percent of the 11-to21-year-old population could read in 1991, far surpassing the literacy levels achieved by previous generations. Still, these increases in literacy had arisen mainly from urban males; very few females (25 percent) and even fewer urban females (16 percent) possessed essential reading skills (Ibid). Rural females are the most disadvantaged, as it can be more difficult to find adequate schools and female teachers for them.

Historically, barriers to education have been common in Pakistan. There were many advantages for those who did receive some degree of education, though. Varying factors influenced the chances of attainment. The literacy of a child's parents was found to play an important role in child educational development, suggesting that increased their literacy levels could propagate through time, benefiting future generations. In Pakistan, 60 percent of the population is growing up or grew up in a family in which neither parent was literate (Ibid) ; 29 percent had one literate parent (in all but 1 percent of these cases, the literate parent was the father) and 11 percent had a literate father and mother. Quantifying the impact of parental literacy, adult males showed greater correlation than adult females between their own literacy and their parent's reading proficiency; they were 39 percent more likely to be literate if their mothers could read (Ibid). In school age children, between 5 and 18 years old, the impact of parental reading skills on literacy levels had decreased dramatically. Boys were about 15 percent more likely to be literate if their mothers or fathers were literate. Girls were 27 percent more likely to be literate when their mothers could read and 21 percent more likely to be literate when their fathers could read. Unfortunately, only 5.8 percent of all rural children had literate mothers (Ibid). In addition, 98 percent of those who had never attended school, within the 7 to 18 age group had illiterate mothers Ibid).

These summary statistics showed two main effects. First, the sensitivity of less literate groups such as women, girls and previous generations to parental literacy conditions was greater than the sensitivity of

highly literate groups. Urban males had a tendency to be literate regardless of parameters and conditions, implying a potential role for cultural values and traditions. Second, the sensitivity of males and females to literacy exhibited a strong gender correlation. Literacy amongst boys showed a relatively greater dependence on their father's literacy than on their mother's literacy. By contrast, mother's literacy influenced girls' literacy more. This finding is an important one, as it serves to demonstrate the cumulative effect that takes place, as new generations become literate. If this is the case, increases in literacy will demonstrate a quantifier effect over time.

Numeracy, the ability to count and perform simple arithmetic computations, was much more prevalent than literacy in Pakistan (Ibid). Sixty-eight percent of the population could count (almost twice as many as those who could read). Virtually everyone (all but 0.07 percent) who could read could also count, but 32 percent of the population was illiterate and could count. Ninety percent of adults within this 32 percent have never even attended school, suggesting an alternative source for numeracy skills. Counting abilities may have arisen from economic necessity and the need to perform elementary practical tasks such as purchasing or selling food and other goods. Reading is known to arise only from schooling because it is helpful but not crucial for everyday subsistence living. Consistent with this hypothesis, 99 percent of those who could read learned from formal schooling (Maguire 1984).

Only 53 percent of rural girls possessed numeracy skills compared to over 72 percent of rural boys (PkGov 1995c). In general, boys were 19percent more likely to know (see table 9) how to count and do arithmetic. Urban children were about 14 percent more likely than rural children to have elementary mathematical skills. The group with the worst numeracy skills, the rural girls, showed a strong dependence upon parental numeracy skills. Rural girls with mathematically capable mothers were 42 percent more likely to possess numeracy skills; their father's impact was smaller at 21 percent. Rural boys with arithmetically capable mothers were 14 percent more likely to have counting skills if their fathers could count (see Table 10) (MoWDYA 1992).

Table 10: Female Literacy and Numeracy in Urban and Rural Locations of Pakistan 1991

11-21 yr. old Female Literacy and Numeracy in Pakistan 1991			
Literacy		Numeracy	
25% urban	16% rural	67% urban	53% rural

Source: 1991 Pakistan Integrated Household Survey, MoWDYA

Between 1991 and 1993 female literacy increased 21percent. The female share of the labor force also increased from 9 percent in 1970 to 13 percent in 1993 (see Table 11).

Table 11: Change in Female Labor Force and Literacy Rates 1988 to 1993

Female Labor Force and Literacy Rates Table up to 1993			
	1988 (per 1,000)	1993 (per 1,000)	Difference Between 1988-93 (per 1,000)
Female proportion of Labor Force	9/1,000	13/1,000	4/1,000
Female Literacy (per 1,000 women)	16/1,000	21/1,000	5/1,000

Source: 1994 Pakistan Planning Commission

Education Post-SAP in Pakistan

As an umbrella program that acts as a means by which donor agencies and the government of Pakistan contribute to education in Pakistan, the Social Action Program provides a framework that demonstrate to be successful at achieving its goals. In its brief history, Pakistan had reiterated its growing need to invest in education. Despite this, funds allocated for education were minute, and those actually expended were even smaller. Since the SAP's implementation in 1993, investment in education in

Pakistan has seen changes. The following analysis of the SAP and its possible effect on changes in indicators for education quantifies and illustrates the changes for girls, in relation to boys.

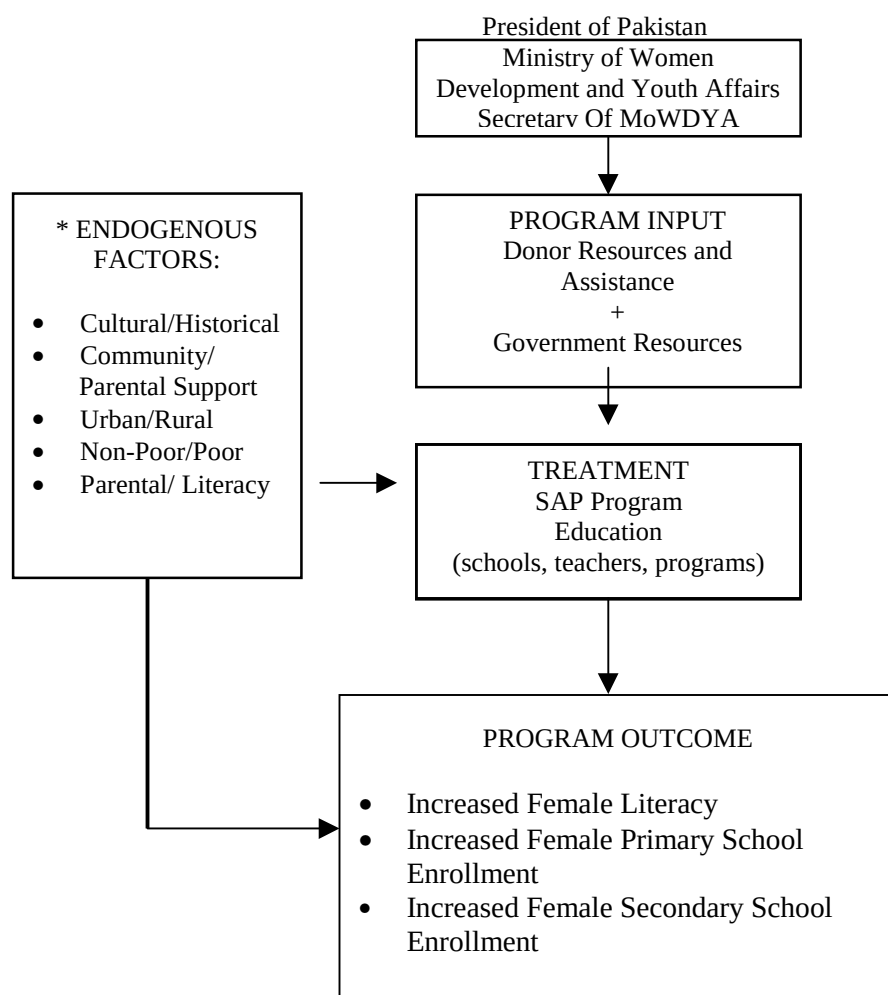
Analysis of Change in Education as a Result of the Social Action Program

Mission of the Social Action Program “The program is geared towards resolving the manifest gender gaps in the social sectors, and has therefore focused attention on enhancing female access to education, health and population services, and to clean drinking water and sanitation” (Pak PC 1995).

Target Population: Women and Girls

Donor Groups include: Governments of Pakistan, Netherlands, UK, Norway, Japan, US, World Bank, UN, ADB

Delivery System:



* Endogenous Factors such as cultural/historical, community/parental support, urban/rural obstacles, poor/non-poor households, and parental literacy/illiteracy influence the attainment of education for girls in Pakistan. They can affect the outcome of the program, measured in literacy rates and educational enrollment of girls in primary and secondary schools.

Goal 1: Improve Primary and Secondary Enrollment for Girls

Objective 1: Raise enrollment rate of girls' primary schools from 41 to 70 percent

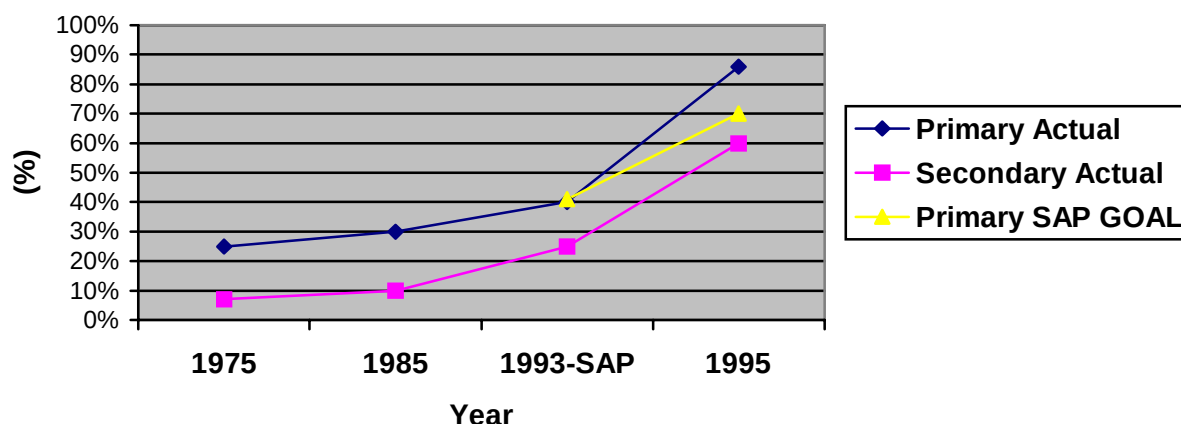
Indicators: Percent Girls Enrolled in Primary and Secondary School

Results 1993-1996:

- Gross Primary School Enrollment is up by 45 percent for Female
- Gross Secondary School Enrollment is up by 35 percent for Females

Outcome: The program was a huge success, as it increased enrollment of primary and secondary schools far beyond its goal of 29 percent above 1993 enrollment rates in three years (1993 to 1996). The actual increase of average primary (shown in blue) and secondary (shown in pink) school enrollment combined equals 40 percent, 11 percent higher than the goal (shown in yellow) for 1996.

**Graph 6: Change in Female Enrollment
Before and After the SAP**

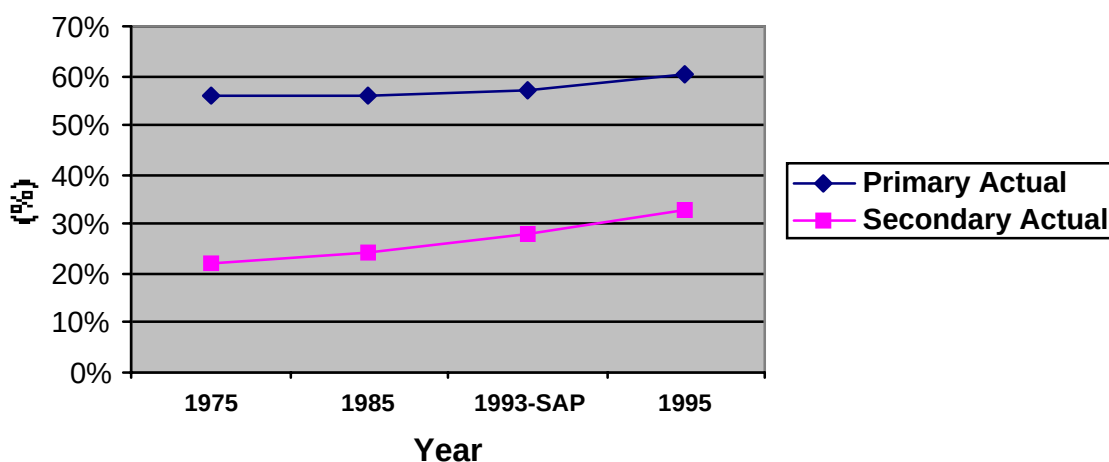


Primary education increased at a greater rate than secondary, as would be expected in such a short time. It is necessary to prepare previously illiterate girls with a primary education, despite their age. Phase II of SAP, which is currently in its implementation phase, expects to see an increase in secondary

education rates, as many of the girls who received program intervention during phase I of SAP will be ready to graduate to secondary level and many new girls will begin primary education.

The possibility of secular drift and other maturation effects (such as those described to be confounding factors that serve as barriers to girls education) remain consistent with previous years. Despite increased economic activity in Pakistan, poverty remains relatively significant. This is partially due to the growing numbers of girls, a direct result of a high population growth rate in Pakistan. The growing percentage of children cancels out slight increases in GNP. As improvements in school infrastructure are made, parental support has helped to show increases in enrollment rates. Other possible effects on education (identified as barriers to education in chapter II) have been ruled out, as they have remained consistent with previous years, except for changes made as a direct result of investments through the SAP. This is mostly evident in changes that occurred in boys' primary and secondary school enrollment. Because they were not targeted for the program and because there have been no other significant changes in Pakistan's situation. Slight increases in boys' school enrollment seems to be a result of increases in population and lower levels of poverty, and the increased availability of adequate schools and instruction. Effects that are external to the program, that negatively impact girls' attendance in school are more likely to occur. Girls are sometimes sent to work in factories, as the cheapest form of labor. On the other hand, they are also kept at home to help with childcare And other household duties, while their mothers leave the home for work.

Graph 7: Change in Male Enrollment Before and After the SAP



Goal 2: Increase Female Literacy

Objective: Increase female literacy levels from 21 to 35 percent by 1996

Indicators: Female Literacy Levels

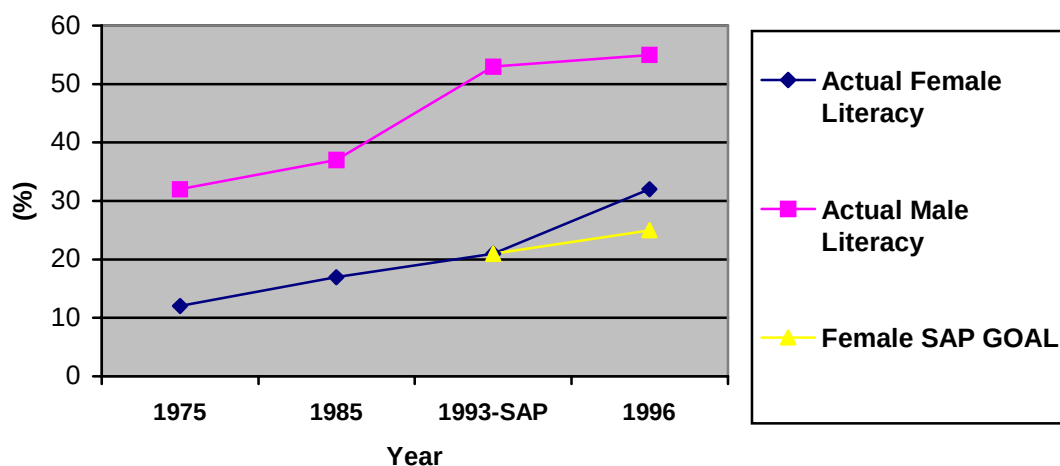
Results: Female literacy levels increased 67 percent from 1993 -1996

Table 12: Changes in Female Literacy Rates Before and After the SAP

Changes in Female Literacy Rates 1993 - 1996			
	1993	1996	Difference 1993-96
Female Literacy Rates	21/1,000 popn	35.4/1,000 popn	14.4/1,000 popn

Source: ADB 1996

**Graph 8: Change in Women's Literacy
Before and After the SAP**



Since literacy was demonstrated to arise from formal schooling, as indicated earlier (Maguire 1984), increases have been explained as a result of improvements made to the education system. School infrastructure has increased accessibility for girls who were previously unable to attend. Amenities such as toilets and running water has increased parental support of daughters attendance at school. Also,

increases in female teacher to student ratios and educational materials has improved the quality of instruction, and has helped to justify the opportunity cost of sending young girls to school.

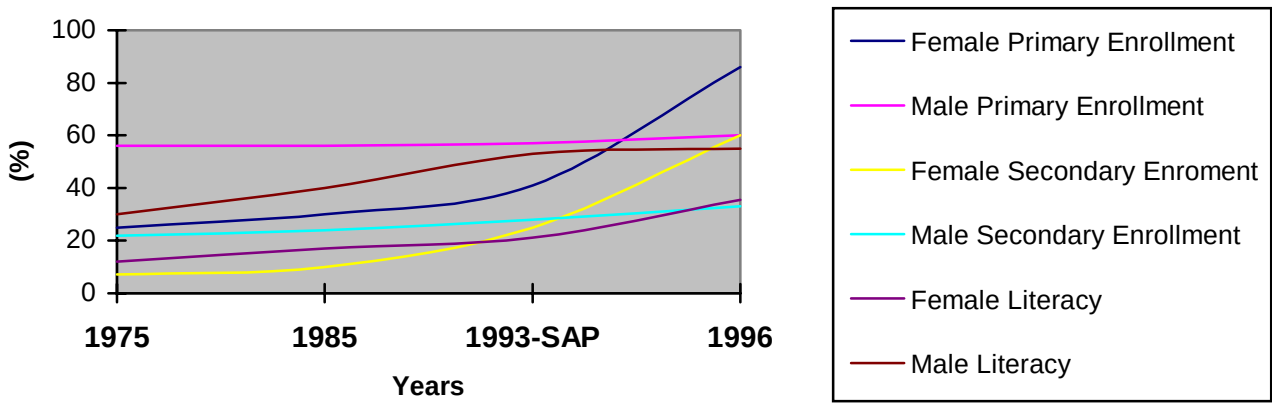
Graph 7 demonstrates the wide gap that still exists between male and female literacy, despite increases in enrollment rates for girls in Pakistan. This is to be expected, as literacy is a process that takes many years, as opposed to enrollment that can take place almost immediately. The graph also represents the greater increases in male literacy before the SAP, then a leveling off since 1993, when the program was implemented. On the other hand, female literacy shows marked increases, indicating success in the program's mission to alleviate gender inequality in Pakistan (see Graph 8).

Summary:

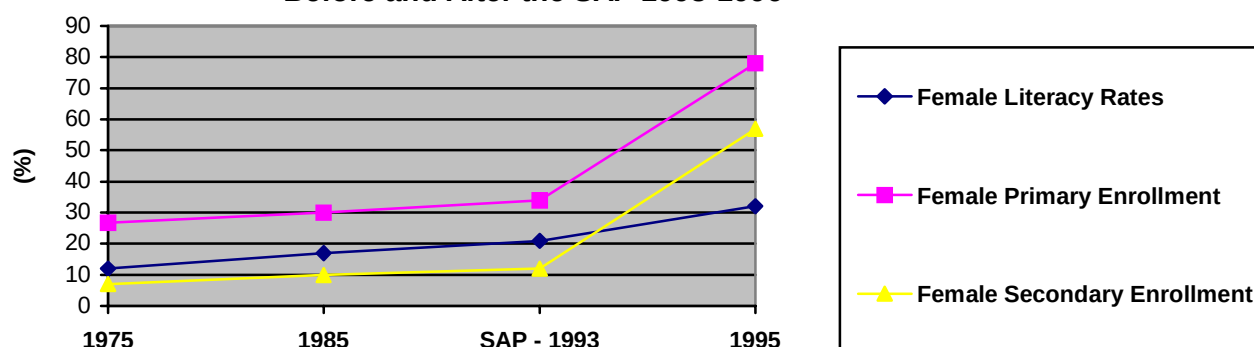
Changes in Women's Education since the Social Action Program's Implementation (WB 1996) in 1993 include an increase in female literacy rates from 21 percent in 1993 to 29.5 percent in 1995 to 35.4 percent in 1996. This is an important increase, as the rate of increase far surpasses previous years. For example, literacy rates only rose from 16 percent in 1981 to 21 percent in 1993. This 5% increase covers a twenty-two year period. Since the SAP 1993-1995, an 8.5 percent increased was realized in only two years. If Pakistan had implemented the SAP twenty years earlier, illiteracy would not be a concern in Pakistan.

Despite this increase, women's educational status (measured by primary and secondary enrollment rates) is still among the lowest in the world. Overall, though, indicators for education in Pakistan continue to show marked increases in indicators for education since the implementation of the SAP in 1993.

**Graph 9: Actual Changes in Female and Male Education Indicators
Before and After SAP in Pakistan**



**Graph 10: Change in Female Education
Before and After the SAP 1993-1996**



On a national basis, the measured impact of SAP on education to date includes higher school enrollment for girls (particularly in rural areas) (WB 1998). Average adult literacy rates increased by 46 percent between 1987 and 1996. Enrollment ratios for primary education have increased by 1 percent (by 34 percent among girls) and for secondary education by 62 percent (by 160 percent among girls) since 1984. With the launch of the Social Action Program (SAP) in 1992, social indicators have shown marked improvements. For example, from 1993 to 1996 primary school participation increased from 64 to 69 percent (WB 1996).

Variations in the Program's Success within Pakistan

Under the SAP, the first step was to evaluate educational needs and development needs with an intranational study of educational performance. In order to address the growing need for education in Pakistan, it was felt that the most deprived provinces should be targets for the initial phases of the program.

Disaggregated Education Performance Index

The index used by technical analysts to disaggregated educational performance in distinct provinces was the disaggregated educational performance index (EPI) (Ghafoor 1995). Variables used as indicators are the same used by the traditional national index: net enrollment rates, completion rates and gender equity. In this case, the data used refers to different regions, districts, and ethnic groups. Thus, the disaggregated EPIs helps to pinpoint concentrations of extreme deprivation. The results confirm the existence of areas of intense deprivation, even within countries suffering high overall levels of

deprivation. This underlines the need for clearer assessments of national inequalities and the development of national strategies for reducing them as part of a strategy for achieving basic education for all.

When the EPI is disaggregated for Pakistan, it reveals both the scale of overall deprivation, and the dimensions of rural-urban disparity (Ghafoor 1995). Urban Sindh has the best indicators, but would still fall below the extreme deprivation threshold. It would rank 80th on the Education Performance Index table. This is 22 places above rural Sindh, which would rank last but one on the EPI between Niger and Ethiopia, and one place above the rural areas of the North West Frontier Province. Both rural Sindh and rural Punjab would rank below Haiti (Ibid).

Balochistan as a case study: an example of a successful rural school system

Balochistan is a good example, as it had the worst educational indicators of all four provinces (with an 18 percent primary enrollment ratio among girls, up from 14 percent in 1990 following government efforts aided by the World Bank), as well as the largest disparity between genders. In the past, schools in this province were segregated by gender; in 1990, there were 11 times as many boys' schools as girls' schools. Yet, 28,000 girls (21 percent) of all girls enrolled were attending these boys' schools (Pk Gov 1995a). When the SAP began to establish new girls' schools with greater parental control in 1993, parents contributed heavily to the schools and willingly sent their girls as well as their boys, despite many cultural restrictions on girls' education in the region. By November 1994, about 10,000 girls were attending 198 schools under the SAP. In these areas, 87 percent of the girls now attend school, compared with the provincial average of 18 percent (Ibid). Despite this progress, rankings for educational performance are low. The index that is usually used to rate educational performance only measures it on a national basis. This does not allow a candid view of the intranational situation.

V. Conclusions and Recommendations

Expenditures vs. Program Effects

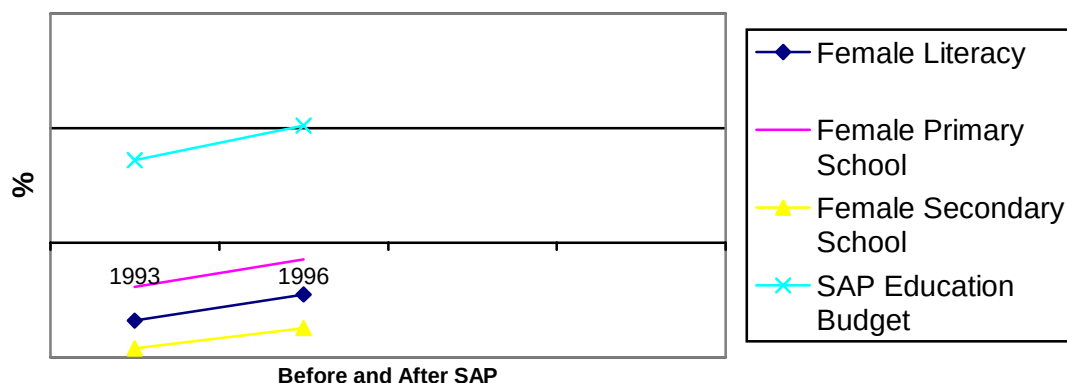
In order to evaluate the effectiveness of the SAP in reaching its goals in relation to the monetary value of its costs, I provide a general analysis of the cost-effectiveness of the SAP. Since efficiency, analysis can be used at all stages of the program; from planning through implementation and modification, it is most suitable. The short life and lapse of time since the SAP was implemented in Pakistan and the current time imposes limitations on this analysis, yet helps to eliminate the chance of other maturation effects (such as war). Therefore, I feel confident that the sharp increases in education in Pakistan are mostly attributed to the investment in education through the SAP. Since benefits spill into many aspects of social, economic and environmental conditions, they are impossible to monetize. Therefore, a study of change in educational indicators in comparison to increases in spending for education 1993 to 1996 is as follows:

Table 13: Comparison of Budget Allocation for Education and Actual Change in Education

Annual Expenditure to Change in Indicator	1992 Pre-SAP	1997 Post-SAP
Total Primary School Budget (\$)	\$5.25 Million	\$10.5 Million
Female Literacy Rate	21% of females	35.4% of females
Female Primary School Enrollment	41% of females	72% of females

Source: WB 1997

Graph 11: Changes in Indicators for Education in Comparison to SAP Budget 1992 to 1997



The increases in female literacy female primary school enrollment indicate a high degree of program effectiveness in meeting its goal. A 14 percent increase in female literacy and a 31 percent increase in female primary school enrollment due to an increase in spending of \$5.25 million. The cumulative effects will cause increased effectiveness from investment dollars in education in Pakistan. It was predicted that primary enrollment would increase more than the other indicators, as it is the primary focus to begin girls' education at the primary level. Secondary education is also expected to increase in the future, at this level

Recommendations for Policy

"The process of change must be slow, but slow and steady wins the race": the allegory of the tortoise and the hare holds good both in the Third World and in the First" (Brydon and Chant 1989).

The pressing importance of providing support to women in Pakistan has been made clear. The nation depends on their abilities to make educated and dependable decisions that must inevitably increase equity at individual, household, community, and national levels. Unfortunately, women are sometimes restricted from making decisions or from being involved in duties that are performed by men. They are then forced to live with the repercussions that result, such as poverty and inequality.

Traditional attempts by government and international agencies to implement and maintain micro-projects to enhance economic productivity sometimes only exacerbated the problem. They tend to increase gender tensions, rather than decreasing inequality. New approaches concentrate on education as the most viable means to increased long-term social reforms. It has been stated that the long-term solution to inequality, therefore poverty, begins in the home, and with the family. Pakistan's goal for a more educated society begins with education of girls and the integration of women into development. This provides the means by which equality can be reached. The Social Action Program has proven integral to Pakistan's progress in building new primary and secondary schools in Urban and rural locations in Pakistan. Meanwhile, gender inequality has slowly decreased. This relates to increased quality of life for Pakistan's people; society, and better environmental and economic conditions, as well, because of women's participation. A long-term commitment, and greater resources, could potentially create sustainable conditions in Pakistan. The Social Action Program is making slight progress in meeting that goal. With increased resources, the potential could be much greater.

My recommendation for policy to increase sustainable social, economic, and environmental conditions in Pakistan are based on continued and increased support of the SAP. After evaluating the costs and effects of the program, I am more convinced that the increases obtained in literacy levels are directly related to the program input. The framework provided by the SAP allows for a vehicle that donors can feel more confident with. Their increased sense of security and increased investment also encourages Pakistan, its provinces, communities, and individuals to participate in an uphill climb to national equity and stability.

This has proven successful in Balochistan, where community and parental support helped to achieve magnificent results. Balochistan serves as an example of the worst case transformed into the best. Its rural location, poor peasant society, strong cultural and religious constraints, and lack of organization or representation resulted in the lowest literacy levels in Pakistan.

Its transformation on a micro-level demonstrated that the SAP is capable of success. Educated women who have basic access to necessities are usually happier and contribute more. Birth rates usually drop, as their ability to obtain resources, and organize and manage becomes greater. They also realize more control of their own life. Women come to depend on this control, as a means by which they are able to contribute to the development of a sustainable nation. Future generations depend on the foresight of their parents and grandparents. The SAP is a step in the right direction for the development of balanced and equitable human resources in Pakistan.

For this reason, I urge Pakistan to increase levels of spending on women's primary, secondary, and higher level education, and impose policy that enables and requires children who are of age to attend school.

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