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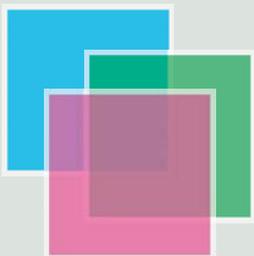


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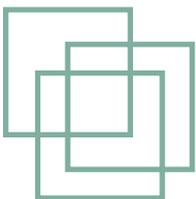
Situation Analysis of the Residential Facilities Available for Pakistani Working Women at/Near their Workplaces



Towards Gender Parity in Pakistan (TGP) Project

ILO Country Office for Pakistan

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The primary goal of the International Labour Organization (ILO), a specialised agency of United Nations, is to promote opportunities for women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity. The ILO is devoted to promoting social justice and internationally recognized human and labour rights, pursuing its founding mission that labour peace is essential to prosperity. Thus, the ILO considers gender equality in the world of work as a key element in its vision of Decent Work for All Women and Men for social and institutional change to bring about equity and growth. The main focus or thematic areas of the ILO on gender equality coincide with the organization's four strategic goals, which are to: promote fundamental principles and rights at work; create greater employment and income opportunities for women and men; enhance the coverage and effectiveness of social protection; and strengthen social dialogue and tripartism. The ILO believes that investment in gender equality and women empowerment is not only a **right** thing to do but a **Smart** thing to do.

Today, Pakistan faces multiple challenges of low economic growth, humanitarian crises, internal and external security issues, and low social development indicators. Women in Pakistan continue to face constraints due to the prevalent socio-cultural norms that deny them equal access to facilities and opportunities. Pakistan still ranks 128 out of 182 on Human Development Index (2010), 124 out of 155 on Gender Development Index (2009) and 132 out of 134 on the Global Gender Gap Report (2009). Pakistan women have limited access to resources; restricted rights, limited mobility and somewhat muted voice in shaping decisions make them highly vulnerable.

Women are increasingly joining the work force but often in the informal economy dominated by low paying and poorly protected jobs that pose threats to their reproductive health and consequently to the welfare of their families. During the reporting period waged and salaried employment increased by only 2.4 percentage points of the unemployed (15+), whilst own-account workers decreased by more than 7 percentage points. The proportion of those working excessive hours has declined slightly since 1999-2000 but only because the proportion of females in total employment, who work less than 30 hours has increased. The proportion of males working excessive hours has risen by 1.4 percentage points since 1999/2000.

Despite recent gains in terms of employment and unemployment a clear gender gap is evident. The female labour force participation rate is 19.6 per cent as compared to males at 69.5 per cent. Women continue to be under-represented and under-utilised in the economy and labour market and tend to predominate as unpaid family workers in agriculture, and hold low paid, low skill jobs and at the lowest tiers of the industrial labour force in urban areas.

Women counted as employed include employees, self employed, unpaid family workers and those generally engaged in low skilled, low wage economic activities. More than half of these women earn less than 60 per cent of men's incomes. The bulk of the female labour force is employed in the informal economy, and is not covered under legal protection and labour welfare institutional mechanisms. In the urban informal sector 67.5 per cent of women work as home-based or casual workers on low wages, or as domestic workers with

extremely low remuneration. Women generally appear to be mostly unaware of labour laws and do not have a collective voice, therefore unable to exercise their rights.

For the ILO, Pakistan has been an important and active member and the government of Pakistan has ratified 34 ILO Conventions including C 100 and C 111, which indicates its commitment to pursue the attainment of high standards for its people, particularly for women. Pakistan's Government, Employers' and Workers' representatives have also repeatedly expressed their commitment to work for promotion of a right-based work environment.

The ILO approach is grounded in the rights-based argument and the economic efficiency rationale: not only is gender equality in the world of work a matter of human rights and justice for workers, it also makes good business sense for employers and is instrumental in achieving economic growth and poverty reduction at national levels.

The ILO is pleased to present to you the study named “**Situation Analysis of the Residential Facilities Available for Pakistani Working Women at/Near their Workplaces**” carried out by the ILO project entitled Towards Gender Parity in Pakistan (TGP) as part of its knowledge-creation for its tripartite constituents in Pakistan. One major objective for this project was to establish benchmarks from gender-perspective regarding various aspects of employment and to work more effectively towards achieving a marked change in the policies and practices.

It is understood that decreasing poverty and inequalities is like chasing a moving target where with the ever increasing population there is a need for more efforts to uphold principles of social justice and rights-based decisions. For this to happen, joint efforts by all the partners, collaborators and institutions would be required and I am glad that the ILO has taken lead in forging such collaborations and coordination among key stakeholders.

I would also like to extend my gratitude to the Government of Pakistan, Employers' Federation of Pakistan, Pakistan Workers' Federation and other partner organizations for their demonstrated commitment and immense support to us in our efforts for promotion of Decent Work in Pakistan.

I congratulate the TGP project team of on their successful initiatives to develop a much-needed knowledge base on Pakistan labour market from gender perspective. I am sure these efforts would help ILO and its partners in taking steps towards taking gender equality endeavours to new heights.

Thank you,

Francesco d'Ovidio

Country Director

ILO Office for Pakistan

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SITUATION ANALYSIS OF THE RESIDENTIAL FACILITIES AVAILABLE FOR PAKISTANI WORKING WOMEN AT/NEAR THEIR WORKPLACES

This study presents an in-depth and systematic assessment of the need for adequate and safe residential facilities for working women, especially those who work away from their homes, so as to improve the working conditions for Pakistani women and enhance their labor force participation. This is done through a number of research instruments that include (a) desk review of relevant government policies regarding employment, housing and women's development (b) focus group discussions with representatives of relevant Ministries, employers, and workers (c) qualitative analysis, involving field visits to judge the quality of existing facilities and identify best practices, and (d) a quantitative field survey of around 520 working women and men in four major metropolitan areas of Pakistan: Islamabad, Rawalpindi, Lahore, and Karachi.

The findings of the study indicate that in general, the housing needs of employees are not met adequately in either the public or private sectors. There are no explicit laws or regulations that are binding for employers across the board to provide decent and secure housing facilities to women. In the public sector, the general housing allowances or facilities available to government employees are also available to women without any positive or negative discrimination. The government sector has a policy to provide some kind of residential facility such as the provision of housing allowance or official housing colonies or units. However, these facilities are few in number and the employees are offered hiring facility through which they can hire a house within the prescribed ceiling. In most cases, however, the official ceiling is far below the prevailing market rents. As a result, women often have to take up residence in private hostels or houses. Private hostels are very few in number and in general 3-4 women have to share a room. The government has established a few working women's hostels but the demand for these far exceeds their supply. The private sector organizations have their own policies that mostly consist of allocating a share of the salaries of their employees as house rent and these policies are applicable to both male and female employees.

Although the lack of decent and affordable housing is a serious issue for both males and female employees in Pakistan, it poses greater challenges to working women because unlike men, who can take up residence anywhere, women are constrained because of their special needs in terms of security on the one hand and, on the other, the reluctance of house owners in the private sector to rent their accommodation to females especially those who are single. The findings of the quantitative survey indicate that most of the working women, especially those who work away from their home towns, are either single or widowed. This pattern is in sharp contrast with that found amongst working men in the survey. The concern for security is also found to be much higher amongst women. A reasonably good proportion of female respondents pointed out the lack of physical security as one of the major reasons of refusing employment based in another city compared to zero percent of the males who regarded lack of security as an issue. It is partly for this reason that the majority of the female respondents preferred either official accommodation or a working women's hostel as opposed to their male counterparts, the majority of whom preferred independent accommodation.

The analysis of the situation regarding working women hostels finds that there is considerable pressure on working women's hostels. Unfortunately, there are not many working women hostels, especially in Lahore and Karachi, due to which there are long waiting lists in the existing ones. Except for Islamabad, government

owned hostels are almost nonexistent in other cities. In metropolitan Karachi, it is worthwhile to note that there is no working women's hostel run by the government. There are a very few private hostels but those too have limited capacity.

Focus group discussions with several business and workers advocacy groups leave the general impression that the issue of lack of decent residential facilities is relatively new for most of these organizations. The present study gives empirical evidence on how this issue affects the working conditions of women in Pakistan and their decisions regarding their employment. These should be shared with civil society, especially organizations working in the area of female empowerment; workers' and employers' federations, the Workers Welfare Fund and trade unions. Based upon the findings of the study, a number of other policy recommendations are also proposed. These include policy efforts to ensure decent residential allowances in line with the prevailing market trends, in both public and private sector; correcting market imperfections in the determination of rents; construction of more working women's hostels; giving preference to women in general waiting lists for government accommodation; the regulation of a fixed ratio as house rent in employees' salary in the private sector; and mobilizing the media in influencing socio-cultural attitudes towards women especially those who are single and are working away from their homes.



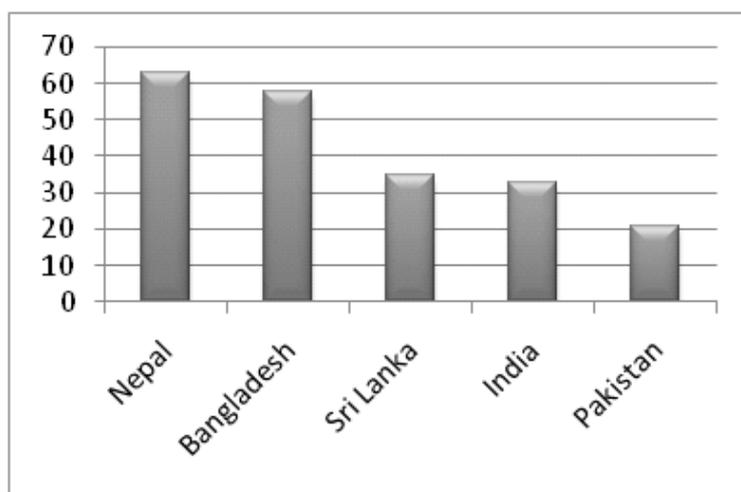
CHAPTER 1

1.1 Background and Problem Statement

Due to the deep-rooted system of patriarchy in South Asia, women in this region face much more deprivation and discrimination than in any other part of the world. As compared to men, women have much lower educational attainment levels; poorer health status; lower labour force participation and employment levels; lower earnings; and much lower ownership of land and other productive assets (see for example MHHDC, 2006). Of course, the worrying feature is that the gender differential in these selected indicators of economic empowerment is much higher for South Asia than any other developing region. The economic activity rate of women for instance in South Asia is one half that of men compared to the developing world as a whole where the economic activity rate of women is about two thirds that of men (MHHDC, 2006).

Within South Asia, Pakistan has the lowest female labour force participation rate: 21 percent compared to 63 percent in Nepal; 58 percent in Bangladesh and 33 percent in India (see figure 1.1). According to the Economic Survey of Pakistan (2009-10), the total female labour force in Pakistan is 11.81 million which is one fourth of male labour force (41.91 million).

Figure : Female Labour Force Participation Rate (% of female population ages15+)



Source: World Bank, World Development Indicators

In general, unemployment is a serious economic challenge in Pakistan and recently in the wake of global financial crisis and in the presence of domestic economic problems, unemployment has further worsened. Currently, the challenge of unemployment in Pakistan is not only huge but is also highly discriminatory as far as the female half of the population is concerned. According to the latest Labour Force Survey conducted by the Government of Pakistan, female unemployment is 9.0 percent which is twice that for men (4.5 percent).

Gender discrimination in the labor market has a significant cost. For Asia it has been estimated that gender discrimination costs up to USD 80 billion a year due to restrictions on access to schooling and women's labor market participation (United Nations Economic and Social Commission for Asia and the Pacific - UNESCAP, 2007). The elimination of gender disparity in labour market outcomes is therefore an extremely crucial goal,

justifiable on several important grounds. Two main arguments are presented in order to highlight the significance of achieving gender parity in labour market participation and employment. The rights-based argument focuses on increasing women's job opportunities and their freedom to work in security and dignity. The economic argument emphasizes women's economic capacities and potential contribution to economic growth. The economic argument draws on the fact that women tend to reinvest their income in improving nutrition, health and education for household members, thus increasing living standards and reducing non-income poverty in the long term. The economic argument also involves macro-economic arguments of generating higher economic growth and prosperity by utilizing the entire work force, not only half of it comprising of men only. The Decent Work Agenda of the ILO supports both approaches in combining the poverty reduction agenda with the fundamental right to work in freedom and without discrimination through: Opportunities, Rights, Protection, and Voice. Decent Work is a powerful tool in selecting the path to the attainment of the Millennium Development Goals.

Even though gender patterns of employment are caused by a variety of factors, which differ by e.g. region, sector and type of employment, there are a number of structural causes of a more general nature. These include social and cultural barriers to women's employment, and the extent to which political and legal frameworks are conducive or not for women's employment. Many governments have failed to demonstrate explicit leadership and political will to support these frameworks promoting employment for women. Even when governments do support female employment through laws and policy frameworks, many other barriers may restrict their participation in the labor force. For instance, the inbuilt conviction that women are less capable in paid work than men, or less efficient than men, promotes unequal remuneration for the same job. Often, the law proclaims equality but it is seldom put into practice. The age old belief of male superiority over women creates several hurdles for women at their places of work. Women on the way up the corporate ladder discover that they must be much better than their male colleagues to reach the top. Once at the top, male colleagues and subordinates often expect much greater expertise and efficiency from a woman boss than from a male boss. Conditioned by social, cultural and other factors, women colleagues also do not lend support to their own sex. Working in such conditions inevitably puts much greater strain on women than what men experience. Women do not generally feel intellectually challenged in their pursuits; rather they face psychological pressures, which restrict their active participation in work. In certain sectors, women are taken as cheap labour and are paid lower wages than their male counterparts.

Many other socio-cultural barriers exist that restrict female employment in Pakistan. One such barrier is the lack of social acceptability of working women particularly those who work in a locality other than their home town and stay away from their families. These reservations of the society against working women are further reinforced when the working environment is not conducive and secure for women. These include harassment, in different manifestations from staring and stalking to sexual advances.

In order to enhance female employment in Pakistan, it is therefore imperative to address the overall environment for working women, both in the work place and at home, so as to make it more conducive and sensitive to the needs of women. This may include facilitating transportation facilities that are secure; encouraging day care centres at the work place; and formulating and enforcing maternity laws. The International Labour Organization and the Government of Pakistan have already directed their efforts in addressing these issues in one way or the other.

For women who are offered job opportunities out of station and away from their families, however, a crucial factor that may restrict their participation is the lack of decent and secure residential facilities. The government sector has a policy to provide some kind of residential facility such as the provision of housing allowance or official housing colonies or units. The official residential facilities are very few in number and

often employees are offered a hiring facility in which the employee can hire a house within the prescribed ceiling. In most cases however, the official ceiling is far below the prevailing market rents. As a result, women often have to take up residence in private hostels or houses. In a patriarchal society like Pakistan, generally people do not favor working women and therefore house owners hesitate to have women tenants who work and live independently. Generally, the only viable option left for these women is to take up residences in female hostels. Private hostels are very few in number and in general 3-4 women have to share a room.

The provision of decent and secure residential facilities for working women, especially those who work out of station, is directly related to the improvement of working conditions for women and thereby encouraging their participation in the labor market. As mentioned earlier, the government is taking some steps to improve the working environment for women so as to enhance female employment, yet the problem of lack of decent residential facilities for women has not been adequately addressed. Although the government of Pakistan acknowledges the issue of lack of proper accommodation facilities for working women (for instance the Prime Minister made reference to this issue in his speech on March 08, 2010 which was International Women's Day), no concrete steps have been taken so far in this regard.

1.2 Objectives of the study:

This study aims to conduct an in-depth and systematic assessment of the need for adequate and safe accommodation by working women with empirical evidence. The specific objectives of the study are as follows:

1. To analyze the impact of non-availability of decent residential facilities on women's access to employment (with empirical evidence).
2. To study and analyze the challenges faced by working women in access to decent residential facilities during the course of their employment away from their abodes (in different settings).
3. To develop minimum standards for decent residential facility for women workers.
4. To identify and document best practices on decent residential facilities.
5. To make recommendations on ways to address the challenges in a suitable manner.

The findings of the study will be shared with the relevant stakeholders to develop a consensus on ways forward and responsibility will be assigned to the Ministry of Women's Development to follow up with other stakeholders. The proposed activity will support the ILO's goal of promoting opportunities for women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity.

1.3 Research Questions

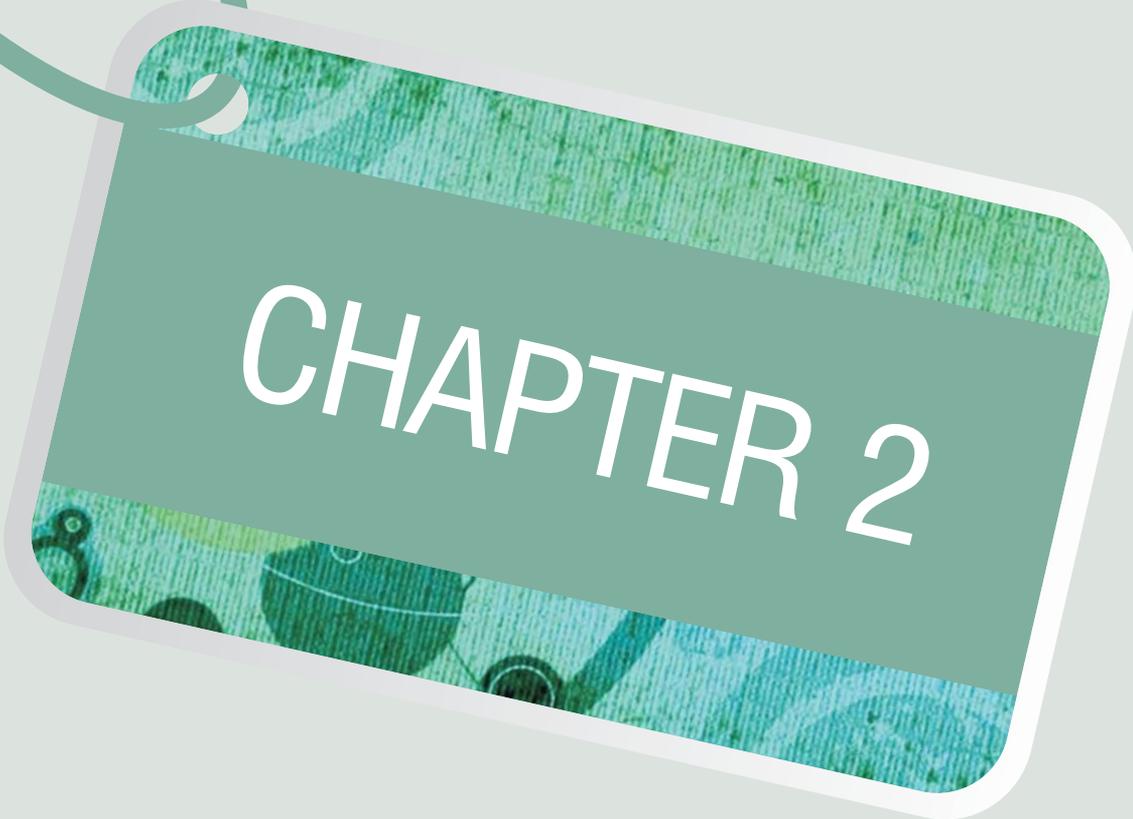
In order to meet the objectives of the study as outlined in section 1.2 above, a number of broad research questions have been formulated. These include:

1. Is the provision of decent residential facilities for women considered in the relevant national policies, plans and development framework as means of enhancing female employment in Pakistan?
2. What is the current practice of provision of residential facilities for female employees in government, NGOs and the private sector? Do employers provide these facilities? If yes how? What are the best practices?

3. What is the quality of existing arrangements regarding accessibility, security and quality of services?
4. Does the lack of residential facilities affect the employment choices of women particularly those who are based away from their abodes?
5. What are the challenges faced by working women in access to decent residential facilities during the course of their employment away from their abodes?
6. Are out of station working women satisfied with the quality of existing residential facilities available to them? If not what are the key problems and what do they recommend?
7. What is the perspective of employers and worker/labor representatives regarding the lack of decent residential facilities for women?

1.4 Organization of the Study

This study is organized as follows: The next chapter outlines the research methodology, in particular the sampling methodology used in the quantitative field survey. Chapter 3 provides an overview of the existing national policy outlook on the empowerment of women, employment and housing and analyzes the existing national policies with reference to their sensitivity towards addressing the special needs of women in terms of the provision of residential facilities. Chapter 4 analyses the current practices in the public and private sectors regarding the provision of residential facilities to employees in general and women in particular. This chapter also looks at the current availability of housing facilities in general. Chapter 5 identifies some of the best practices in Pakistan in terms of the provision of residential facilities to employees, particularly female employees, by the employers. In chapter 6, the result of the major survey, conducted in four metropolitan centres of Pakistan: Lahore, Karachi, Islamabad and Rawalpindi, are presented in order to collect empirical evidence on problems faced by outstation working women especially those related to the lack of residential facilities. Chapter 7 presents the results of the survey of working women's/men's hostels. In Chapter 8 the view point of some of the major advocacy groups representing the rights of the employers and employees are presented. Chapter 9 presents a synthesis of the key findings and policy recommendations.



CHAPTER 2

2.1 Background and Problem Statement

Each research question posed in section 1.3 above entails a different research strategy depending upon the nature of the question, information needs, and the type of data required. A number of research strategies have been adopted to answer the broad questions outlined above. These include methodologies that involve both descriptive as well as empirical analysis.

The descriptive analysis mostly involves desk review of relevant government policies regarding employment, housing and women's development. It also involves focus group discussion with representatives of relevant Ministries, employers and workers. Qualitative analysis involving field visits to judge the quality of existing facilities and identify best practices was also conducted.

The empirical analysis involves a quantitative field survey of around 520 working women and men in four major metropolitan areas of Pakistan: Islamabad, Rawalpindi, Lahore and Karachi. The primary objective of this field survey was to interview working men and women, particularly those who are working out of station, to elicit their perspectives on problems faced in getting access to decent, affordable and safe residential facilities. In addition, a survey of around 40 working men's and women's hostels in the four cities was also conducted to assess living conditions and facilities available in these hostels. The field survey methodology is described in the following sub-section.

2.1 Field Survey Methodology

As mentioned above, the survey was conducted in four major cities of Pakistan: Islamabad, Rawalpindi, Lahore and Karachi where the bulk of working women, especially those who are out of station and working away from their homes, are likely to be present in large numbers. The determination of sample size and sampling technique are outlined below:

2.1.1 Sample Size

Our sample consists of working women (both out of station and local) in the four cities of our interest. The selection of sample size is guided by the Pakistan Living Standards Measurement Survey (PLSM) of 2008-09 which is used to compute the total number of working women in respective cities and their proportion in the total female population (see table 1 below). Our focus is on urban areas only and unpaid family helpers as well as those engaged in elementary occupations are excluded for the sake of simplicity. Those engaged in elementary occupations, agriculture and plant and machinery operators are also excluded for the simple reason that these occupations mostly employ local populations.

Table 1 : Female Population and Working Women according to PLSM 2008-09

District	Un-Weighted *		Weighted **	
	Female	Working	Female	Working
Islamabad	704	57	195,392	16,357
Rawalpindi	1,826	42	701,037	17,030
Lahore	5,109	328	1,990,611	117,651
Karachi	8,199	301	3,021,655	111,227
Total	19,090	851	6,493,319	283,045

Note: This computation is done only for urban areas, Age 15 years & above, Un-Paid Family Helpers; and those engaged in elementary occupations, agriculture, and plant and machinery operators are excluded.

*Un-weighted numbers are the sample size of PSLM (2008-09) determined for respective cities.

**Weighted estimates are estimates of sample weighted by corresponding district populations.

The sample size for each city is determined by using the above estimates of the female working population. For this purpose, the share of working women out of the total female population as per the latest PLSM, 2008-09 survey (table 2) is first computed for each city and then applied in the Sample Calculator Program available at <http://www.raosoft.com/samplesize.html>

A sample size of 260 working women in the four cities is deduced in this way (see table 2).

Table 2 : Calculation of Sample size using PLSM 2008-09

	Weighted (by population)		Female Response rate (%) ¹	Proposed Sample	Female
	Female	Working			
Islamabad	195,392	16,357	8	48	
Rawalpindi	896,429	33,387	3	57	
Lahore	1,990,611	117,651	6	87	
Karachi	3,021,655	111,227	4	68	
Total	5,908,695	262,265		260	

Note: Unpaid Family Helper and engaged in agriculture, plant and machinery operators and in elementary occupations excluded

The response rate refers to percentage of female respondents who answered that they are gainfully employed and is calculated by dividing column 6 by 7.

The sample is computed using PSLM 2008-09 at 5% margin of error with a confidence level of 95%; by using Sample calculator on <http://www.raosoft.com/samplesize.html>

An equal number of men and women (260) are included in the survey for comparative analysis. This makes the total sample size of our field survey 520. In addition to this, a survey of around 40 hostels (10 in each city, 5 for males and 5 for females) was also conducted to assess the living conditions and facilities available in these hostels.

2.1.2 Sampling Technique

Since the major focus of our study was on employed men and women, especially those who are living away from their homes in another city, we used purposive sampling to select our sample. The geographical map of each city was divided into four business areas and a uniform number of sample respondents were selected from each area. An effort was made to cover all relevant industries. As per the standard industrial classification used by PLSM, the following industries were covered: Manufacturing; Finance, Insurance, Real Estate and Business Services; Electricity, Gas and Water; Wholesale, and Retail Trade, Restaurants and Hotels; and Community Personal and Social Services. Industries such as Agriculture, Forestry, Hunting and Fishing; and Mining and Quarrying are excluded for two reasons: First, these industries are less likely to contain a sizeable number of women; and second, the majority of workers associated with these industries are likely to be local and rarely out of station. In terms of occupations, all occupations according to the standard occupational classification provided by PLSM are included except Skilled Agricultural and Fishery Workers; Plant and Machine Operators and Assemblers and Elementary Occupations. Again these occupations are less likely to contain female employees especially those who are out of station.

The Pakistan Living Standards Measurement Survey (2008-09) is again used to deduce the number of sample respondents to be interviewed from each occupational category.

Table 3 : Percentage Distribution of Female Sample across Standard Occupational Categories

District	Senior Officials / Managers	Professionals	Tech. and Associate Professionals	Clerks	Service, Shop, Sales Workers	Craft & Trade Workers
	%	%	%	%	%	%
Islamabad	27	55	0	7	11	0
Rawalpindi	1	55	4	3	32	4
Lahore	4	24	1	2	56	13
Karachi	4	44	0	2	33	17

Source: PSLM, 2008-09

Table : Percentage Distribution of Male Sample across Standard Occupational Categories

District	Senior Officials / Managers	Professionals	Tech. and Associate Professionals	Clerks	Service, Shop, Sales Workers	Craft & Trade Workers
	%	%	%	%	%	%
Islamabad	20	24	3	18	35	0
Rawalpindi	6	10	3	6	73	2
Lahore	9	8	3	7	66	7
Karachi	12	10	3	6	52	17

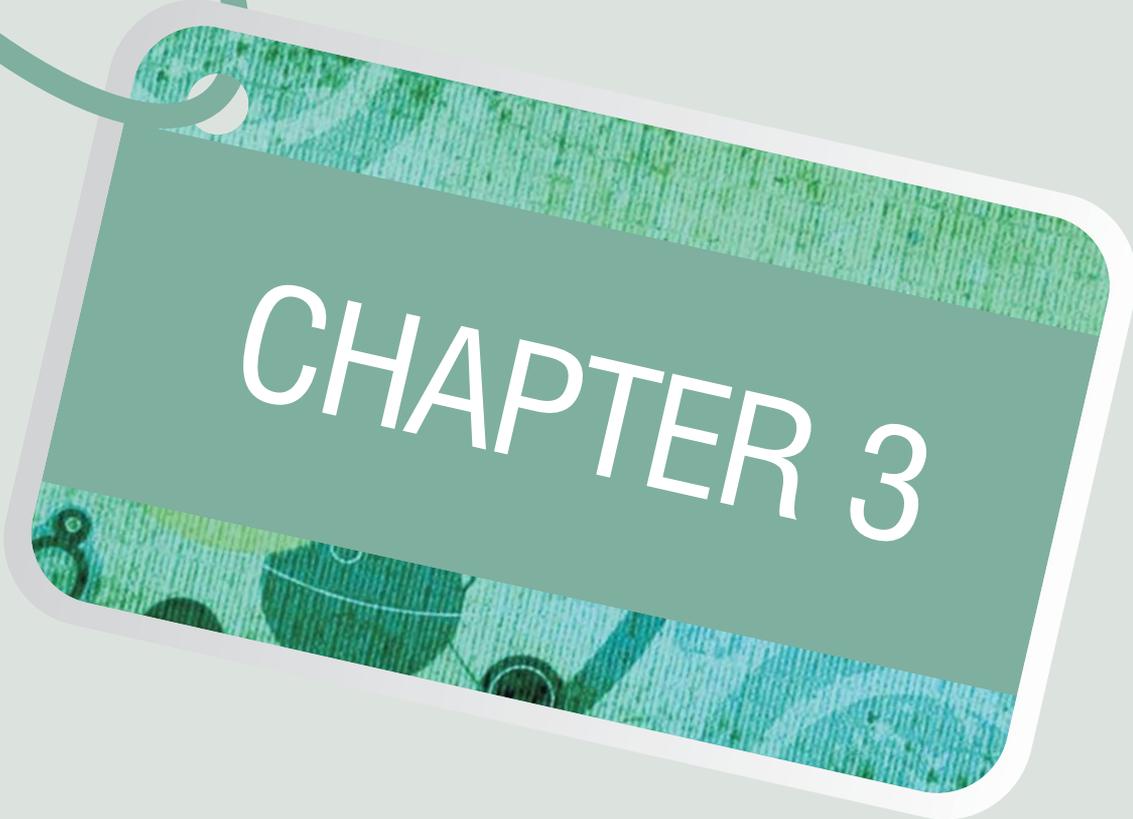
Source: PSLM, 2008-09

In order to identify out of station employees, half of the sample respondents were picked up from various working men's and women's hostels and the remaining half from various offices and business stations. In offices and business enterprises, out of station employees were identified with the help of the administration

and interviewed randomly. Since we would like to have a comparative analysis of local and out of station employees, one local and one out of station employee was picked up from each office/business enterprise.

2.2 Questionnaires

There are two types of questionnaires: one is meant to be filled in by working men and women whereas the other smaller one is to be filled in by hostel administration. Both questionnaires are attached in Appendix B. The main questionnaire to be filled in by working men and women is a detailed one that contains questions regarding the socio-economic background of respondents; their perceptions on working away from home and the problems faced therein; and the living conditions and facilities available in their accommodation facility if they are employed out of station. The questionnaire also contains detailed questions on problems faced by out of station employees due to lack of accommodation facilities. The other questionnaire, to be filled in by hostel administration, contains general questions regarding the number of applications received; criteria of admission; physical capacity and facilities available in the hostel.



CHAPTER 3

This section presents an analytical review of national policies and legislations in Pakistan with reference to female employment and working conditions in general, and residential facilities in particular. The analysis is based on both desk reviews of policy documents as well as in-depth discussions with relevant government Departments and Ministries. Major policy making bodies in the domain of employment, female empowerment and housing were consulted and their policy documents reviewed. More specifically, these include the Ministry of Labour and Manpower, the Employment Research Centre at the Planning Commission, the Ministry of Women's Development, the National Commission on the Status of Women and the Ministry of Housing and Works.

3.1 Background

The social, economic, and political empowerment of women has been the goal of most successive in particular the democratic regimes of Pakistan. A number of national and international pressure groups including international development agencies and civil society organizations consisting of women groups and feminist organizations have been advocating for the rights of women and gender parity in all walks of life. Some of their efforts have borne fruit as far as public policies and legislative frameworks regarding female employment are concerned. At the societal level, much more effort is required to reform the deep-seated system of patriarchy that restricts women's employment and economic empowerment. No wonder huge disparities still exist between men and women in terms of enrolment, educational attainment, health, employment and earnings. The Government of Pakistan appears to be aware of these disparities and - as per the official policy documents - also aims to address the special needs of women and to achieve gender parity in all walks of life.

The government also appears to be aware of low female labour participation and aims to enhance the employment of women through several measures. The major achievements of the government in this regard are the reservation of a 10 percent quota for employment of women across the board in all public sector organizations; the provision of maternity benefits consisting of 90 days of paid leave; the provision of day care centers and separate toilets at the work place; the implementation of equal pay for equal work; and the approval of the Sexual Harassment Act. The Protection Against Harassment of Women at Workplace Act 2010 is considered to be a milestone in providing safe workplaces for Women since it requires 'all public and private organizations to adopt an internal Code of Conduct and a complaint/appeals mechanism aimed at establishing a safe working environment, free of intimidation and abuse, for all working women' and it also builds on equal opportunity for all to work and achieving international Labour Standards.

While these policy and legislative achievements are commendable, it is important to bear in mind that these are applicable only in the public sector organizations that employs a miniscule share of the total labour force. The majority of the labour force including women in Pakistan is employed by the private and informal sectors that remain outside the purview of labour laws, regulations and public policies.

In terms of the provision of residential facilities for women, there are no explicit laws or regulations that are binding for employers across the board to provide housing facilities to women. The general housing allowances or facilities available to government employees are also available to women without any positive or negative discrimination. The private sector organizations have their own separate policies that mostly

consist of allocating a share of the salaries of their employees as house rent and these policies are applicable to both male and female employees. The acquisition of a decent and secure residential facility is primarily the responsibility of the employee and is mostly outside the purview of the responsibilities of private employers. A few working women's hostels have been set up by the government. The demand for these hostels, however, far exceeds their supply. The demand for official housing units is also relatively higher among women, who prefer the security and facility of government accommodation rather than approaching private renters who charge much higher rents and are often unwilling to offer their facilities to women especially those who are single. Anecdotal evidence indicates that the demand for working women's hostels and government accommodation is so high that it is extremely hard to get a place without any political or personal reference.

The government appears to be cognizant of the shortage of housing facilities in general for the entire population. For instance, according to the latest Housing Policy of Pakistan (2001), there is a shortage of around 6 million houses in Pakistan. The policy acknowledges the tribulations of the housing market, including unfettered speculation in the land market that has driven up the prices of land beyond the reach of low income groups; rapid growth in population; unchecked growth of squatter settlements; shortage of finance for house building and the rise in the cost of building material. However, the Housing Policy of 2001 does not recognize the special needs of working women in having access to secure and decent residence.

3.2 A Review of Policies

3.2.1 National Draft Policy for Development and Empowerment of Women

The National Policy for Development and Empowerment of Women (NPDEW) is the key policy document prepared by the Ministry of Women Development, which is the major body in Pakistan responsible for the formulation of laws, policies, and programs for female empowerment. One of the key objectives of the Ministry is to mainstream gender issues at all levels so as to achieve gender parity in all sectors of national development. The Ministry is also responsible for planning and devising policies and specific program for the welfare of women.

A draft policy for the development and empowerment of women was formulated by the Ministry in 2002 and no new policy document has been formulated since then. The key vision as stated in this policy is to achieve gender parity as well as social, economic, and political empowerment of women at all levels. In terms of economic empowerment, the policy seems to address several areas including poverty, access to credit, women's remuneration, women in the rural and the informal economy and sustainable development. The issue of housing facilities for women is addressed under the area of poverty in which the government pledges to create access to affordable housing schemes for women and promote equality and the empowerment of women in all housing activities as espoused in the Government's Housing Policy 2001. No specific mechanism is described to achieve this objective. An interview with the Director General (DG) of the Development Wing at the Ministry of Women Development reveals that the Ministry has established two working women's hostels in Islamabad. However, since the number of working women is increasing at a rapid pace, the existing facilities have proved to be inadequate. For this reason, the Ministry has purchased two plots of land in Islamabad with the aim of constructing more working women's hostels, each with day care facilities. Recently, the Ministry of Women Development also approved five women focused development projects in a meeting held on May 19, 2010. This includes skill development centers and a Multi Purpose women's Welfare Complex and a working women's hostel in Rawal town, Islamabad. According to the general observations of the DG at the Ministry of Women Development, working women especially in the public sector prefer to utilize the government residential facilities rather than look for a private house due to

safety considerations. In view of the special needs of women, the DG recommended that they should be given priority in the allotment of government housing facilities.

3.2.2 The Gender Reform Action Plan (GRAP) and the National Plan of Action (NPA).

The Ministry of Women Development has also initiated two other plans of action: (i) GRAP- the Gender Reform Action Plan and (ii) the National Plan of Action, with the aim of increasing female empowerment. The Gender Reform Action Plan (GRAP) is stated to be a mega project initiated by the Ministry of Women development in 2006-07. It includes all provinces and consists of four major reform proposals that include women's empowerment in the public sector, political empowerment, budgetary and policy reforms and administrative restructuring. All of these target women's empowerment, gender equality and development and are meant to facilitate and secure women in every field. It is proposed that women be provided with all the necessary security measures and facilities and aims to promote equal rights at the workplace.

The National Plan of Action (NPA) also formulated by the Ministry of Women Development, in collaboration with the UNDP and SW&SE (Ministry of Social Welfare and Special Education) aims to facilitate the participation of women in all fields of life. The 12 areas of concern for the National Plan of Action include poverty, education, health, media, environment, violence against women, women and armed conflict, women and the economy, women in power and decision making, institutional mechanisms for the advancement of women and the human rights of women and the girl child.

Both the NPA and GRAP aim to facilitate women in the mainstream and ensure their rights. Although neither of them specifically deals with residential issues for working woman, both aim for the provision of safe and healthy working environments and encourage women to become a part of the process of development.

3.2.3 Measures by the National Commission on the Status of Women

The National Commission on the Status of Women (NCSW) is a statutory body set up by the Ministry of Women Development with the mandate to review policies, program, legislation and other measures taken for the empowerment of women. The Commission also has the mandate to encourage and sponsor research to generate information, analysis and studies relating to women and gender issues to provide knowledge and awareness for policy. The major publications of the Commission thus far relate to the family laws including divorce and inheritance law. No study has been conducted by the Commission to analyze the Government's policies and legislations regarding female employment and economic empowerment. The Commission acknowledges the significance of this area but admittedly lacks the capacity to undertake research and manage project activities.

An interview with the Chairperson of NCSW left the general impression that the Commission has a deep felt need to conduct research and policy review in the area of female economic empowerment. In fact, according to the Chairperson, the Commission has conducted some work in the area of reserving a 10 percent quota for women in public sector employment and securing the rights of home based workers. With reference to the provision of residential facilities for working women, the Commission has not specifically looked into this problem but the Chairperson and the staff nevertheless expressed their recognition of the severity of this issue and the need to address it.

3.2.4.Labor Policy 2010

As for the current scenario in Pakistan, the Labour Policy (2010) of Pakistan explicitly mentions and considers 'women empowerment and gender equality'. Under this clause the Projects for working women include 'Women's Employment Concerns and Working Conditions in Pakistan' and 'Towards Gender Parity' both being implemented by ILO. The former has been implemented already in collaboration with the Ministry of Labour and Manpower with the aim of generating decent employment for women; gender equality in private sector employment; promoting conducive working environments for women and encouraging women's participation in trade unions. The project Towards Gender Parity is concerned with capacity building through the establishment of a coordination mechanism, gender responsive data collection, gender equality in skill development and small and medium enterprise programs, a strategy for the implementation of the Women Empowerment Act and advocacy for the implementation of a national policy of Home-Based Workers.

The Labor Policy 2010 also aims at benefiting women workers through better information regarding their working conditions and rights (in the informal sector), and also by providing improved maternity and day care arrangements (where possible) for mothers and children. It also aims to ensure equal wages and access to suitable employment opportunities for both men and women.

The Labor Policy aims to achieve the participation of women in income generating activities through imparting them different skills. It refers to women as the least utilized human resource and aims to focus on improving their employment and skill development. Although it does not mention any specific program with reference to women alone, combined skill development programs like industrial apprenticeship schemes, mobile training units, Matric tech scheme and some others have been proposed. Overall, the policy lacks the vision to improve the general working conditions of women including the problems that they face due to lack of secure and decent residential facilities.

3.2.5 National Draft Employment Policy, Ministry Of Labour and Manpower

The National Employment Policy with the slogan of Bawaqar Rozgar Sab Kaliye (Decent Employment for All) was launched in 2008 as the first employment policy of Pakistan. It aims at generating work for all, including women. Gender parity is identified as a cross-cutting theme. The policy explicitly recognizes the issue of low female labour force participation and pledges to address this issue by 'matching work with preferences.'

The policy identifies certain priority areas to generate employment and to provide facilities to the employed. There are a total of 16 priority areas that include: the housing and construction sector, the education sector, growth triangles, handicrafts and cottage industries, self-employment schemes, Tele Centers, employment for the unskilled in rural areas, a national training program, a national internship program; livestock development for Hajj, dedicated cities, a first aid box in every vehicle, LMIS (Labor Market Information System), domestic commerce and an institutional mechanism. All these priority areas include at least two or three programs that would help in the generation of employment and facilitate the public welfare simultaneously. However, none of the programs is specified to be women oriented.

While recognizing the severe shortage of housing in Pakistan, the policy suggests a housing scheme with the slogan: Apni chaat Sab Ka Haq (Shelter for All) with the dual aim of promoting the construction industry so as to stimulate direct and indirect employment opportunities and to provide housing facilities to the labor force in both the private and public sectors. According to the draft policy, high employment elasticity (0.89) has been observed in the construction sector and expanding this industry is envisaged to stimulate further

employment. Under this policy, 250,000 to 300,000 residential flats for the general public in every District will be built and 30,000 to 35,000 residential flats will be built for private sector employees in 15 industrial cities of Pakistan. 10,000 to 12,000 flats are proposed to be constructed in the federal and provincial capitals annually for public sector employees. These policies appear to be gender neutral in the sense that they are designed to benefit both sexes without any discrimination. However, the policy also proposes the promotion of low cost housing using low cost inputs so as to achieve the goal of Housing for All with special attention to raising women's home ownership. It remains ambiguous however, as to why women's special housing needs are addressed in the domain of 'low cost housing'.

According to the policy, these programs are estimated to generate 1.5 million to 30,000 direct and indirect employment opportunities across the country. Since the labour market in housing and construction has but little representation of women, this whole policy in the housing and construction business would not benefit female employees in a significant manner.

In the area of the handicrafts and cottage industry, although a program named Aik Hunar Aik Nagar has been initiated to develop and support the sector, it focuses only on product development, quality assurance, capacity building and technology upgrading and does not take into account the residential issues of the women working in this particular industry. However, since this is more of a women oriented business, it is more relevant to women's employment and economic status. At least 100,000 artisans can benefit initially and the number can increase as additional products are identified and developed. The Policy also includes the National Internship Program to increase employment opportunities for youth and a National Training Program to impart skills to the youth for both males and females across the country. Again the programme does not specify how young women are supposed to benefit from this program in the absence of residential facilities that are both secure and affordable.

3.2.6 Planning Commission's Annual Plan for Employment

The PSDP (Public Sector Development Program) 2009-10 by the Planning Commission of Pakistan envisages increasing both the demand for and supply of labour. The demand for labour will be stimulated through the implementation of physical and social infrastructure projects and the promotion of agro based industries especially in the rural areas. The supply of labour, on the other hand, will be increased through skill development.

The National Vocational and Technical Education Commission (NAVTEC) has been established to impart marketable skills to the youth through its training programs. Two major programs were initiated by NAVTEC, for young men and women equally. One is the President's Funni Maharat Program and other is the Prime Minister's Hunarmand Pakistan Program.

All of these steps proposed by the PSDP to enhance employment are gender neutral and none of these address the issue of residential facilities for women in particular.

3.2.7 National Housing Policy

The National Housing Policy was formulated by the Ministry of Housing and Works whose primary mandate is to formulate housing policies, provide housing facilities to federal government employees and facilitate housing facilities for the general public. The latest housing policy was formulated by the Ministry in 2001. The policy identified some of the major housing related problems with a rapidly increasing population identified as the major factor behind the escalation of demand for housing. People were forced to manage by themselves and hence squatter settlements and encroachments grew rapidly. Unplanned urban growth and a shortage of

suitable land for housing in and around urban centers further aggravated the problem. The existing housing structures are too old and thus deteriorating whereas constructing new ones is getting more costly day by day with the upward inflationary trend in the overall economy. Shortages of funds and the lack of adaptation to new technologies have been identified as other major issues.

With reference to women, the housing policy aims at fulfilling the needs in UN Resolutions (made by their Commission on Habitat) and the Constitution of Pakistan regarding the provision of and access to all economic and natural resources and appropriate technologies to women. For this an awareness campaign was proposed to be launched, to encourage women's participation in the housing development and delivery process by strengthening all institutions including regional, inter regional, NGOs and CBOs. The Government also aimed to ensure the availability of affordable accommodation to women and their empowerment in all housing activities. However, no programs were then mentioned in the policy for women empowerment, nor was access to affordable accommodation emphasized.

Overall, the housing policy, like many other government policies, appears to have fallen victim to the lack of implementation owing to technical capacity and resource constraints. A focus group discussion with the relevant staff members of the Ministry of Housing and Works reveals that the present government has announced a Housing Program under which 1 million houses are pledged to be built every year for the general public. However, the program has not been implemented due to the non-availability of land. The Provincial Governments are unwilling to provide land for this scheme. With regard to the provision of housing facilities for women, there is no special quota or reservation specifically for women. The Government's allotment of houses is open for men and women without any discrimination. The discussion with the Ministry reveals that at present, around 25 -30 percent of the total government houses in Islamabad are allotted to women.

3.3 Conclusion

The social, economic and political empowerment of Pakistani women will remain a distant dream as long as huge gender disparities in terms of school enrolment, educational attainment, health, employment and earnings continue to persist. Gender parity in employment is particularly crucial and in many ways, determines the economic, social and political empowerment of women. Female labour force participation in Pakistan at present is nearly half of that of men and is the lowest within the South Asian region. As per the policy documents concerning employment and women's development, the Government of Pakistan appears to be cognizant of the low female labour force participation and has taken some steps to promote female employment. These include the reservation of a 10 percent quota for women in all public sector organizations and a few steps to improve the working conditions such as facilitating day care arrangements and separate toilets for women at the work place, maternity leave benefits and the passage of the Sexual Harassment at the Workplace Act. While these policy and legislative achievements are commendable, it is important to bear in mind that these are applicable only in public sector organizations that employ a minuscule share of the total labour force. There is no regulation for the private sector. Needless to mention, the informal sector that employs the majority of labour force in Pakistan, remains outside the purview of labour laws, regulations and public policies.

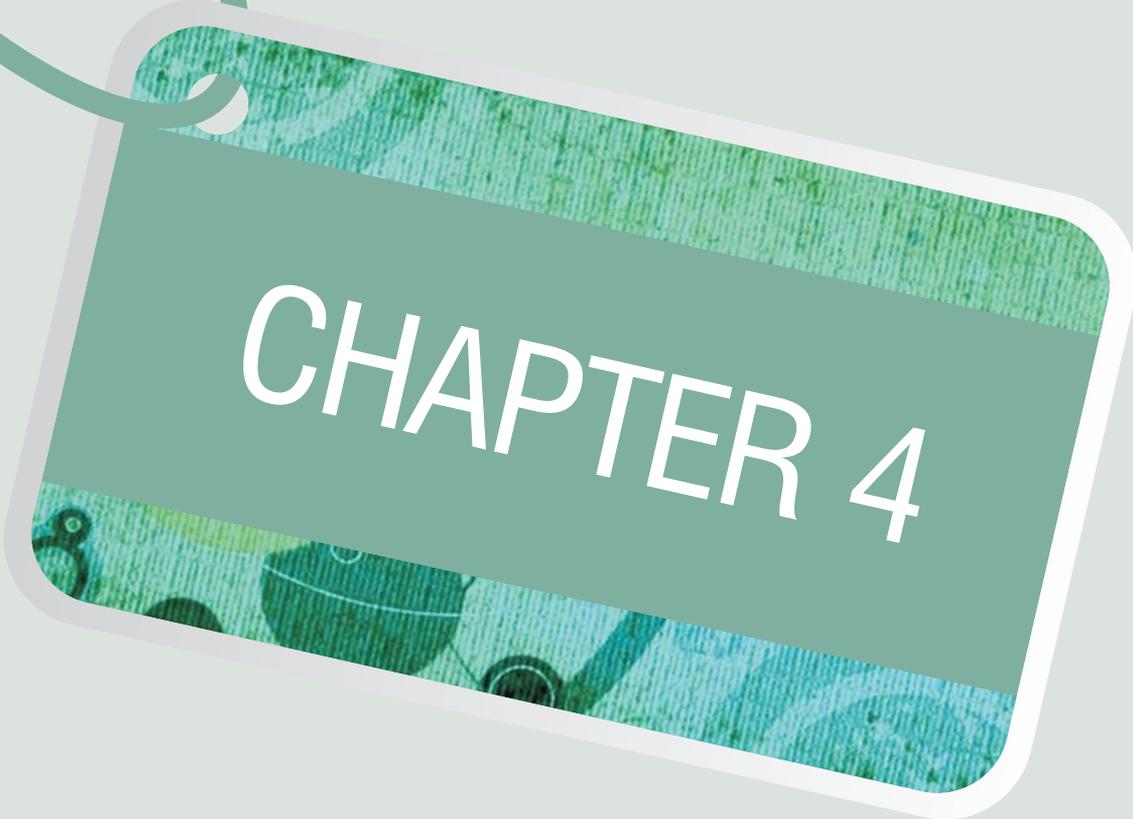
In terms of the provision of residential facilities for women, there are no explicit laws or regulations that are binding for employers across the board to provide housing facilities to women. The general housing allowances or facilities available to government employees are also available to women without any positive or negative discrimination. The private sector organizations have their own policies that mostly consist of allocating a share of the salaries of their employees as house rent: these policies are applicable to both male

and female employees. The Government has set up a few working women's hostels but the demand for these far exceeds their supply. Anecdotal evidence indicates that working women prefer the secure residential facility of the government and avoid approaching the private renters who charge exorbitant rents and are often unwilling to offer their facilities to women especially those who are single.

The Government's draft employment policy claims to have gender parity as its cross-cutting theme, yet does not specify any programme or priority area with the specific objective of enhancing female employment or improving their working conditions. The policy pays special attention to the construction sector - as it is identified as one of the major employers of the labour force in Pakistan - and aims to promote the construction of new residential flats and houses with the twin objectives of increasing employment and housing facilities. Although the policy claims that some of the 'low cost' housing would benefit women, it does not specify any mechanism to justify how this would be brought about. Also it remains ambiguous as to why women's needs are addressed in the domain of 'low cost' housing.

The National Draft Policy for the Development and Empowerment of Women pledges to create access to affordable housing schemes for women and promote equality and empowerment of women in all housing activities as espoused in the Government's Housing Policy 2001. However, no specific mechanism is described to achieve this objective. Other relevant government policies, such as the government's housing policy, also pay lip service to addressing the needs of women and fail to specify any tangible strategy to achieve this objective. In-depth discussions with the relevant members of these policy making bodies leave the general impression that often governments announce policies to gain political support but lack the technical and resource capacity to implement these policies. No specific mechanism exists to monitor or review the implementation of these policies.

Moreover, it is felt that the policies need sufficient backing of evidence-based research in order to identify specific needs and problems. It appears that the issue of the lack of residential facilities for working women also needs evidence-based policy advocacy that would identify the needs of working women and the problems that they face. Some of the problems that relate to their working conditions such as sexual harassment at the work place and the lack of maternity benefits and child care facilities find some voice in the policy documents. The lack of decent residential facilities for working women has, however, not been tangibly addressed in these policy documents. Empirical evidence on the severity of this problem and how it restricts female employment would surely go a long way in informing policies that aim to address low female labour force participation in Pakistan.



CHAPTER 4

Chapter 4: Current Practices: Existing Facilities and Residential Policies in Public and Private Sector

This chapter presents an in-depth assessment of the current practices of employers in both the public and private sectors in Pakistan regarding the provision of residential facilities to their employees. Based upon the focus group discussions with the representatives of relevant government departments and several pressure groups representing employers, as well as workers in the private sector, an assessment of the existing facilities and the degree of need perceived by these groups for the provision of such facilities, are also presented.

In general, policies for the provision of residence in Pakistan in the private sector are not guided by any laws and regulations. In the public sector, however, the Government of Pakistan has a policy for housing, under the Civil Servants Act 1973 (LXXI of 1973), which is applicable to all organizations that do not have a pool of their own housing societies for their employees. Specific criteria have been set to ensure the entitlement of the Federal Government servants to government accommodation. However, the policy does not mention any segregated clauses for both genders. It deals with both males and females in government jobs as federal government employees and refers to them as FGS (Federal Government Servants) in the same way. The facilities are one and same for both males and females if and only if they fulfill the eligibility criteria. Both of them are entitled to government houses, house building loans, and hiring and house rent policies provided by the Government. This is the same in the private sector where employees, irrespective of gender, can avail the house rent, loans, or accommodation provided as per the company policy as long as the employee meets the eligibility criteria.

4.1 Public Sector Policies on Residential facilities for Employees

As mentioned above, the current practices for housing in the government sector include house rent, residential accommodation, hiring, and house building loans.

4.1.2 House Rent

The federal government servants in the public sector are paid a house rent allowance along with the monthly salary until they are either allotted government accommodation or hiring facility or have withdrawn from an allotted accommodation. Those who are allotted an accommodation also pay house rent which amounts to 5% of monthly pay. Employees who need to retain government accommodation after retirement also pay the designated house rent.

The house rent paid by the government is according to the scale of the employee. This amount is quite small since the salary scale in the government sector is already small and 5 percent of this pay is only a minimal sum, for which it is extremely hard to get a decent residential facility. This poses an even greater challenge for females since they need to be assured of their safety.

4.1.3 Official Accommodation

Based upon the availability of housing units owned by government departments, the government employees are offered an accommodation facility which is based upon their seniority level and their position in the general waiting list. The eligibility, basis of allotment, and details on the category of allotment are described below.

Eligibility

Only married people or unmarried people having their dependent parents living with them are eligible for government accommodation. Bachelors are entitled to house rent only; those having their own house are also ineligible for government accommodation but are entitled to self hiring. Also, in cases where both spouses are in government jobs, only one of them will be entitled to a government accommodation. In all these cases again, there is no demarcation in the eligibility for males and females. Both are equally entitled to their respective facilities.

Basis of Allotment of a Government House

The allotment policy clarifies that Federal Government Employees are allotted Government accommodation on maturity of their turn in the relevant General Waiting List (GWL) of their entitlement for allotment, subject to the availability of vacant accommodation. This is also called the seniority basis. Once an employee is senior enough to be entitled to accommodation, the vacant accommodations are allotted based on their position in the GWL. The estate office controls this accommodation provision and employees of all government organizations except those having their own pools of accommodation are entitled to government residences. However, there are some non-entitled departments. The estate office has placed a certain number of housing units in their pool for allotment to their employees. These organizations have to pay the standard rent to the government in return.

Categories of Accommodation

The allotment of houses to FGS is on the basis of pay scales as per their entitlements. There are various categories ranging from A to I where A represents the lower threshold with respect to space and quality and I represent the highest level. Below Grade 15, A, B, C and D types of housing units are allotted: these consist of a minimum of 2 bedroom houses and a maximum of four including drawing rooms. Above Grade 17 however, E to I category accommodation is allotted, which consists of a maximum of four to five rooms with an additional servants' quarter as well. The accessibility for men and women workers is equal since there is no discrimination by gender in the allotment policy. These accommodations are within the main parts of the city and are easily accessible.

Table 5 : Categories of Official Accommodation for Federal Government Servants

Basic Pay Scale ¹ of FGS	Class of accommodation	Category of accommodation
1-4	A	V-VI
5-6	B	V
7-10	C	V
11-15	D	IV
16-17	E	III
18	F	III
19	G	II
20	H	I
21-22	I	I

Source: Accommodation Allocation Rules 2002

4.1.4 Hiring

In case a Federal Government employees do not get an official accommodation, there is a hiring facility in which these employees are paid a rental ceiling for hiring of private accommodation (as per the prescribed scales of covered area and specifications). If an eligible candidate owns a house, he or she can get 'self hiring' of his/her own accommodation. The lease period for hiring is three years which is renewable subject to consent of the owner of the house. The rent for that particular accommodation is assessed by an assessment board. There is a set of rules for rental ceilings according to the pay scales (Table 6).

Table 6 : Rental Ceilings for Government Employees

Revised Rental ceiling (w.e.f 01 -07-08)		
BPS	Islamabad	Other Specified Stations ¹
1-2	1925	1805
3-6	3010	2645
7-10	4500	4025
11-13	6785	5885
14-16	8525	7440
17-18	11285	9845
19	15005	12840
20	18845	16205
21	22565	19505
22	27005	24485

These rental ceilings fixed by the government for those who opt for hiring are much less than the prevailing market rates. Even for pay scales above 17 Grade, the rental ceiling starts from around Rs.11,000 and goes up to a maximum Rs.27,000 which is insufficient if one needs to rent an entire house in a better location of the city. For employee grades below 17, the rental ceilings range from Rs.1900 to around Rs.7400 which is extremely low in relation to prevailing market house rents.

4.1.5 House Loans

House loans are also advanced to people who apply for them. A loan amounts to the sum of 36 basic salaries of the federal government servants applying for it and is advanced as a House Building Advance. It is solely meant for construction purposes and has a long documentation process to ensure that the advance is used for that purpose only. It is available on both a 'with and without' interest basis. For non-gazetted (BPS= 1 to 16) officers, 10 years' of experience is required. For gazetted officers, no job years are required to avail this facility. Owing to the already smaller salaries offered in the government sector, this sum is not sufficient to build a house, especially when construction markets are highly inflated.

4.1.6 Conclusion

The same rules and regulations apply for both male and female employees in the federal Government. Nevertheless the saturation and corruption in the area of housing amplifies the difficulties. Politicization and the use of influence and undue favours have distorted the process badly which makes it difficult for both males and females to procure a decent government accommodation even if they are both eligible and entitled. House rent ceilings are not enough and in view of the patriarchal social structure, males have a slight advantage in finding a living place anywhere. However, females are at a greater disadvantage since they cannot compromise their safety in living anywhere less than decent.

4.2 Private Sector Policies for Residential Facilities of Employees

The private sector has its own constraints and policies regarding the provision of residential facilities to its employees. In the manufacturing sector, the provision of residential facilities to employees depends upon the size of the firm and its location. Big industrial units located on the outskirts of cities generally do provide some residential facility to their workers within the industrial vicinity. In Karachi, for instance, big industrial units like Steel Mills, Phillips, Dawood Group; and Gul Ahmad fabrics are amongst the few who have housing colonies or hostels for their workers. The basic motivation in providing such facilities is to save time and cost on transportation and increase workers' efficiency by providing them incentives. Small and medium enterprises, on the other hand, do not have the capacity to provide such facilities. Focus group discussions with business advocacy groups such as the Karachi Chamber of Commerce and Industry (KCCI) and the Employers' Federation indicate that the revenue generating capacity of small and medium sized enterprises is already limited due to pressing concerns such as electricity, gas and water shortages. Currently, there is an urgent need to get these businesses running so that they have the capacity to provide residential facilities.

In the services sector, a very few Telecom companies, banks, NGOs and business firms provide an actual residential facility to their employees. A house rent or a housing allowance is however advanced to the employees in the majority of business and banking enterprises. The house building loan facility is also provided but only by some big multinational organizations. There is no positive or negative discrimination on the basis of gender with respect to the provision of these facilities.

4.2.1 House loans

The house loans facility is provided only by the banks and some big corporations like Honda and Schlumberger. These are only available on an interest basis unlike the option presented in the government sector. Nevertheless, the mark up rate is less than the market rate. The amount again is not adequate to build a house solely on the basis of this facility. In NGOs and other business enterprises, there is no such facility for a house loan and if an employee applies for one, the general practice is to give one month's extra salary to employee.

Since the overall salary structure is much better in the private than the government sector people do not regret not having this house loans facility. They can take loans from other institutions at any time.

4.2.2 House Rent and House Allowances

The private sector does not altogether ignore the housing need of its employees. In most private business enterprises as well as in NGOs, house rents are provided, which in most cases are part of the gross salary. A certain percentage of the salary, ranging from 15 to 45 percent, is allocated as the house rent. On average this amount ranges from Rs. 2,500 to Rs. 50,000 depending upon the salary scale. NGOs provide relatively small percentages in the name of house rents as compared to banks (such as MCB, Bank Alfalah and Standard Chartered) and other bigger telecommunication and multinational companies in the (e.g. Ufone, Telenor and Zong). In many cases, such provisions are motivated more by the possibility of evading taxes than by consideration of the employees' welfare.

In general, in the private sector, since the pay packages themselves are fair enough, the proportion allocated

for house rent is generally adequate for a single person's accommodation at a decent place. For low grade employees, especially in NGOs, telecom companies and smaller private organizations, the lack of affordability of residential accommodation is the same as in the public sector.

4.2.3 Relocation Allowances

In case an employee is relocated from one place to another, the relocation allowances are provided by the company in most private sector organizations. This relocation allowance is not present in the telecommunications sector and smaller organizations. The reason might be that most of the times relocation is not required in these companies. New hiring in the respective location or short term survey trips are always open possibilities.

4.2.4 Official Accommodation

In the private sector, the provision of accommodation is not common. It is only in the bigger companies in the manufacturing sector that this facility is provided to higher level employees. For others significant amounts are advanced as house rents. In large scale production units in the manufacturing sector, however, residential facilities in the form of hostels are provided for labourers to save costs and time in commuting. With reference to all these practices, there are no specific policies for women.

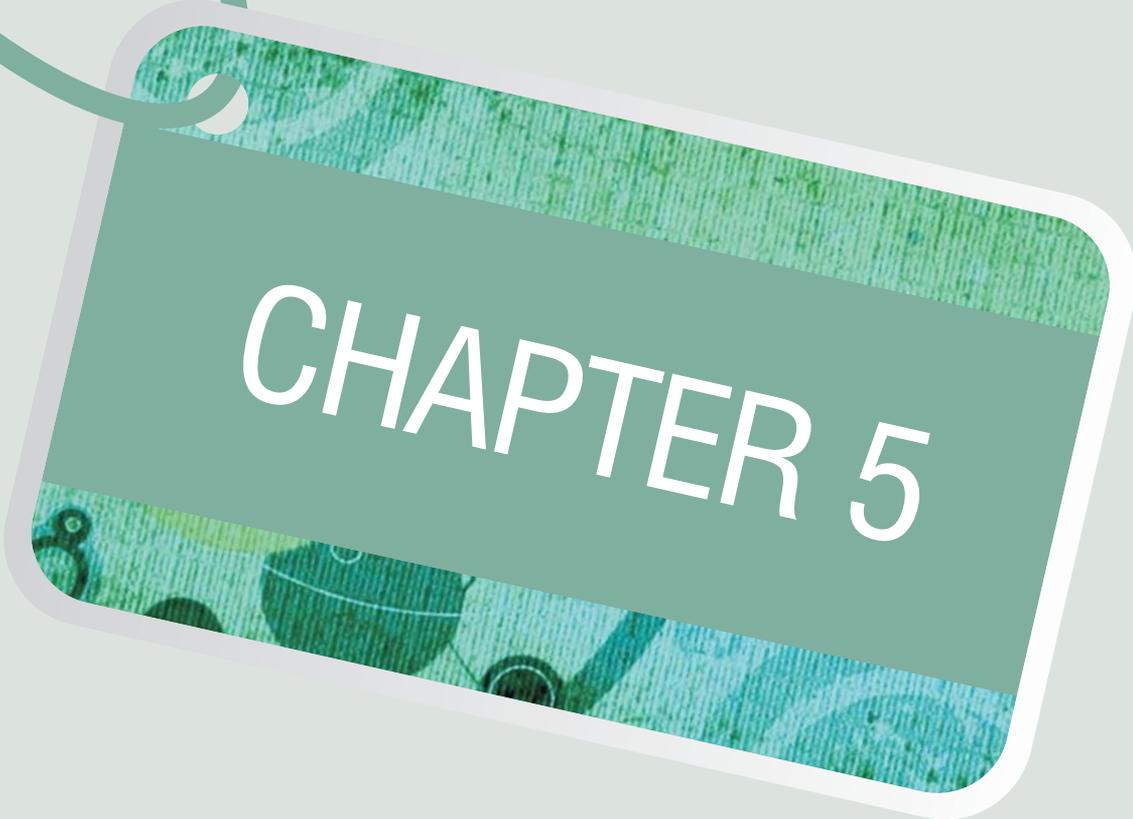
In NGOs, banks and other business enterprises, official accommodations are not given. The acquisition of accommodation is totally the employee's personal responsibility for both males and females and the organization has no concern in procuring accommodation for its employees.

4.2.5 Conclusion

Overall, housing issues, particularly for females, are not responsibly catered to in either the private or the public sectors. In the private sector, overall salary packages are better than those in the government sector and therefore private sector employees are in a better position to find decent accommodation especially if they are single males. For females, finding decent and secure accommodation is an issue since rents are 'sky high' and there is a shortage of residential facilities available on rent in secure and decent locations. Moreover, since there are no laws binding on the private sector, every company has its own fixed ratios for house rents, allowances and loans. This needs to be regulated so as to set a basic standard for the private sector in order to enable employees to meet minimum standards and to help them cope with inflated market trends. Moreover, the government must act to curb market distortions that drive house rents beyond the reach of the average employee. When business, multinational companies, schools, embassies and NGOs open their offices in residential areas they may drive house rents artificially high. In such a situation, house owners look for foreign organizations and business enterprises to lease their property, which poses a great problem in the housing market and also puts the security of surrounding residents at stake. Such illegal practices must be curbed to maintain fair market rents.

4.3 General Housing Availability in the Private sector

According to the Ministry of Housing and Works, there is a shortage of around 6 million houses in the country. Increasing population pressure has created excess demand for housing and unusually high prices of land have put undue constraints on the supply of housing. Market distortions in the determination of rents have further aggravated the problems of those who seek decent residential facilities. The demand for a secure and decent residential facility is higher for working women, which is evident, in part, from increasing pressure in the demand for accommodation in working women's hostels. Unfortunately, there are not many working women's hostels especially in Lahore and Karachi and long waiting lists in the existing ones. In metropolitan Karachi there is no working women's hostel run by the government. There are a very few private hostels but those have limited capacity. In Karachi, the working women's hostel run by the Federation of Business and Professional Women and the Young Women Christian Association (YWCA) are the two major hostels in the private sector. The demand for places in these hostels is very high. The current capacity of the hostel run by the Federation of Business and Professional Women, for instance, is 34 with 22 women currently on the waiting list. According to the Federation, government run hostels in Karachi turned out to be a failure due to political interference and lack of adherence to standards of maintenance and cleanliness. It is recommended that instead of running the hostels, the government should facilitate the private sector. In addition, it is recommended that the government should identify areas where there is demand and a need for such hostels. The representative in the Ministry of Labour, for instance, underscored the lack of proper accommodation for working women in backward Districts that is also the major cause of women's reluctance to serve in these areas.



CHAPTER 5

Identifying Best Practices

With reference to the provision of accommodation facilities to employees, a number of good practices exist in both the public and private sectors in Pakistan. This chapter identifies and presents a few case studies on best practices with reference to the provision of residential facilities to employees in general and female employees in particular. Almost all of these good practices were found amongst educational institutions which provide the residential facilities not only to their students but to employees and faculty members as well. A few of these best practices are presented below.

5.1 Aga Khan University Karachi

Aga Khan University (AKU) is a private autonomous international University, chartered in Pakistan since 1983, having campuses in other countries as well, including Afghanistan, Egypt, Syria and the United Kingdom. The specialty of the Aga Khan University is its medical studies and hospital. As an institution the Aga Khan University has a lot to offer, including a very good campus, infrastructure and study environment for students and all kinds of facilities for its employees. Aga Khan University is probably one of the best Universities of Pakistan that takes care of its teachers, doctors and students alike providing them with necessities including a residential facility.

Situated in a state of the art campus, the residential facility of AKU is undoubtedly one of the best practices currently in Pakistan, especially for female employees. The University recruits women from all over the country and abroad on the basis of merit. There is a large residential complex built in the campus to meet the needs of professional out-station women by offering safe, secure and convenient on-campus facilities that serve as a home away from home. The facility is serviced with fully equipped rooms, laundry, pantries, common lounges, visiting lounge and a cafeteria to serve the needs of the residents. Moreover there are other on-campus facilities for all students and employees. There is a utility store, Post Office, convenience shop, Bank, flower shop, gift shop, book store and a sports and rehabilitation centre. The University has its own registered internet service named AKUNET, which provides cost effective internet service round the clock. For female employees there is a proper day care centre, for which children from three months to three years are eligible. Regular visits by paediatricians, nutritionists, nurses and child care experts are also arranged. Hence female employees do not have to worry about their children all the time and can focus on their work. Also the residence within the campus provides them with enough security and all other decent facilities to facilitate them with their work and living requirements leaving no reason to turn down an offer of employment. This is undoubtedly one of the best residential facilities for female outstation employees in Pakistan which set a standard for other organizations to follow.

5.2 Allama Iqbal Open University, Islamabad

Allama Iqbal Open University is the first internationally recognized Open University in Asia, with a unique distance learning system. Since it was established in Islamabad in 1974, AIOU has benefited a large number of people who could not leave their homes/jobs, including women belonging to conservative households. Moreover, it has especially taken care of the poor and marginalized members of the society by keeping costs as low as possible and also by keeping a Student Assistance Fund.

AIOU takes care of its employees' needs and satisfaction as well. Men and women working in AIOU are

provided with all kinds of facilities without any gender discrimination. A residential facility is one of them.

AIOU provides an on-campus residential facility to its employees: there are three categories of houses, allotted on a seniority basis. The first category ('B') consists of 3 bedrooms, a drawing room, dining room, lounge, kitchen and bathrooms. There are 32 of these in total, meant for gazetted officers (BPS 17) and above. The second category ('C') has 2 bedrooms plus a drawing and dining room, lounge, kitchen and bathroom. These are meant for employees in BPS 11 to BPS 16. The third category ('D') consists of 2 bedrooms, a kitchen and a bathroom and is for employees in BPS 1 to BPS 10. Overall, there are 144 staff residence units and 64 new units are planned. Since the number of university employees far exceeds the number of residential units, there is an unmet demand as well. However, due to the lack of available land for on-campus housing, these units cannot be increased very much.

Nevertheless the accommodation that is provided is reasonably adequate and equipped with all the basic facilities. The residential area also has its own small market place and convenience store, separate grounds for children and youth, a car parking area, water filtration plant, and a small community room. A community centre is being considered for construction as well. There is an office with technical staff for the maintenance services of the residential area, which has a separate gate with proper security, where visitors are not allowed to enter without prior notice to the security guards. Only 5 percent of the basic salary, as per government fixed house rent, for the allotment of house is deducted from the employees' salary which is a minimal amount for such a secure and facilitated environment.

5.3 Lahore University of Management Sciences, Lahore

Established in 1985, the Lahore University of Management Sciences is a top class University. Not only has it expanded to different fields but it has also attained national and international quality of education. Being one of the finest institutions, LUMS has addressed every aspect to make itself a complete institution. Without a doubt, the LUMS residential facility is also one of the best examples of residential facilities provided by employers.

For faculty members, there are 6 on-campus residential blocks consisting of 2 to 3 bedroom apartments with lounge, kitchen and bathroom for families. Similar shared accommodation for men and for women is also available with no gender discrimination. More housing units are available for the Assistant Professor and above levels but these residential units are needs based and allotted on a 'first come first served' basis. There are also guest apartments for visiting faculty. Although the housing facilities are limited, the quality of life provided at LUMS is marvellous. All kinds of facilities are available to residents including medical facilities, a small market area with convenience stores, and sports and recreational facilities. Considering the needs of female employees a day care centre and open spaces are also provided to create a child friendly environment. The security measures are proper and parking areas are also available to the residents.

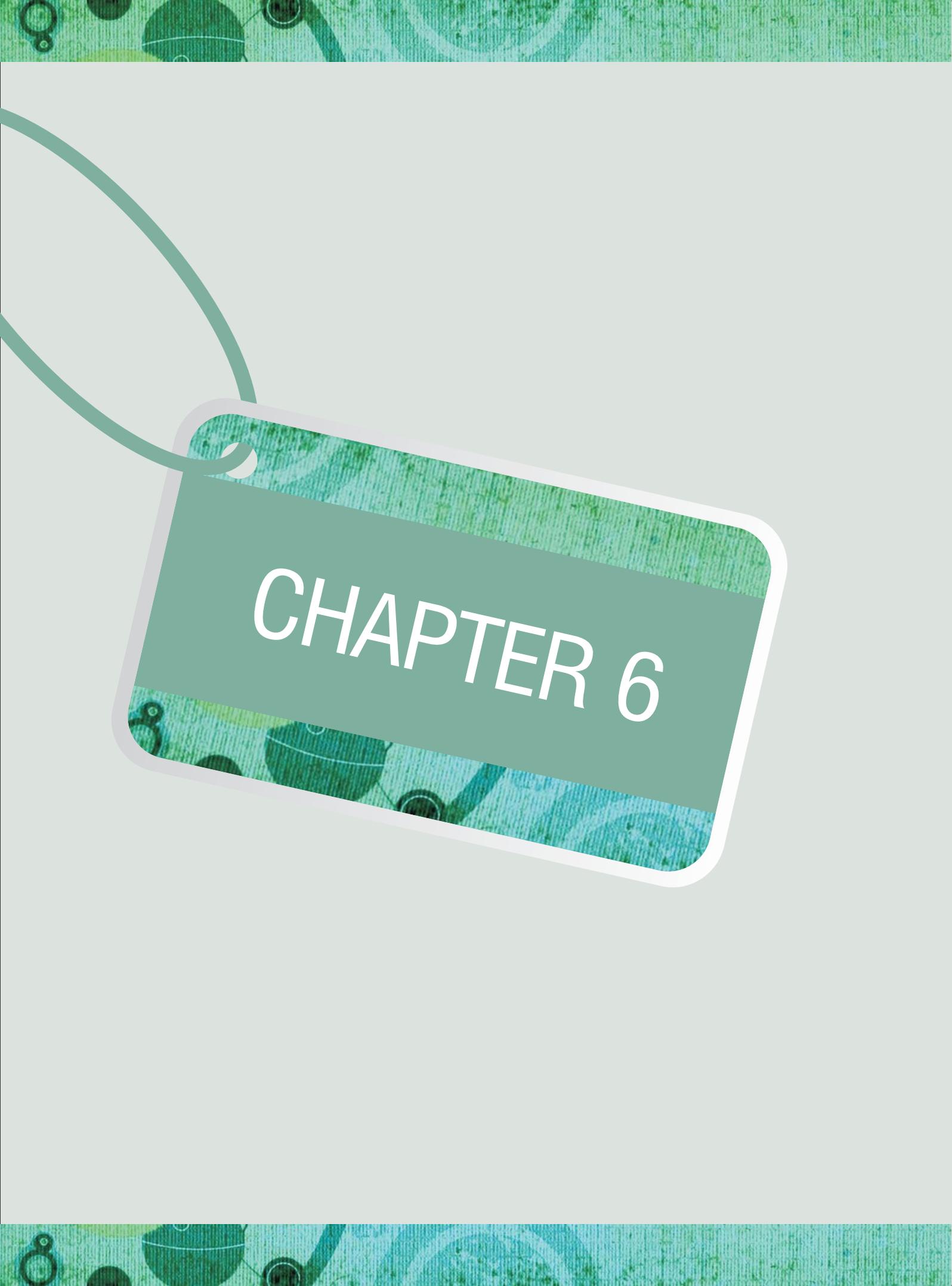
No doubt, the institution provides a good example of residential facilities provided by the employers, taking care of employees' basic needs and providing them with a conducive environment at work and home.

5.4 Quaid e Azam University, Islamabad

The Quaid e Azam University, located on a large expanse of land just outside the main area of the capital city, Islamabad, was established in 1971. Initially, it began with research and teaching programs for M.Phil. and PhD. programs but later emerged as a leading public sector educational institution of the country with Masters' level teaching as well. The University has the distinction of having a large number of distinguished scientists and educationists as its faculty members, holding national awards and international recognition. For the purpose of facilitating and maintaining high academic standards the university seeks to facilitate its employees with all basic facilities including a residential colony.

This residential colony is also one of the models of providing basic facilities. However, the unmet demand is very high since the University has a large number of employees wanting to acquire accommodation, because of security and other advantages. Less than 10 percent of the demand is currently being met. For employees who live on rent elsewhere, the hiring facility is also provided. Females, especially those with spouses working somewhere else, are interested in living within the University premises. In the process of provision of residential facilities there is no positive or negative gender discrimination.

The housing units are allotted solely on seniority basis, with a 75 percent quota of faculty members and 25 percent quota of employees working in the Department of Administration. It is divided into four categories meant for employees in different grades. About 84 'D' type houses with a 600 square feet area are allotted to class four employees including drivers, naib qasids and peons. 42 units of the 'C' type houses constructed on 1100 sq ft. area are for BPS 5 to 16 employees. For those in Grade 17 and 18, a total of 37 units of 'B' type houses are allotted consisting of 1700 sq ft. area, and for BPS 19 and above employees, 20 units of 'A' type houses are available, speech on an area of nearly 600 yards including the garden. In addition 14 units for visiting faculty were also constructed: these were later allotted to small family units and bachelor faculty since the visiting faculty from abroad did not arrive due to security issues. All these housing units, although small in number for the whole population of employees, are well maintained and well managed. Residents are provided with several facilities, including clean water and a centralized supply of gas and electricity to the University area; University provided transport which is on subsidized rates, small market places equipped with all essential needs, and basic medical and recreational facilities. Large open spaces and a day care centre for children of faculty members and students are also available.



CHAPTER 6

Results from a Quantitative Field Survey

In order to obtain empirical evidence of the major problems faced by working men and women with reference to acquiring decent residential accommodation at or near their work places, a survey of four major cities - Lahore, Karachi, Rawalpindi and Islamabad - was conducted. These are the cities where a large number of working men and women living away from their home towns are likely to be found in large numbers. In this survey, information was collected on the socio-economic background of respondents; their perceptions on working away from home and the facilities and living conditions in their current accommodation, whether it is working men's/women's hostel, rented accommodation or paying guest accommodation. Information on the type of facilities that the respondents would like to have in their accommodation and their recommendations on improving the situation regarding residential facilities was also recorded.

A sample consisting of 520 working men and women was selected in the four cities through purposive sampling that allowed us to survey out of station male and female employees. A small percentage of local employees were also interviewed to collect information on whether or not they had ever turned down employment opportunities due to lack of residential facilities and to record their perceptions on working away from their homes and the problems faced therein. Details regarding the sampling methodology are provided in Chapter 2. In this Chapter, the results of the survey are presented. However, before reporting results, a few caveats are in order. First, only major urban areas are covered, where most of the employed labor force is expected to migrate for better employment opportunities. This does not mean that other commercial centers, small cities and some rural areas do not have residential problems for out of station employees. Second, only four provincial capitals and metropolitan centres were included in the study. Two provincial capitals - Peshawar and Quetta - could not be surveyed due to security and financial constraints. The results of the survey are presented as below.

6.1 Sample Characteristics and Distribution

As described in detail in Chapter 2, the study sample consists of both working men and women. The sample size was determined on the basis of the Pakistan Living Standards Measurement Survey (PLSM, 2008-09) that provides information on the proportion of the employed male and female population out of the total population. A sample of 520 respondents, consisting of 260 females and an equal number of males, were selected for the interview. The distribution of sample by cities is presented in table 7 below:

Table 7 : Distribution of Sample by Sex and by cities

City	Male	Female	Total
Islamabad	48	48	96
Rawalpindi	57	57	114
Lahore	87	87	174
Karachi	68	68	136
	260	260	520

Out of the total sample of 520 respondents, around 20 percent were local employees and the rest were out of station employees who had moved from another location for the sake of employment. An effort was made to cover all relevant industries as per the standard industrial classification used in the PLSM. The following industries were covered: Manufacturing; Finance, Insurance, Real Estate and Business Services; Electricity,

Gas and Water; Wholesale, and Retail Trade, Restaurants and Hotels; and Community Personal and Social Services. Industries such as Agriculture, Forestry, Hunting and Fishing; and Mining and Quarrying are excluded for two reasons: they are less likely to contain a sizeable number of women; and the majority of workers associated with these industries are likely to be local and rarely out of station. In terms of occupations, all occupations according to the standard occupational classification provided by PLSM are included except Skilled Agricultural and Fishery Workers; Plant and Machine Operators and Assemblers and Elementary Occupations. Again these occupations are less likely to contain female employees especially those who are out of station. The Pakistan Living Standards Measurement Survey (2008-09) is again used to deduce the number of sample respondents to be interviewed from each occupational category. Table 8 presents the percentage of male respondents in our sample collected from each professional category. Table 9 shows the same data for female respondents.

Table 8 : Percentage Distribution of Male Sample Respondents by Profession

Occupational Status	Males				
	Islamabad	Rawalpindi	Lahore	Karachi	Total
	%	%	%	%	%
Not specified	0.0	0.0	0.0	1.5	0.4
Sr. Official/ managers	14.6	5.3	5.7	11.8	8.8
Professionals	33.3	12.3	8.0	11.8	14.6
Technicians and associate professionals	10.4	3.5	6.9	8.8	7.3
Clerks	12.5	12.3	3.4	8.8	8.5
Service, shop, sale workers	25.0	63.2	71.3	47.1	54.6
Craft and trade workers	4.2	3.5	4.6	10.3	5.8
Total	100.0	100.0	100.0	100.0	100.0

Table 9 : Percentage Distribution of Female Sample Respondents by Cities

Occupational Status	Females				
	Islamabad	Rawalpindi	Lahore	Karachi	Total
	%	%	%	%	%
Not specified	0.0	0.0	0.0	8.8	2.3
Sr. Official/ managers	12.5	7.0	3.4	7.4	6.9
Professionals	33.3	43.9	25.3	39.7	34.6
Technicians and associated professionals	22.9	5.3	0.0	2.9	6.2
Clerks	10.4	10.5	4.6	0.0	5.8
Service, shop, sale workers	20.8	28.1	63.2	16.2	35.4
Craft and trade workers	0.0	5.3	3.4	25.0	8.8
Total	100.0	100.0	100.0	100.0	100.0

The allocation of the sample among these occupational categories was roughly guided by the representation of each occupational category in the total employment of males and females as reflected in PLMS of 2008-09.

6.2 Socio-economic Characteristics of the Respondents

This section reports the results on the socio-economic background of respondents by sex. This includes information on their age, marital status, professional industry, monthly salary and the number of dependents.

6.2.1 Age

As shown in table 10 below, overall majority of our respondents fall in the age category of 31- 40 years. However, the majority of female respondents (62 percent) are found in the age group 21-30 years compared to 36.5 percent of the males in the corresponding age group. This implies that there is a greater representation of young females in the total employed female population.

Table 10 : Respondents' Age by Sex

Age categories	Sex		
	Male	Female	Total
	%	%	%
Not specified	0.8	2.7	1.7
20 or less than 20	3.1	3.1	3.1
21-30	36.5	61.9	49.2
31-40	35.8	19.6	27.7
41-50	17.7	8.8	13.3
51-60	5.4	3.8	4.6
above 60	0.8	0.0	0.4
Total	100	100.0	100.0

6.2.2 Marital Status

Table 11 shows the marital status of local and outstation employees by sex. A number of interesting insights, particularly from a policy perspective, emerge from this table. First, most of the working women, whether local or outstation, are single as opposed to the pattern found amongst their male counterparts most of whom are married. Second, a greater proportion of out station working women (62 percent) are single as compared to local working women (49 percent) who are single. Third, a reasonably greater proportion of working women (both out-station and local) are either widowed or divorced as compared to their male counterparts.

Table 11 : Marital Status of Local and Out of Station Employees by Sex

Marital Status	Out station			Local		
	Males	Females	Total	Males	Females	Total
	%	%	%	%	%	%
Single	25.5	61.1	43.1	13.6	49.0	32.3
Married	74.1	33.2	53.9	86.4	46.9	65.6
Divorced	0.5	1.9	1.2	0.0	2.0	1.1
Separated	0.0	0.9	0.5	0.0	0.0	0.0
Widowed	0.0	2.8	1.4	0.0	2.0	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

6.2.3 Household Members and Dependents

Table 12 shows that both the average number of household members as well as the number of those who depend on the respondent's income is slightly higher for males than for females. Within female employees, the number of dependents on outstation employees is much lower than their local counterparts.

Table 12 : Average Number of Household Members and Dependents of Local and Outstation Employees by Sex

Respondents Sex	Outstation	Local	Outstation	Local
	Average number of household members	Average number of household members	Average number of dependents on your income	Total number of dependents on your income
Male	7	8	6	7
Female	6	6	3	3

6.2.4 Educational Status of Respondents

Table 13 shows that the majority of female employees, both local and outstation, have a post graduate qualification as compared to their male counterparts who are quite evenly spread across various educational categories.

Table 13 : Educational Status of Local and Outstation Employees by Sex

	Outstation			Local		
	Males	Females	Total	Males	Females	Total
	%	%	%	%	%	%
Below Matric	21.3	11.4	16.4	18.2	6.1	11.8
Matric	22.7	11.4	17.1	18.2	4.1	10.8
Intermediate	13.4	9.0	11.2	18.2	18.4	18.3
Graduate	16.2	31.8	23.9	31.8	28.6	30.1
Post graduate	22.2	35.5	28.8	11.4	40.8	26.9
Technical education/ vocational training/ diploma	3.7	0.9	2.3	2.3	2.0	2.2
Not specified	0.5	0.0	0.2	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

6.2.5 Professional Industry of Respondents

Table 14 shows that the majority of female respondents (60.8 percent) worked in the category of community, personal and social services. This includes the health and education sectors where the majority of Pakistani women are employed.

Table : Professional Industry of Respondents by Sex

Professional Industry	Males	Females
Not specified	7.7	2.3
Manufacturing	1.5	6.5
Finance, insurance, real estate and business services	22.7	20.4
Community, personal and social services	30.0	60.8
Electricity, gas and water	5.8	1.2
Wholesale, retail, restaurants and hotels	28.5	7.7
Transport, storage and industries	1.2	0.0
Fisheries	0.4	0.4
Construction	2.3	0.8
Total	100.0	100.0

6.2.5 Monthly Salary

Table 15 below shows that, on average, the majority of females had a monthly salary between Rs 20,000 and Rs 50,000. The majority of their male counterparts on the other hand had a monthly salary that ranged between Rs 15,000 and 20,000. This could primarily be the outcome of the fact that the majority of females working in the formal sector are mostly professionals.

Table 15 : Monthly Salary by Sex

	Male			Females		
	Out of station	Local	Total %	Out of station	Local	Total %
	%	%		%	%	
Not specified	2.3	0.0	1.9	0.9	0.0	0.8
Below 5000	4.2	0.0	3.5	15.2	14.3	15.0
5000 to below 10,000	19.4	4.5	16.9	18.5	20.4	18.8
10,000 to below 15000	15.7	27.3	17.7	17.1	16.3	16.9
15,000 to below 20,000	25.0	50.0	29.2	20.9	14.3	19.6
20,000 to below 50,000	25.0	15.9	23.5	25.6	22.4	25.0
50,000 to below 100,000	6.9	2.3	6.2	1.9	12.2	3.8
Above 100,000	1.4	0.0	1.2	0.0	0.0	0.0
	100.0	100.0	100.0	100.0	100.0	100.0

6.3 Perceptions on Working Away from Home

The survey collected information on the perceptions of both outstation and local employees regarding problems faced by working away from one's home town, particularly those related to the acquisition of residential accommodation. More specifically, information was collected on whether or not the respondent would accept an employment opportunity that was based away from home and if not, what would be the major reason.

Table 16 shows that overall the majority of respondents, both male and female, would accept an offer of employment that was based away from home. However, a relatively higher number of males (69%) responded that they would accept outstation employment compared to females (62%). In other words, a relatively greater percentage of females responded that they would not accept an offer of employment that was based away from home.

Table 16 : Respondents who would accept an offer of employment based away from home

Respondent will accept an offer of better job opportunity in another city	Sex		
	Male %	Female %	Total %
Yes	69.2	62.7	66.0
No	30.8	37.3	34.0
Total	100.0	100.0	100.0

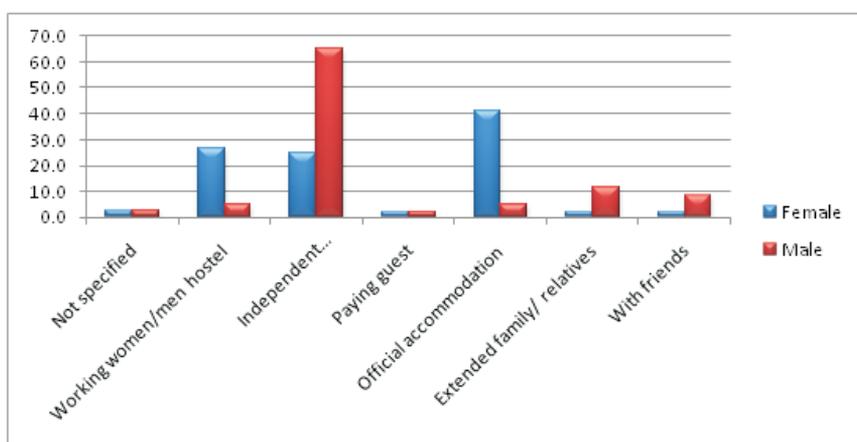
When asked about the major reservations against accepting outstation employment, low salary turned out to be the major reason for the majority of both males and females of refusing employment. For males, the next major reasons were that the salary did not include an accommodation allowance followed by the fact that the accommodation allowance was too little given the prevailing accommodation costs. For females however, the next major reasons were the lack of permission by the family followed by the lack of residential facilities at/near work place. A stark difference can be seen between the percentage of males and females who cited the lack of residential facilities as a major problem: 10 percent for females against 6 percent for males. Moreover, for males lack of security was not an issue whereas a reasonably high proportion of females pointed out the lack of physical security as one of the reasons of refusing employment.

Table 17 : Major Reasons for Not Accepting Any Work Away from Home

	Male (%)	Female (%)
Not specified	11.9	4.9
Salary was too low	47.5	33.3
Salary did not include accommodation allowance	16.8	4.9
Accommodation allowance was too little given the prevailing costs	13.9	6.2
Lack of residential facilities in / near work place	5.9	9.9
Lack of social acceptability of women working away from home	0.0	2.5
Lack of physical security	0.0	7.4
Family cannot move with me	2.0	2.5
Family did not allow	2.0	21.0
Do not like other cities	0.0	2.5
Transport problem	0.0	1.2
Irrelevant job	0.0	3.7

Those respondents who answered that they would not refuse any employment opportunity based in another city were then asked about the type of living arrangements that they would opt for. The majority of women responded that they would opt for official accommodation followed by those who would opt for a working women's hostel. This is in stark contrast to men, the majority of whom responded that they would opt for independent accommodation (see figure 2).

Figure 2 : Preference for living arrangements if offered outstation employment



6.4 General Information on Outstation Working Men and Women

This section presents some general information regarding outstation working men and women. This includes information on the distance of respondents' hometown from their current location; whether the respondent receives any accommodation allowance and if yes whether or not it is sufficient to cover his/her rent.

6.4.1 Distance from Home Town

As shown in table 18, the majority of outstation employees that we interviewed had travelled from their home towns located at more than 100 km from their place of work.

Table 18 : Distance from Home Town

	Male	Female
	%	%
Not specified	0.5	0.5
Less than 20 K	4.2	3.2
20-30 Km	0.5	0.5
30-40km	0.5	0.9
40-50km	0.5	0.5
50-100km	5.1	7.2
More than 100km	88.9	87.3

6.4.2 Accommodation Allowance

Majority of the outstation respondents (more than 60 percent) did not get any accommodation allowance. This proportion was higher for females (67.8 percent) than for males (61.1 percent).

Table 19 : Percentage of Outstation Employees getting Accommodation Allowance by Sex

	Male (%)	Female (%)
Not specified	0.5	0.9
Yes	38.4	31.3
No	61.1	67.8

Of those who received an accommodation allowance, nearly half said that it was not adequate to cover their rent (see table 20). Not much difference was observed between males and females in response to this question.

Table 20 : The Adequacy of the Accommodation Allowance

	Male (%)	Female (%)
Not specified	1.2	2.2
Yes	51.2	50.0
No	47.6	47.8

6.4.3 Type of Accommodation Facility

From the results of the survey, it is evident that a much higher percentage of outstation working women (38 percent) reside in hostels than do their male counterparts (16.2 percent). Table 21 shows that around 76 percent of the men were living in rented accommodation compared to 43.6 percent of the females. Moreover, it was found that a much higher proportion of females were living as paying guests probably due to security considerations. In general, living alone poses greater security risks for women.

Table 21 : Type of Accommodation Facility Utilized by Sex

	Female (%)	Male (%)
Not specified	0	0.5
Working women/men hostel	37.9	16.2
Rented accommodation	43.6	75.9
Official accommodation	4.3	5.1
Relatives	7.1	0.5
Any other	1.4	0.9
Paying Guest	5.7	0.9

Although a relatively higher percentage of females were living in rented accommodation (43.6 percent) compared to working women's hostels (37.9 percent), it appears that the overall average appears to mask the intercity differentials. Within cities, our data reveals that a much higher proportion of outstation working women were living in hostels in Islamabad and Rawalpindi as compared to Karachi and Lahore. This could very well be a reflection of the scarcity of these hostels in Lahore and Karachi rather than the preferences of women. Our field survey in the four cities reveals that there is a shortage of working men's and women's hostels in both Karachi and Lahore (refer to chapter 7). Table 22 shows that only 19 and 23 percent of the respective outstation working women in Lahore and Karachi were living in working women's hostels compared to the corresponding average of 67 and 60 percent for Islamabad and Rawalpindi respectively.

Table 22 : Type of Accommodation Facility Utilized by Outstation Working Women by City (%)

	Islamabad	Rawalpindi	Lahore	Karachi
Not specified	0			
Working women/men hostel	67	60	19	23
Rented accommodation	12	42	58	58
Official accommodation	7	5	1	6
Relatives	0	0	18	6
Any other	0	7	0	0
Paying Guest	14	0	3	8

In contrast, the majority of working men in all cities including Islamabad and Rawalpindi were living in rented

accommodations. Although there are no government hostels for working men in Islamabad and Rawalpindi, there are number of private hostels. However, it seems that a greater proportion of men prefer a rented accommodation to a hostel. This is also confirmed by the findings in section 6.3 (above) that shows that a much higher percentage of males prefer independent accommodation to a hostel in contrast to women most of whom prefer a working women hostel, probably due to security considerations.

Table 23 : Type of Accommodation Facility Utilized by Outstation Working Men by Cities

	Islamabad	Rawalpindi	Lahore	Karachi
Not specified	0	2	0	0
Working women/men hostel	14	14	29	0
Rented accommodation	79	76	71	81
Official accommodation	7	2	0	15
Relatives	0	2	0	0
Any other	0	0	0	4
Paying Guest	0	4	0	0

6.5 General Information Regarding Accommodation Facility

This section contains general information regarding the accommodation facility such as its location, accessibility from the work place, reasons for availing the particular accommodation facility, whether or not it is shared and the degree of difficulty in finding it.

6.5.1 Distance of the Accommodation from the Work Place

The majority of male and female respondents resided within 1-10 Km of their work place. A comparatively greater number of males commuted from a distance greater than this compared to females who lived in greater proximity to their work places (table 24)

Table 24 : Distance of Accommodation from Work Place by Sex

	Males	Female
Not specified	0.9	5.2
Less than 1 Km	21.8	27.0
1- 10 Km	44.0	40.3
10- 20 Km	20.8	16.1
21-30 Km	8.8	6.2
31-40 Km	2.3	1.9
41- 50 Km	0.9	1.4
More than 50 Km	0.5	1.9
Total	100.0	100.0

Across cities, as expected, people in Karachi have to commute a much greater distance from their accommodation to work place compared to Islamabad, Rawalpindi, and even Lahore (table 25). A much higher percentage of respondents in Karachi revealed that they had to travel more than 10 and 20 km to reach their work place.

Table 25 : Distance of Accommodation from Work Place by Cities

	Islamabad	Rawalpindi	Lahore	Karachi
Not specified	3.5	5.1	3.5	0.0
Less than 1 Km	16.3	15.3	38.9	19.2
1- 10 Km	53.5	53.1	39.6	25.3
10- 20 Km	14.0	15.3	17.4	27.3
21-30 Km	8.1	9.2	0.7	15.2
31-40 Km	2.3	1.0	0.0	6.1
41- 50 Km	1.2	1.0	0.0	3.0
More than 50 Km	1.2	0.0	0.0	4.0
Total	100	100	100	100

6.5.1 Mode of Transportation

The majority of the respondents used local transport to reach their work place. This proportion was higher for females (54.2 percent) than for males (41.2 percent). Moreover, a very tiny proportion of females used bike/motor bike and taxi/rickshaws compared to a substantially higher proportion of males. In short, there is a much greater variety in terms of modes of transportation used by males compared to females, most of whom use either local transport or private car to commute to their work place.

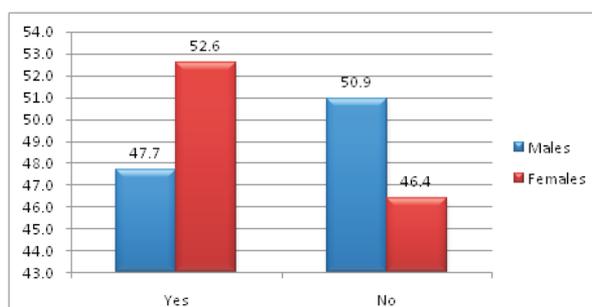
Table 26 : Mode of Transportation Used by Sex

	Males	Females
Not specified	3.2	4.7
Car	16.7	6.6
Bus/ local transport	54.2	41.2
Rickshaw/ taxi	1.9	13.7
On foot	0.5	1.9
Others	19.9	21.8
Bike/ motor bike	0.0	6.2
Official Transport	1.4	1.9
Lives inside building	0.0	0.5
Work inside home	2.3	1.4
Total	100	100

6.5.2 Is Accommodation Shared?

We asked the respondents whether or not their accommodation was shared. A stark difference was found between males and females in response to this question: a much higher percentage of females (52.6 percent) were sharing accommodation compared to males (46.4 percent). This could be due to a greater concern for security and a greater fear of living. As we shall see in section 6.5.5, the security concern was much higher amongst out of station women than their male counterparts.

Figure : Is the Accommodation Shared?



The majority of both males and females who shared accommodation shared with one other person.

Table 27 : Number of Persons Sharing an Accommodation by Sex

	Males	Females
Not specified	11.8	3.7
One	0	18.5
Two	41.2	44.4
Three	17.6	14.8
More	29.4	18.5
Total	100	100

6.5.3 Reasons for Availing a Particular Accommodation Facility

While male respondents prioritize affordability, women have many other important considerations. The most important of these is the security of the accommodation. Table 28 shows that although for men and women affordability was the most important reason for availing a particular accommodation facility, for females the considerations were relatively evenly divided between affordability, security and accessibility. 34.1 percent of the females responded that security was the most important consideration in availing a particular accommodation facility compared to 5.1 percent of the males.

Table 28 : Reasons for Availing a Particular Accommodation Facility

	Males	Females
Not specified	2.3	0.9
Affordability	76.9	38.9
Accessibility	13.4	19.4
Security	5.1	34.1
Acquaintance with the landlord	0.5	5.7
Others	1.9	0.9
Total	100	100

6.5.4 Degree of Difficulty in Finding an Accommodation

The majority of males and females responded that it was hard or very hard to find accommodation. However, 22.7 percent of the males and 37.2 percent of the females responded that it was not hard to find an accommodation (table 29).

Table 29 : Degree of Difficulty Experienced in Finding an Accommodation by Sex

	Males	Females
Not specified	0.9	1.1
Very hard	27.3	21.6
Hard	49.1	40.1
Not hard	22.7	37.2
Total	100	100

A comparison between cities show that in Islamabad, a much higher proportion of respondents thought that it was hard or very hard to find an accommodation compared to other cities (table 30).

Table 30 : Degree of Difficulty Experienced in Finding an Accommodation by City

	Islamabad	Rawalpindi	Lahore	Karachi
Not specified	1.2	1.0	0.0	2.0
Very hard	26.7	23.5	23.6	21.2
Hard	55.8	40.8	47.9	38.4
Not hard	16.3	34.7	28.5	38.4
Total	100.0	100.0	100.0	100.0

In terms of time taken by respondents to find accommodation, the majority of both males and females responded that it took less than one month. However, far more men than women responded that it took up to 3 months.

Table 31 : Average Time taken by Respondents to Find an Accommodation by Sex

	Males	Females
Not specified	2.78	2.37
Less than 1 month	49.54	45.97
1 to 2 months	32.87	40.76
3 months	3.70	6.16
More than 3 months	11.11	4.74
Total	100	100

6.5.5 Problems Faced in Living Away from Home

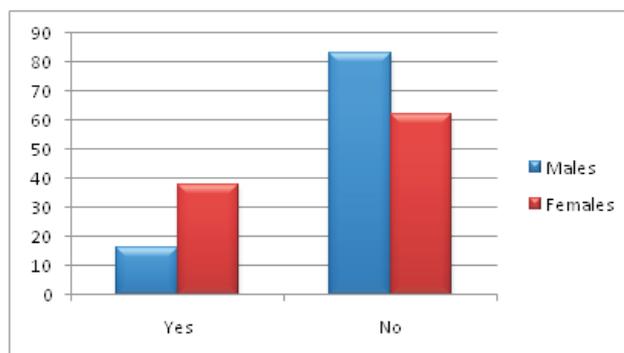
In terms of problems faced by working men and women in living away from home, majority of males (76.9 percent) responded that it was too expensive. This proportion was relatively lower for females who faced many other challenges apart from monetary constraints. Most important among these is the lack of social acceptability of females working away from their homes followed by distance of work place from residence and lack of physical security (table 32).

Table 32 : Problems faced by Outstation Men and Women

	Males	Females
Not specified	2.8	0.9
Too expensive	76.9	57.3
Too far from place of work	13.4	10.4
Lack of social acceptability of women working away from home	0.5	15.6
Lack of physical security	1.4	8.1
Lack of proper transport facilities	3.7	4.7
Any other	1.4	2.8
Total	100.0	100.0

6.6 Living Conditions of Hostels

In this section, we present the results of our survey regarding the general living conditions in working women's/men's hostels. Evidence on various issues and concerns raised by the residents of these hostels is also presented. Around 38 percent of the female respondents and 16.2 percent of the male respondents lived in these hostels (table 33)

Figure 4 : Respondents living in Working Men/Women Hostels

6.6.1 Ownership Status of Hostels

Most of the respondents were living in private hostels. This proportion was much higher for males (88.9 percent) than for females (57.5 percent). None of the men in our sample lived in government owned hostels: 38.8 percent of the women did. This is not unexpected as government hostels for men are almost non-existent whereas for women, the government has established a few.

Table 33 : Ownership Status of Hostels

	Males	Females
Not specified	8.3	1.3
Govt Owned	0.0	38.8
Private	88.9	57.5
University	2.8	2.5
Total	100	100

6.6.2 Resolution of Complaints

With reference to the services provided by the hostel administration, the majority of respondents said that it takes a day to resolve a complaint. However, 10 percent of females responded that it took up to one week to resolve a complaint and 7.5 of the women said it took more than a month. Five percent of the females and 2.8 percent of the males indicated that a complaint is never resolved.

Table 34 : Time Taken to Resolve the Issue in Case of Complaint

	Males	Females
Not specified	2.8	0.0
Immediately	16.7	17.5
One day	69.4	28.8
Two to three days	8.3	25.0
One week	0.0	10.0
One month	0.0	6.3
More than one month	0.0	7.5
Never resolved	2.8	5.0
Total	100.0	100.0

When asked about the reason for living in the same place if complaints were never resolved, the majority of men and women responded that the place was relatively safe. A much higher proportion of females (10 percent), than males (2.8 percent) responded that there was no other option available in town. Far more men (36.1 percent) than women (5 percent) indicated that it was important that their friends were living in the same place.

Table 35 : Reason for Staying at the Current Place if Complaints are never resolved

	Males	Females
Not specified	13.9	62.5
Place is relatively safe	33.3	20.0
Friends are living as well	36.1	5.0
There is no other facility available in town	2.8	10.0
Rent is low and affordable	13.9	1.3
Others	0.0	1.3
Total	100	100

6.6.3 Difficulty in Getting Admission

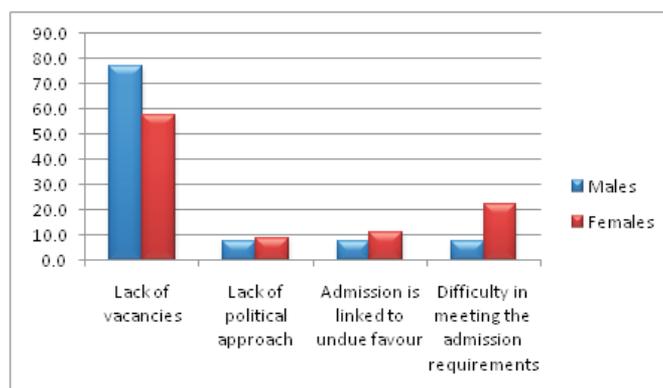
In terms of getting admission to the hostel, the majority of males (61.1 percent) responded that it had not been a problem compared to 24.4 percent of the females. 14.6 percent of the females and 5.6 percent of the males responded that getting admission was difficult and 17.1 percent of the females and 2.8 percent of the males said they had found getting admission very difficult. None of the males found getting admission extremely difficult, but 9.8 percent of the females did.

Table 36 : Difficulty in Getting Admission to the Hostel by Sex

	Males	Females
Not specified	2.8	0.0
No problem	61.1	24.4
Slightly difficult	27.8	34.1
Difficult	5.6	14.6
Very difficult	2.8	17.1
Extremely difficult	0.0	9.8
Total	100	100

The majority of respondents indicated that gaining admission was difficult because of lack of vacancies. For females however, the next most important reason was difficulty in meeting the admission requirements. Similarly a relatively higher percentage of females (11.1 percent compared to 7.7 percent of the males) responded that the admission was linked to undue favours.

Table 37 : Reasons for Difficulty in Getting Admission to the Hostels



6.6.4 Facilities at the Hostel and the Satisfaction Level of the Residents

In order to assess the living conditions in working women's/men's hostels, the residents were asked about the presence of certain facilities and levels of satisfaction with those facilities. These are presented in table 38, and detailed tables on the degree of satisfaction for men and women for each of these services are presented in Appendix B.

Overall, the survey results indicate that apart from some major facilities such as dining, kitchen, and bathrooms the majority of men's and women's hostels do not have telephones, the internet, laundry, medical services, counselling services, transport, parking areas, emergency exits and fire extinguishers, conveniences shops, recreational facilities or complaint boxes.

Table 38 : Availability of Facilities at the Working Men's and Women's Hostels

Facilities	Males		Females	
	Yes (%)	No (%)	Yes (%)	No (%)
Telephone	19	75	63.8	36.3
Internet	30.6	63.9	23.8	76.3
Laundry services	25.0	69.4	13.8	85.0
Cleaning services	44.4	50.0	66.3	33.8
Dining services	55.6	38.9	65.0	33.8
Attached bathrooms	75.0	19.4	83.8	16.3
Kitchens	75.0	19.4	97.5	2.5
Medical facilities	8.3	86.1	15	85
Counseling facilities	8.3	86.1	10.8	88.2
Transport	8.3	86.1	8.8	91.3
Emergency exits/ Fire extinguishers	8.3	86.1	25.0	75.0
Parking area	19.4	75.0	37.5	62.5
Fridge/Freezers	44.4	50.0	77.5	22.5
Fans/Heaters/Geysers	75.0	19.4	96.3	2.5
Convenience shop	5.6	88.9	23.8	76.3
Recreational facilities	11.1	83.3	13.8	86.3
Supporting staff	27.8	66.7	72.5	27.5
Complaint Box	8.3	86.1	27.5	72.5

Note: The total of yes and no responses for the availability of services may not add up to 100 as a few of the respondents did not specify whether the service was available or not.

i) Telephone

The majority of females responded that they had the telephone facilities compared to the majority of males (75 percent) who responded that they did not have the facility. In terms of the satisfaction level, the majority of females responded that they were somewhat satisfied, whereas the majority of males responded that they were very satisfied.

ii) Internet

The majority of both males and females did not have internet facilities in their hostels and the proportion of females without internet facilities turned out to be much higher (76 percent) than males (64 percent). Of those who did have the internet the majority of females were 'somewhat satisfied' and the majority of males were 'very satisfied' with the service.

iii) Laundry Services

More than 70 percent of the working men's/women's hostels do not have laundry services. 85 percent of female respondents and 69 percent of the male respondents do not have laundry services. Amongst those who did have these services only 8.3 percent of the female respondents and 27.3 percent of the male respondents said they were 'very satisfied' with the services.

iv) Cleaning Services

Around 66 percent of the females and 44.4 percent of the males had cleaning services in their hostels. Of these, the majority were 'somewhat satisfied' with the service.

v) Dining Services

A sizeable percentage of respondents (39 percent of males and 34 percent of females) did not have dining facilities in their hostels. In terms of satisfaction 68.2 percent of males and 32 percent of the females who did have this facility were 'somewhat satisfied.'

vi) Attached Bathrooms

Majority of respondents including both males and females had attached bathrooms in their hostels. The majority of males (72 percent) and females (69 percent) were satisfied with the service.

vii) Parking

The majority of men's and women's hostels did not have parking facilities. Of those with these facilities, the majority of females (46.9 percent) were 'somewhat satisfied', whereas the majority of males (33.3 percent) were 'somewhat unsatisfied'.

viii) Medical Facilities and Counselling services

More than 85 percent of both male and female respondents replied that they did not have medical and/or counselling services in their hostels. Majority of those who had these services were either neutral or 'somewhat unsatisfied' with the services.

ix) Transport

86.1 percent of males and 91.3 percent of the female hostels did not have transport facilities.

x) Emergency Exits and Fire Extinguishers

86.1 percent of the men's and 75 percent of the women's hostels did not have emergency exits or fire extinguishers. This is not an unexpected finding given the general construction standards of the buildings in Pakistan.

xi) Refrigerators, Fans, Heaters and Geysers

22.5 percent of the women's hostels and 50 percent of the men's did not have refrigerators. Most did however have fans, heaters and geysers.

x) Convenience Shop

Around 89 percent of the males and 76 percent of the female respondents did not have a convenience shop in their respective hostels

xi) Recreational Facilities

A great majority of male (83.3 percent) and female (86.3 percent) responded that they did not have recreational facilities in their hostels.

xii) Supporting Staff

Majority of the females (72.5 percent) responded that they had support staff whereas majority of males (66.7 percent) responded that they did not have support staff in their hostels.

xiii) Complaint box

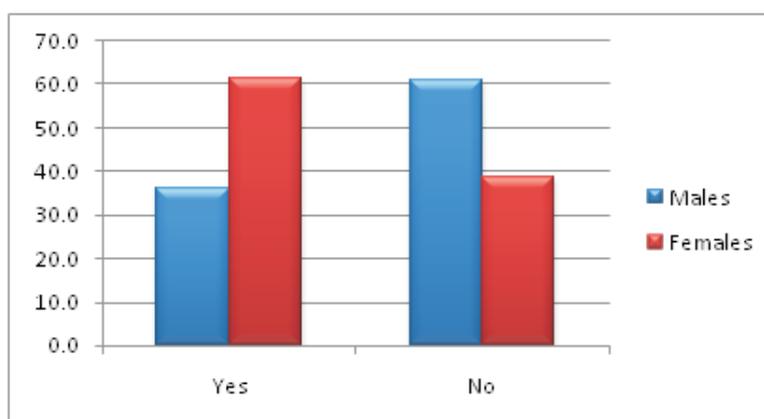
86.1 percent of the males and 72.5 percent of the females did not have a complaint box in their hostel.

6.6.4 Other Concerns at the Hostel

Eight five percent of the women and 82 percent of the men responded that they had proper working locks. However, the majority of the women complained that coming late creates problems for them. The majority of

them men said that coming late does not create any problem for them (figure 5).

Figure 5 : Does Returning Late from Work Create Problems?



Although the majority of respondents thought they had an adequate level of privacy, a sizeable proportion of females (47.5 percent) and males (30.6 percent) reported that they did not have adequate levels of privacy.

Table 39 : Adequate level of privacy

	Males	Females
Not specified	2.8	0.0
Yes	66.7	52.5
No	30.6	47.5
Total	100.0	100.0

In terms of security, majority of males responded that it was 'average' compared to majority of the females who responded that it was 'good' (table 40).

Table 40 : Satisfaction level with Security of the Accommodation by Sex

	Males	Females
Not specified	5.6	0.0
Very poor	8.3	5.0
Poor	16.7	3.8
Average	55.6	20.0
Good	11.1	58.8
Very good	2.8	12.5

In terms of satisfaction with services such as water and electricity services, the majority of males and females responded that it was 'average'. A sizeable proportion of respondents, both male and female responded that it was good.

Table 41 : Satisfaction Level with Water and Electricity Services

Satisfaction level	Water availability		Electricity	
	Males	Females	Males	Females
Not specified	5.6	0.0	5.6	0.0
Very poor	19.4	3.8	11.1	1.3
Poor	5.6	7.5	11.1	2.5
Average	47.2	41.3	50.0	53.8
Good	22.2	38.8	22.2	35.0
Very good	0.0	8.8	0.0	7.5

Similarly staff cooperation or the lack of it and living space did not turn out to be major issues as a very tiny fraction of respondents responded that it was 'very poor' or 'poor.'

When asked whether the facilities provided by the hostel were worth the rent charged, the majority of the respondents thought the facilities were average. 25 percent of the females and 16.7 percent of the male respondents thought they were 'good' and 11 percent of the male and 12.5 percent of the females thought that the hostel facilities were 'poor' relative to the rent charged.

Table 42 : Facilities Relative to the Rent

	Males	Females
Not specified	8.3	5.0
Very poor	5.6	5.0
Poor	11.1	12.5
Average	55.6	48.8
Good	16.7	25.0
Very good	2.8	3.8

6.6.5 Facilities Demanded by Hostel Residents

The survey questionnaire also included open ended questions regarding the type of facilities that the respondents would like to have in their hostels. The majority of both male and female respondents wanted a library followed by internet and recreational facilities respectively.

6.7 Residential Conditions of Rented/Paying Guest and Official Accommodation

As shown in table 21 above, a substantial proportion of the respondents in our sample (44 percent of females and 76 percent of males) were living in rented accommodation. Some men (one percent) and women (6 percent) were living as paying guests and 4.3 percent of females and 5.1 percent of males were living in official accommodation.

In terms of the number of rooms available to the respondent, the majority of female respondents (39.7 percent) had two rooms whereas the majority of male respondents (35.7 percent) had three rooms at their disposal. The number of male respondents having three rooms was 36 percent whereas the corresponding

average for females turned out to be 19 percent (table 43)

Table 43 : Number of Rooms Available to the Respondent by Sex

	Males	Females
Not specified	4.3	4.1
Single room	17.4	26.0
Two rooms	28.7	39.7
Three rooms	35.7	19.2
More	13.9	11.0

6.7.1 Facilities Available to Paying Guest

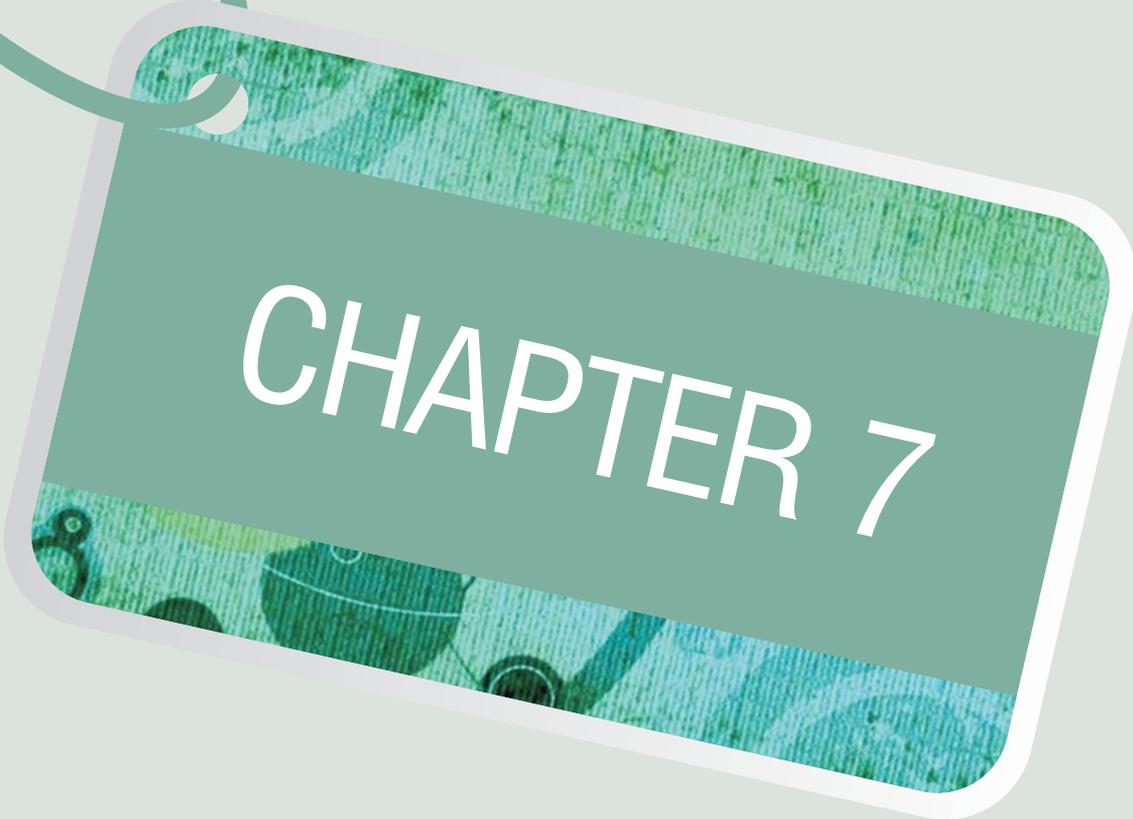
The results of the survey indicate that not all facilities are available to paying guests. A kitchen (available to 100 percent of the males and 88 percent of the females) and meals (available to 83 percent of females and 50 percent of males) were the most commonly provided facilities. Laundry facilities were available to 50 percent of the males and 17 percent of the females whereas internet facility was available to none of the males but was available to 67 percent of the females.

Table 44 : Facilities Available to Paying Guests

	Male		Female	
	Yes	No	Yes	No
Meals	50.0	50.0	83.3	16.7
Room Make up/cleaning Service	50.0	50.0	66.7	33.3
Own Kitchen Facilities	100.0	0	83.3	16.7
Laundry facilities	50.0	50.0	16.7	83.3
Internet	0.0	100.0	66.7	33.3

6.7.2 Satisfaction with the Facilities Available to those living in Rented and Official Accommodation

Respondents who were living in rented or official accommodation were asked to rate their satisfaction regarding security, neighborhood, the availability of water, electricity and the internet; landlord's cooperation; living space and cleanliness. Most of the respondents rated their satisfaction as 'average' with not much difference observed between males and females. The detailed tables are attached in Appendix C.



CHAPTER 7

A Situation Analysis of Hostels for Working Women and Men

In order to gain insight into the current options available to working men and women in the form of hostels, a small survey of working men's and women's hostels was conducted in Islamabad, Rawalpindi, Lahore and Karachi. Ten hostels (five for men and five for women) were selected randomly in each city. In Karachi however, five male hostels and only three female hostels could be selected. Quite contrary to the general impression associated with a metropolis like Karachi, it was difficult to find hostels that would accommodate working men and women. There are no public hostels for working women in Karachi and focus group discussion with the Pakistan Business and Professional Women's Association, that itself runs a working women hostel in Karachi, revealed that there used to be government hostels for working women in Karachi but they have ceased to function due to politicization and the lack of maintenance and cleanliness. A few private hostels that were found were reluctant to be inspected due to the security and other issues prevailing in the city at the time of the survey. Most of the male hostels that could be found were those allotted by organizations to their employees. The information regarding basic facilities available in these hostels, as well as the general residential conditions, were observed and recorded: the questionnaire for hostel inspection is attached in Appendix D. Information regarding the admission and rental contract was obtained from the hostel administration. Our sample included both public and private hostels although public hostels were found in larger numbers in Islamabad only. This Chapter provides an analysis of the capacities, residential facilities and general living conditions for both public and private sector hostels for working men and women.

7.1 Private Hostels for Working Men and Women

Private arrangements for hostels are available in different areas and vary in sizes, ranging from 7 rooms to 24 rooms. They are usually located in residential areas and are secure and safe since there are ordinary homes and families living around them. Accessibility to transportation is good in all the hostels, usually within a 5 minute walk of a bus stop. The criterion for admission in the private hostels is simple: an application form with a security fee, copies of one's NIC and job letters are required as a minimum in hostels for women and men. The length of a contract is usually not specified or is subject to renewal after 6 months or 1 year, in all cities surveyed. The charges per room vary depending on the room size: charges are highest in Islamabad. Rents in Islamabad and Rawalpindi are slightly higher in working women's hostels. In Islamabad for example, the average rent of a room shared by 3 or more men is Rs. 6,200 and for women it is approximately Rs. 7,100. This may be due to higher demand amongst females for security and other considerations. For a single room the prices are almost the same in men's and women's hostels, with rents on average ranging up to Rs 8,200. Although high, these amounts draw their justification from the number of facilities provided by the hostels. It was found generally that in female hostels in Lahore, Islamabad and Rawalpindi more facilities are provided relative to male private hostels. Basic facilities like cleaning and laundry, entrance and exit security is present in the majority of hostels. In Lahore, however, the number of facilities provided by the hostels was low and conditions were poorer relative to the hostels in Islamabad or Rawalpindi.

Although in all hostels basic facilities are available, the quality of these facilities, particularly food and dining, is a contentious issue among residents and staff. However, the overall general condition of the building and standard of living in these hostels is good enough to convince people to stay, especially in the absence of other options. In most of the hostels the staff performs ensure that the rooms are kept clean although maintenance is often delayed. Hostels situated in residential areas have peaceful surroundings and those

near markets have the advantage of easy access to shopping.

The number of staff in these private hostels is usually small. On average 3 to 5 people serve as the person in charge, the cook, a servant and a guard. In female hostels both male and female staff are present in Islamabad and Rawalpindi but only male staff are employed in men's hostels.

Residents living in the private hostels share rooms in 90 percent of the cases. On average 3 people share one room, although in some cases 4 to 5 girls live in one room and share a bath room. The same is the case in male hostels. In Lahore, the average is 4 persons per room in both men's and women's hostels. The number of staff in men's hostels is slightly lower than that in women's: the exception is Islamabad, where there are more staff in men's hostels. This space constraint also results in a shortage of room for overnight guests. Residents pay extra charges to accommodate their guests overnight in almost all the cases.

Around 30 to 40 percent of the hostels in Lahore and Islamabad respectively had complaints regarding misplaced goods. Some residents have complained about the hostel administration and management. There were no emergency exits or fire safety equipment in any of the hostels. This is not unusual given the general construction and safety standards of buildings in Pakistan.

Table 45 : Availability of Facilities in Private Hostels

Availability of facilities in Privately or Society owned hostels in Islamabad, Rawalpindi and Lahore						
Facilities	Islamabad %		Rawalpindi %		Lahore %	
	Men's Hostels	Women's Hostels	Men's Hostels	Women's Hostels	Men's Hostels	Women's Hostels
Medical Facilities	0	33	0	0	0	0
Transport Facilities	0	0	0	0	0	0
Dining Hall/mess	100	67	100	100	20	25
Kitchen	100	100	0	100	80	100
Laundry Services	60	100	40	100	0	0
Cleaning Services	60	100	100	100	80	75
Door locks	100	100	100	100	100	100
Security at Entry	60	67	100	100	20	25
Emergency Exit	0	0	0	0	20	0
Fire Safety	0	33	0	0	0	0
Convenience store	0	0	0	0	0	0
Computers and Internet	80	67	100	100	0	0
Telephone	0	100	40	100	100	100
Parking area	40	33	40	100	20	50
Complaint Box	60	100	100	100	0	0

In short, private hostels are the best available option. They are moderately secure and decent though a little expensive (in Islamabad only) but reasonably well maintained. In Islamabad, the security and living conditions of the hostels is better than in other cities. Men's hostels are slightly less well equipped than women's hostels in almost all the cities.

Since the hostels available in Karachi were those provided officially to the employees an adequate amount of

privacy and facilities were available in all of these hostels. All basic cleaning, kitchen, laundry and other such services and even transportation (company provided) is also officially available in most of the hostels. All had parking areas and tuck shops. Although the building maintenance is neglected by the companies and residents face security issues at times, the overall living environment is comfortable. Most of the rooms are not shared and the shared rooms do not have more than 2 residents per room. However, in Lahore and Islamabad most of the rooms are shared with residents per room exceeding 3 in most cases (table 46). The general hostels tend to focus on the commercial aspects of operating a hostel. The proportion of female hostels in Karachi where all rooms are shared is also very low as compared to Islamabad and Lahore.

Table 46 : Average Number of Rooms and Residents per Room in Private Hostels

Cities	Average number of rooms			Average number of residents per room		
	Men's Hostels	Women's Hostels		Men's Hostels	Women's Hostels	
	Private (%)	Public (%)	Private	Private	Public	Private
Islamabad	7	44	11	3	2	3
Rawalpindi	18	N/A	24	3	N/A	3
Lahore	7	28	8	4	2	4

7.2 Public Hostels for Working Men and Women

No public hostels exist for working men in the cities we surveyed. However, the government has built three hostels in Islamabad which accommodate a large number of working women. Few hostels are found in Lahore and none in Karachi or Rawalpindi. Of the three in Islamabad, two are for government employees and the other one is for both private and public employees. All three are situated in main commercial places, and are easily accessible, secure and equipped with staff of 8 to 11 people in their administration and management teams. These hostels are large buildings and have a capacity of 75 to 99 people. Usually a room is shared by two women. Single rooms are also available but are allotted only to 'gazetted' employees in the government sector. The admission criteria include a job letter. Since the rents charged are minimal as compared to private hostels, there is a long waiting list. There is a great deal of politicization involved in the allotment of rooms in these hostels and many of the residents stay for years. Public hostels cost around Rs.1,900 per month for rooms shared by two people. For single rooms an average of Rs Rs.1,625 is charged. Living conditions in these hostels are satisfactory, but show the negligence of the staff, and maintenance issues arise every now and then. They provide almost all the basic facilities but these must be paid for by the residents. The rent includes only room charges unlike private hostels where the rent includes charges for facilities.

Overall, the availability of public hostels is good but quite limited. For private sector working women or even students living outside the university or college hostels, private hostels are the only choice which is unfortunately not a very good option. They are often unaffordable and not easily accessible. Although kitchen and dining services are provided the quality of food is always an issue. Laundry and cleaning are provided but the quality is often low, as is building maintenance, especially when the hostel owners are not the house owners.

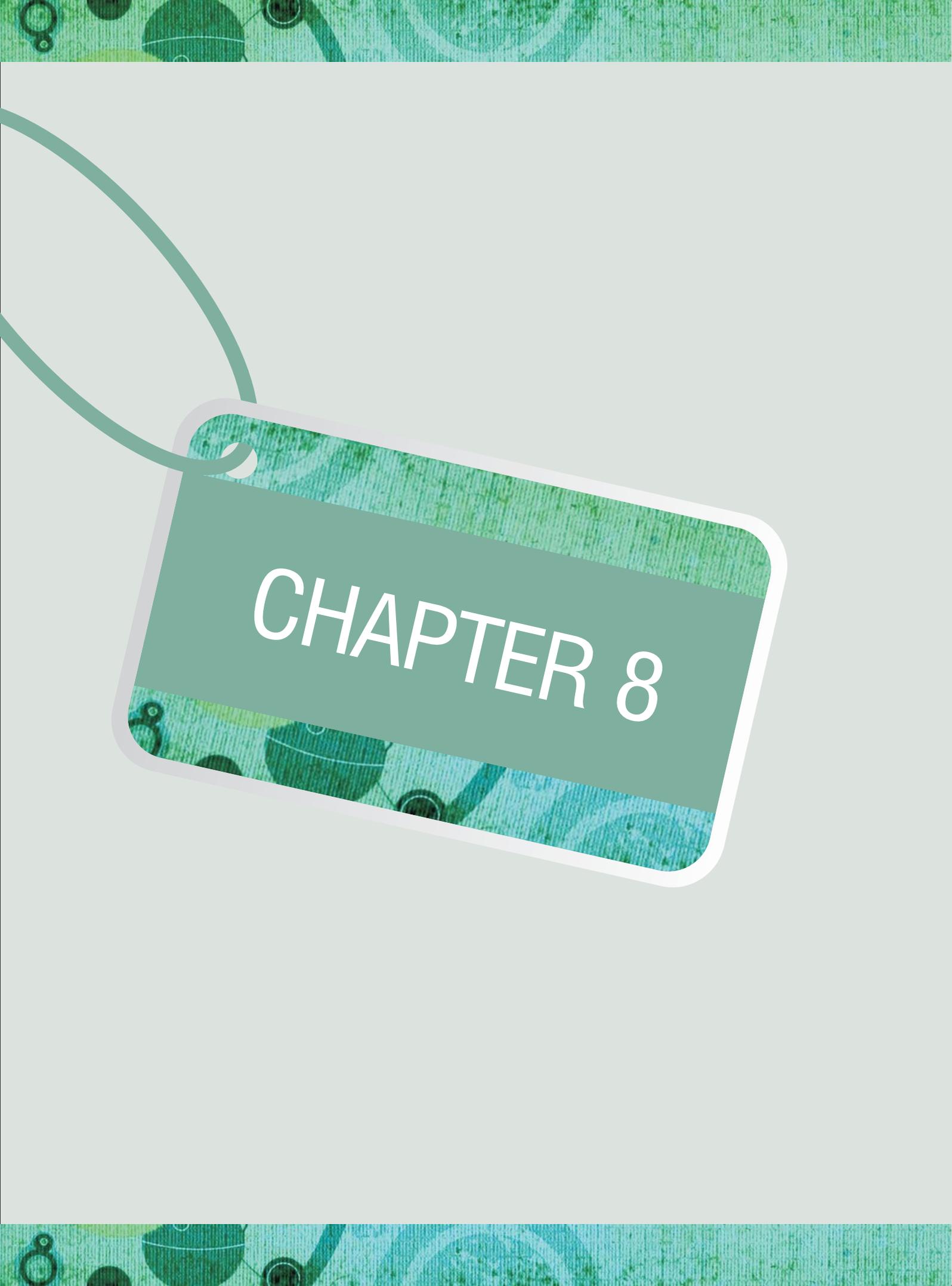
In Karachi the only hostels one can find are those provided by organizations to their employees, the University hostels, or the hostels by societies for their members. These hostels are public, private or owned by a society depending upon the ownership status of the organization. Since these are provided to the employees, they can accommodate 60 to over 100 residents and some accommodate families as well as single residents.

Rooms are available on both sharing (commonly not more than two residents per room) and non-sharing basis and a proper staff of 5 to 11 people are available. Very few of these hostels accommodate women.

7.3 Conclusion

Public sector provision of working women hostels in Pakistan is extremely limited. Except for Islamabad, government owned hostels are almost nonexistent in other cities. In view of the demand for residence by outstation employees the private sector is filling the gap to some extent. The number of private hostels has mushroomed in major cities of the country and these provide a reasonably good environment to their residents. As there are not many other options, outstation employees tend to go for private hostels in larger numbers. There is no government regulation for these hostels.

In Islamabad and Rawalpindi, the situation and living conditions of the hostels is much better than in Lahore and other cities. In terms of living conditions and facilities provided by these hostels, Lahore seems to be doing much less well than other cities. Based upon the demand for safe and decent accommodation it is recommended that more such hostels be constructed especially in Karachi and Lahore.



CHAPTER 8

Insights from Focus Group Discussions

This chapter provides some insights gained through Focus Group Discussions (FGDs) with various groups. These include discussions with women who refused employment in other cities due to lack of residential facilities and with some advocacy groups representing both workers and employers. With reference to organizations representing employer's interests, FGDs were held with two major groups: the Employers Federation of Pakistan and the Karachi Chamber of Commerce and Industries (KCCI). In order to get the view points of working women, FGDs were held with women who had refused out of station employment opportunities.

8.1 Employers Federation of Pakistan

The Employers Federation of Pakistan serves as a bridge between employers and the government to promote decent industrial relations and better human resources for the sake of meeting several objectives such as industrial peace, employment generation and poverty reduction. With respect to the promotion of women's employment in the private sector, the Federation has developed a gender equality policy and process guidelines that include: equal opportunity employment; equal remuneration for equal value of work; equal opportunity for vertical and horizontal mobility; family friendly policies; and the prevention of harassment at the work place. A survey undertaken by the Federation indicates that a small percentage of the firms in the private sector have policies regarding equal employment opportunities, child care facilities, no discrimination in the induction and performance appraisal processes, equal pay and benefits policies, flexible timings, maternity leave and anti-sexual harassment policies. No policy regarding the assurance of decent residential facilities to female staff members exists in the entire private sector. FGDs with representatives of the Employers Federation indicate that this is a relatively new area and the Federation has been carrying out research and advocacy in other areas that restrict female employment in Pakistan. Even in organizations that attract female employees for several reasons, the provision of decent residential facilities to female employees as an incentive has not been examined.

8.2 Karachi Chamber of Commerce and Industry

The Karachi Chamber of Commerce and Industry, affiliated with the Federation of Pakistan Chamber of Commerce and Industry, is a business advocacy group representing the interests of the private sector in Karachi. According to the Karachi Chamber of Commerce and Industries, the provision of residential facilities is not mandatory in the private sector and this is consistent with the general practices elsewhere in the world. With respect to the problems faced by out of station working women, the representatives of the Chamber were of the view that most businesses prefer to hire local labour and that is a better practice to reduce pressure on cities as well as the costs of the businesses.

8.3 Pakistan Workers Federation

Pakistan Workers Federation represents the rights of workers and aims for their economic and social uplift. It is mandated to work for the achievement of a number of goals including the improvement of working conditions and the elimination of discrimination on the basis of sex, creed, colour or nationality.

For the purpose of the present study, an interview was conducted with the General Secretary of the Federation on the issue of residential facilities for working women at/near their workplaces. The Secretary of the Federation argued that adequate employment opportunities should be created in each city so as to prevent people from migrating in search of jobs and to reduce the pressure on cities. He said ideally, jobs should move to the person rather than the person moving towards the jobs. However, if a person needs to move, he/she should be offered a salary that is high enough to afford decent housing. The needs of women should particularly be looked after both in terms of housing and transportation. The Secretary was of the view that there is a need to implement existing labour laws. Moreover, trade unions should be allowed to operate freely in order for them to carry out collective bargaining for the rights of the workers.

8.4 Outstation Working Women

To gain additional insight into the issue of residence for working women in Pakistan, some FGDs were held with around twelve women who had been offered out of station employment opportunities, and had refused owing to the lack of facilities available to them. They were now working in Islamabad and earning an average of Rs 20,000-30,000. They were either staying at working women's hostels or shared rented independent accommodations. Women who were offered but refused out station employment were offered jobs which were very low paid and offered no other facilities. Hence all of them had to face the constraint of unaffordable residential facilities. Although a few of them had friends and relatives living in that area, staying in someone else's place for a long time was not an acceptable option. Most of the respondents were inclined to hire separate accommodation for themselves, so as to live independently and if required bring their families or parents with them. Although many did search for other residential facilities the low salaries precluded the option of rented accommodation or a private hostel. Most of the married participants thought it would not be possible for them to give proper time to their families if they moved to another city. Even single working women assumed that the lack of common utilities and transportation would be major problems in moving to another city. A few women from backward areas felt that their social status might be negatively affected in moving away from homes.

Women who were now staying in the hostels faced problems with hostel management, who placed unnecessary restrictions on them concerning returning late from work or returning from visiting their homes. Lack of space was also highlighted, with more than 2 residents sharing the space allocated for two. Almost all the hostels have an un-hygienic environment and the number of bathrooms is much less than the number of students noted one respondent. The private hostels are too crowded and expensive.

All of these working women had come from far flung areas to work and support their families but their struggle to find proper and affordable residences, especially for those who wish to have their parents join them. Living alone away from their homes had left them insecure and with their families worried about them. Some hostel residents also complained about the unchecked movement of men in the hostels and shared their feelings of insecurity in private hostels. Many women complained about the lack of recreational facilities like television, library, computer, games and playing grounds in the hostels.

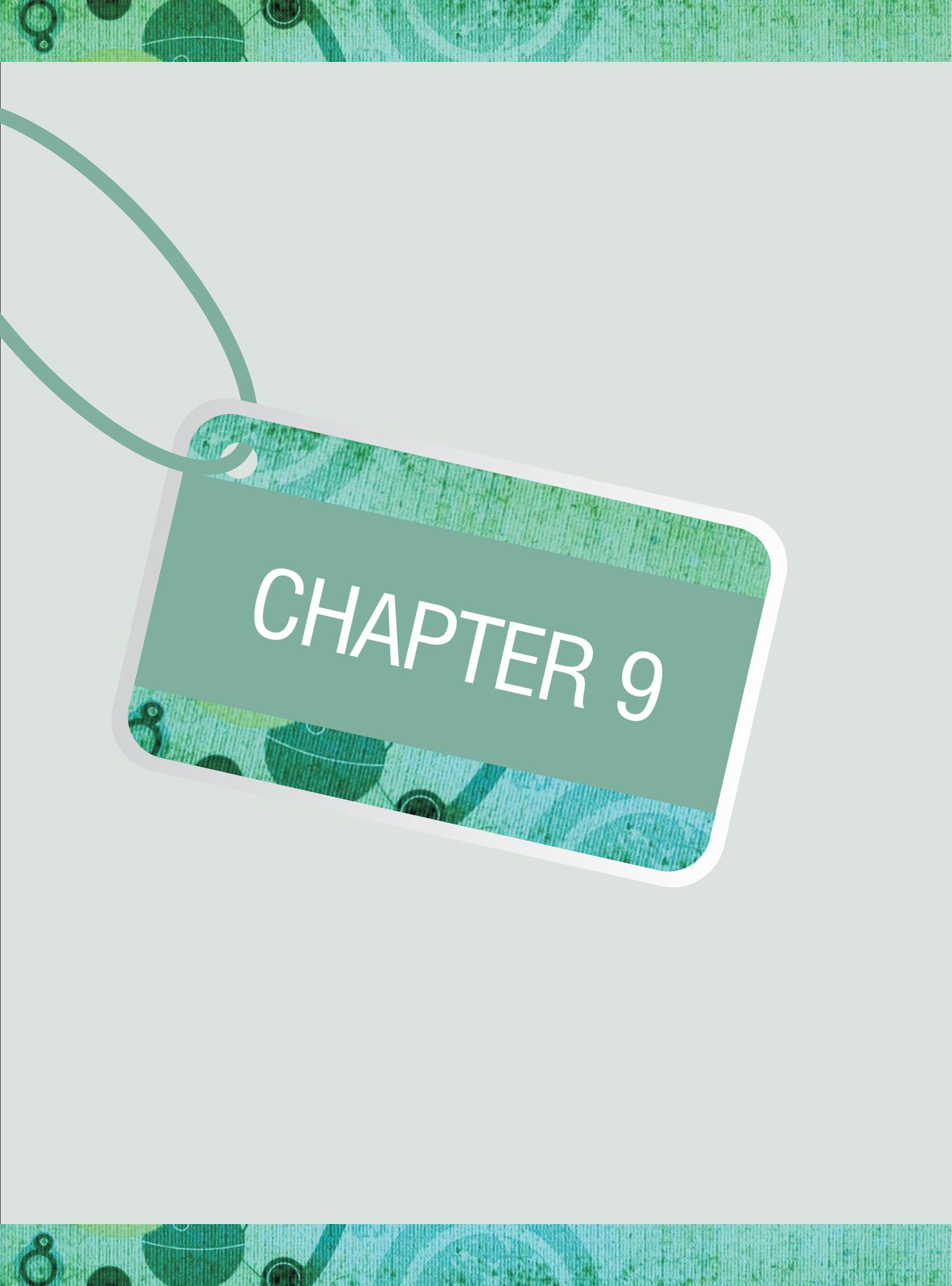
According to one woman, the hostel owners themselves are tenants, so do not expect a long stay in a private hostel. Any conflict between the hostel owner and the real owner would result in the hostel owner moving to some other locality and the hostel residents hunting for another place. Many of the maintenance issues also remain unresolved due to this problem.

Abida, who came to Rawalpindi from southern Punjab for a job, said that it was a big task for her to find a

comfortable place to live. Away from home working women face many psychological, cultural and social problems and have to learn the art of living in male-dominated society, she noted: living in a hostel one has to adjust to a changed atmosphere and a host of problems like unwelcome roommates, unhygienic food and substandard accommodation . The participants also said it was a challenge to adjust to roommates with different temperaments and cultural backgrounds. A 28 year single working lady (Farkhanda), living in shared rented accommodation said that she was disturbed due to her roommate who always returned late at night . Some respondents said that It is quite difficult for a worker to find a reasonable living place at affordable rates .

In order to cope with this problem the respondents recommended that there should be affordable and comfortable hostels and other residential facilities made available for the outstation working population, especially women. Syeda Salma, living in a single room in Sector G-7/2, said the main cause of the accommodation shortage is the lack of decent hostels and appropriate, affordable housing schemes in the twin cities. She has been having residential problems since coming to the capital in 2007: In the past three years, I have changed my residence many times due to the poor attitude of the landlords or the lack of basic facilities . She feels that setting up more hostels could bring relief to people in her situation. Another participant, a researcher at an NGO, expressed the same need: I am residing in a small room of a private hostel with three other girls due to the paucity of girl's hostels in the twin cities. We pay Rs 6, 000 per head to the hostel management, who provides two meals plus breakfast. There is no proper arrangement of cleanliness and the food is substandard. She said house owners prefer families to rent out a whole house and single women thus face many problems. After the earthquake (2005) and the floods (2010) the situation has grown worse and the influx of people in the twin cities has increased.

All the participants felt that new and well equipped hostel facilities should be built and the existing ones should be improved and properly maintained by the government. Also, the rents should be controlled for hostels and for independent accommodations. As Hadia, another outstation working woman unsatisfied from her rented flat pointed out The unavailability of reasonable accommodation can affect the mental well being of working women and their performance in their work place .



CHAPTER 9

9.1 A Summary of Key Findings

9.1.1 Background and Rationale of the Study

Female labor force participation in Pakistan, at present, is nearly half that of men and is the lowest in the South Asian region. The achievement of gender parity in labor force participation and employment is not only crucial to attaining women's economic, social and political empowerment, but also to expand economic growth in Pakistan through the optimal utilization of its labor force. The causes of gender disparity in labor force participation are many and may differ by region, sector, and type of employment. However, there are a number of structural causes of a more general nature. These include: social and cultural barriers to women's employment; the extent to which the overall environment and working conditions are conducive for women and sensitive to their specific needs; and the extent to which political and legal frameworks are conducive to women's employment.

The government of Pakistan appears to be cognizant of low female labor force participation and has taken some steps to promote female employment. These include the reservation of a 10 percent quota for women in all public sector organizations and a few steps to improve the working conditions such as facilitating day care arrangements and separate toilets for women at the work place, as well as maternity leave benefits and the enactment of The Protection Against Harassment of Women at The Workplace Act 2010.

For women who are offered job opportunities out of station and away from their families a crucial factor that may restrict their participation is the lack of decent and secure residential facilities. In a patriarchal society like Pakistan, stereotypical societal norms are, in general, not favorable towards women who work and live alone in another city. House owners in general, are hesitant to rent out their property to women tenants who work and live independently and parents/families are reluctant to send their daughters to another city especially when decent and secure residential facilities are hard to find.

The provision of decent and secure residential facilities for working women, especially those who work out of station is directly related to improving working conditions for women and thereby encouraging their participation in the labor market. As mentioned earlier, the government has taken some steps to improve the working environment for women, yet the lack of an adequate supply of decent residential facilities for women has not been adequately addressed.

The government sector does have a policy to provide a housing allowance or official housing colonies or units. These are however very few in number and often employees are offered hiring facility through which the employee can hire a house within the prescribed ceiling. In most cases however, the official ceiling is far below market rents. As a result, women often have to take up residence in private hostels or houses. There are very few private hostels and in general 3-4 women have to share a room. The government has established a few working women's hostels but the demand for these far exceeds their supply. Overall, at the policy level, the special needs of outstation working women have not been specifically addressed. It appears that there is a lack of recognition and empirical evidence of how the lack of residential facilities restricts female employment in Pakistan.

9.1.2 Objectives and Methodology of the Study

This study conducted an in-depth and systematic assessment of the need for adequate and safe accommodation for working women especially those that work away from their homes. This is done through a number of research instruments that include (a) desk review of relevant government policies regarding employment, housing and women development (b) focus group discussion with representatives of relevant ministries, employers and workers (c) qualitative analysis, involving field visits to judge the quality of existing facilities and identify best practices, and (d) a quantitative field survey of around 520 working women and men in four major metropolitan areas of Pakistan: Islamabad, Rawalpindi, Lahore, and Karachi.

9.1.3 Existing Facilities and Current Residential Policies in Private and Public Sector

In terms of existing facilities, the present study indicates that housing is serious issue for both men and women in Pakistan. According to the Ministry of Housing and Works, there is a shortage of around 6 million houses in the country. Increasing population pressure has created excess demand for housing whereas unusually high prices of land have put an undue constraint on the supply of housing. Market distortions in the determination of rents have further aggravated the problems of those who seek decent and affordable residential facilities.

In terms of the provision of residential facilities by employers, there are no explicit laws or regulations that are binding for employers across the board to provide decent and secure housing facilities to women. In the public sector, the general housing allowances or facilities available to government employees are also available to women without any positive or negative discrimination. The private sector organizations have their own policies that mostly consist of allocating a share of the salaries of their employees as house rent and these policies are applicable to both male and female employees. Banks and a few big corporations provide the house building loan facility. These are only available on interest basis. Nevertheless, the mark up rate is less than the market rates. However, the amount of the loan, in general, is not adequate to build a house solely on the basis of this facility alone. In NGOs and other business enterprises, there is no such facility for a house loan and if an employee applies for one, the general practice is to give a one month's extra salary to employee. It is very rare to find private companies providing actual residential facilities to its employees. In manufacturing sector, big industrial units located in the outskirts of the city generally do provide some residential facility to its workers within the industrial vicinity. In Karachi, for instance big industrial units like Steel Mills; Phillips; Dawood Group; and Gul Ahmad fabrics are amongst the few who have housing colonies or hostels for their workers. The basic motivation in providing such facilities is to save time and cost on transportation and increase workers efficiency by providing them incentive. Small and medium enterprises on the other hand do not have the capacity to provide such facility. Focus group discussions with business advocacy groups such as the Karachi Chamber of Commerce and Industry (KCCI) and Employers Federation indicate that the revenue generating capacity of small and medium sized enterprises is already limited due to pressing concerns such as electricity, gas and water shortages. Currently, there is an urgent need to get these businesses running so that they have the capacity to provide residential facilities.

In general, the lack of options for decent residential facilities poses greater challenges to working women because unlike men who can take up residence anywhere, women are constrained to do so because of their special needs in terms of security on the one hand and the reluctance of house owners in the private sector to rent their accommodation to females especially those who are single, on the other hand.

9.1.3 Best Practices

In services sector comprising of health and education, there are some examples of good practices whereby some big universities and teaching hospitals provide residential facilities to its employees. These include Quaid-e-Azam University, Islamabad; Lahore University of Management Sciences, Lahore; Agha Khan University and Hospital Karachi; and Allama Iqbal Open University. Most of these universities have adequate land to provide such facilities although most of these are constrained for funds to meet increasing demand for building more of such facilities.

9.1.5 Findings of the Quantitative Survey

The findings of the quantitative survey indicate that most of the working women, especially those who work away from their home towns, are either single or widowed: this pattern was in sharp contrast to that of working men. The concern for security was found to be much higher amongst females, with 34.1 percent responding that security was the most important consideration in availing a particular accommodation facility compared to 5.1 percent of the males.

Many women respondents identified the lack of physical security as a major reason for refusing employment based in another city, while this was not an issues for any of the men. It is partly for this reason that the majority of women in our sample preferred either official accommodation or a working women's hostel as opposed to their male counterparts, the majority of whom preferred independent accommodation.

The majority of outstation respondents, slightly more women than men, did not get any accommodation allowance. This was true for 68 percent of the women and 61 percent of the men. Of those who received an accommodation allowance, nearly half responded that it was not enough to cover their rent.

Due to low salaries, the absence of an accommodation allowance in many cases and the special security needs of women, the present study finds that there is considerable pressure on working women's hostels. Unfortunately, there are not many of these especially in Lahore and Karachi, and therefore waiting lists are very long. Except for Islamabad, government owned hostels are almost nonexistent. In metropolitan Karachi, it is worthwhile to note that there is no working women's hostel run by the government. There are very few private hostels and these have limited capacity. In view of the increasing demand for residence by outstation employees the private sector is filling the gap to some extent. A number of private hostels have mushroomed all over the major cities and are providing accommodation facilities to outstation working women. As there are not many other options, outstation employees tend to go for private hostels in large numbers. Due to greater demand, these hostels are quite crowded: our survey result show that on average they house 3-4 residents per room. The facilities provided are also a bare minimum. The findings of our study indicate that apart from some major facilities such as dining, kitchen, and bathrooms, the majority of both men's and women's hostels do not have other facilities such as telephone, internet, laundry, medical services, counselling services, transport, a parking area, emergency exits and fire extinguishers, convenience shop, recreational facilities or complaint boxes. In Islamabad and Rawalpindi, the situation and living conditions of the hostels is much better than in Lahore and other cities. Public hostels on the contrary have more space and living areas and more rooms are available. The number of people sharing a room on average is 2 or 3. However, as mentioned earlier, these hostels are limited in number and based upon their demand, it is recommended that more of such hostels be constructed, especially in Karachi and Lahore. From a policy perspective, the provision of decent residential facilities for working women in the form of hostels is likely to have a double impact: an increase in job opportunities for women as well as improvement in the performance and availability of services.

9.2 Key Policy Recommendations

Based upon the findings of our study, we propose the following policy recommendations.

9.2.1 Policy Efforts to Ensure Decent Residential Allowance

First, It is important to recognize that housing is one of the basic needs of employees and in view of the inflated housing market and escalating cost of construction in Pakistan, policy efforts should be made to ensure that the prevailing salary structure in both the public and private sectors should include a decent residential allowance which reflects the existing market trends for rental accommodation. In this context, the possibility of making a housing allowance part of the wage may be looked into.

9.2.2 Dealing with Market Imperfections in the Determination of Rents

There is a need to check various imperfections in the housing market that have caused artificial increase in rents. In cities like Islamabad, for instance, there are laws to prevent commercial enterprises like schools and multinational corporations from operating in residential areas. However, these laws are seldom enforced, with the result that house owners look for foreign organizations and business enterprises to lease their property, which inflates the housing market and also puts the security of surrounding residents at stake. Due to inflated rents, a person with an average or even above average salary is constrained to afford a reasonable accommodation. Such illegal practices must be curbed to maintain fair market rents

9.2.3 Construction of More Working Women Hostels

It is important to recognize that working women, especially those who work outstation, are mostly single and have special needs regarding the decency and security of their accommodation. Private home-owners are reluctant to rent to single women and as a result most working women through the working women's hostels, which are very few in number and generally have long waiting lists. The results of our survey indicate that there is a dire need and demand to construct more working women's hostels. In this context, it is recommended that the private sector may also be facilitated. Adherence to minimum standards of cleanliness and safety must be ensured.

9.2.4 Preference to Women in GWL for Government Accommodation

In the government sector, some mechanism should be devised whereby women are given preference in the General Waiting List for acquiring government accommodation. Our survey indicates that most working women prefer either government accommodation or working women's hostels due to security and other considerations, in contrast to men who prefer independent accommodation.

9.2.5 Regulation of a Fixed Ratio to be Allocated as House Rent in the Private Sector

In the private sector, generally the housing needs of employees are not catered to beyond the allocation of a certain percentage of employees' salary as house rent. Since there are no laws binding on the private sector, every company has its own ratios fixed for house rents, allowances and loans. This needs to be regulated so as to set a basic standard in order to enable employees to get a minimum housing allowance and to help them cope with inflated market trends.

9.2.6 The Role of the Media

According to the empirical results of our survey, one important factor that restricts women from taking employment in another city is the family's opposition. This gives rise to the role of the media in influencing decision makers within the family. The media could be involved in casting women who take up employment in another city and live independently as role models. This could go a long way in influencing socio-cultural attitudes towards women who are single and working away from their homes.

9.2.7 The Role of Advocacy Groups

Focus group discussions with several business and workers' advocacy groups leave the general impression that the lack of decent residential facilities is relatively new for most of these organizations. The present study gives empirical evidence of how this issue affects the working conditions of women in Pakistan and their decisions regarding their employment. These should be shared with civil society, especially organizations working in the area of female empowerment, workers' and employers' federations and trade unions.

9.2.8. The Role of the Workers Welfare Fund

The Workers Welfare Fund in Pakistan is mandated, according to the Workers Welfare Fund Ordinance 1971, to facilitate the construction of housing units for workers. The results of this study may inform their policies regarding the provision of housing facilities especially for women.

9.2.9 The Role of Community and Municipal Authorities

There is a need to raise awareness among the community authorities regarding the recognition of the services of women who work away from home. As highlighted above, the media, both print and electronic, can play a significant role in this awareness raising campaign. Municipal authorities need to enforce minimum standards for commercial residential facilities.

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ANNEXURE

1. Questionnaire for Working Women/Men

Date of interview _____

Time of interview _____

City/District name _____

City code:

Islamabad	Rawalpindi	Lahore	Karachi
1	2	3	4

Name of Interviewer: _____

Signature of Interviewer: _____

Supervisor's Name: _____

Supervisor's Signature: _____**Section A: Personal Information of the Respondent**

A.1 Name of Respondent _____

A.2 Contact Number of respondent _____

A.3 Email _____

A.4 Profession _____

A.5 Office _____

A.6 Age _____

A.7 Gender

1. Male

2. Female

A.8 Marital Status

Single	Married	Divorced	Separated	Widowed
1	2	3	4	5

If answering Single (option 1), proceed to A.11

A.9. Age at marriage:

Below 16	1
15-19	2
20-25	3
26-29	4
30-35	5
36-40	6
Above 40	7

A.10 How was the marriage arranged?

Arranged by parents	Arranged by other family members	Your choice
1	2	3

A.11 Total Household Members and Number of Dependents

	Total	Male	Female
A.11.1 Household Members			
A.11.2 Income Earning Members			
A.11.3 Members depending on your income			

A.12 Educational Status of Respondent and Family

	A.12.1 Yourself	A.12.2 Father	A.12.3 Mother	A.12.4 Husband/Wife
Below Matric	0	0	0	0
Matric	1	1	1	1
Intermediate	2	2	2	2
Graduate	3	3	3	3
Post Graduate	4	4	4	4
Technical Education/Vocational Training/Diploma	5	5	5	5

A.13 Occupational Status of Respondents

Senior Official/Managers	1
Professionals	2
Technicians and Associated Professionals	3
Clerks	4
Service, Shop, Sale Workers	5
Craft and trade Workers	6

A.14 Professional Industry

Manufacturing	1
Finance, Insurance, Real Estate and Business Services	2
Community Personal and Social Services ¹	3
Electricity, Gas and Water	4
Wholesale, and Retail Trade, Restaurants and Hotels	5
Transport, Storage and Industries	6
Others, Please Specify _____	7

A.15 Your Monthly Salary

Below 5,000	1
5000 to below 10,000	2
10,000 to below 15,000	3
15,000 to below 20,000	4
20,000 to below 50,000	5
50,000 to below 100,000	6
Above 100,000	7

Section B: Perceptions on Working Away from Home

B.1 Do you live away from your family due to work (out of station employee)?

Yes No

(If yes, proceed to the rest of the questionnaire. If no, stop at question B.4)

¹ Public Administration and Defense Service, Social and Related Community Services, Recreational and Cultural Services, Personal and Household Services, Sanitary and other Similar Services

B.2 Have you ever refused an offer of employment based away from your home?

Yes No

B.2.1 If yes, what was the major reason for not accepting the offer?

Salary was too low	1
Salary did not include accommodation allowance	2
Accommodation allowance was too little given the prevailing accommodation cost	3
Lack of residential facilities in /near work place	4
Lack of social acceptability of women working away from homes	5
Lack of physical security	6
Family cannot move with me	7
Family did not allow	8
Any other: _____	9

B.3 Do you know any woman/man who has refused an offer of employment that was based in another city?

Yes

1

No

2

B.3.1 If yes, how is this person related to you?

Family member	Relative	Friend
1	2	3

B.3.2 What was the major reason for this man/woman to refuse employment?

Salary was too low	1
Salary did not include accommodation allowance	2
Accommodation allowance was too little given the prevailing the prevailing accommodation cost	3
Lack of residential facilities in /near work place	4
Lack of social acceptability of women working away from homes	5
Lack of physical security	6
Family could not move with him/her	7
Family did not allow	8
Don't know	9
Any other: _____	10

B.4 If you were ever offered a better employment opportunity in another city would you accept it?

Yes

1

No

2

(If your answer is No, skip the following questions and proceed to question B4.2)

B.4.1.1 If yes, would you move alone?

1. Move alone

2. Move with family

B.4.1.2 What living arrangement would you opt for (select one only)?

Working women/men hostel	1
Independent accommodation on your own	2
Paying Guest	3
Official accommodation	4
Extended family/relatives	5
With friends	6

B.4.2 If answered 'No' to question B.4, what would be your reason for not accepting the offer:

Lack of social acceptability of women working away from homes	1
Lack of residential facilities in /near work place	2
Lack of physical security	3
Family cannot move with me	4
Family would not allow	5
Cost of living on my own is too high	6
Any other: List _____	7

B.4.3 If your family does not allow you to move to another city, what is the major reason for your family's reluctance?

Accommodation allowance is not adequate	1
Lack of residential facilities in /near work place	2
Lack of social acceptability of women working away from homes	3
Lack of physical security	4
Don't know	8
Any other: _____	9

TO BE FILLED BY OUT OF STATION EMPLOYEES ONLY

Section C: General Information on Out of Station Working Men and Women

C.1 Where are you originally from? Please name the City/Town/Village _____

C.2 How far is your hometown from your current city of work?

- a. Less than 20 km
- b. 20 – 30 km
- c. 30-40 km
- d. 40-50 km
- e. 50-100 km
- f. More than 100 km

C.3 Do you get the hiring/Accommodation Allowance?

Yes 1 No 2

C.3.1 If yes, is this allowance enough to cover your rent?

Yes 1 No 2

C.4 Where do you live?

Working women/men hostel	1
Rented accommodation	2
Paying Guest	
Official accommodation (Officially provided/official colony)	3
Relative	4
Any other _____	5

C.5 How long have you been living here? __ Years _____ Months, ____ Days

Section D: General Information Regarding Accommodation Facility

D.1 Name of Hostel/Accommodation _____

D.2 Name of the landlord/company or service provider _____

D.3 Address _____

D.4 Distance of the accommodation from work place:

Less than 1 km	1
1-10 km	2
11-20 km	3
21-30 km	4
31-40 km	5
41-50 km	6
More than 50 km	7

D.5 What mode of transportation do you use to reach the work place from your place of abode?

Private Car	1
Bus/Local transport	2
Rickshaw/taxi	3
Shared/pooled car	4
On foot	5
Others	6

D.6 The nearest bus stop available for local transport is

Less than 5 minutes walk	1
Ten minutes walk	2
More than ten minutes	3

D.7 Hostel/Accommodation is located in

Commercial area	1
Private Housing Society	2
Government owned residential area	3
Interior city	4
Cantonment	5
Other _____	6

D.8 Is the accommodation shared?

1. Yes

No

D8.1 In case of shared room, how many people share the accommodation or room (in case of hostel)?

One	1
Two	2
Three	3
More	4

D.9 Reason for availing this particular accommodation facility

Affordability	1
Accessibility	2
Security	3
Acquaintance with the landlords etc	4
Others _____	5

D.10 How hard was it for you to find accommodation?

Very Hard	Hard	Not Hard
1	2	3

D.11 How long did it take to find accommodation?

Less than 1 month	1
1 to 2 months	2
3 months	3
More than 3 months	4

D.12 Problems faced in living away from home

Too expensive	1
Too far from place of work	2
Lack of social acceptability of women working away from home	3
Lack of physical security	4
Lack of proper transportation facilities	5
Any other: _____	6

(If you are living in a hostel (government/private/university), proceed to section E, if you live on rent independently; or in an officially provided accommodation/hiring/ office colony proceed to section F).

Section E: To be Filled in by Women/Men Living in Hostels

E.1 Ownership status of the Hostel:

Government owned	1
Private	2
University	3

E.2 Staff of the Hostel: Total _____ Males _____ Females _____

E.3 The owner of hostel/rented accommodation is

Landlord Landlady

E.3.1 Is he/she easily available if you have any complaints or concerns?

Yes No

E.4 In case you have any complaints about the quality of services provided how long does it take to resolve the issue?

Immediately	1
One day	2
Two to three days	3
One week	4
One Month	5
More than one month	6
Never resolved	7

E.5 If the complaints are never resolved why do you still stay at the same place?

Place is relatively safe	1
Friends are living there as well	2
There is no other facility available in town	3
Rent is low and affordable	4
Other _____	5

E.6. How difficult was it for you to get admission into this hostel:

Not a problem	Slightly difficult	Difficult	Very Difficult	Extremely Difficult
1	2	3	4	5

E.6.1 If getting admission was difficult, what was the reason?

Lack of vacancies	1
Lack of political approach and personal reference	2
Admission is linked to undue favor	3
Difficulty in meeting the admission requirements	4
Any other _____	5

E.7. Do you have the following facilities in your hostel? Rate your satisfaction level if marked Yes

S.No.	Facilities	Yes=1 No=2	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor unsatisfied	Somewhat unsatisfied	Not satisfied at all
E7.1	Telephone		5	4	3	2	1
E7.2	Internet		5	4	3	2	1
E7.3	Laundry services		5	4	3	2	1
E7.4	Cleaning services		5	4	3	2	1
E7.5	Dining services		5	4	3	2	1
E7.6	Attached bathrooms		5	4	3	2	1
E7.7	Kitchens		5	4	3	2	1
E7.8	Medical facilities		5	4	3	2	1
E7.9	Counselling facilities		5	4	3	2	1
E7.10	Transport		5	4	3	2	1
E7.11	Emergency exits/ Fire extinguishers		5	4	3	2	1
E7.12	Parking area		5	4	3	2	1
E7.13	Fridge/Freezers		5	4	3	2	1
E7.14	Fans/Heaters/Geysers		5	4	3	2	1
E7.15	Tuck shop		5	4	3	2	1
E7.16	Recreational facilities		5	4	3	2	1
E7.17	Supporting staff		5	4	3	2	1
E7.18	Complaint Box		5	4	3	2	1

E.8 Do all the doors have properly working locks?

Yes

1

No

2

E.9 Does returning late from work or attending late night event create any problems for you?

Yes

No

E.10 Do you have an adequate level of privacy?

Yes

No

E.11 Are you satisfied with the one you share your room with?

Yes

No

Room is not shared

E.11 Rate your satisfaction level for the following:

S.No		Very Poor=1	Poor=2	Average=3	Good=4	Very Good=5
E11.1	Security of the hostel					
E11.2	Neighborhood					
E11.3	Water availability					
E11.4	Electricity					
E11.5	Staff co operation					
E11.6	Living Space					
E11.7	Facilities Relative to the Rent					

E.12 What type of facilities would you like to have in your accommodation?

(E.g. Library; meeting room; recreational facilities; computer lab; counseling services etc)

E.13. What do you think of the accommodation situation for women/men workers in general and what do you think could be done to improve the situation?

Section F: To be Filled in by those living on Rent independently/as Paying Guest/office accommodation

F.1 Type of Accommodation

Independent residence	1
Single room	2
Shared room	3

F.2 If independent residence, how many rooms do you have

Single room	1
Two rooms	2
Three	3
More	4

F.3 Are you satisfied with the one you share your accommodation?

Yes No Room is not shared

F.4 If you are a paying guest do you enjoy following?

S.No.	Facilities	Yes=1	No=2
F4.1	Meals		
F4.2	Room Make up /cleaning Service		
F4.3	Own cooking Kitchen facilities		
F4.4	Laundry facilities		
F4.5	Internet		

F.5 Mark your satisfaction level for the following

S.No.		Very Poor=1	Poor=2	Average=3	Good=4	very Good=5
F5.1	Security of the accommodation					
F5.2	Neighborhood					
F5.3	Water availability					
F5.4	Electricity					
F5.5	Internet					
F5.6	Landlord's co operation					
F5.7	Living space					
F5.8	Cleanliness					

F.6 Is the rent charged according to the space given?

Yes No

F.7 What type of facilities would you like to have in your accommodation?

(E.g. Library; meeting room; recreational facilities; computer lab; coun seling services etc)

F.8. What do you think of the accommodation situation for women/men workers in general and what, in your opinion, could be done to improve the situation?

1. Questionnaire for the Inspection of Working Women and Men Hostels

Working Men/Women Hostel Inspection

Module for Administration

SECTION A: GENERAL INFORMATION

- A.1. Name of hostel/Accommodation facility _____
- A.2. Ownership: 1. Private 2. Public 3. Society her
Other: _____
- A.3. Address: _____
- A.4. Name of respondent _____
- A.5. Contact number _____
- A.6. Number of residents _____
- A.7. Number of rooms _____
- A.8. Number of staff members: Total Males Females

SECTION B: INFORMATION ON FACILITIES

B.1 Does the hostel have the following facilities?

	Yes=1 No=0
B.1.1. Medical facilities	
B.1.2. Transport services	
B.1.3. Dining Hall/Mess	
B.1.4. Kitchen	
B.1.5. Laundry facilities/services	
B.1.6. Cleaning facilities/services	
B.1.7. Door locks	
B.1.8. Security at entry and exit	
B.1.9. Emergency exit	
B.1.10. Fire safety	
B.1.11. Tuck Shop	
B.1.12. Computers and internet	
B.1.13. Telephone	
B.1.14. Parking area	

- B.2 How many residents per toilet? _____
- B.3 How many residents per bathroom? _____
- B.4. Are any monthly or weekly check rounds performed of the resident's room?
1. Yes 2. No

B.5. How many times a year is the maintenance of the washrooms and rooms taken care of?

(White washes, cleaning of pipes and gutters, changing of broken window panes etc.)

Number of times: _____

B.6. Is any box/staff or any other facility available to residents for their queries and complaints?

1. Yes 2. No

If yes, please elaborate: _____

SECTION C: GENERAL RESIDENTIAL CONDITION

C.1. Are the rooms shared?

1. All rooms are shared None of the rooms are shared

3. Some rooms are shared

C.2. If rooms are shared, how many residents are there per room on average?

1. Two 2. Three 3. More

If more specify: _____

C.3. Are any overnight guests allowed in the hostel?

1. Yes 2. No

C.4. If yes, are they separately charged?

1. Yes 2. No

C.5. Are there any cases/ history reported of theft/misplaced goods of the residents?

1. Yes 2. No

SECTION D: ADMISSION AND RENTAL CONTRACT

D.1 Do you have the criteria for admission? If yes, please specify.

D.2 How many applications do you receive per month for admission? _____

D.3 What is the length of a standard contract? _____

D.4 How much does it cost to live in the hostel per week/month/year?

a) Per person in single room: _____

b) Per person in double room: _____

c) Per person in rooms with more persons: _____

SECTION E: STAFF

E.1. Is the staff in the hostel informed about how to treat female residents respectfully, and do they have knowledge concerning harassment?

1. Yes 2. No

E.3. Have there been any complaints from residents on misconduct by staff?

1. Yes 2. No

E.3.1. If yes, how was this followed up? _____

SECTION E: GENERAL OBSERVATIONS OF THE INTERVIEWER

1 Neighbourhood _____

2 Accessibility _____

3 General cleanliness, tidiness, building condition _____

4 Any other observation/s by the interviewer _____

B.1A rating of Satisfaction Levels of Male Hostel Residents with the Facilities Offered

Facilities	Satisfaction levels				
	Not satisfied at all	Somewhat unsatisfied	Neither satisfied nor un-satisfied	Somewhat satisfied	Very satisfied
Telephone	0.0	0.0	0.0	33.3	44.4
Internet	0.0	23.1	7.7	23.1	30.8
Laundry Services	0.0	18.2	0.0	36.4	27.3
Cleaning Services	5.6	5.6	22.2	44.4	11.1
Dining Services	0.0	9.1	4.5	68.2	9.1
Attached Bathrooms	3.4	3.4	6.9	69.0	6.9
Kitchens	3.4	3.4	3.4	75.9	3.4
Medical Facilities	0	40	20	0	0
Counselling Facilities	20	20	20	0	0.0
Transport	0.0	20.0	20.0	0.0	20.0
Emergency Exits/ Fire Extinguishers	20.0	20.0	20.0	0.0	0.0
Parking Area	0.0	33.3	11.1	22.2	11.1
Fridge/Freezers	0.0	0.0	11.1	66.7	11.1
Fans/Heaters/Geysers	0.0	3.4	3.4	69.0	13.8
Tuck Shop	25.0	25.0	0.0	0.0	0.0
Recreational Facilities	0.0	16.7	16.7	16.7	16.7
Supporting Staff	0.0	16.7	8.3	50.0	8.3
Complaint Box	40.0	0.0	0.0	0.0	20.0

B.2A Rating of Satisfaction Levels of Female Hostel Residents with the Facilities Offered

Facilities	Satisfaction levels				
	Not satisfied at all	Somewhat unsatisfied	Neither satisfied nor un satisfied	Somewhat satisfied	Very satisfied
Telephone	9.8	11.8	21.6	39.2	11.8
Internet	10.5	5.3	10.5	42.1	26.3
Laundry Services	16.7	0.0	8.3	41.7	8.3
Cleaning Services	1.9	11.3	35.8	39.6	5.7
Dining Services	5.7	13.2	39.6	32.1	3.8
Attached Bathrooms	2.6	5.2	5.2	72.7	11.7
Kitchens	5.1	5.1	20.5	52.6	12.8
Medical Facilities	16.7	8.3	8.3	50.0	16.7
Counseling Facilities	25	0	0	50	0.0
Transport	0.0	0.0	14.3	14.3	42.9
Emergency Exits/ Fire Extinguishers	5.0	10.0	15.0	40.0	15.0
Parking Area	0.0	6.7	20.0	46.7	16.7
Fridge/Freezers	4.8	1.6	11.3	64.5	16.1
Fans/Heaters/Geysers	2.6	3.8	11.5	55.1	21.8
Tuck Shop	5.3	5.3	5.3	42.1	31.6
Recreational Facilities	27.3	18.2	9.1	36.4	9.1
Supporting Staff	5.2	3.4	10.3	58.6	12.1
Complaint Box	27.3	4.5	9.1	45.5	4.5

B.3A Rating of Satisfaction Levels of Male Residents living on Rent with the Facilities Offered

	Satisfaction Level				
	Very Poor	poor	Average	Good	Very Good
Security of the accommodation	9.0	18.5	42.7	16.9	10.7
Neighbourhood	7.3	15.7	40.4	26.4	9.0
Water availability	15.2	13.5	43.8	19.1	5.1
Electricity	15.7	12.9	40.4	25.3	3.4
Internet	21.9	11.8	19.1	13.5	10.1
Landlord's co operation	2.8	10.1	36.0	34.8	10.1
Living space	3.4	14.6	36.5	26.4	17.4
Cleanliness	2.2	18.5	36.5	25.8	15.2

B.4A Rating of Satisfaction Levels of Female Residents living on Rent with the Facilities Offered

	Satisfaction Level				
	Very Poor	Poor	Average	Good	Very Good
Security of the accommodation	3.8	5.4	26.9	35.4	26.9
Neighbourhood	0.8	5.4	35.4	43.8	13.8
Water availability	6.9	10.0	40.8	39.2	2.3
Electricity	8.5	10.8	47.7	30.8	0.8
Internet	9.3	14.7	31.8	17.1	3.1
Landlord's co operation	3.9	7.0	36.4	34.9	15.5
Living space	0.0	8.5	35.4	40.0	15.4
Cleanliness	3.8	10.0	41.5	35.4	7.7

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