Pakistan Girl Landscaping Report

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About this research

Between February and May 2016, the UK Department for International Development (DFID) commissioned landscaping studies exploring the lives of adolescent girls in Bangladesh, Nepal and Pakistan. Employing a range of qualitative and participatory approaches, the research endeavoured to complement insights from earlier literature reviews with the "thick description" characteristic of ethnographic research. The resulting report represents this effort to understand girls' lives in context – through their eyes and their aspirations. While rich in detail and grounded in locally led research, as with any research it cannot definitively capture and represent all of the experiences of the millions of girls living in these three countries. Nonetheless, the authors hope that by listening to girls and their parents, this report can provide a window into girls' lives, and be a catalyst for future work to understand girls and meet their needs.

This is independent research. The views and opinions expressed herein are those of the interview subjects or authors and do not represent those of DFID or the UK Government.

CONTENTS

I. EXECUTIVE SUMMARY

This executive summary highlights the ten most significant insights that emerged across all research locations, across the different types of respondents (girls in school and out, different age cohorts, married and unmarried – and parents). The main body of the report offers a much more nuanced analysis of geographical, age cohort and other differences.

Pakistan is an extremely large and diverse country, with enormous variations in cultural and social norms between different provinces, rural and urban areas, across different communities and castes, and individual family circumstances. While, girls' lives are generally constrained by social norms that centre on girls' chastity and obedience in order to maintain family honour, girls also have more opportunities than ever before to pursue education and a career, especially among middle-class, elite, and well-educated families. Poverty is a common factor in preventing a wide range of girls from meaningful participation in all spheres of life.

1. **"Family honour", and its direct outcomes of limited mobility and opportunities, is the most powerful force constraining girls' potential.**
   - ✓ The concept that girls preserve the family honour is omnipresent and affects their mobility, education and career opportunities, and exposure to ideas.

2. **From menarche, girls' worlds shrinks – in the most conservative families to their households and nearby surroundings.**
   - ✓ All families agreed that "society" limits girls' role to the household; the few who went against the norm acknowledged they were exceptional and faced criticism in their communities.
   - ✓ In urban sites, girls' mobility was found to be restricted for safety reasons, while in rural areas it is to protect the family's honour.
   - ✓ In rural areas, girls may be allowed to go outside in their village – with permission and accompanied by a male relative – but not to the next village.
   - ✓ Almost all girls start observing *purdah* when they start menstruation.

3. **Restricted mobility can limit girls' opportunity to learn, earn and consume.**
   - ✓ Some rural girls are forced to stop going to school after grade 10 because they are not allowed to travel the greater distance to higher secondary school on their own.
   - ✓ No matter how educated, jobs considered the most "appropriate" for girls are mainly those that can be done from home, including tailoring, salon services and tutoring.
   - ✓ In urban and peri-urban areas, girls have more opportunities outside the home including in teaching, marketing, business administration, domestic work, and salons, but lack of safe transport prevents many girls from pursuing these.

4. **It is becoming more acceptable for daughters to contribute to household income, at least before they are married.**
   - ✓ Most urban in-school girls work to support their studies whereas rural girls work to save money for their dowry.
   - ✓ After the age of 14, girls often start part-time work in addition to their domestic chores, mostly through providing services such as tutoring, stitching, salon services; and making and selling handicrafts.
   - ✓ Parents stressed the importance of skills training so that girls could earn from home-based work.

5. **The fact of earning seems to improve girls' agency, but they still have little or no control over their income.**

- ✓ Many parents spoke proudly of their working daughters, recognizing that they were contributing to the financial security of the family and forging their own paths.
- ✓ Girls who earned to support their families were more likely to be allowed small freedoms such as a mobile phone or Internet access, than girls who did not.
- ✓ Girls who are earning are generally doing so for the household, not for themselves.

6. **Fathers and brothers before marriage, and in-laws after marriage, control a girl's ability to achieve her aspirations.**
   - ✓ If a girl has her father's support, she will generally have greater freedom and agency to make her own choices about her mobility, money, education, career path and marriage. If her father has more conservative views, her life will be far more constrained.
   - ✓ Brothers play a strong role in supporting or constraining girls, ostensibly charged with protecting their sisters, but often not acting in their sisters' best interests when ensuring that family honour is maintained.
   - ✓ Girls fear their fathers, but particularly their brothers, to whom girls said they are subservient, and that brothers are unsupportive.
   - ✓ Once a girl is married, her husband takes over control, which can either mean she is encouraged to continue her life outside the home, or is banned from doing so. Several married girls also reported marital abuse.
   - ✓ In some areas (rural KP, for instance), early marriage is more widespread, and it is up to the husband and in-laws to decide if a girl should continue her studies or work.

7. **Honing vocational skills is a top priority, but opportunities are limited and reportedly not meeting local demand.**
   - ✓ Earning is the first priority for parents and girls in rural areas. Education is secondary to earning potential.
   - ✓ Parents and girls said that they want better digital literacy, which they are not getting in school.
   - ✓ One urban Punjab mother noted that while it has become popular for NGOs to teach girls tailoring skills, wealthy customers prefer to have their clothes tailored by men.

8. **Girls are generally not allowed access to the Internet and owning a personal mobile phone unless they are earning, but some girls may access digital technology with permission.**
   - ✓ In-school and out-of-school unmarried girls are generally not allowed to have a personal mobile phone. Daughters are restricted to supervised calls on the family phone and using the home Internet (if the family can afford it) only for educational purposes. Sons enjoy more freedom in mobile and Internet use.
   - ✓ If the family has Internet access, girls may use it to download educational materials, or items that are relevant to earning money, such as dress designs. The parents of some in-school girls provide tablets with a SIM card.
   - ✓ A married girl may be allowed to have a personal mobile in order to communicate with her husband and natal family.

9. **Education is improving for girls at least up to grade 10, but marriage is still the top priority.**
   - ✓ Whether or not a girl stays in school depends on the family's financial situation, school location, parents' level of education, father's views and elders' health, and her own marks and motivation.
   - ✓ Parents acknowledge that girls should be educated, but their opinions varied on the purposes, objectives and outcomes of this education.
   - ✓ In peri-urban KP, parents and girls both emphasized that while education is the priority, girls need to earn to cover their educational expenses.

- ✓ In urban areas, parents perceive the value in their daughters' higher education as being to improve their marital prospects, whereas in some rural areas, a highly educated girl is still perceived as a negative quality for marriage.
- ✓ Girls living in rural areas tend to drop out of school and get married earlier than girls in urban areas.

10. Modern domestic appliances were acknowledged to be saving girls' time.

- ✓ In peri-urban and rural Khyber Pakhtunkhwa (KP), parents agreed that modern appliances such as an electric water motor, washing machines and gas cylinders (instead of firewood) save girls' time so they have better opportunities in life.

II. INTRODUCTION

Between February and May 2016, DFID commissioned a landscaping study in Bangladesh, Nepal and Pakistan to explore adolescent girls' lives. The objective of this research was to produce inspiring and actionable insights and materials that can help inform economic development and private sector programmes, as well as business-driven solutions for empowering adolescent girls.

Research focused on understanding different girls' lives in context, with a specific focus on earning, learning, saving and keeping safe. This report is an overview of these findings, together with insights from earlier secondary research conducted to inform the focus of primary research.

This report comprises eight sections. Section I was the Executive Summary, and this Introduction is Section II. Section III describes the approach to this research, including research methods and how and why we selected research sites and participants. Sections IV to VII present an analysis of primary research findings, referring to secondary research where appropriate. Section IV, "Girls: the ideal and the real", explores how girls are perceived and valued, by themselves and by others. It looks at girls' experiences at different stages of adolescence, social norms and expectations, girls' own aspirations and the barriers to and enablers of these, and girls' connections or social capital: the networks of support and inspiration on which girls draw. Section V explores safety and mobility, both girls' and parents' views on safety, and their experiences, and how these constrain or enable girls' wider participation and ability to access opportunities and services. Section VI focuses on education, aspirations, barriers, and constraints. The economic and financial lives of girls are discussed in Section VII, on working, earning, saving and assets. Section VIII concludes with a look at what products, services and opportunities girls and parents feel would be most beneficial to girls' learning, earning, saving and keeping safe.

This landscaping report examines the evidence on adolescent girls' lives in Pakistan – social norms and roles, formal and informal education, girls' economic and financial lives, and their digital literacy.

III. APPROACH TO RESEARCH

1. Research methods

This research was informed by a substantive literature review conducted in late 2015. The secondary research helped to inform the research team about what was and was not known about adolescent girls in Pakistan, and thus enabled us to identify gaps that the primary research was designed to fill.

The primary research was qualitative in nature, though as presented under 3., below, we spoke with large numbers of girls and parents in Pakistan. We employed a range of qualitative and participatory tools and approaches to working with girls and their parents. Participatory tools included mini-workshops, where girls participated in a range of activities, including: "what is it like to be a girl"; path of aspirations; mobility mapping, and source and use exercises. These methods are described briefly in Box 1. We also used more traditional qualitative methods, including focus group discussions and semi-structured interviews with girls, mothers and fathers; we also conducted some pair interviews with girls. Finally in each site, researchers spent a day with a girl, resulting in 6 "mini-ethnographies" for each country.

For interviews, discussions and activities, girls were grouped according to age cohorts (10–13, 14–16 and 17–19 years), whether they were in or out of school, and whether or not they were married. All parents who took part in the research had at least one daughter between the ages of 10 and 19. Girls and parents did not take part in more than one type of qualitative exercise, with the exception of mini-ethnographies. Girls for mini-ethnographies were selected from mini-workshops, focus group discussions (FDGs) and semi-structured and pair interviews.

Box 1: Participatory research tools

What is it like to be a girl: This activity explores what girls think, feel, say and do through the use of a fictional "girl like them" that they create together.

Path of aspirations: The path of aspirations is a personal activity done by girls to explore their future aspirations, and what barriers and enablers they see to achieving these.

Mobility mapping: Mobility mapping is used to gain an understanding of where girls spend time, with whom, what types of activities they do and when/where, and how they identify safe versus less/not safe spaces.

Source and use exercise: There are multiple aims of this tool, including learning about:

- sources and amounts of money girls have
- how regular and safe the sources are for girls
- uses of money and decision-making associated with it
- savings – where girls save, how much and how often, and what girls are saving for.

2. Research sites

The Pakistan research spanned three provinces: Punjab, Sindh, and Khyber Pakhtunkhwa (KP). In each province, research was conducted in at least two sites covering a range of urban, peri-urban and rural communities. The research covered two urban, two peri-urban and two rural sites. Table 1 presents a brief description of the research sites in each of the three locations.

Table 1: Research locations and sites

Site name	Description
Tench Bhatta, Rawalpindi (urban Punjab)	Urban, mixed Muslim and Christian community, with various clans (*biraderi*) residing together. Houses are small and congested. Main economic activities are government and private service jobs such as guards and sanitary workers.
Norejo Goth, Makli, Thatha (rural Sindh)	Rural, mainly Muslim, clans are primarily Memons and Thathai Bhatias. Most people have their own *katcha* and *pakka* mix houses. People run very small businesses such as small hotels near Makli graveyard and shops. Very few people are engaged in agriculture because the land is saline.
Hisar Tang, Nizampur, Khwara (rural Khyber Pakhtunkhwa)	Rural, mainly Muslim population, village of the town Nizampur (Khwara) has a gathering centre with a market, population of 10,000, mainly of the Khatak tribe. Hilly terrain and rain-fed crops include wheat, vegetables, *ber* and *gurguri* fruit.
Akbarpura, Tehsil Pabbi (peri-urban Khyber Pakhtunkhwa)	Peri-urban, Muslim, Pushto- and Hindko-speaking, 21km northeast of Peshawar. Fertile land and main crops are plum, peach, pear, wheat, maize, sugar cane, and vegetables. Main sources of income are government and government service, private jobs, farming, and personal businesses.
Sirjani Town, Karachi (urban Sindh)	Urban, population 175,000–190,000, majority low-income and emerging middle class from the Brohi and Murree tribes. The drainage system is very poor. Most men are daily wage labourers in factories, drivers, masons, etc. Women also work in factories as packing and stitching staff. There are two degree colleges: one for each sex, as well as higher secondary and elementary schools for girls.
Saidpur, Islamabad (peri-urban Punjab)	Peri-urban, 'model village', no drainage system and water is from a communal supply. One government-run girls' secondary school and one primary school. Most of the population is low income, and men work as drivers, mainly in Islamabad. Women are generally not involved in economic activities although girls are progressing despite the conservative setting.

3. Participant selection

We employed a rigorous, but not a quantitative, approach to participant sampling. Locations and sites were selected during researcher training, and involved significant discussion among the research team to ensure that research sites were neighbourhoods and communities with large numbers of poor and vulnerable households. We relied largely on our researchers and local research assistants and mobilizers to select girls and parents from among the poor and the emerging middle class in these sites, using local knowledge of family circumstances, triangulated during interview with physical assessment of household living conditions, and questions regarding economic and livelihood status. We were also purposeful in our inclusion of participants from diverse ethnic, linguistic and caste backgrounds.

In total, across the three locations, we spoke with 274 girls and 84 parents, presented in Table 2 below, by schooling status and age cohort for girls, and by sex for parents.

Table 2: Breakdown of girls and parents interviewed in Pakistan

Research sites	Total girls	Ages	In-school married girls	In-school unmarried girls	Out-of-school married girls	Out-of-school unmarried girls	Mothers	Fathers
Tench Bhatta, Rawalpindi, Punjab	47	10–13 14–16 17–19	-	6 8 12		8 6	7	7
Thatha, SIndh	39	10–13 14–16 17–19	-	6 8 11		8 6	13	7
Karachi, SIndh	46	10–13 14–16 17–19	-	6 8 12	6 12	6 6	2	7
Saidpur, Islamabad	50	10–13 14–16 17–19	-	6 7 13		8 6	7	7
Hisar Tang, KP	44	10–13 14–16 17–19	-	6 8 12	5	7 6	7	7
Akbarpura, KP	49	10–13 14–16 17–19	-	7 7 14	7 6	1 7	7	6
Total	275	-	-	157	36	75	43	41

IV. GIRLS: THE IDEAL AND THE REAL

This section has four sub-sections: key life-stage characteristics, social ideals and expectations, girls' aspirations, and girls' social capital.

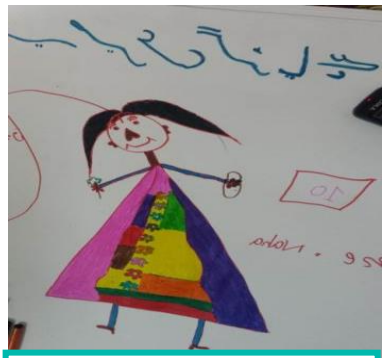
1. Key life-stage characteristics

This section presents a high-level summary of life stages and life-stage transitions for girls in Pakistan, focusing on girls' expectations at each stage, what girls spend their time doing, and elements of girls' lives that have the biggest impact on their opportunities and potential.

Ages 10–13

At this age, girls are generally mobile within a limited area around their homes, and are in school. They don't observe *purdah* until menarche. They tend not to have many household responsibilities, although some help their mothers and sisters with domestic chores. They play outside or in the street with other children, style their hair and put on henna, play with dolls, play sports, and watch TV dramas. Getting new things as new shoes, clothes and accessories make them happy. They travel alone or with peers to the nearby *madrassa*, or primary school, and tuition.

Girls are not given much money because it is assumed that they are not capable of spending it carefully. However, they may earn pocket money by running errands for their mothers or aunts. It is also customary for elders to give money to children at Eid. Girls mainly spend pocket money on snacks such as crisps, chocolate and sweets. Very few girls in this age group are saving money.



In this sketch a girl is playing, wearing colourful clothes and enjoying life.

Girls we spoke with were vocal and outgoing. They have big dreams: they want to take up professional careers and own big houses and cars, but they are not clear about how to make their dreams come true.

Some girls reach menarche at this age, and they hide it from others in school and at home. This is the turning point for girls in Pakistan, and is when they leave childhood: their freedoms and mobility diminish, their household responsibilities increase, and they start to observe *purdah*.

> *We used to go out easily till the age of 10–12 years. We have stopped playing outside since people used to say that such big girls are playing outside. We stop going outside after periods [menstruation]. We take dupatta on the head when fathers and brothers come home. We wear abayas while leaving the house. We feel safe in abayas*. (in-school girl aged 14–16, Karachi)

Ages 14–16

This age is all about balance: balancing school and household responsibilities, balancing societal pressures with personal dreams and goals. It is also a crossroads from which two paths diverge: either the girl has supportive parents who understand the importance of her education and keep her in school and/or vocational training; or, for various reasons, she leaves school and her world becomes much smaller.

Across all locations, menarche is a key life transition. Girls are considered grown-up from when they start menstruating. They start to cover their heads in public: in the most conservative areas, they are expected to wear a burka. Their world starts to shrink to the confines of home and school: they have greater responsibility in household work, and they are no longer allowed to go outside unaccompanied, or to interact with neighbouring boys and cousins in the same innocent way they did before.

In poor rural areas, marriage proposals may start coming in at this age, as this is considered the easiest time to marry daughters – if the proposal is good. If a girl gets engaged, her fiancé may require her to drop out of school so that she is not seen outside the home. Other reasons for dropping out of school are discussed in Section VI on education. Rural in-school girls in Sindh were worried about buying notebooks for the next class, as the government provides them only with books. Parents said that while they want to allow their daughters to acquire an education, they feel pressure from other families and relatives who oppose girls' education.

In this stage, girls start to become more shy and fearful of males, including their father and older brothers. Parents forbid them to interact with the opposite sex. In peri-urban and urban areas, girls may gain access to the Internet and their parents' mobile phones, although their use is monitored and is only for educational purposes. If they have pocket money, they start to make more of their own purchases including snack food, clothing, accessories, and gifts for friends. They start to think more seriously about their careers, which tend to reflect what they are told they can and cannot do. The majority of girls we spoke to wanted to become doctors or teachers, but they knew they had to earn money to support their continued education.

The way Pakistani girls generally spend their time at this age depends on two major factors: whether they live in urban or rural areas, whether or not they are in school (see Table 3 below). Generally, in-school girls are relieved of domestic duties, while out-of-school and/or married girls are expected to take on household chores.

Table 3: How girls aged 14–16 spend time in urban Rawalpindi (Punjab) and rural Thatha (Sindh)

Time	Urban (Tench Bhatta, Rawalpindi, Punjab)		Rural (Norejo Goth, Makli, Thatha, Sindh)	
	In-school	Out-of-school	In-school	Out-of-school
6:00am	Wake	Wake and prepare breakfast for family	Wake	
7:00 am	Eat breakfast and go to college		Help mother with breakfast, iron uniforms of younger brothers.	
8:00 am	Spend time with friends	Eat breakfast and watch TV	Go to school	Wake
9:00 am	Study at college	Prepare beds	School time	Make breakfast for self and siblings
10:00 am	Study at college	Clean house (including rooms and kitchen)	School time	Clean house and take care of siblings
11:00 am	Study at college	Clean house (including rooms and kitchen)	School time	Clean house and take care of siblings
12:00 noon	Study at college	Fetch water with cousins	School time	Clean house and take care of siblings
1:00 pm	Return home	Spend time at grandmother's place	School time	Cook roti/bread

Time	Urban (Tench Bhatta, Rawalpindi, Punjab)		Rural (Norejo Goth, Makli, Thatha, Sindh)	
	In-school	Out-of-school	In-school	Out-of-school
2:00 pm	Change clothes and prepare for prayers	Cook bread	Return home and change clothes 2:30 pm to 3:00 pm, help sisters with household chores like cleaning, cooking etc.	Lunch
3:00 pm	Offer prayer and eat lunch	Eat lunch	Lunch	Take care of siblings
4:00 pm	Family time and rest	Spend time with siblings	Homework	Rest
5:00 pm	Wash dishes and make tea	Make tea	Homework	Rest
6:00 pm	Help siblings in their studies	Watch wrestling	Make dough for roti	Rest
7:00 pm	Study	Cook bread	Make roti for dinner	Make roti for dinner
8:00 pm	Use Facebook and WhatsApp	Eat dinner	Watch TV	Dinner
9:00 pm	Watch TV	Draw	Dinner	Sleep
10:00 pm	Cook roti for dinner and eat	Sleep	Sleep	
11:00 pm	Sleep			
Legend:	School / Study	Household work	Family time	Rest/own time

Ages 17–19

Social pressures to observe *purdah*, avoid males, manage the household and take care of younger siblings are fully rooted by this stage. Parents, or sometimes the entire family, decide whether or not a girl should continue her studies. Out-of-school girls become a serious concern for parents because they do not want to let them sit at home aimlessly. Parents in urban and peri-urban areas now start looking for a prospective husband for their daughter. Though in Pakistan the median age at marriage is 19.5 years (PDHS 2013-13), parents we spoke with want their daughters to become engaged soon after completing their studies. A 19 year-old urban girl in her second year of university in Punjab refused a proposal from her paternal aunt's son, so now her parents are forcing her younger sister to marry him. This pressure is greater for rural than for urban girls. Urban girls considered 22–23 to be an ideal age to get married, but for rural girls it was 19–20 years.

Girls who stay in school are expected to focus solely on their studies, although in some families girls reported that they also had to do some household chores in the evenings, such as preparing dinner or ironing clothes. Some girls in Karachi also reported that they have some free time in evenings to use Facebook and chat on WhatsApp. Out-of-school girls interviewed in peri-urban KP are expected to learn a vocational skill for home-based work in order to support themselves, such as tailoring, cooking, embroidery, or livestock rearing. Out-of-school girls in Karachi work in factories (garment factories or packing pharmaceuticals), whereas peri-urban girls in Saidpur do embroidery and stitching in boutiques or offer tutoring services at home. If out-of-school girls are not earning money, they are fully responsible for household chores.

There were significant differences in between rural and urban areas.

Girls in urban/peri-urban areas:

- ✓ Mostly unmarried, but parents are looking for a suitable proposal
- ✓ Many are in school, and may work part time to continue their studies
- ✓ For girls in school, mothers – who tend to be educated themselves – require them to spend more time on their studies than on household chores

- ✓ Parents are starting to prioritize higher education at least to grade 12, which is considered to improve marriage prospects
- ✓ Many out-of-school girls are domestic workers
- ✓ Girls expressed their determination to earn a higher degree and embark on a professional career

Girls in rural areas:

- ✓ Mostly married with at least one child. If unmarried, may start home-based work such as stitching and embroidery, or providing salon services to collect money for their dowry
- ✓ Parents fear being criticized for keeping girls in school, and many of the girls' mothers are illiterate
- ✓ Girls whose parents are educated and are financially comfortable are more likely to stay in school
- ✓ Education is considered a hindrance to a good marriage proposal, while prized qualities relate to household and practical competencies, such as being strong enough to work in the fields and collect firewood, and skilled at rearing livestock

2. Social norms and expectations

This section examines girls' roles, what their families and communities expect of them, how others perceive them, and how this shapes girls' experiences of school, work, family and public life. It looks at sociocultural norms prescribing how girls should behave, which can form barriers to reaching adolescent girls through programmes or entrepreneurship. It addresses how these norms play out in three domains: marriage, mobility and household decision-making.

She is submissive, respectful, virtuous, obedient, and modest

Traditional ideals and expectations are similar for both urban and rural girls. Girls are the family honour keepers: for parents, honour is attached to their daughters, and for husbands, to their wives. Both urban and rural girls said that they were expected to respect elders, obey parents, be modest, perform all the household duties, and take care of their siblings and sick family members. They should cover themselves, observe *purdah,* not go out alone or unnecessarily, lower their gaze in public, not talk to boys, and, if in school, excel academically. Some, but not all, girls said that they felt pressure to live up to these expectations from all sides: their own extended family, in-laws, and community (in transport, school, and work).

Parents also cited different reasons for requiring their girls to keep *purdah*. In urban areas, parents feel *purdah* is necessary to protect girls from harassment while in rural areas it is more about protecting the family's honour and reputation.

Figure 1: Expectations of parents and girls:

Left-hand picture drawn by urban mother of a girl aged 14–16 and right-hand picture drawn by urban girl aged 14–16

Boys, however, are expected to get an education and a good job, stay away from drugs and alcohol, and earn money to support the family. They are the security guards, accompanying their mothers and sisters in public. They have no household responsibilities. Mothers in one peri-urban site thought that boys carried a heavier burden than girls – namely, work, school and security responsibilities. Mothers generally considered and expected daughters to be naturally more obedient and conscientious than sons: mothers in the urban site said that "boys don't obey parents but girls do. Girls help mothers and fathers in their work but boys don't help them". Meanwhile, daughters felt a strong sense of favouritism towards sons. According to in-school urban girls aged 17–19, "mothers take a little extra care of sons. They care more for sons".

> *"If a girl remains silent all her life and fulfils the demands of her elders, she is considered an ideal girl".* (in-school girl aged 14–16, urban Karachi)

> *"My brother is 23 years old. When he comes, we serve him lunch and iron his clothes. We even give him the TV remote and take off his shoes".* (*in-school girl aged 17–19, urban Karachi*)

She complies with her family's decision on marriage

The majority of parents with whom we spoke expected their daughters to marry the man they had chosen at the time they decided. Sometimes the whole family is involved in the decision. A 2012 Pew Survey showed that only 6% of people in Pakistan believe a woman should be allowed to choose her husband without her family's involvement (OECD, 2014). Urban parents in Karachi believed the ideal age for girls marry to be 22–25, while parents in Hisar Tsang, KP considered this to be 14–16. Early marriage in Pakistan is deeply rooted in poverty and in centuries-old patriarchal traditions. The perception of girls as an economic burden to families is exacerbated by the cost of a dowry, and because this rises as girls get older it encourages early marriage (Mathur et al., 2003). Such practices vary greatly from one province and region to another, however, and early marriage affects rural girls significantly more than urban girls.

The custom of arranged marriages is not limited to certain religions: in Rawalpindi (urban Punjab) Christian and Muslim families acted according to the social norm. Exchange marriages – where parents consider the consent of boys but not of girls – are common in the rural area of Thatha, Sindh, a tradition passed down from girls' mothers. A rural father in Hisar Tang KP talked about the pressure felt by parents: "Not only girls but parents too are under unseen, unconscious pressure for girls' wedding". Parents in rural KP feared that if their daughter is not engaged by the age of 14–16, she will be unable to get a good spouse later.

A mother from peri-urban Sindh stated that parents expect their daughters to fulfil their expectations and wishes "like a robot". They think about educating their sons and enabling them to become doctors and teachers if they have the means to do so, but on the whole they think very little about the future of their daughters. This is corroborated by Research and Development Solutions: parents and society see little economic benefit in investing in the personal growth of their daughters, and this vicious cycle further aggravates gender inequalities in the most economically marginalized communities and homes (RADS, 2013).

She submits to her husband's and in-laws' wishes

After marriage, many girls confided that life becomes more difficult. Girls aged 17–19 in rural KP said that the tradition of serving the males in the household the first and healthiest portions of food is maintained by mothers-in-law. Parents agreed that girls should compromise their own wishes in favour of their in-laws' demands. Married girls reported being scolded, yelled at, and even beaten by in-laws and husbands. Secondary research suggests that Pakistan is among the world's five most dangerous countries for women (TrustLaw, 2011 in Watson et al., 2013). The shift of role, treatment, and increased responsibility made several of the married girls we spoke to despondent. In both the urban Punjab and rural Sindh sites, none of the married girls interviewed was able to continue studies after marriage; and only those whose families had financial pressures were allowed to work.

> *"She should respect her in-laws and do whatever she can to survive there. If she disrespects them then people will talk ill of her parents and her upbringing".* (17–19 year-old in-school girl, peri-urban)

Box 2: Three Generations in Thatha

Iqra is 16 years old and is in grade 6 in a nearby government school. She also provides beautician services at home and in her small village (Norejo Goth near Makli graveyard) of Thatha. She is the eldest of five, and has a sister and three brothers. Her mother, Shaheen, works as a surveyor with various NGOs. Her mother was aged 16 when she married, but Iqra's paternal grandmother and father supported her to continue her studies. She got a bachelor's degree and joined the NGO sector to support her family. Her father does not work after suffering a heart attack five years ago, so her mother has more decision-making power due to the combination of necessity and the support of her mother-in-law.

Her mother told Iqra about her early marriage and said that this is common in her caste. But her husband (Iqra's father) belongs to a different caste, and they don't have such traditions. So, she is thinking of not marrying her daughter early.

Iqra's grandmother suggested that the change in what is expected of girls is partly due to the introduction of modern utilities including gas, electricity, and water in her village. In her day, girls were allowed to work in the fields but not to go outside the village for work. But now her daughter-in-law is working, and her granddaughter is allowed to work outside the village. However, there are more security concerns than in her generation's time. She said that "society has changed, in their time harassment was relatively rare, but now it is getting quite common". This view of modern lifestyles was echoed in both the peri-urban and rural sites in KP: electric water motors, washing machines and gas cylinders (instead of firewood) all save girls time, opening up the possibility for them both to learn and to earn.

She generally stays at home, and never goes out alone

Girls in rural areas are generally not permitted to go out alone. They travel with their mother, father, brother (older or younger), or husband. While there are clear safety concerns in urban areas, in rural

areas, keeping girls inside is more about protecting the family's reputation. Parents and male family members expressed fears that a girl will "do whatever she wants" if she goes out alone. Girls in both urban and rural areas are forbidden to go outside at all after *Maghrib* prayer. In one urban site, married girls aged 17–19 stated that if a girl comes home after *Maghrib* prayer, "people talk about her and blame her character", but boys are allowed to go out freely even late night (discussed further in Section V on Mobility).

She should be educated and contribute to the family income

There seems to be an emerging consensus in Pakistan that girls should obtain an education. Mothers, especially, want their daughters to be educated, although the desire for education wasn't necessarily linked with career ambitions, but rather to be good mothers and teachers to their children. One mother in urban Punjab said that "girls can get education till whatever level but ultimately they have to sit in front of stove in the kitchen". Despite more positive views, national data on education indicators still show that girls still lag behind. In 2016, the gender parity score, a measure of equity in enrolment for girls and boys, was 0.88 for primary education and 0.73 for secondary education (Alif Ailaan and SDPI, 2016). . An urban mother in Punjab remembered when she was young, girls were always told to do things in a certain way and had no concept of a paid job, whereas today girls have fewer restrictions, and are expected to work in addition to fulfilling their household responsibilities. Girls in peri-urban Punjab said that while their parents prioritize girls' education, they still have reservations about their daughters choosing whom to marry.

3. Girls' aspirations

This section outlines girls' own aspirations, and discusses the things that will support or undermine them as they try to achieve these aspirations.

Girls aged 10–13

In-school girls aspire to become teachers, doctors, nurses, computer engineers, pilots, fashion designers and scientists. They want to be top of their class, go on a pilgrimage and learn the Quran by heart. Out-of-school girls want to start their own businesses, such as opening a beauty salon or stitching centre. Urban in-school girls in Sindh hoped to improve their own and their parents' lives. They also dreamed of living in a big house, travelling, and wearing nice dresses and beautiful sandals.

Peri-urban in-school girls in Saidpur, Punjab expressed their aspirations mainly in relation to what they are deprived; they want to buy new clothes, play sports, visit relatives, visit big cities, decorate their houses, and visit their village at Eid. They also wanted to give tuition to earn money and one of the girls hoped to become a doctor.

Rural girls in KP aspire to achieve high scores in grade 10 in order to seek permission to continue a college education. But very few girls reach college. They want to change society's view that education is not important for girls. Several girls expressed fear of early marriage, having seen sisters and other girls in the community wedded at a young age.

Girls aged 14–16

At the age of 14–16, girls' aspirations become more practical and socially acceptable, such as becoming a teacher or doctor, rather than more rebellious ambitions such as acting or singing. The medical profession is a common aspiration. In-school girls, especially, aspire to contribute to improving their families' economic status. Both out-of-school and in-school girls from peri-urban Punjab and urban Sindh said that they aspire to drive a car (which is uncommon, especially in peri-urban areas). They aspire to own things they don't have, like beautiful dresses, smartphones and laptops.

Around this time, girls also start thinking about part-time jobs and ways to earn money. Whereas in-school urban girls worry about their studies increasing the financial burden on their parents, out-of-school rural girls start thinking about their marriage and in-laws. They may start saving money for their studies through savings committees.[1]

Kianat married at the age of 14, five months ago. Her father was a day labourer, and her mother had left when she was young. Since the age of 10, she and her two brothers worked as domestic workers in Peshawar to support the family. She sent her salary to her father, who saved it all in a bank. After his death, Kianat was brought home by her aunt and uncle, who were afraid of being criticized for letting Kianat work for others. They married her to their only son. Kianat was forced to withdraw all of her savings (R22,000), and hand everything over to her aunt, who purchased the essentials for her marriage. Now, when she needs money, she has to ask her mother-in-law. Her husband is a day labourer, earning R300/day and gives his wages to his mother.

Girls aged 17–19

At the age of 17–19, girls are clearer about their goals and how to achieve them. In-school girls wanted to become teachers, doctors and engineers which are all acceptable female occupations in Pakistani society. Some girls in urban and peri-urban areas who have specific local female role models may aspire to other professions such as being a fashion designer or TV anchor. In general, however, at this stage girls give precedence to their parents' aspirations rather than their own.

If the girl is still unmarried, the pressure from her parents and family to get married intensifies, but she still aspires to complete her education. *"Even if a girl gets married, she should complete her education. An educated girl can look after her children well and also get them educated. It's a cycle", said a* 19 year-old urban girl in her second year of university.

These girls also aspire to a happy marriage: regardless of their background, girls said that they want to be married with a handsome, well-established and caring husband, travel and contribute financially to their family.

All of the out-of-school girls of this age whom we interviewed in rural KP were illiterate and fully dependent on their parents and brothers. Their parents are also uneducated. For these girls, it was difficult to project beyond three to four years ahead. They had little hope of a better future. The best they could think of was to earn some money and gain some household skills in order to improve their situation.

Most of the married girls of this age with whom we spoke expressed no aspirations for themselves. Their priorities shifted to their children and family. Girls said that because of the burden of household duties they had no time to work, and that "before marriage, parents put restrictions on girls. And

1 Savings committees are a system to pool funds and help members to obtain interest-free loans. Each member contributes the same amount each month, and one member can remove the whole sum at once.

when they get married, their husbands and in-laws start putting restrictions and decide what they have to eat and wear".

Enablers and barriers

Poverty is the major factor in making girls vulnerable, but the dynamics of urban and rural poverty are different. Urban girls and peri-urban girls have more opportunities to earn money, but face more challenges such as competition and security issues. Rural girls considered the lack of money as a major barrier, and urban girls considered both lack of money and travelling alone as major barriers. Urban girls reported harassment while travelling alone.

Girls recognized the negative attitudes of those around them as a barrier. Urban out-of-school girls felt a lack of support from their elders. They said, "the elders should be understanding and supportive for better future". They considered male figures such as brothers to be dominating, making it difficult for them to pursue their dreams and goals. One girl stated that when she goes to university, she often comes home late, which has made her parents become distrustful: *"People say to my parents that your daughter comes home late. Because of that my parents don't trust me"*, said a 19 year-old in-school peri-urban girl.

In general, girls lack strong female role models. Their parents tell them who their role models should be, choosing someone they think is a positive influence based on their own cultural context. In rural areas, girls mentioned their main role models are their older siblings and cousins. In urban and some peri-urban environments where girls study longer and work in various professions – including banking, offices, NGOs, hospitals, beauty parlours, and schools – girls have more role models from which to choose. One girl said that her ideal is her cousin, who is becoming a doctor. She likes her uniform and wants to be like her. Girls said their parents will support their studies but might not allow careers like dancing and singing. They plan to work to support their parents in future.

Existing research shows a gendered pattern of knowledge acquisition as girls in Pakistan obtain information and knowledge primarily at home, from mothers (for unmarried girls) and spouses (for married girls) (Hennink et al., 2004; Population Council, 2002). Given this context, exposure to international news and current affairs, whether via the Internet or newspapers, can also be an enabler, exposing girls to the world outside their homes and opening them up to new possibilities (see Box 3).

Box 3: Qandeel Bibi (peri-urban KP)

Qandeel Bibi is an in-school girl of 14 who lives in a joint family with her parents, three sisters and grandmother, uncles, aunts and their children. She doesn't want a salaried job. She says that Pakistan is short of jobs, so rather than running after jobs it is better to start her own business. She is interested in fashion design, and is inspired by the designers who export dresses internationally. She gives the example of Pearl Continental Hotels and Peace School systems that started locally, and now there are many branches nationally and worldwide. She regularly reads the daily newspaper and Internet to learn about national and international business affairs. In the future she wants to study business and to become a leading businesswoman. She hopes she can realize her aspirations thanks to her parents' support.

Having supportive parents – especially fathers – is possibly the most crucial enabler for girls to pursue their goals. In peri-urban KP, most of the parents were educated and wanted their girls to pursue higher education. Mothers have less power than fathers to make family decisions (see Box 4: Sara and the hockey team). The comparison of two 12 year-old girls (in Boxes 5 and 6) demonstrates how parental encouragement can make or break a girl's future.

Box 4: Sara and the hockey team

Sara is 19 years old and lives in peri-urban Punjab. She is a captain of her hockey team, exudes confidence, drives her own motorbike (very unusual) and comes home late at night after a match and combined studies. She is not afraid of harassment or concerned about what people say about her. At home, she fulfils her traditional domestic responsibilities, but when she goes out she behaves as very confident girl. Her father gives her strong support. He wants to see his children achieve great things in life. Sara has a younger sister and brother. Her brother fully supports her. Her mother and maternal grandmother are also very supportive. Her father feels proud of her achievements.

Box 5: Yumna Bibi's dreams

Yumna Bibi is 12 years old, in grade 8 and lives in rural KP in a nuclear family. She wants to become a pilot to prove that girls are not behind boys. She has two brothers and a sister, who was married at the age of 14. Yumna Bibi is engaged to her cousin. Her future mother-in-law is in poor health and there is no other woman to look after the household. Yumna Bibi's family wants her to get married soon after passing grade 10. She is fond of watching TV dramas and chatting with her friends and fiancé on her mobile. She is afraid that her dream of becoming a pilot will not come true.

Box 6: Lalina Malik's dreams

Lalina Malik is 12 years old, in grade 8 at a private school, and lives in peri-urban KP. She has three sisters and a brother. Her mother is studied up to grade 12 and father has a bachelor's degree.

She lives in a joint family with her uncles, aunts and grandparents. She has high aspirations for her life. She wants to become a doctor and so has selected science subjects. Her mother takes care of all the domestic responsibilities. After school, she goes to tuition. She is constantly encouraged and supported by her parents to work hard and secure good marks so she can be admitted to a better college to accomplish her aim of becoming doctor.

4. Social capital: Girls' social support and social networks

As a result of their restricted mobility, girls have limited social networks. The Populations Council's 2002 survey found that, on average, boys reported seeing their friends three times more than girls. Regardless of age cohorts, girls we spoke with sought support from their mothers, sisters and friends. Fathers are the major financial supporters, but girls don't ask for support from their fathers directly; mothers tell fathers about the daughter's needs and any other support required. Some girls in urban Punjab and rural Sindh reported that they were afraid of their older brothers.

Girls aged 10–13 listed mothers, friends, sister and older brothers as their support network. In peri-urban Punjab, joint family systems prevail, and paternal uncles and aunts are also important figures in girls' lives – especially when one of the parents has passed away.

At the age of 14–16, girls in urban and peri-urban Punjab and Sindh feel the closest with their friends. They listed their mothers and sisters too, but the main supporters are their friends. Girls in rural

Punjab and KP listed cousins, sisters, and aunts and friends as supporters, as in rural settings whole families reside in one village. Girls also start to become afraid of their fathers and brothers at this age. When girls reach menarche, their brothers tend to turn from being considered their protectors to being their "keepers", "security guards", and "discipliners". One 15 year-old rural girl in Punjab said, "I don't talk to my father at all. I have no idea, why I am scared of him. I don't talk to my father – I only talk to him if I need something".

Girls aged 17–19 feel closer to their immediate families, especially mothers and older sisters. In the urban area girls start taking responsibility for younger siblings and providing rather than seeking support, although they do seek support from their older sisters (if they have any) or from an older cousin. At this age girls mostly discuss their marriage proposals and boys they like or dislike. In-school urban girls mainly discuss their career paths with their older sisters. An out-of-school urban girl reported that her parents are not supportive. Mothers understand but brothers don't listen to girls. Rural out-of-school girls reported that fathers usually listen to their brothers. Girls have first to convince their mother for any support, then the mother will convince a brother and he will convince the father.

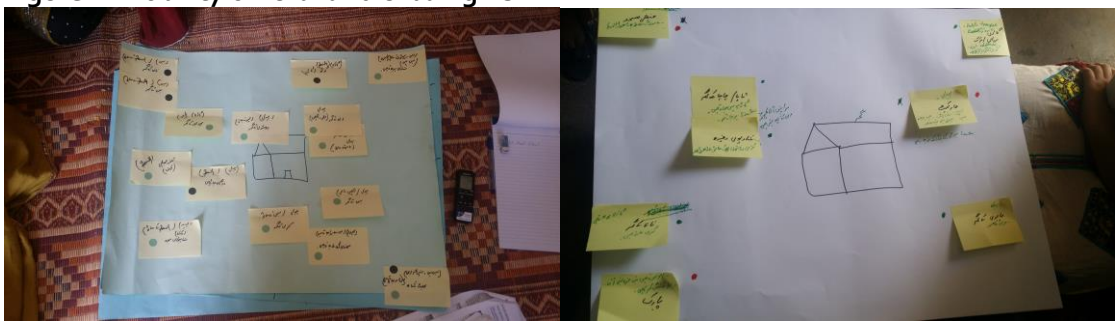
Married girls still seek help and support from their mothers. In some cases, mothers give them money, without letting their father and family know. In order to protect them, parents will sometimes not leave their unmarried daughters alone at home, or if they do, they lock the door when going out. However, one out-of-school girl shared her solution: girls invite their boyfriends round, throw the keys over the wall so they can sneak out, then return home and lock themselves back in.

V. MOBILITY AND SAFETY

Restricting girls' mobility is the most common means of tackling the issue of sexual security, critical in a society that places a high premium on family and social "honour" (Calder, 2016). Population Council research (2002) reports that the majority of adolescent girls say they need permission to go anywhere outside the home and that, unlike adolescent boys, many also have to be accompanied. Going to visit neighbours was the only outing that more than half of adolescent girls could take unaccompanied (Population Council, 2002). Social norms regarding female mobility have direct implications for girls' work prospects – on whether they are permitted to work outside the home or must be limited to home-based work.

Our research indicated that nearly all girls experienced restricted mobility, but that the rules depended on whether they lived in an urban, peri-urban, or rural area, the level of trust in their communities, whether they were in school or out of school, married or unmarried, and their age. Common rules are that no girls are allowed to go out or travel at all after *Maghrib* (sunset), and are in most cases not allowed to travel unaccompanied during the day. Girls' mobility reduced from menarche at least until marriage – at which point it depended on the level of control exerted by husbands and in-laws. In-school urban girls told us they were allowed to go to various places in the city such as markets, shopping malls, and computer centres, as long as they are accompanied by a male or senior female family member. Girls in rural areas could go out in groups to gather fodder and firewood, while other destinations such as parks and even walking to and from school were considered risky, although local communities of the same clan or caste, or extended families, were less likely to harass them.

Figure 2: Mobility of rural and urban girls



Differences in girl's mobility at the age of 17–19 years in rural (left) and urban areas (right)

1. Girls' mobility

At the age of 10–13, girls are relatively mobile until they start menstruating. Urban girls in Punjab could, with permission, go to nearby markets, mosque and church, and school and tuition centre, whereas in Karachi, Saidpur (peri-urban Islamabad), and peri-urban KP, girls must be accompanied to these places. Girls in rural KP could go in groups to fetch water and firewood at this age.

At the age of 14–16, in-school urban girls in Punjab have less mobility than out-of-school girls, who can go alone to a workplace, madrassa, and friends' homes, whereas in-school girls are not allowed to go out alone. Out-of-school girls who are working have greater mobility than those who are not.

In rural Sindh, the reverse is true: out-of-school girls have less mobility than those in school, who cited visiting the hospital, shops and part-time workplaces. Poverty is a barrier to mobility for rural out-of-school girls. They cannot afford to go to hospital if they are ill, and they shop less. Rural girls are not allowed to go alone anywhere, but they can go with friends, and they often have to go out to fetch

fodder and firewood. In rural KP, some girls confided that they kept hidden mobile phones sent to them by their boyfriends for secret communication.

In peri-urban KP, girls do not fetch fodder, which is considered a man's job. With permission, these girls can travel to school, formal vocational training centres, beauty salons and the market.

By the age of 17–19, girls in both urban Punjab and rural Sindh said they had become more self-confident, and could now stand up to boys who taunted them in public. The level of trust in girls' local communities is an important factor for mobility. In rural areas where small communities of people or families have strong ties that date back for generations, girls feel safer and enjoy greater mobility. In these cases, girls could go alone for routine activities such as school, madrassa, visiting family on the same street, etc. In more conservative rural areas, however, girls' mobility may be more restricted. In urban areas, where more diverse castes and ethnic groups are living, girls were more also more restricted due to security issues. Urban crimes such as pickpocketing and kidnapping were reportedly common, although the real as opposed to the perceived risk in urban versus rural areas is difficult to determine. Despite these risks, in one urban site, married girls could reportedly visit their parents' house, market, hospital and children's school unaccompanied, whereas peri-urban married girls typically cannot go alone to these places.

Unmarried urban girls could go for coaching classes, visit weekly markets, shopping malls, a friend's home, recreational venues, relatives' homes and fast-food outlets as long as they have permission. Depending on the purpose of the outing, unmarried girls may seek permission from mothers, and married girls seek permission from husbands. If the girl has to go far, permission from the father and older brother may be required. As long as a girl is accompanied, even by younger siblings, she is considered safe. It was observed that girls easily move around the village in the rural site.

2. Transport and Safety

One of the greatest challenges to girls' freedom and mobility, according to their parents, is that it is too dangerous for them to travel alone. Parents throughout Pakistan expressed fear when their daughters leave the safety of their home, whether to go to school, their place of work or the market. Mothers and fathers all agree that girls are not safe in their culture or surroundings. Whenever girls go out alone, boys start paying unwanted attention to them and tease and harass them. One father in Urban Sindh told us, "if a girl steps out, ten cars stop around them and men stop them to talk to them…My wife goes to drop the kids off for tuition. She comes back and complains that men tease".

In KP, most parents agreed that it was safe for their daughters to travel by bus with other girls, especially if chaperoned, and that flying coaches and carry vans are also relatively safe. These were mentioned by a father in rural KP, a mother in peri-urban KP, and a mother in peri-urban Punjab, as the safest forms of transport, particularly because of the seating arrangements and sex segregation. Peri-urban girls expressed discomfort when boarding a bus as the conductor stands next to the door and stares at them. An urban mother in Punjab said while boys harassed girls in public transport, it is a girl's job to handle it decently by shutting them down there and then and not allowing it to continue. Suzuki vans and Datsun pick-up trucks are generally considered safe, because they are covered and can accommodate many people, but they risk girls and boys sitting close to each other. Taxis and private cars are considered unsafe, especially for unaccompanied girls.

Girls in urban areas complained about being harassed on public transport, in the workplace, in and outside schools, and in hotels and markets, making them feel insecure. Rural mothers in Sindh reported that harassment didn't occur in their area, but girls and fathers reported some harassment

even in the village. Girls aged 14–16 complained that they feel unsafe wherever they have to face boys, and reported experiences of men trying to touch them indecently. Rural girls considered the water-pump as an unsafe place. One girl said that her sister's laptop needed to be repaired, but she could not give it to a repairman in the market because she feared he would look at or leak her family photos and videos. So the laptop remained broken.

Because of these safety concerns, parents place numerous restrictions on their daughters. One mother in urban Punjab acknowledged that, although there are real safety concerns, societal expectations are also part of why parents discourage their daughters to leave the house because they worry what others will say: "People should not think that our daughters are roaming around alone and no one is looking after them". Other parents claimed that it is socially unacceptable in their area for boys or girls to stay out late, but although they were quick to make the connection between their daughters' reputation and this behaviour, they were comfortable with their sons having fewer restrictions placed on them.

In peri-urban Punjab, one mother explained that her daughter is allowed to walk alone to the nearby shop, school and tuition centre, but not to go the market or park on her own. There are similar concerns in peri-urban Sindh. One father explained: "Markets, parks and funfairs are full of cheap of boys who tease and harass these girls, hence they cannot go to such public places on their own". Another father in this region told us that his daughter is not permitted to leave the house unnecessarily, but "if she has to go somewhere important, her parents will accompany her and they will return before dark". A mother in peri-urban KP said that she has never sent her daughter anywhere alone because men "don't respect and honour girls of others…My daughter will face so many questioning eyes, which will make her uncomfortable. To avoid these situations I will always prefer my daughter to be accompanied by father, brother and mother". A father from the same area explained that, "any place she is alone, she is unsafe. With family members, she is safe". Most parents stated that their daughters must get their permission before they go anywhere if they are not with a family member.

In some areas, these restrictions are somewhat relaxed for educated girls and girls who have to travel for their jobs. One mother in peri-urban KP said that "people don't like it when girls do work outside their homes, but many have to in order to make enough money". Fathers in rural KP also acknowledged that security is a problem for girls trying to continue to further education because they have to travel further on their own, and may be confronted by strangers and commented on in the streets. They worry that this will affect a girl's marriage prospects. It is hard to determine how far the safety risks mentioned by parents are real or have been heightened because of stories they have heard, but it is clear that these concerns have had a considerable effect on girls' freedom of movement, and has led to further restrictions on where they can go to school and the jobs they can hold.

3. Health and well-being

Our research did not focus on health, and it was not a major topic raised by the girls and their families. This might be because girls have very little say in the health-related decisions affecting them, and the topic of sexual and reproductive health is taboo (Hennink et al., 2004; RADS, 2013). According to several health indicators, however, including immunization rates and nutrition, Pakistan's girls and women fare worse than boys and men.

Only in rural KP did out-of-school girls discuss nutrition discrimination in the household: "A girl is not given good food but boys are given. Before marriage mothers give good healthy food to sons as they earn. But they forget that same good healthy food is also equally important for girls. After marriage

this practice is kept continued by mother-in-law. This is clear discrimination" (17–19 year-old rural, married, out-of-school girl).

Girls who are domestic workers in urban Punjab reportedly suffer health-related issues related to their heavy work burden (see Box 7).

In rural Sindh, girls and boys reportedly chew *Gutka*, which is made of crushed areca nut, tobacco, catechu, paraffin wax, slaked lime and sweet or savoury flavourings. This drug is easily available all over Sindh, and its negative side-effects include stained teeth and being linked to mouth and lung cancer.

Some interviews in rural KP suggested that girls should aspire to become doctors or dentists because there are not enough health or dental clinics to serve the population. The lack of maternity clinics was especially a concern, as girls had to deliver their babies at home, increasing their risk of birth complications or death. According to national statistics, fewer than 40% of deliveries take place in health facilities or in the presence of trained birth attendants, and only 22% of married women of reproductive age (15–49 years) use modern contraception (RADS, 2013). The maternal mortality rate in Pakistan is 276 deaths per 100,000 births (NIPS, 2008).

Box 7: Saba the domestic worker

Saba, an urban 19 year-old domestic worker, said that, "Kabhi kabhi tang aa jti hon q ke main thak gai hon lekin bol nhin skti kisi ko, na ami ko keh skti hon na bhai ko" ("Sometimes it is very difficult to do all this work, I get so tired, but I cannot share this with anyone, neither with my brother nor with my mother").

VI. EDUCATION

Pakistan has the third largest out-of-school population in the world after India and Nigeria, accounting for 7% of global absentees (Shaukat, 2009). The mothers of girls in rural areas we visited tended to be illiterate.

1. Girls should be educated, but marriage is still the top priority

Parents acknowledged that girls should be educated, but their opinions varied on the purposes, objectives and outcomes of this education. Views ranged from the conservative ("to get a good marriage proposal", from a mother in urban Punjab) to the progressive ("to open their minds, be empowered, and be able to contribute to society", from a mother in peri-urban Punjab). One mother in peri-urban KP explained: "Education is important more for girls because…if she has to face hard time[s]… and has no support in her life, she can do some good job, like teaching in schools to pass a respectable and independent life". Most parents see that education gives girls opportunities and the ability to take care of themselves and their families. In urban and peri-urban areas, parents expressed the desire to provide their daughters with higher education.

In peri-urban and urban regions, most girls stay in school until grade 10, when they either get married or go on to higher education. In rural KP, early marriage is more widespread, and it is up to her husband and in-laws to decide whether or not a girl should continue her studies. For an unmarried girl, staying in school beyond grade 10 depends on several factors: how willing she is to study and how good her marks are, her parent's financial status, the location and safety of the school, and whether or not the school is sex-segregated.

Many parents expressed the opinion that education is important only if a girl learns skills from which she can earn a living. If their daughters can be educated in skills (computers, design, tailoring, or embroidery) that enable her to earn a living, they could leave school, still earn money, and be less dependent on others, according to one father from peri-urban KP. Many parents said that skills training centres for girls would be highly beneficial.

A further distinction was made in rural KP that an educated girl will not have to do physically demanding work. In this region, however, fewer girls go on to higher education because there is more pressure for them to accept marriage proposals at an earlier age (14–16), and greater fear that if she waits too long, a girl will be unable to find a good husband. Although one mother in this area expressed the opinion that boys prefer to be married to educated girls, partly because they are better at doing chores and will be better mothers, a father in the same town stated that a highly educated girl will probably never be able to marry, citing several local examples of single women in this situation.

Most of the parents we spoke to were happy with the changes they had seen in their own lives in terms of the quality of education being given to their daughters and the opportunities available to them. Many mothers recognized the limitations they had experienced by not being educated, and were hopeful about their daughters' futures: "I haven't studied that much but I want my daughters to study", said one mother living in peri-urban Punjab. Fathers are also proud of the changes they've seen. A group of fathers in peri-urban KP told us of a local example of change with the nearby girls' school and college, Abaseen, which was established in 1996 with very few girls and no female teachers. By 2001, however, it had teachers with grade 12 qualifications, and now there are teachers with master's degrees and a large student population.

Table 4 below shows the girls' age and school grades in Rawalpindi (urban Punjab) and Thatha (rural Sindh). Ages are different for urban and rural sites because girls start school later in rural areas. In the urban site, girls aspire to study for as long as possible and most of the parents wish to marry their daughters at age of 20 after completing grade 14. In the rural areas, girls' goal is to study up to grade 14, whereas most parents would like their daughters to marry at age 14–15. There is gap between girls' aspirations and parents' desires in both sites.

Table 4: Girls' goal to study compared to parents' wishes

Age (years)	10–11	12–13	14–15	16	17	18	19	20	Over 20
Rawalpindi (Urban Punjab)									
Grades	5 & 6	7 & 8	9 & 10	11	12	13	14	15	16 & above
Girls' goal									
Parents' wishes									
Thatha (Rural Sindh)									
Grades	4 & 5	6 & 7	8 & 9	10	11	12	13	14	15 & above
Girls' goal									
Parents' wishes									
Legend	Girls' goal to study					Parents' wish for girls to get married			

At the age of 10–13, girls want to study and have high ambitions to become doctors and engineers. They are generally not deeply concerned about the financial burden on the family. They are also less likely to drop out since the government provides free primary education, so this age is critical as girls move to middle school. Parents decide whether they can afford this.

At the age of 14–16, rural girls said that they want to study up to grade 14, despite acknowledging that most girls only make it to grade 10. In rural Sindh, most of the girls dropped out at the age of 15 or 16 because middle and higher-level schools are located too far away for families to arrange to get them there and back. During the field visit, girls studying in grades 9 and 10 (aged 15 and 16) said that although the government provided free books, their parents cannot afford them.

At the age of 17–19, urban girls' goals sometimes deviated from their parents' expectations. One girl wanted to join the army but her mother wants her to do MPhil like her older sister. One girl wanted to pursue a master's degree, but her father wants her to marry as soon as she graduates. One girl wanted to be computer engineer but her father wants her to be a teacher. In rural Sindh, several girls saw the purpose of education as being to better manage their home. In rural areas, most girls have dropped out because of the cost of higher education, and because there are no local facilities. People are poor and girls don't get free books after matriculation. Families have to buy books, pay fees and manage transport. There are fewer perceived benefits of education as girls observed that some educated girls still don't get good jobs, and have to do odd jobs just like less educated girls.

In Rawalpindi (urban Punjab), all in-school girls we spoke with attended tutoring centres to further their education. Girls' education is more valued in the urban areas we visited than the rural areas. In urban areas, in-school girls are absolved of household chores, allowing them more time to study, do their homework and tuition and help their siblings' studies.

Parents informed us that despite educating their children, it is still difficult for their daughters as well as their sons to find good jobs. In both Thatha (rural Sindh) and Rawalpindi, parents confessed that because there are too few good jobs, they need to pay bribes to keep up with the competition. Parents who can afford to do so are enrolling their children in private schools, as they do not feel the government schools are adequate. As one urban mother put it, "government schools are only producing clerks not managers or thinkers".

2. Poverty is a major barrier for girls to continue their education

Views on girls' education seem to be directly tied to their family's financial security. Mothers in peri-urban Sindh explained that although most people in their area send girls to school until grade 10, because there is no local higher education facility, parents have to pay and organize transport to schools in neighbouring areas. Since girls do not get free books after grade 10, this further prevents poor families from sending their girls to college.

In urban Punjab, parents send their children to an inexpensive private school nearby. But in rural Sindh, it is difficult for parents to pay the school fees. Only one rural mother said that she is sending her sons to a low-cost private school, but with great difficulty. Girls' fathers may have two jobs, and mothers also work to pay for their children's education. Girls also do part-time work such as offering tuition at home in order to reduce their parents' financial burden.

> *"I want to get education till grade 14. But I fear that I may not do it, because my father [has] died, and we live with our uncle – he doesn't allow us to go to college in the city. In higher Secondary School the education facility is available only till grade 12. For further classes one has to go to City College. I have made my mind to do my 13 and 14 grade privately. My uncle is a religious preacher and he says that no higher education is good for girls. They should get religious education instead of this conventional education."* (17–19 year-old girl in peri-urban KP)

In urban Punjab and rural Sindh, girls seldom continue their studies after marriage. Their domestic workload, responsibilities and social pressure increase following marriage, after which they prioritize providing maximum education to their children.

3. Vocational training for girls is gaining popularity, but there are still gaps

In urban Punjab, girls have access to vocational training centres, but girls noted that in their experience either these centres had insufficient teaching staff or girls were not interested in the available courses. One urban out-of-school girl in Punjab said, "I used to go to a training centre and they offered three courses that included stitching, cooking and salon. There were no teachers to teach so I left". Another girl said: "My father is forcing me to get enrolled in a course for fashion designing but my wish is to open a salon". One urban mother said that an NGO has provided skills training to mothers and their daughters, as a result of which some women and girls are working in beauty salons, and a few are providing tailoring services to the community.

In rural Sindh, girls make *rellies* (traditional bed runners) and do traditional embroidery but there is no vocational centre where they can refine their skills. Girls may learn skills such as applying henna and hair styling by watching TV and practising on their mothers and grandmothers, but they expressed the wish to take courses to improve their skills. In rural and peri-urban KP, both parents and girls expressed their desire for vocational skills training that would enable them to earn money. Out-of-school girls may spend a significant amount of time at home, doing nothing. In the rural KP site, the first priority is to learn skills that will enable girls to earn an income followed by education.

> *"I don't know how to stitch clothes but I want my daughter to learn how to stitch and do a parlour course. Girls should learn a skill that they don't know yet. Educated yet skilled girls are good daughters"*. (peri-urban mother of a 12 year-old girl)

In peri-urban KP, the parents and girls themselves want to earn to pay for their education. According to mothers, valuable skills include customer dealing, professionalism, and financial management. Like in rural KP, these girls had learned various skills informally (such as tailoring, fan-making and embroidery), but they wanted to bring these skills up to a professional level, and learn new skills such as mobile repairing and electrical work. They also expressed a desire for training and support in kitchen gardening, poultry keeping, nursery farming, honey production, etc.

VII. GIRLS' ECONOMIC AND FINANCIAL LIVES: WORKING, EARNING, SAVING AND ASSETS

This section surveys the extent and nature of girls' work. It looks at what girls do, what they aspire to do, how they manage their money and how sociocultural factors influence their access to different kinds of jobs and assets. Although norms are important, and many girls internalize the idea that girls are less competent, they are not the only relevant factor. This section is divided into two sub-sections: working and assets, each of which explores the main differences between different locations and age groups, and married and unmarried girls, as well as socio-economic differences, and identifies common themes or trends.

1. Girls and work

According to official statistics, female participation in Pakistan's labour force is very low. About 22% of Pakistani females over the age of 10 now work, up from 14% a decade ago (UN Women, 2014). Only 9.9% of girls aged 15–19 are in the labour market, of whom 4.4% are employed; this compares to 38.7% of boys of the same age cohort, of whom 32.9% are employed (estimates based on the Labour Force Survey 2012-2013 dataset). Notably, while official figures show more than 60% of women engaged in the agricultural sector in Pakistan, very few girls we spoke to mentioned agriculture. This was due to site selection: the Sindh rural site was mostly barren and the major source of income is in business activities around a nearby shrine, and the peri-urban sites are not agricultural.

Parents are proud of girls who work, but concerned about safety

Girls in Pakistan have a range employment opportunities based on their level of education, where they live, and the ease and safety of transport to and from their workplace. The majority of parents prefer their daughters to work from home because of safety concerns. In rural Sindh, girls embroidered clothes and worked as domestic workers over the summer. In rural KP, all girls – no matter what their level of education or whether or not they are married – are expected to work during the acacia harvest, cutting and selling bundles of wood for R.200. Mothers stressed the importance of skills training so that girls could do paid work from home, such as tailoring, hair styling and embroidery. Most girls in rural KP who leave school by grade 10 or earlier and are unskilled (usually girls from poorer families) start working at age 13 or 14 and end up doing jobs their parents decide for them, which might include rearing cattle, selling milk, chicken, eggs, livestock, and dung cakes, or factory work.

Educated girls who are able to complete further training, mainly in urban and peri-urban areas, have a wider variety of jobs available to them, including teaching, banking, software development, the health inspectorate, going into the medical or nursing profession, doing an office job or working in government. Even in these fields, however, some fathers expressed reservations, noting that safety, respect and security for young women in such professions can be an issue. Harassment was common both at work and while travelling, which is why the work environment seems to be more important to some parents than the job or career itself.

Most parents we spoke to want their daughters to work in a sex-segregated workplace and believe that religious norms should be followed at work. Girls have mixed opinions of what work is acceptable, based on their situation (parents' opinion, in/out of school, urban/rural). For example, in a rural site, out-of-school girls (17–19) considered NGO work to be disreputable, while in-school 14–16 year-old girls in the same site expressed the desire to work in an NGO "because it is a respectable

job". Some urban girls (17–19) considered sales jobs as "bad", but another girl reported that her father is seeking a job for her in sales.

A large majority of the parents we spoke to believed that it is good for girls and their families for them to earn money because this enables girls to take responsibility for themselves, contribute to the household income, and become more independent and confident. One father in urban Punjab explained that his daughter wanted to run a salon, so he helped her open one in their home. He told us it has become very successful and his daughter has been able to save up for her dowry with the profits. One mother from peri-urban KP said that her daughter gains "satisfaction and ownership, and feels strong and confident" when she earns her own money.

Both girls and parents value vocational training

In peri-urban Saidpur, girls have a vocational centre run by an organization called "*Behbud*" where local out-of-school girls not only learn skills but also have the opportunity to earn an income. In addition, two designers from outside the area have also opened a centre where girls work and prepare formal dresses. Such opportunities keep these girls at home or in the community and so are considered acceptable.

In the KP peri-urban site, the girls have more opportunities than in the KP rural site, such as access to the Internet, a personal or household computer, tablets and mobile phones. There are a number of private and government vocational centres where girls can learn skills, as well as beauty salons and factories. Girls are involved in variety of jobs including the NGO sector, banks, offices, teaching, nursing and tutoring, all of which are socially acceptable.

Working at different ages

Girls aged 10–13

Girls we interviewed who were in the 10–13 cohort were not engaged in paid work. They have only a few responsibilities at home, such as helping with dinner. Both rural and urban girls may do odd jobs, such as laundry and babysitting. In rural Sindh, only one girl reported: "I wash the clothes of my brother's child and he is paying me for that".

Girls aged 14–16

Urban and peri-urban in-school girls in the 14–16 cohort living in Punjab and Sindh start home-based work such as tutoring or salon services, such as applying henna. Some girls in urban Punjab said that they started working in marketing at the age of 16. They felt that marketing companies preferred girls of this age, but some conservative families look down on this type of work. Out-of-school girls are mainly employed as domestic workers for wealthier families.

Rural in-school girls at this age have fewer employment opportunities outside the home. They spend time on everyday chores, such as fetching water and firewood. Some are offering part-time salon services, when their earnings peak during the wedding season, and making handicrafts.

Girls ages 17–19

At this age, if girls are out of school they engage in economic activities, while in-school girls may do part-time work if their families allow it. In urban Punjab, Christian in-school girls were more likely to work than girls from Muslim families. Christian girls took part-time jobs such as data entry or tutoring, and one girl planned to take a computer course over the summer to help her find a job. Muslim girls said that although a lot of girls in their area study and work at the same time, their parents will not allow them to work so that they can focus on their studies. A Christian father stated: "If a girl has a

skill she can also become a sharing wife with her husband and contribute to the household. Our daughters or daughters-in-law should not do what our mothers did. They should go out and work". A Muslim father said: "Girls cannot be sent outside the house alone to work because our culture and system is not secure enough. Working in any government job is fine for girls because there people know that if they do something wrong then that will have consequences". He quoted his own example of having been in government service for the past 25 years, without there ever having been an incident of harassment.

Rural in-school and out-of-school girls engage in home-based work such as applying henna, embroidery, handicrafts, and tutoring. Urban out-of-school girls tend to engage only in household chores. For all girls, families consider home-based work to be more socially acceptable than work outside the home.

Married girls in urban and peri-urban Punjab were generally not involved in economic activities, although there were exceptions. Depending on the family's financial situation, some girls said that once they had children their husbands allowed them to work to meet the children's needs. Jobs include domestic service, home-based work including stitching and embroidery, and the occasional 'unconventional' job (see Box 8). They said, "For their benefit, the husbands change their rules. My father doesn't work anymore. My mother has opened up a shop in the house where she sells grocery".

Box 8: Urban girls are involved in unconventional jobs to feed their families

One girl in our area wears an 'abaaya' and drives a rickshaw.

One girl in our area works as a bus conductor in public transport.

Some work as sales girls while some work in counters in shopping malls.

These girls are doing whatever they can, in a respectable way to earn money.

To be honest, given the deteriorating conditions of Karachi along with terrorism and target killing, girls shouldn't work outside their homes as it is very risky. But what can one do about it as people need to feed themselves.

Girls aged 17–19, Karachi

In rural and peri-urban KP, the following similarities and differences were found related to girls' work:

Rural KP	**Peri-urban KP**
Home-based work is preferred	Home-based work and working outside the home are both acceptable
Working for other people at their homes is looked down upon	Working for other people at their homes is looked down upon
Women and young out-of-school girls, married and unmarried, go to mountains and fields to collect firewood and fodder	Women and girls do not collect firewood and fodder, which is a male duty
Women use firewood for burning	Women use gas for burning
For educated girls, teaching is considered the most suitable job	For educated girls, jobs in banks, offices, NGOs, schools and hospitals are preferred
Girls generally have free time in the afternoon and evening	Girls generally have free time in the afternoon and evening
No formal vocational centre for learning skills	Formal government and private vocational centres where girls can learn skills
Uneducated and married girls sell clothes, *minyari*, dung cakes, milk, eggs etc.	Uneducated girls sell clothes, *minyari*, milk, eggs, hand fans etc. Educated and uneducated, married and unmarried girls work in pharmaceutical factories
Women and girls have less access to urban market due to distance	Women and girls have more exposure and access to urban market because they live closer
One primary and one high school for girls	Three or four primary and one high and higher secondary schools for girls
Working for others is looked down upon	Working for others is looked down upon
Married girls need permission of husband and in-laws to start or discontinue a job	Married girls need permission of husband and in-laws to start or discontinue a job
Not all educated girls work before and after marriage, and some are not permitted to do so by the family, brothers, father and uncles	Not all educated girls work before and after marriage, and some are not permitted to do so by the family, brothers, father and uncles

2. Girls and assets

Girls and financial assets

In general, girls' access to money increases as they grow older, as they start earning their own money and tend to start saving.

At the age of 10–13, girls generally have very little access to money. They receive pocket money from their parents – up to 20 Rupees a day. They usually ask their mothers, because they are afraid of their fathers. They spend their money on inexpensive snacks or fast food. The money urban girls receive at Eid or Christmas is given to their mothers, who buy clothes for the girls and their siblings, and also to give Eid money to relatives' children. Mothers decide where girls should spend their money.

Table 5: Sources and use of money for rural and urban girls aged 10–13

	Source		Amount (Rs.)		Use	
	Daily	Occasional	Daily	Occasional	Daily	Occasional
Urban Rawalpindi & Karachi	Mother & father	Uncle, aunt	20	Rawalpindi: 500–1000 Karachi: 100–200	Inexpensive fast food as lunch, school stationery	Clothes for themselves and siblings, accessories
Peri-urban Saidpur	Mother	Uncle, aunt & grandparents	20	50–100	Fast food	Jewellery or give it to their mothers
Rural Thatha	Mother	Older siblings & relatives	20	500–1000	Fast food for lunch	Clothes, accessories, give to mothers

At the age of 14–16, girls started working to earn money (see Table 6). Data show that in urban in-school girls have more access to money and spend it mainly on food (school lunches) and friends. Out-of-school working girls have more responsibilities and spend their money to meet family needs. The rural in-school or out-of-school girls are working to earn money for other than family members. They save more and spend less. In this age group, mothers make most decisions about how to spend money.

Table 6: Sources and use of money for girls aged 14–16

	Source			Amount (Rs.)			Use		
	Daily	*Monthly*	*Occasional*	*Daily*	*Monthly*	*Occasional*	*Daily*	*Monthly*	*Occasional*
Urban Rawalpindi (R) and Karachi (K)									
In-school	Parents	Earn & pocket money	Relatives	R: 50K: 20–25	R: 500 K: 1000–2000	R: 1000 K: 500–1000	Lunch	Savings, clothes, sanitary pads, beauty products	Clothes, gifts for friends
Out-of-school	No-one	Earn	Relatives and family	R: 20 K: 0	R: 4000–5000 K: 2000–3000	R: 200–300 K: 500–1000	None	Give to mother for committee*, sanitary pads, beauty products	Family outing to village, clothes, accessories
Peri-urban Saidpur									
In-school	Parents,	None	Relatives and siblings	20	None	400–500	Fast food or snacks	Credit for mobile phone	Abaya, clothes and shoes, and gifts for friends
Out-of school	Parents	Earn	Relatives	10–20	5000–6000	100–200	Fast food or snacks	Save & give it to mother	Save & give it to mother
Rural Thatha									
In-school	Father	Earn	None	20	1500	0	Fast food or snacks	Committee*, sanitary pads	0
Out-of-school	Parents	Earn	Relatives	10 –20	1500	50	Fast food or snacks	Save & give it to mother	Save & give it to mother

** Rotating savings and credit group, which pools funds and gives members of the group ("committee") access to interest-free loans on a monthly basis*

In-school, unmarried girls in the 17–19 cohort who are earning have more access to money than do non-earning out-of-school girls in Rawalpindi (urban Punjab) and Thatha (rural Sindh). In-school urban girls spend their money on school fees and savings. Mothers advise girls where to spend their

money, but don't control spending. Married girls have the least access to and control over money. Their husbands gave them money occasionally, which they usually save. In rural KP, girls had no access to bank accounts and so tucked money away anywhere: in school bags, piggy-banks, or savings committees. Rural married girls said that their husbands and in-laws prohibited them from supporting their maternal family, but some girls still secretly sent money to their parents. Rural girls in KP tended livestock, but the male in the household (husband, father, or brother) would profit from selling the livestock, giving the girl only giving a small allowance.

Table 7: Sources and use of money for girls aged 17–19

	Source			Amount (Rs.)			Use		
	Daily	*Monthly*	*Occasional*	*Daily*	*Monthly*	*Occasional*	*Daily*	*Monthly*	*Occasional*
Urban Rawalpindi (R) and Karachi (K)									
In-school	Parents	Earn	Relatives and older siblings	R: 100 K: 30–50	R: 1000-2000 K: 1500–2000	R: 2000 K: 1000–1500	Fast food, books, perfumes	College fee, saving, mobile credit, sanitary pads, beauty products	Gifts to friends
Out-of-school	Parents	Earn (if working)	Relatives and older siblings	R: 0 K: 15–20	R: 0 K: 4000–5000	R: 0 K: 500–1000	Fast food but almost weekly	Sanitary pads and hair remover	Clothes, jewellery and give to mother for saving for dowry and vocational courses
Married	Husband	Earn (if working)	R: Husband K: parents	R: 0 K: 150–200	R: 0 K: 5000–6000	R: 500 K: 1000–1500	Give to children, groceries	Share with husband for bills, rent	Savings, clothes, children's clothes
Peri-urban Saidpur									
In-school	Mother	Father	Relatives	70–80	1000–1500	1500 –2000	Fast food and photo copies if needed	Credit for mobile phones	Meet with friends and jewellery
Out-of school	None	Earn	Relatives		3000–4500	500–700	Once a month they eat baryani and Pepsi	None	Mostly saving for dowry but sometimes buy clothes and shoes
Married	None if not in work	None if not in work	Husband and parents	0	0	500–1000	0	0	Save for hard times and sometimes spend on children
Rural Thatha									
In-school	Mother	Earn, father	Relatives	50–80	1000–1500	500– 2000	Lunch, snacks, photo copies	Committee* to buy clothes and jewellery	Gifts, snacks, mobile card, accessories
Out-of-school	Parents	Earn	Relatives	0-–40	400–4500	500–700	Snacks, lunch, Pepsi	Save money and buy clothes & burka	Savings usually for dowry, clothes & burka
Married	None	None	Husband and parents	0	0	500–1000	0	0	Savings

As indicated earlier, the prevailing system of saving among all girls is the 'committee', or Rotating Savings and Credit Association (ROSCA), in which members pool savings, enabling members to have access to interest-free loans. The other way girls save money is the piggy-bank 'ghala' or 'guluk'.

As they grow older, girls start to save more. They start with consumption smoothing – saving for a few weeks or months in order to buy clothes and accessories for themselves and their siblings. Rural girls in Sindh said they buy hair-removing cream. Girls also said that they give their savings to their parents if they are facing hardship. One mother said that, "girls are good with saving and sometimes mothers use their savings in buying grocery items and things to serve guests especially when mothers are out of money". Rural mothers said that, "girls mostly spend at their home not on themselves". Fathers said that, "daughters give money to us when need. Like at times when money is short for their school fees then they give their savings". Some parents said that the best use of girls' savings is to buy things for their dowry.

Girls and physical assets

Girls have very few physical assets in all age cohorts. They cited belongings such as clothes, shoes, face wash, school bags, etc. Mothers suggested that girls will gain assets after getting married. However, one mother in peri-urban KP commented that girls are more expensive than boys: "I spend more on girls. For son, I purchase one or two suit in a year, for girls it becomes double. They need make up items, jewellery, matching sandals, and new suits for every occasion". If girls are working from home, they may have their own supplies such as hair pins, thread, henna, etc. Another urban girl, aged 19 and in domestic service, said that, "the only things I own in my house is the sleeping space, which is one side of the bed. I share this bed with my young sister and mother".

Married girls aged 17–19 considered their dowry as their main asset. They wanted to buy their own mobile phones, fashionable shoes, and clothes, but their parents cannot afford them. Girls borrow each other's trendy clothes for the marriage ceremony and other get-togethers. Usually girls borrow a mobile phone from their parents or older brothers to contact their friends. One girl said: "My brother has a computer which I love using".

Girls and digital assets

In all regions and age cohorts, girls generally have little access to digital assets including mobile phones and the Internet.

Mobile phone use depends on the parents' worldview. Some mothers said that their older daughters have mobile phones, while others did not have the Internet at home. Parents expressed advantages and disadvantages to girls to having personal mobile phones. They were concerned about spoiling their girls or opening up the possibility that their daughters could meet boyfriends and elope. Other parents felt that girls had to wait until they were "mature enough", which some defined as 22 years, others when girls already had three or four children. In rural KP, fathers in one focus group agreed

Box 9: Challenging norms

Ahmad Khan, a teacher, lives in a conservative rural society of Hisar Tang, where boys are free to use mobile phones from an early age. Boys are called *lambidali ass*, which means a boy is like a washed horse, having no dirt and dust of sin on his body. Boys use mobiles more for entertainment than for educational purposes. Girls are not allowed to have a personal mobile phone. A girl's character is doubted on the grounds she might be connected with boys. According to this society the improper use of mobile phones has damaged the character of girls and boys. Ahmad Khan challenges these prevailing norms. He has an unmarried daughter who is 18 years old, Sehrish, who is in grade 11. He has given his daughter a Samsung smartphone. He thinks it is the need of the day, it gives is daughter a lot of opportunities, of which he can't deprive her. She uses the smartphone and Internet to download educational materials. She also uses Facebook and WhatsApp. "I never monitored her. We have to give our girls a trusting and friendly environment".

that a girl's place was in the home, so she didn't need a mobile phone. Parents in peri-urban and urban areas were more open to the educational and security value that a mobile phone could bring, but still felt they brought risk of illicit behaviour. Girls usually earn the right to have a phone only if they are "trustworthy" and go to college or work outside the home. In these special cases, phones could be used for safety purposes. See Box 9.
At the age of 10–13, girls may only borrow their parents' mobile phone in special circumstances, if at all.

At the age of 14–16, none of the girls reported having a mobile phone, but they could use their mothers' or older siblings' phone. Such use was limited and subject to the guidance of parents and older siblings. In some cases, brothers and fathers do not allow girls to use mobile phones at all. In the urban site one girl stated that she uses Facebook and WhatsApp on her mother's mobile. She said it is the shared mobile so she and her mother both use it.

Mobile phone use among girls of 17–19 is mixed. Half of the urban in-school girls interviewed in Punjab (n=12) had their own personal smartphone. Girls who had phones observed that times were changing since their older cousins were not allowed to have mobile phones at their age. Except for a few, all of these girls use Facebook – if they don't have their own profile, they log into their brother's account. Some girls are scolded about their use of mobile phones. One girl sells her old clothes at a nearby market to earn money to recharge her mobile. Girls who don't have their own phone may be allowed to use their mother's to listen to music and take pictures, but not to make calls. In the rural site, only one girl reported having her own mobile phone. Married girls also have less access to mobile phones – in the urban site only one married girl had a simple mobile phone and in rural site none of the married girls had one.

Many of the families we spoke to could not afford computers or Internet in their homes, but those who did have Internet didn't allow their daughters to use it except for educational purposes and only for a short amount of time. One mother in peri-urban KP explained that there are many disadvantages to the Internet: "if you leave your children without proper checks and balances and monitoring, they may indulge in immoral activities". Another mother in the same region told us that, in her opinion, the Internet has "spread uncontrollable shamelessness in our society". Many parents believe that there is no need for their children to have such technologies until they have completed grade 10 because "teachers are there to help". Others told us that if they want to have access to the Internet, they must be properly monitored.

VIII. PRODUCTS, SERVICES AND OPPORTUNITIES: WHAT DO GIRLS WANT AND NEED?

Based on the evidence presented in the above sections, this final section looks at what products, services and opportunities girls and their parents desire, and which would most benefit girls, helping them to learn, earn, save and stay safe.

Because girls generally have little access to or control over money and digital assets, policymakers, programmes, and social enterprises may consider parents as the main consumers of products for girls. Most parents said that they wanted their daughters to have better opportunities: for education, work, and live in a safe environment.

1. Learn

On the whole, girls' education is more valued in Pakistan than ever before but poverty is holding girls back, especially in rural areas. Once girls pass grade 10, it becomes difficult for their families to afford school fees. Parents were more interested in investing in their daughters' education if they believed it would result in earning an income, and employers are increasingly looking for skilled labour. Almost universally, girls want to stay in school, and many are working to support their education.

The severe restrictions on girls' mobility also affect their ability to learn. At least one case study in the research highlighted that when girls can access news from outside their home and community (national, international), they have the potential to discover new role models and see new possibilities for themselves. Opportunities for innovation include remote and alternative education tools and opportunities for girls to learn and access information from home (although this is limited to families who can afford the Internet) or their communities, and innovative financing for girls to remain in school.

2. Earn

It is increasingly acceptable for girls to work to support themselves and their families, but there is a need to address barriers, including safety concerns and social constructs regarding mobility and interaction with males. Gender norms dictating what jobs are and are not appropriate for girls still limit the majority of girls to home-based businesses and the service industry. The lack of opportunity to earn an income was the most commonly expressed limitation affecting girls by parents and the girls themselves across all areas.

Many parents recommended building a vocational centre for girls where they could learn skills such as sewing, tailoring, fashion design, beauty and hairdressing, and then start their own home-based businesses. While there are many such centres in Pakistan, girls said that the vocational training available to them did not always match local demand. For example, many programmes are teaching girls stitching and tailoring skills, but one focus group agreed that wealthy urban families preferred to get their clothes made by a professional male tailor. Hospitals and hotels may provide demand for stitching services (bed linen, clothing, etc.). Vocational training packages should provide direct links to markets where girls can apply their skills to earn an income.

3. Save

Girls have little or no control over money or assets in Pakistan. Any business opportunities to help build girls' savings need to be accepted and valued by the whole family. The major expenses for which families save for girls are dowries (mainly in rural areas) and education. Saving for long-term assets for girls such as property or productive resources such as livestock would require a major shift in gender norms. Programmes that extend credit or microloans to girls in order to invest in a business or income-producing asset would be appropriate for girls aged 17–19, or to provide financial products for parents to support younger girls' higher education.

4. Stay Safe

Particularly in urban and peri-urban areas, safety is a major concern among parents and girls alike. This prevents girls from being able to take advantage of certain job opportunities or to travel to secondary schools further from their house, and keeps girls restricted to home-based activities. Girls face harassment not only in transport but also at the workplace and even at school. In rural areas, this seemed to be less of a concern because local communities of the same clan or caste, or extended families, were less likely to harass girls. Safety measures, including self-defence and female-only taxi services, would be helpful. Approaches that require mobile phones such as apps or hotlines would be less useful since most girls do not have a mobile phone. On the other hand, safety was one exceptional reason why parents allowed daughters to have mobile phones, so there may be room for more exploration here.

Health, in particular nutrition and reproductive health, did not come out strongly in this research, for reasons suggested earlier. There is, however, clear evidence in the literature that girls' subordinate social status, combined with poverty and high rates of young pregnancy and childbirth, lead to disproportionate levels of malnutrition and mortality among girls. While there may not be an obvious business case for investing in nutrition and health for adolescent girls, public–private and subsidized models should be explored.

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