



PAKISTAN

REGION South Asia	MAIN BUSINESS CITY Karachi
INCOME GROUP Lower-middle Income	FEMALE LABOR FORCE PARTICIPATION 22 percent

In recent years, Pakistan has improved upon strategic and developmental initiatives. Women's economic inclusion continues to be one of the country's priority areas. When women are given the same opportunities as men, they enter and remain in the labor force, strengthening economies and enabling development. Gender equality is also associated with better development outcomes, such as lower rates of vulnerable employment and extreme poverty among female workers.

WBL INDEX SCORE

55.6

BELOW
REGIONAL AVERAGE
for South Asia

63.7

BELOW
GLOBAL AVERAGE

76.5

PAKISTAN ENACTED REFORMS
AFFECTING SIX OF THE INDEX'S
EIGHT INDICATORS









Index score
in 1971

38.1

Index score
in 2022

55.6

2022 SCORE BY INDICATOR

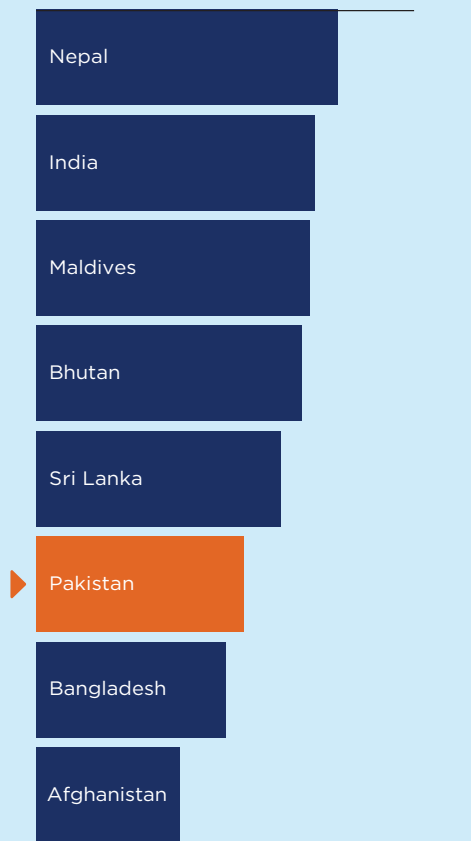
							
Mobility	Workplace	Pay	Marriage	Parenthood	Entrepreneurship	Assets	Pension
75	100	50	60	20	50	40	50

Pakistan places among the lowest performers in the South Asia region, with a 2022 *Women, Business and the Law* index score of 55.6 out of 100. Across the eight economies in South Asia, the average WBL index score is 63.7 out of 100. Within the region, the maximum score observed is 80.6 (Nepal). Afghanistan has the lowest score, preceded by Bangladesh and Pakistan.

In Pakistan, *Women, Business and the Law* has captured 7 reforms over the last 50 years, affecting laws measured by the Pay, Parenthood, Assets, Workplace, and Marriage indicators, as applicable in the main business city of Karachi. The first reform adopted by Pakistan was in 1976, when the country enacted the Employees' Old-Age Benefits Act, 1976, which introduced an old-age pension system that, initially, did not establish an age at which women and men could retire with partial pension benefits and that accounted for periods of absence due to childcare in the calculation of such benefits. However, in 1986 Pakistan amended the Employees' Old-Age Benefits Act and introduced unequal ages at which men and women could retire and receive partial pension benefits.

South Asia WBL 2022 Index Score

0 10 20 30 40 50 60 70 80 90 100



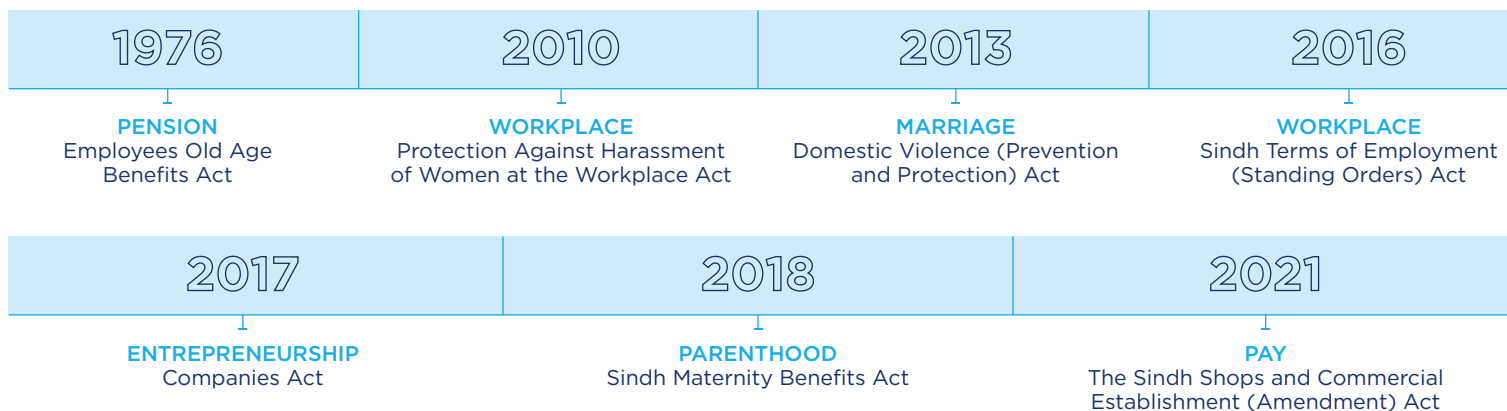
In 1984, Pakistan enacted the new Companies Ordinance, which established additional requirements for women to register a business. Although this ordinance was repealed by the New Companies Act in 2017, the updated act still required married women to provide additional documentation, such as the signature of their husbands, when registering a business. In early 2020, the President passed an ordinance amending the New Companies Act to remove this requirement. The ordinance expired before the changes could be ratified, which restored the previous limitation until December 2021, when the country finally amended its Companies Act and revoked this discriminatory practice.

Pakistan made significant progress in protecting women from gender-based violence with the passing of the 2010 Protection Against Harassment of Women at the Workplace Act and amendments to the Criminal Code, which introduced civil remedies for victims of sexual harassment and criminal penalties for perpetrators. Further, in 2013 the Provincial Assembly of Sindh enacted the Domestic Violence (Prevention and Protection) Act. In 2016, the country enacted the Sindh Terms of Employment (Standing Orders) Act, prohibiting gender-based discrimination in the workplace. The most recent reforms include the adoption of The Sindh

Maternity Benefits Act of 2018, which increased maternity leave from 84 to 112 days and aligned the country's legal framework with the standard set out by the International Labour Organization's (ILO) Maternity Protection Convention, 2000 (No. 183). Finally, in 2021, Pakistan amended the Sindh Shops and Commercial Establishment Act and lifted restrictions on women's ability to work at night.

Overall, in the period of time covered by *Women, Business and the Law*, Pakistan enacted reforms affecting six of the index's eight indicators, increasing its score from 38.1 in 1970 to 55.6 in 2021.

Today, Pakistan receives a score of 100 in just one indicator: Workplace. This means that, within this indicator, women and men are afforded the same legal rights and opportunities in their decisions to enter the labor force. However, gaps persist in the regulatory framework as measured by the Mobility, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension indicators, signaling that there is still room to improve. The following sections explore Pakistan's scores for each of the *Women, Business and the Law* indicators, highlighting both the progress made and remaining opportunities for reform.





MOBILITY 75/100

Of the eight economies in South Asia, five receive a score of 100 on the Mobility indicator. Mobility affects every step in a working woman's life. Limitations in this area reduce opportunities for women to build networks and exchange vital information on market opportunities, ultimately preventing them from developing their full potential as successful employees and entrepreneurs. Increasing women's mobility, including the opportunity to freely commute to and from a workplace outside the home, can give women access to better employment opportunities.

Pakistan scores 75 on this indicator. The country's laws and regulations on migration and matrimonial rights do not contain differences between the rules that govern the rights of men and women to choose where to live and leave their home at will. When it comes to applying for passports, however, the law does require a married woman to provide the name of her husband.

CAN A WOMAN CHOOSE WHERE TO LIVE IN THE SAME WAY AS A MAN?

✓ YES

CAN A WOMAN TRAVEL OUTSIDE HER HOME IN THE SAME WAY AS A MAN?

✓ YES

CAN A WOMAN APPLY FOR A PASSPORT IN THE SAME WAY AS A MAN?

✗ NO

CAN A WOMAN TRAVEL OUTSIDE THE COUNTRY IN THE SAME WAY AS A MAN?

✓ YES



WORKPLACE 100/100

Pakistan receives a score of 100 on the Workplace indicator, which analyzes laws affecting women's decisions to enter and remain in the labor force. In the last 15 years, Pakistan has introduced legislation combatting gender-based violence against women. In 2010, Parliament passed the Protection Against Harassment of Women at the Workplace Act, protecting against sexual harassment of women in the workplace. In 2016, Pakistan enacted a law prohibiting discrimination on the basis of gender in employment with the Sindh Terms of Employment (Standing Orders) Act.

CAN A WOMAN GET A JOB IN THE SAME WAY AS A MAN?

✓ YES

DOES THE LAW PROHIBIT DISCRIMINATION IN EMPLOYMENT BASED ON GENDER?

✓ YES

IS THERE LEGISLATION ON SEXUAL HARASSMENT IN EMPLOYMENT?

✓ YES

ARE THERE CRIMINAL PENALTIES OR CIVIL REMEDIES FOR SEXUAL HARASSMENT IN EMPLOYMENT?

✓ YES



PAY 50/100

Just two economies in South Asia, and 67 globally, receive a score of 100 on the Pay indicator, which examines laws and regulations affecting occupational segregation and the gender wage gap. Pay has the second lowest performance of all indicators, with an average global score of just 68.7. Eliminating job restrictions and ensuring equal pay for work of equal value are imperative for women to enter, remain and thrive in the labor force. Yet 86 economies, including Pakistan, still limit the jobs women can hold. Current legislation in Pakistan, for example, prohibits women from undertaking certain industrial jobs. Specifically, the Mines Act of 1923 prohibits women from working in mines while the Sindh Factories Act of 2016 prohibits women from working in factories. Pakistan could move toward greater gender equality and increase labor productivity by removing these restrictions. Considerable reform efforts have been underway in recent years, such as The Sindh Shops and Commercial Establishment (Amendment) Act of 2021. This reform amended previous legislation to allow women to work after 7:00pm as long as transportation is organized by the employer to ensure women's physical safety, responding to widespread cases of violence against women in transportation and public places.

Only half (95) of economies worldwide mandate equal remuneration for men and women performing work of equal value. This standard originates from the International Labor Organization (ILO) Equal Remuneration Convention No. 100 of 1951 and provides a broader framework than equal pay for equal work, as it allows a comparison not only between the same or similar jobs, but also between different jobs of equal value. Pakistan is among the countries that have yet to fully align their legal provisions with these standards, despite having ratified the ILO Equal Remuneration Convention in 2001. A good practice example in this area from another economy in the region is the Labour Act 2017 in Nepal.



BOX 1.1 GOOD PRACTICE: NEPAL

Equal Remuneration for Work of Equal Value

Labour Act 2017, Sec. 7

"Sec. 7 - Prohibition on discrimination in remuneration for equal work:

(1) No discrimination shall be made between the labours in remuneration for equal value of work on the ground of sex.

(2) For the purpose of sub-section (1), whether the work is of equal value shall be determined on the basis of the nature of the concerned work, the time required for its performance, labour, skill and productivity."

DOES THE LAW MANDATE EQUAL REMUNERATION FOR WORK OF EQUAL VALUE?

✗ NO

CAN A WOMAN WORK AT NIGHT IN THE SAME WAY AS A MAN?

✓ YES

CAN A WOMAN WORK IN A JOB DEEMED DANGEROUS IN THE SAME WAY AS A MAN?

✓ YES

CAN A WOMAN WORK IN AN INDUSTRIAL JOB IN THE SAME WAY AS A MAN?

✗ NO

MINING

✗ NO

CONSTRUCTION

✓ YES

FACTORIES

✗ NO

AGRICULTURE

✓ YES

ENERGY

✓ YES

WATER

✓ YES

TRANSPORTATION

✓ YES

OTHER

✓ YES





MARRIAGE 60/100

Unequal rights in marriage and divorce can have negative effects on women's intra-household bargaining power and jeopardize their financial security. Gender equality in this sphere includes protection from domestic violence as well as the ability to divorce and remarry in the same way as men. Pakistan's most recent score increase was observed in 2013 with the passage of the Sindh province Domestic Violence (Prevention and Protection) Act. This legislation aligns with established good practices by protecting women, children, and other vulnerable persons from physical, psychological, sexual and economic abuse in current or former domestic relationships. However, Pakistan has room for improvement regarding women's options to remarry. The country's laws establish a waiting period for divorced women, but not divorced men. Women also face additional constraints when seeking to obtain a judgement of divorce. While a married man can initiate divorce by proclaiming Talaq (the release of the marriage bond under Islamic Shari'a) as well as notifying the court without stating a reason, a married woman does not have the same options. A woman can only divorce her husband if she proves specified grounds (such as adultery, cruelty, or abandonment), files a suit with Family Court, or is explicitly given the right by her husband.

IS THERE NO LEGAL PROVISION THAT
REQUIRES A MARRIED WOMAN TO OBEY
HER HUSBAND? ☒ YES

CAN A WOMAN BE HEAD OF HOUSEHOLD
IN THE SAME WAY AS A MAN? ☒ YES

IS THERE LEGISLATION SPECIFICALLY
ADDRESSING DOMESTIC VIOLENCE? ☒ YES

CAN A WOMAN OBTAIN A JUDGMENT OF
DIVORCE IN THE SAME WAY AS A MAN? ☒ NO

DOES A WOMAN HAVE THE SAME RIGHTS
TO REMARRY AS A MAN? ☒ NO

INTRODUCTION OF DOMESTIC VIOLENCE LEGISLATION IN SOUTH ASIA, 1997-2021

- ☒ 1997 India
- ☒ 2005 Sri Lanka
- ☒ 2009 Nepal
- ☒ 2010 Bangladesh
- ☒ 2012 Maldives
- ☒ 2013 Bhutan, Pakistan



PARENTHOOD 20/100

The Parenthood indicator examines laws affecting women's work during pregnancy and after having children. Paid maternity, paternity, and parental leave schemes can help recognize and redistribute unpaid care work. Pakistan increased the duration of paid maternity leave from 12 to 16 weeks with the passing of the Sindh Maternity Benefits Act of 2018. This act specifically mandates employers to grant maternity leave to women working during pregnancy from four weeks before the expected date of delivery to twelve weeks after the delivery.

There is no current legislation requiring government administration of maternity leave benefits or prohibiting the dismissal of pregnant workers. When the law mandates that employers pay for leave benefits, the disparity between the cost of hiring women compared to men is increased. It may also lead to employers discriminating against women at the time of hiring or remuneration negotiations. Furthermore, paid paternity leave does not exist, limiting options for fathers in the country to care for their children and redistribute unpaid care work.



IS PAID LEAVE OF AT LEAST 14 WEEKS AVAILABLE TO MOTHERS?

✓ YES

DOES THE GOVERNMENT ADMINISTER 100% OF MATERNITY LEAVE BENEFITS?

✗ NO

IS PAID LEAVE AVAILABLE TO FATHERS?

✗ NO

IS THERE PAID PARENTAL LEAVE?

✗ NO

IS DISMISSAL OF PREGNANT WORKERS PROHIBITED?

✗ NO

LENGTH OF PAID LEAVE (CALENDAR DAYS)

	Maternity	Paternity	
India	182	0	<div></div>
Bangladesh	112	0	<div></div>
Pakistan	112	0	<div></div>
Nepal	98	21	<div></div>
Afghanistan	90	14	<div></div>
Sri Lanka	84	0	<div></div>
Maldives	60	3	<div></div>
Bhutan	56	7	<div></div>



ENTREPRENEURSHIP 50/100

The Entrepreneurship indicator analyzes constraints to women starting and running businesses. Laws that prescribe equal access when conducting financial transactions, applying for credit, or initiating entrepreneurial activity are key to expanding access to finance for women-owned businesses. Pakistan scores 50 out of 100 points on the Entrepreneurship indicator. Reforms were recently introduced to equalize procedures when registering a business. Specifically, the Companies Act of 2017 required women to provide additional documentation as well as a husband's signature when registering a business. This restriction was lifted in early December 2021, when Pakistan amended its Companies Act and revoked this discriminatory requirement. This reform will be reflected in the *Women, Business and the Law 2023* index.

Although women can sign legally binding contracts and open bank accounts in the same way as men, the law does not prohibit discrimination based on sex or gender in access to credit. This gap could be filled by adopting legislation prohibiting discrimination based on sex or gender when conducting financial transactions. This can be achieved through a nondiscrimination or equality law, a provision in the penal code, a financial sector law or regulation, or a consumer protection law. Introducing such legislation can offer protection to women entrepreneurs when accessing finance. *Women, Business and the Law* has found that laws prohibiting gender-based discrimination by creditors are positively associated with female bank account ownership.



DOES THE LAW PROHIBIT DISCRIMINATION
IN ACCESS TO CREDIT BASED ON GENDER?

✗ NO

CAN A WOMAN SIGN A CONTRACT IN THE
SAME WAY AS A MAN?

✓ YES

CAN A WOMAN REGISTER A BUSINESS IN
THE SAME WAY AS A MAN?

✗ NO

CAN A WOMAN OPEN A BANK ACCOUNT
IN THE SAME WAY AS A MAN?

✓ YES





ASSETS 40/100

The Assets indicator examines gender differences in property and inheritance law. Access to property can increase women's financial security and provide them with the necessary collateral to access credit and start businesses. In Pakistan, men and women have equal ownership rights to immovable property through the Married Women's Property Act of 1874. Legislation in Pakistan also gives spouses equal administrative authority over assets during marriage.

However, Pakistan receives a score of 40 out of 100 on this indicator because of unequal rights in other areas measured. Differences between the rights of male and female children and surviving spouses to inherit assets contribute to the relatively low score. Where widows or daughters lack equal inheritance rights, their economic prospects may be limited. Conversely, giving women greater access to assets through inheritance can change outcomes for children, particularly girls.

Furthermore, the country does not recognize the value of nonmonetary contributions upon dissolution of marriage. While gender neutral in theory, separation of property regimes can disproportionately affect women, who are more likely to perform unpaid activities such as child or elder care, and typically obtain fewer monetized contributions and assets during marriage. The negative impact of separation of property regimes can be mitigated in divorce proceedings by the legal recognition of nonmonetary contributions, which can grant women a greater share of the marital property. No economy in South Asia legally provides for the valuation of nonmonetary contributions upon dissolution of marriage.

A good practice example in this area from a lower middle-income economy is the Matrimonial Causes Act in Zimbabwe.

DO MEN AND WOMEN HAVE EQUAL OWNERSHIP RIGHTS TO IMMOVABLE PROPERTY? ☒ YES

DO SONS AND DAUGHTERS HAVE EQUAL RIGHTS TO INHERIT ASSETS FROM THEIR PARENTS? ☒ NO

DO MALE AND FEMALE SURVIVING SPOUSES HAVE EQUAL RIGHTS TO INHERIT ASSETS? ☒ NO

DOES THE LAW GRANT SPOUSES EQUAL ADMINISTRATIVE AUTHORITY OVER ASSETS DURING MARRIAGE? ☒ YES

DOES THE LAW PROVIDE FOR THE VALUATION OF NONMONETARY CONTRIBUTIONS? ☒ NO



BOX 1.1 GOOD PRACTICE: ZIMBABWE

Valuation of Nonmonetary Contributions

Matrimonial Causes Act, as amended in 1987, Sec. 7

"(1) ...in granting a decree of divorce, judicial separation or nullity of marriage, or at any time thereafter, an appropriate court may make an order with regard to— (a) the division, apportionment or distribution of the assets of the spouses..."

(4): "In making an order in terms of subsection (1) an appropriate court shall have regard to all the circumstances of the case, including ... (e) the direct or indirect contribution made by each spouse to the family, including contributions made by looking after the home and caring for the family and any other domestic duties."



PENSION 50/100

The Pension indicator assesses laws affecting women's economic prospects in retirement. Legislation in Pakistan does not establish mandatory retirement ages. However, the ages at which men and women can retire with full or partial pension benefits are different.

Pakistan is the only economy in South Asia where periods of absence due to childcare are accounted for in pension benefits upon retirement. According to the Sindh Employees Old Age Benefits Act of 2014, the period during which maternity benefits are paid is deemed to be a contributory period for the calculation of pension entitlements. Provisions such as these can help ensure women's economic security in old age.

IS THE AGE AT WHICH MEN AND WOMEN CAN RETIRE WITH FULL PENSION BENEFITS THE SAME? ☒ NO

AGE (WOMEN)	55
AGE (MEN)	60

IS THE AGE AT WHICH MEN AND WOMEN CAN RETIRE WITH PARTIAL PENSION BENEFITS THE SAME? ☒ NO

AGE (WOMEN)	55
AGE (MEN)	60

IS THE MANDATORY RETIREMENT AGE FOR MEN AND WOMEN THE SAME? ☒ YES

ARE PERIODS OF ABSENCE DUE TO CHILDCARE ACCOUNTED FOR IN PENSION BENEFITS? ☒ YES

THE WAY FORWARD

Over the years, Pakistan has made progress toward gender equality. Of the 35 good practices measured by *Women, Business and the Law*, about 46 percent have room for improvement. Prioritizing reforms in the areas of **Pay**, **Parenthood**, **Entrepreneurship**, **Assets**, and **Pension** is crucial to help women achieve full equality before the law.

A major priority area for improvement should be that of **Pay**, where Pakistan could eliminate legal restrictions on women's employment. Although women are able to work in jobs deemed dangerous in the same way as men, they cannot work in mining or manufacturing in the same way as men. In 2021, Pakistan lifted restrictions on women's ability to work at night. This reform amended previous legislation to allow women to work after 7:00 pm while maintaining safety measures. However, women's inability to work in varying industries negatively affects them. Pakistan could also consider mandating equal remuneration for work of equal value, which is key to addressing the gender wage gap, as a large proportion of women are employed in low-paying sectors and activities.

Another area where reforms are needed is **Parenthood**. Although women can now enjoy 16 weeks of paid maternity leave after a 2018 reform, they are not protected from being dismissed due to pregnancy. Women's situation would improve if the law provided this protection and if the government administered maternity benefits. Providing paid leave to fathers would also help balance domestic work and reduce the gender gap in care.

In the area of **Entrepreneurship**, Pakistan could improve women's economic inclusion by prohibiting discrimination in access to credit. Enacting such legislation would make Pakistan a pioneer in South Asia. Currently, Maldives is the

only country in the region to establish this protection. Introducing nondiscrimination in access to credit would support female entrepreneurship, which could positively impact key economic outcomes such as job creation and growth.

With regard to **Assets**, the law should provide sons and daughters as well as male and female surviving spouses equal rights to inherit assets and provide for the valuation of nonmonetary contributions. In the area of **Pension**, the country could consider reforms around equalizing the age at which men and women can retire with partial and full pension benefits.

Even when reforms are enacted, it can take time for them to be fully implemented. Several years after its enactment by the Sindh Government in 2013, civil society organizations and activists still highlight gaps in the implementation of the Domestic Violence (Prevention and Protection) Act. These mainly relate to failures in establishing appropriate services and awareness raising measures. At the time of publication, Pakistan has also failed to enact a national law that would consolidate and extend these protections to all women across the country. The latest effort in this direction, the Domestic Violence (Prevention and Protection) Bill, 2021 has been rejected in the Senate and referred to the Council of Islamic Ideology for review. At the time of publication, in addition to the Sindh province, three provinces and one federal territory have Domestic Violence laws: Balochistan (2014), Islamabad (2021), Kyber Pakhtunkhwa (2021), and Punjab (2016).











ACKNOWLEDGEMENTS

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ANALYSIS: PAKISTAN IN THE *WOMEN, BUSINESS AND THE LAW* INDEX

INDICATOR	QUESTION	REGIONAL TREND (Y/N)	Y/N	PAKISTAN LEGAL BASIS
 Mobility	Can a woman choose where to live in the same way as a man?	75% 25%	Yes	West Pakistan Family Court Rules 1965, Rule 6
	Can a woman travel outside her home in the same way as a man?	88% 12%	Yes	No restrictions could be located
	Can a woman apply for a passport in the same way as a man?	88% 12%	No	The Passport Rules of 1974, Sec. 4; Passport application form
	Can a woman travel outside the country in the same way as a man?	100% 0%	Yes	No restrictions could be located
 Workplace	Can a woman get a job in the same way as a man?	100% 0%	Yes	No restrictions could be located
	Does the law prohibit discrimination in employment based on gender?	62% 38%	Yes	The Sindh Terms of Employment (Standing Orders) Act 2015, Sec. 11
	Is there legislation on sexual harassment in employment?	100% 0%	Yes	The Protection Against Harassment of Women at the Workplace Act 2010; Pakistan Penal Code, Sec. 509(ii)
	Are there criminal penalties or civil remedies for sexual harassment in employment?	88% 12%	Yes	Criminal: Pakistan Penal Code, Sec. 509(ii) Civil: The Protection Against Harassment of Women at Workplace Act 2010, Secs. 4(4)(ii)(e), and (8)
 Pay	Does the law mandate equal remuneration for work of equal value?	25% 75%	No	No applicable provisions could be located
	Can a woman work at night in the same way as a man?	62% 38%	Yes	No restrictions could be located
	Can a woman work in a job deemed dangerous in the same way as a man?	75% 25%	Yes	No restrictions could be located
	Can a woman work in an industrial job in the same way as a man?	38% 62%	No	Mines Act, Sec. 23C; Sindh Factories Act, Secs. 31(2) and 36
 Marriage	Is there no legal provision that requires a married woman to obey her husband?	88% 12%	Yes	No applicable provisions could be located
	Can a woman be head of household in the same way as a man?	100% 0%	Yes	No restrictions could be located
	Is there legislation specifically addressing domestic violence?	88% 12%	Yes	The Domestic Violence (Prevention and Protection) Act, 2013
	Can a woman obtain a judgment of divorce in the same way as a man?	38% 62%	No	Muslim Family Law Ordinance, Arts. 7 and 8; Dissolution of Muslim Marriages Act, Art. 2
	Does a woman have the same rights to remarry as a man?	50% 50%	No	Muslim Family Laws Ordinance, Arts. 6 and 7
 Parenthood	Is paid leave of at least 14 weeks available to mothers?	50% 50%	Yes	The Sindh Maternity Benefits Act, Sec. 3, 5 and 7
	Does the government pay 100% of maternity leave benefits?	12% 88%	No	The Sindh Maternity Benefits Act, Sec. 7; Sindh Employees' Social Security Act, 2016, Sec. 37
	Is paid leave available to fathers?	50% 50%	No	No applicable provisions could be located
	Is there paid parental leave?	0% 100%	No	No applicable provisions could be located
	Is dismissal of pregnant workers prohibited?	38% 62%	No	No applicable provisions could be located
 Entrepreneurship	Does the law prohibit discrimination in access to credit based on gender?	12% 88%	No	No applicable provisions could be located
	Can a woman sign a contract in the same way as a man?	100% 0%	Yes	No restrictions could be located
	Can a woman register a business in the same way as a man?	75% 25%	No	Companies Act of 2017, as amended, Arts. 31(c) and 37(c)
	Can a woman open a bank account in the same way as man?	100% 0%	Yes	No restrictions could be located
 Assets	Do men and women have equal ownership rights to immovable property?	100% 0%	Yes	Married Women's Property Act of 1874, Art. 2; Muslim Family Laws Ordinance of 1961
	Do sons and daughters have equal rights to inherit assets from their parents?	50% 50%	No	Muslim Personal Law (Shariat), Art. 2
	Do female and male surviving spouses have equal rights to inherit assets?	50% 50%	No	Muslim Personal Law (Shariat), Art. 2
	Does the law grant spouses equal administrative authority over assets during marriage?	100% 0%	Yes	Married Women's Property Act of 1874, Art. 2; Muslim Family Laws Ordinance of 1961
	Does the law provide for the valuation of nonmonetary contributions?	0% 100%	No	No applicable provisions could be located
 Pension	Is the age at which men and women can retire with full pension benefits the same?	38% 62%	No	Sindh Employees Old Age Benefits Act 2014, Secs. 26 and 55
	Is the age at which men and women can retire with partial pension benefits the same?	50% 50%	No	Sindh Employees Old Age Benefits Act 2014, Secs. 27 and 55
	Is the mandatory retirement age for men and women the same?	100% 0%	Yes	No applicable provisions could be located
	Are periods of absence due to childcare accounted for in pension benefits?	12% 88%	Yes	Sindh Employees Old Age Benefits Act 2014, Sec. 30