



AJK POLICY BRIEF #2

SITUATION ANALYSIS ON GENDER, ECONOMY & INEQUALITIES

22nd February, 2019

AJK SDGs SUPPORT UNIT, P&DD

Short Brief

GOAL 5: GENDER EQUALITY		
Promising	Challenging	Actions
<ul style="list-style-type: none"> • Women have greater degree of freedom and access to education compared to national counterparts. • Strong legal frameworks are available to ensure equal access for women. 	<ul style="list-style-type: none"> • Women in AJ&K have low political representation and a very small proportion are in positions of power. • Violence against women, early marriages and early child birthing remain a part of the regional culture. • Women lack financial autonomy. 	<ul style="list-style-type: none"> • Improve access to employment opportunities. • Improve access to maternal health and associated health indicators. • Provide education opportunities for women. • Address gender-based violence in the region. • Increase political and civic participation of women. • Focus on evidence-based policy making.
GOAL 7: AFFORDABLE AND CLEAN ENERGY		
Promising	Challenging	Actions
<ul style="list-style-type: none"> • High level of electricity access in AJ&K. • Considerable potential for hydropower generation. 	<ul style="list-style-type: none"> • Recent slow rate of electrification in recent years. • High levels of theft and line losses. • Low hydropower usage given capacity. 	<ul style="list-style-type: none"> • Improve targets for electrification, energy access and clean fuels. • Find a mix between on-grid and off-grid solutions. • Create market mechanisms for energy access. • Finance innovative energy schemes/projects. • View energy requirements when planning energy systems. • Cooperation between suppliers of energy is required. • Work to reduce theft and line losses in power distribution.
GOAL 8: DECENT WORK AND ECONOMIC GROWTH		
Promising	Challenging	Actions
<ul style="list-style-type: none"> • Low levels of child labor compared to national statistics. • AJ&K recently passes a law against Child Labor. • Greater access to banks compared to the national average. 	<ul style="list-style-type: none"> • Higher levels of unemployment compared to the national average. • Females more likely to be unemployed and involved in child labor. • Lack of data on GDP including contribution of tourism to economy. 	<ul style="list-style-type: none"> • Provide decent jobs and a safe working environment for employees. • Implement minimum wage standards across the State. • Ensure adequate, universally accessible social protection. • Strive towards a low-carbon economy and create green jobs.

	<ul style="list-style-type: none"> • No youth employment strategy • Need to work towards creating equal employment opportunities. 	<ul style="list-style-type: none"> • Ensure business accountability, transparency and ‘due diligence’ in the private sector. • Remove gender bias/disparity in the job market. • Design a cohesive and inclusive youth employment strategy to target unemployment. • Prioritize data driven policy making.
GOAL 9: INDUSTRY, INNOVATION AND INFRASTRUCTURE		
Promising	Challenging	Actions
<ul style="list-style-type: none"> • Good road coverage given the terrain but improvement in rural access required. • International links exist through ODA etc. and cooperation can be enhanced. • There are opportunities for loans or lines of credit for small-scale industries. • Good cellular coverage in the region. 	<ul style="list-style-type: none"> • Share of manufacturing in AJ&K is not very high. • Lack of air transport necessary for economic growth and industries. • Number and contribution of small-scale industries is not known. • Level of R&D expenditure is very little. • Equity and accessibility of cellular coverage can be improved. 	<ul style="list-style-type: none"> • Invest in ICT to fully benefit from the digital revolution. • Discourage heavy taxation or charges on ICT equipment and usage. • Improve data collection and use for better policies. • Finance small-scale industries through traditional and innovative financial mechanisms. • Develop financing instruments that empower local women. • Encourage collaboration among stakeholders to reduce technology gaps. • Invest in infrastructure that increases market activity and creates job opportunities for women and youth.
GOAL 10: REDUCED INEQUALITIES		
Promising	Challenging	Actions
<ul style="list-style-type: none"> • ODA is available for AJ&K and cooperation can be enhanced. • No remittance deduction from receiving end. 	<ul style="list-style-type: none"> • Opportunities for collaboration, FDI and other financial flows should be increased in AJ&K. 	<ul style="list-style-type: none"> • Improve ties with donor agencies and direct funding towards sectors most in need. • Understand and reduce the true cost of remittances sent by AJ&K migrants abroad. • Encourage FDI investment in the region.

SDG 5 – Gender Equality

(Achieve gender equality and empower all women and girls)

Women in AJ&K have relatively weaker socioeconomic and political positions as compared to men – women are not as engaged in civic life or as prominent in public spaces as men. While equally distributed across all wealth quintiles – poorest (18.8%), second (20.2%), middle (20.1%), fourth (21%) and richest (19.6%)¹ – it is harder for them to access healthcare, education and skills compared to males; however, their freedoms are greater than their national counterparts².

There are legal mechanisms in place in AJ&K to eliminate the discrimination faced by women. Equal status is not only guaranteed in Article 4 of the Constitution of AJ&K but also under the recently passed AJ&K Commission on the Status of Women Act 2014; a Policy Framework for Women Empowerment and Gender Equality was also introduced in the State. However, despite legal protections implementation remains weak. Women form a small part of the labor workforce especially in positions of power – only 2.1% are in managerial positions and 10.2% are in the legislative assembly (5 in reserved seats and 1 elected)³. A significant number of women are employed as domestic workers, many are responsible for household water collection and involved in on-farm and non-farm activities⁴. There has been a rising trend in recent years for women to complete high school and enroll in technical courses to get jobs in urban offices⁵. It is noted however, that despite their ability to generate income, money earned by females is often controlled by male members of the household⁶. Therefore, there is a need to improve the status of women in AJ&K especially when comes to positions of leadership and financial decision-making.

Violence against women remains an issue for the region – women are often married young, experience early childbirth and are at risk of physical, sexual or psychological violence by intimate partners and others. There is also a cultural acceptability towards domestic violence against women by both genders which presents a challenge towards ensuring equal rights for women⁷. In 2018 in AJ&K, there were a total of 35 reported cases of physical or sexual violence against women by their intimate partners and 38 cases of violence against women by persons other than intimate partners⁸. Considering the trend of underreporting in such cases, the actual numbers could be a lot higher. Furthermore, data indicates that at least 10.9%⁹ of women aged 15-19 in AJ&K had begun childbearing indicating a significant culture of early marriages in girls. This is not only detrimental to the physical and mental health of women but also increases their fertility period contributing to higher population growth rates.

¹ Multi Indicator Cluster Survey 2007-08.

² Situation Analysis of Children and Women in Pakistan – AJK Report, March 2013.

³ AJ&K Baseline Document 2018.

⁴ Situation Analysis of Children and Women in Pakistan – AJK Report, March 2013.

⁵ Ibid.

⁶ Ibid.

⁷ Informal discussions with Social Welfare and Women Development Department.

⁸ AJ&K Baseline Document 2018.

⁹ Ibid.

Policy Option¹⁰s:

1. Improve access to economic opportunities for women in AJ&K. This includes work in agriculture and non-agriculture sectors, with an emphasis on self-employment and independent financial decision making.
2. Provide greater technical and vocational training to women, enabling them to work in urban locations. Simultaneously improve infrastructure and access to schooling for girls.
3. Implement policies limiting practices of early child marriages and child birthing in AJ&K.
4. Improve use of family planning, provide quality maternal healthcare and encourage women's decision-making regarding use of contraception.
5. Work to eliminate gender-based violence through partnership with local organizations – increase women's knowledge of and ability to exercise their rights and access justice. Also provide life skills training to violence survivors and work with employers to ensure protection against harassment at the workplace.
6. Increase women's political and civic participation through mechanisms such as registration for National Identity Cards which allows them access to services and voting ability. There is also a need influence policy and legislation and to advocate for greater women's participation in politics and the economy.
7. Encourage inclusion of women in traditional male-dominated sectors and on field missions.
8. Ensure evidence-based policy interventions.

¹⁰ Borrowed from USAID's work on Gender Equality in Pakistan.

SDG 7 – Affordable and Clean Energy

(Ensure access to affordable, reliable, sustainable and modern energy for all)

Access to electricity is an important element of sustainable development as it links to various social and economic aspects including income generation and ease in performance of household activities. In AJ&K, 95% of households have access to electricity compared to the national average of 93.5%. In terms of regions, KP has the higher rate at 96.2%¹¹. While a significant portion of the AJ&K population has access to electricity, the rate of increase in electricity access has been slow in recent years. Moreover, access to electricity does not guarantee the quality or reliability of electricity nor the affordability of the service. AJ&K suffers from frequent electricity shortages and low voltage outputs resulting in unreliable access. This is not only inconvenient for households but also for critical services such as health and education.

Renewable energy share in AJ&K (14.2%) is not very high considering the vast amount of hydroelectric resources available and the high volume of electricity generation through hydropower. However, it is still greater than the national average of 11%. Energy loss and theft form an important component of power infrastructure in AJ&K. Distribution loss in electricity is as high as 22% and while there are significant cases of electricity theft, reliable quantitative data is not yet available for the region¹². Another area that needs to be priorities in AJ&K is the use of energy efficient appliances and products to improve the consumption rates of electricity.

Policy Option¹³:

1. AJ&K needs to set aggressive domestic targets for electrification, energy access, and clean cooking access.
2. Balance needs to be shifted towards clean energy and providing off-grid energy for the rural poor to stimulate economic development in remote villages.
3. Integrated planning will help the health and energy sectors to work together e.g. the electrification of health clinics.
4. Market mechanisms must be developed to present the AJ&K's poor populous with cleaner, better energy options. People living on very low incomes spend a disproportionate share on energy and they are looking for cheaper alternatives. AJ&K needs to invest more in building markets so that small businesses with energy solutions can operate better.
5. Development finance needs to break free from its conservative strategy of funding traditional energy projects and instead should shift its focus on innovative projects.
6. AJ&K needs to focus on delivering the levels of energy that people really need to sustain economic development and provide electricity to all. The State should think about what the actual energy needs are and adopt a tailored approach instead of wasting resources on inefficient carbon-based energy systems, including providing subsidies for such systems.
7. GoAJ&K must ensure cooperation between suppliers of energy and operators of energy systems and work to reduce theft and line losses in power distribution.

¹¹ AJ&K SDGs Baseline Document 2018 and National SDGs Baseline Document 2016.

¹² AJ&K SDGs Baseline Document 2018.

¹³ Adapted from Sustainable Energy for All, 2018.

SDG 8 – Decent Work and Economic Growth

(Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all)

Access to decent wages, safe working conditions and legal and social protection are essential components for sustainable development. In AJ&K, unemployment rate is very high at 11.2% compared to the national rate of 5.94%¹⁴. The rate is higher for both men and women compared to national statistics indicating a need for creation of job opportunities in the region. Due to a lack of private sector enterprises and local entrepreneurship, the burden of job creation falls on the government which is already overextended. There is a need then for ensuring full and productive employment in the region for both men (unemployment rate of 9.4%) and women (unemployment rate of 30.5%)¹⁵.

Informal employment is an important element for survival in countries that do not have adequate social safety nets such as unemployment insurance. In such cases, unemployment and underemployment rate do not adequately describe the labor market and attention needs to be paid to the informal sector. In AJ&K, proportion of informal employment in non-agricultural sectors stands at 70.3% which is just lower than the national average of 73.6%.¹⁶ There needs to be a mechanism to ensure social protection for people that do not have adequate access to safety nets through their employment.

Another aspect of decent work is ensuring eradication of forced and child labor. In AJ&K, the prevalence of child labor between ages 10-14 is 0.3% and is higher for girls (0.5%) than boys (0.2%)¹⁷. Being trapped in child labour compromises the individual future of children and limits their opportunities for personal and economic growth, eventually impacting the levels of productive labour available to the State. In AJ&K there is a need to increase public awareness on the issue and the need to develop and implement proper regulatory frameworks and policies to achieve the agenda by 2025. A step has already been taken by the AJ&K Legislative Assembly in passing a law against Child Labor and implementation process is in progress. Moreover, given the high level of youth bulge and the simultaneous high rate of unemployment, it is critical for AJ&K to develop and institutionalize a strategy for youth employment.

It is important to note that AJ&K does not have an indication of its GDP, nor the contribution its tourism sector makes to its economy. While touted as the resource the region can exploit, tourism sector does not have the requisite quantitative data, policies and mechanisms to ensure sustainable tourist practices. An increase in tourism without proper planning can hamper the natural beauty of the region and lead to high levels of exploitation which translate to unsustainable development practices.

¹⁴ AJ&K SDGs Baseline Document 2018.

¹⁵ Ibid.

¹⁶ Ibid.

¹⁷ Ibid.

Alongside access to employment and sustained growth is the need for availability of financial services for the populous. “Services such as savings, insurance, payments, credit and remittances allow people to manage their lives, plan and pay expenses, grow their businesses and improve their overall welfare. As banks remain one of the key institutions for access to formal financial services, having an accessible bank branch is an important initial point of access to financial services and therefore use of them. Bank branches are complemented by other important points of access such as automated teller machines of all formal financial institutions, which can extend financial services to remote locations”¹⁸. In AJ&K there are 10 commercial branches and 8 ATMs for every 100,000 people which is greater than the national average of 7.13 and 5.72, respectively. However, the data indicates that access to financial services still relies a lot on the traditional brick and mortar given the higher access to branches compared to ATMs which can be more cost-efficient and easier to access. Furthermore, only 37% of the population has bank accounts showing limited access to formal financial institutions¹⁹. While anecdotal evidence suggests high use of mobile money services, reliable data on actual usage is not available for AJ&K.

Policy Options²⁰:

1. Remove gender bias/disparity in the job market – this will not only help improve the economic indicators but will also go a long way towards achieving the targets under Goal 5 – Gender Equality.
2. The State needs to implement a comprehensive employment policy framework including support for labor market institutions. This includes designing a cohesive and inclusive youth employment strategy to target unemployment. Youth bulge in AJ&K is similar to the national trend and there is a need to reap the benefit from this demographic dividend.
3. AJ&K needs to implement international labor market standards and social dialogue as a part of implementing the 2030 Agenda.
4. AJ&K should apply minimum living wages taking into account the cost of living – the wage determination should be evidence-based and regularly reviewed and adjusted (e.g., to take into account inflation).
5. GoAJ&K should ensure adequate, universally accessible social protection, taking measures to create fiscal space for social services. The potential of social protection for supporting employment, creating jobs, fostering skills development, and contributing to overall economic growth must be taken into consideration when assessing its budgetary implications.
6. AJ&K should have mechanisms in place to ensure business accountability, transparency and ‘due diligence’ in the private sector.
7. AJ&K needs to switch to environmentally friendly production methods and this requires a profound transformation in the way economy and industries operate in the region.
8. GoAJ&K should ensure data-driven policy interventions.

¹⁸ SDGs Metadata for Indicator 8.10.1.

¹⁹ AJ&K SDGs Baseline Document 2018.

²⁰ Adapted from ILO’s Policy Options for Goal 8, 2018.

9. Government departments like TEVTA should design courses and enroll students based on the needs of the local economy. This will not only ensure that the right type of skills are introduced in the market place but that fresh graduates are able to find employment upon graduation from the program.
10. Job advertisements in the public sector should follow and indicate equal employment opportunity on positions.

SDG 9 – Industry, Innovation and Infrastructure

(Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation)

Under the 2030 Agenda, a target for sustainable development is to ensure the availability of reliable, sustainable and resilient infrastructure including transport, with a focus on equitable and affordable infrastructure for all. It is estimated that 60% of the rural population of AJ&K lives within 2 km of an all-season road²¹. Moreover, AJ&K does not have a public airport available and according to research, air transport is particularly important for economic and job benefits. It is also one of the only modes of transport that can be relied on during emergencies and disease outbreaks to reach food, medicines, medical personnel, vaccines and other supplies speedily to the affected persons in the affected areas²².

The region also lags behind in industrialization and industry's share in employment due to various topographic factors but also due to a lack of private sector enterprise in the State. Only 5.9% of total employment comes from manufacturing, with 6.1% for men and 2.7% for women. "Small-scale industries" can be run with a small amount of capital, relatively unskilled labor and using local materials. Despite their small contribution to total industrial output, their role in job creation, especially in developing countries is recognized to be significant where the scope of absorbing surplus labor force from traditional sectors such as agriculture or fishery is very high. "Small-scale industries" are capable of meeting domestic demand of basic consumer goods such as food, clothes, furniture, etc.²³ Thus "small-scale industries" play an important role in the economy; however, the Government of AJ&K is unaware of the total number of small-scale industries operating in the region. Small-scale industries often have quite limited access to financial services, especially in developing countries. In order to improve the skill of workers and technology for production, small-scale industrial enterprises require financial support in the form of preferential loan, credit etc. The amount of loan or line of credit available to such industries in AJ&K stood at PKR 2316.961 million in 2018²⁴.

Research and experimental development (R&D) comprise creative and systematic work undertaken in order to increase the stock of knowledge – including knowledge of humankind, culture and society – and to devise new applications of available knowledge. This process is essential for innovation especially in relation to sustainable development. In AJ&K, R&D is not a huge priority as only PKR 157 million were allocated in 2017. Such small amounts limit the amount of local knowledge generation which in turn inhibit indigenous innovation²⁵.

An important component of SDGs is partnerships between the Global North and South to further the sustainable development agenda. Total ODA and OOF flows to developing countries quantify the public effort (excluding export credits) that donors provide to developing countries for

²¹ AJ&K SDGs Baseline Data Document 2018.

²² SDGs Metadata Document 2018.

²³ Ibid.

²⁴ AJ&K SDGs Baseline Data Document 2018.

²⁵ Ibid.

infrastructure²⁶. In AJ&K, total official international support to infrastructure stood at PKR 1475 million for the year 2018-19²⁷.

Promoting an inclusive infrastructure also requires increasing access to information and communication technology, including universal and affordable Internet. The percentage of the population covered by a mobile cellular network can be considered as a minimum indicator for ICT access since it provides people with the possibility to subscribe to and use mobile-cellular services to communicate. Over the last decade, mobile-cellular networks have expanded rapidly and helped overcome very basic infrastructure barriers that existed when fixed-telephone networks – often limited to urban and highly populated areas - were the dominant telecommunication infrastructure²⁸. According to PTA (2009), the level of coverage in AJ&K and GB stands at 84%; more recent data for AJ&K is not available yet²⁹.

Policy Options³⁰:

1. AJ&K should consider investing in ICT connectivity and extending broadband service to all, in order to ensure the public fully benefits from the digital revolution.
2. GoAJ&K should implement measures that discourage high taxes on ICT equipment and services, encourage R&D, enhance technology and security and improve e-literacy.
3. Data should be collected regularly, should be of high quality and utilized in policy and decision-making.
4. The Government should develop innovative financing approaches that direct public resources towards local economies to finance SMEs and build resilient infrastructure.
5. AJ&K needs to invest in financing instruments that empower women economically and improve their capacity to undertake financing decisions.
6. There needs to be increased collaboration among stakeholders to reduce technology gaps in AJ&K.

²⁶ Ibid.

²⁷ SDGs Metadata Baseline.

²⁸ Ibid.

²⁹ AJ&K SDGs Baseline Data Document 2018.

³⁰ Adapted from SDGs Knowledge Hub on Goal 9, 2018.

SDG 10 – Reduced Inequalities **(Reduce inequality within and among countries)**

The SDGs framework encourages the flow of finances including official development assistance and foreign direct investment to developing countries. Total resource flows to developing countries quantify the overall expenditures that donors provide to developing countries. In AJ&K, this amounts to PKR 1475 million for 2018-19³¹. Moreover, reducing inequalities also requires a reduction in transaction costs for remittances to less than 3 percent and eliminating corridors that cost 5 percent or more. To achieve this objective, the governments in both sending and receiving countries should consider implementing reforms based upon the General Principles for International Remittances Services by the World Bank/Committee on Payment and Settlement Systems (January 2007). This internationally agreed framework has proven effective in helping reduce the cost of remittances and guiding actions to enhance the efficiency of international remittances³². In AJ&K, no costs are deducted on the receiving end and SBP is unable to determine the costs that might be deducted from the sender³³.

Policy Options:

1. GoAJ&K should improve ties with bilateral and multilateral donor agencies to increase the flow and scope of ODA to AJ&K.
2. ODA should be directed towards sectors most in need of additional resources for development.
3. Remittance guidelines should include information on the cost of sending money for Pakistani migrants abroad and attempt to reduce costs associated with such channels.
4. GoAJ&K should look into policies that encourage flow of FDI to the region.

³¹ Ibid.

³² SDGs Baseline Metadata.

³³ AJ&K SDGs Baseline Document 2018.

ANNEXURE A³⁴

Table 1: Gender Equality

GOAL 5: GENDER EQUALITY				
Target	Indicator	AJK	National	Best ³⁵
Target 5.1: End all forms of discrimination against all women and girls everywhere.	5.1.1 Whether or not legal frameworks are in place to promote, enforce and monitor equality and non-discrimination on the basis of sex	Yes, Article 4 of AJ&K Constitution and AJ&K Commission on the Status of Women Act 2014		
Target 5.2: Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation.	5.2.1 Proportion of ever-partnered women and girls aged 15 years and older subjected to physical, sexual or psychological violence by a current or former intimate partner in the previous 12 months, by form of violence and by age	Phy: 31 cases Sex: 1 case Police: 3 cases Total: 35 cases		
	5.2.2. Proportion of women and girls aged 15 and older subjected to sexual violence by person other than an intimate partner in the previous 12 months by age and place of occurrence	Phy: 10 cases Sex: 1 case Police: 19 cases Total: 38 cases		
Target 5.5: Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.	5.5.1 Proportion of seats held by women in national parliaments and local governments	10.2%	19.7%	20.5% (Punjab)
	5.5.2 Proportion of women in managerial positions	2.1%	1.55%	2% (KP)

³⁴ This Annexure lists all the SDGs and indicators relevant to the analysis and for which national and/or provincial comparison could be made.

³⁵ For all the following tables, 'Best' refers to the indicator at the regional level, besides AJK, that was the best-performing for a particular category.

Table 2: Affordable and Clean Energy

GOAL 7: AFFORDABLE AND CLEAN ENERGY				
Target	Indicator	AJK	National	Best
Target 7.1: By 2030, ensure universal access to affordable, reliable and modern energy services	7.1.1 Proportion of population with access to electricity	95%	93.5%	96.2% (KP)
Target 7.2: By 2030, increase substantially the share of renewable energy in the global energy mix	7.2.1 Renewable energy share in the total final energy consumption	Hydel: 14% Others: 0.2% Total: 14.2%	11%	
NT.1. Reduce average cost per unit by over 25% by improving generation mix (15%) and reducing distribution losses (10%)		Hydel: 14% Pak mix: 86% Loss: 22%		

Table 3: Reduced Inequalities

GOAL 10: REDUCED INEQUALITIES				
Target	Indicator	AJK	National	Best
Target 10.b: Encourage official development assistance and financial flows, including foreign direct investment, to States where the need is greatest in particular the Least Developed countries, African countries, small island developing states and landlocked developing countries in accordance with their national laws and programmes	10.b.1 Total resource flows for development, by recipient and donor countries and type of flow (e.g. ODA, FDI and other flows)	PKR 1475 million		
Target 10.c: By 2030, reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent	10.c.1 Remittance costs as a proportion of the amount remitted	None from receiving; cut from sending which cannot be estimated		

Table 4: Decent Work and Economic Growth

GOAL 8: DECENT WORK AND ECONOMIC GROWTH				
Target	Indicator	AJK	National	Best
Target 8.3: Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services	8.3.1 Proportion of informal employment in non-agriculture employment, by sex	Total: 70.3% Male: 73.4% Female: 30.5%	Total: 73.6%, Male: 73.7%, Female: 73.0%	
Target 8.5: By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	8.5.2 Unemployment rate, by sex, age and persons with disabilities	Total: 11.2% Male: 9.4% Female: 30.5%	Total: 5.94% Male: 4.97% Female: 8.95%	
Target 8.7: Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms.	8.7.1 Proportion and number of children aged 5-17 years engaged in child labour, by sex and age	Ages 10-14 Total: 0.3% Male: 0.2% Female: 0.5%	3.7 million	
Target 8.9: By 2030, devise and implement policies to promote sustainable tourism that creates jobs and promotes local culture and products	8.9.2 Number of jobs in sustainable tourism industries as a proportion of total jobs and growth rate of jobs, by sex (III)	Total: 4.05% Male: 4.31% Female: 0.39% ³⁶ Sustainable: None		
Target 8.10: Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all	8.10.1 Number of commercial bank branches and automated teller machines (ATMs) per 100,000 adults	Branches:10 ATMs: 8	Branches: 7.13 ATMs: 5.72	
	8.10.2 Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider	Bank: 37% Mobile Money: XX		
Target 8.b: By 2020, develop and operationalize a global strategy for youth employment and implement the Global Jobs Pact of the International Labour Organization	8.b.1 Existence of a developed and operationalized national strategy for youth employment, as a distinct strategy or as part of a national employment strategy	None		

³⁶ Proxy used from LFS of all employment in food and accommodation industries.

Table 5: Industry, Innovation and Infrastructure

GOAL 9: INDUSTRY, INNOVATION AND INFRASTRUCTURE				
Target	Indicator	AJK	National	Best
Target 9.1: Develop quality, reliable, sustainable and resilient infrastructure, including regional and trans-border infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all	9.1.1 Proportion of the rural population who live within 2 km of an all-season road	60% ³⁷		
Target 9.2: Promote inclusive and sustainable industrialization and, by 2030, significantly raise industry's share of employment and gross domestic product, in line with national circumstances, and double its share in least developed countries	9.2.2 Manufacturing employment as a proportion of total employment	Total: 5.9%, Male: 6.1%, Female: 2.7%	Total: 15.33% Male: 12.06% Female: 3.27%	Total: 18% Male: 14% Female: 4%
Target 9.3: Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets	9.3.2 Proportion of small-scale industries with a loan or line of credit	Number: XXX Amount: PKR 2316.961 million ³⁸		
Target 9.5: Enhance scientific research, upgrade the technological capabilities of industrial sectors in all countries, in particular developing countries, including, by 2030, encouraging innovation and substantially increasing the number of research and development workers per 1 million people and public and private research and development spending	9.5.1 Research and development expenditure as a proportion of GDP	PKR 157 million	0.2%	
Target 9.a: Facilitate sustainable and resilient infrastructure development in developing countries through enhanced financial, technological and technical support to African countries, least developed countries, landlocked developing countries and small island developing States	9.a.1 Total official international support (official development assistance plus other official flows) to infrastructure	1475 million PKR		
Target 9.c: Significantly increase access to information and communications technology and strive to provide universal and affordable access to the Internet in least developed countries by 2020	9.c.1 Proportion of population covered by a mobile network, by technology	84% in GB and AJ&K combined ³⁹	69.9%	

³⁷ Methodology needs to be reviewed for this; seems to be an estimate.

³⁸ Total number of small-scale industries is currently not available; a statistical survey has been listed in ADP 2018-19.

³⁹ Update pending from PTA.