

Introduction

A comprehensive empowerment policy titled Punjab Women Empowerment Package was announced by the Chief Minister Punjab Muhammad Shahbaz Sharif during 8th March, 2012 celebrations of International Women Day.

PWEP 2012 declared in unequivocal terms that women empowerment and gender equality commanded a place of prominence among the priorities of Government of the Punjab. This policy reaffirmed the commitment of Govt. of the Punjab to continue to strive for the achievement of internationally agreed Millennium Development Goals and objectives related to gender equality and empowerment of women in the Punjab; particularly in the areas of poverty alleviation, universal primary education, reduction of child mortality, improvement of maternal health, elimination of gender-based violence, mainstreaming of gender perspective in policies and programmes, enhancing training opportunities for women and girls, and increasing the participation of women in leadership and decision-making. PWEP 2012 contained specific aims to safeguard women's Rights for social empowerment and targeted expansion of economic opportunities for women's economic empowerment.

Creation of a dedicated Women Development Department with a mandate to implement PWEF 2012 followed immediately and in two successive years the empowerment and equality agenda for women was carried forward. Between 2012 and 2013, a gradual transformation of the provincial government began with an objective to turn Govt. of the Punjab into an entity that actively practices and promotes women empowerment and gender equality. This endeavor entailed a number of historical measures undertaken with the overwhelming support of the Chief Minister and assistance of administrative departments.

With the advent of 2014, the Chief Minister constituted a committee under the convenership of Mrs. ZakiaShahnawaz Khan, Minister for Population Welfare Punjab to review the progress on Women Empowerment Package 2012 (PWEF) as well as to recommend new measures under Women Empowerment Initiatives 2014 along with an Action Plan covering a period of next 3-5 years. The committee consulted all stakeholders in the provincial government to create consensus and ownership of new policy initiatives for women empowerment. During these consultative sessions all departments were invited for frank discussions on PWEF 2012

	and recommendations for next three to five years. Similar consultations were held with Civil Society Organizations and representatives of Non- Government Organizations. Recommendations formulated by the committee are as follows:-	
	Recommendation	Action Plan
ECONOMIC EMPOWERMENT		
	SKILLS DEVELOPMENT	
1	<p>Punjab Skills Development Fund</p> <p>On 20th Feb 2014, PSDF initiated Skills For Market training program for 4,000 rural women in 4 districts including Bahawalpur, Bahawalnagar, Lodhran and Muzaffargarh. The trades under this program comprise agriculture, livestock & food processing, garments, textile and services.</p>	<ul style="list-style-type: none"> • PSDF shall expand training to cater 10,000 more rural women in 10 more districts of the province. • Districts to be added shall include Lahore, Faisalabad, Gujranwala, Narowal, Sheikhpura, Sargodha, Chiniot, Khanewal, Vehari and RYKhan.
2	<p>Training of women domestic workers</p> <p>Informal workers are the weakest and most vulnerable players in the market and it is not a coincidence that most of the informal workers across the globe are women. Domestic workers are generally exploited because they are unskilled and unaware of their rights. On the other hand, more working women have</p>	<p>Allocation to be made in ADP 2014-15 for training of women 10,000 domestic workers at Lahore, Faisalabad, Sialkot, Sargodha and Multan by Women Development Department.</p>

3	<p>begun to rely on domestic workers to manage their household chores. In addition with the rise in socio-economic status, the economically better off families tend to enjoy luxury and get more dependent on domestic helpers for household chores. Training of 10,000 women domestic workers in the Punjab is proposed in phased manner to ensure their recognition, rights and respect in society. This comprehensive skills development program will develop core competencies in domestic workers for effective communication and maintenance of health, safety and security. It will impart domestic cleaning, basic housekeeping, cooking and food handling skills to 10,000 under-privileged and vulnerable women from low socio-economic strata.</p> <p>Veterinary training of women in Livestock and Poultry at Tehsil Hospitals of Livestock & Dairy Development Department</p> <p>Although rural women perform an active role in livestock management yet they are unable to boost productivity since they are not properly advised and do not have access to technology that can benefit them. Veterinary training in livestock management, animal production and protection and poultry husbandry shall assist women to enhance livestock productivity.</p>	<p>Livestock Department to conduct training at Livestock Hospitals at tehsil level instead of District level to facilitate women trainees.</p>
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<p>4</p>	<p>Technical training of workers' wives for earning livelihood</p> <p>An impediment in gaining employment is lack of pertinent skills. Women workers generally comprise part of informal sector of the economy because they are unskilled. Training creates opportunities for women to enter into regular job market and leads towards inclusive development. To encourage workers' wives who do not generally possess skills for employment, it is proposed that three vocational training and display centers in workers welfare schools for girls may be established.</p>	<p>Action by Workers Welfare Board</p>
<p>5</p>	<p>Free of cost vocational training to women belonging to minority communities in Punjab</p> <p>Discriminatory attitudes towards minority women translate into their exclusion from playing an active role in the economic life of the country. Given the rising skills requirement for jobs and the socio-economic conditions of women belonging to minority communities, it is proposed that the Government may take measures for their uplift through vocational training so that they may acquire required skills.</p>	<ul style="list-style-type: none"> • Training to be provided by TEVTA. • Human Rights and Minorities Affairs Department to assume lead role.

	WOMEN ENTREPRENEURSHIP	
6	<p>Rozgar Bank</p> <p>Chief Minister's Self Employment Scheme extends very small loans to impoverished borrowers including women who typically lack collateral, steady employment and a verifiable credit history. It is designed to support entrepreneurship and alleviate poverty to empower women as they lack the highly stable employment histories that traditional lenders tend to require. Since its inception, an amount of Rs. 4.8 billion has been disbursed in 210 locations of 34 districts of Punjab. 288,140 loans have been disbursed out of which more than 40% have been granted to 118,702 women with 99.8% recovery.</p> <p>Keeping in view that many women are illiterate, and therefore unable to complete paperwork required to get conventional loans, a microfinance Rozgar Bank shall be established in the Punjab with mandatory targets of providing small loans to at least 30% women. Financial inclusion of women on the basis of social collateral through Rozgar Bank will support the development of women micro entrepreneurs in rural and urban areas.</p>	Action by Industries Department

	POVERTY REDUCTION	
7	<p>Exclusive space in existing Sunday Bazars and Ramadan Bazars for mini women bazaars where women can set up stalls.</p> <p>This initiative shall promote women’s economic empowerment at grass root level.</p>	<p>Action by</p> <ul style="list-style-type: none"> • LG &CD Department • All Commissioners All DCOs
8	<p>Establishment of cottage villages for women in Labour Colonies as a sale point of handmade clothes, jewelry, handicrafts.</p> <p>A cottage village in every Labour Colony is being proposed for marketing and sale of products such as handmade clothes, jewelry and handicrafts for women’s economic empowerment.</p>	<p>Labour Department shall ensure provision of suitable space in Labour Colonies.</p>
9	<p>Distribution of poultry & cattle among rural women for economic empowerment and increase of production in livestock and meat</p> <p>Livestock sector plays a vital role for the uplift of rural</p>	<ul style="list-style-type: none"> • Livestock And Dairy Development

	<p>population of the country and is considered to be the back bone of rural economy in Punjab. About 66% population of Punjab is living in rural areas where most of the families are depending on Livestock. The income of the livestock farmers is insufficient to maintain the family due to low productivity account of small holdings, poor animal husbandry and livestock management practices. The need of the time is to encourage participation of rural women in the livestock activities and to introduce new interventions to improve health status and productivity of livestock.</p>	<p>Department shall distribute Heifers, Sheep and Goat in 36 districts of Punjab among those poor women who serve as family head with meager resources that are not sufficient to support the household needs.</p> <ul style="list-style-type: none"> • Under the project 36,000 Heifers (1000 in each district) and 72,000 sheep / goat (2000 in each district) will be distributed to poor women. • Total estimated cost of the project is about Rs. 2160 million during 4 year gestation period.
	<p>BUSINESS DEVELOPMENT</p>	
<p>10</p>	<p>Only women contractors to run canteens in Women Educational and Training Institutions to encourage women to participate more actively in economic development</p> <p>There are 291 female colleges and 4 women universities in the Punjab. Creation of specific business opportunities for women in these institutions will enable them to actively participate in main stream economy. The bid for contracts will be offered by women and once awarded it shall be executed by women.</p>	<p>An amendment shall be made in Rules.</p>

	EMPLOYMENT	
11	<p>Delegation of power to divisional level officers for sanction of leave to Health, School and Higher Education employees.</p> <p>The largest number of public sector employees belongs to Health, School and Higher Education Departments. Most of these men and women are required to travel to Lahore for sanctioning of leave. For women employees who have simultaneous responsibilities at home, this travelling is extremely difficult. In order to facilitate these women employees in particular and men employees in general, it is proposed that the power to sanction leave may be delegated by Health, School Education and Higher Education Departments to officers at divisional level.</p>	<p>Health, School and Higher Education Departments to amend leave rules</p>
12	<p>Affordable residential facilities voucher scheme for Working Women</p> <p>As more and more women join the work force as a result of economic empowerment policy being implemented in the province, the need for adequate residential facilities for working women is increasing. Availability of residential facility improves</p>	<ul style="list-style-type: none"> • Establishment of a Working Women Endowment Fund with initial investment of 300 Million PKR in ADP 2013-14 of Women Development Department.

<p>13</p>	<p>working conditions for women and enhances their labour force participation. To provide safe housing for women outside their homes so that they can compete in a wider job market, an endowment fund titled "Punjab Working Women Endowment Fund (PWEF)" may be established. The fund will operate an affordable accommodation voucher scheme to provide low cost accommodation to low income salaried Working Women to improve their mobility and provide them decent work conditions. Key features of the new model may include:</p> <ol style="list-style-type: none"> i. Waiver in Property Tax and commercialization fee to be offered to private WWH owners. ii. Government to pay 80% of the charges for non-affording women. iii. Any woman earning less than 20, 000 PKR/month to be treated as non-affording. iv. 10% of monthly fee of each non affording woman to be paid to owners of hostel who enter into agreement with the Govt. <p>Private sector be encouraged to adopt employment policies to encourage women's participation in the workplace</p> <p>According to the Labour Force Survey, females comprise only</p>	<ul style="list-style-type: none"> • Enlisting of the existing Working Women Hostels operating according to Minimum Public Health and Safety Standards. • Women Development Department to form minimum public health and safety standard for enlistment and monitoring of private working women hostels. • A firm to be engaged for third party review of the process at the end of each year for lesson learning and course correction. • Creation of monitoring mechanism to ensure that the hostels are functioning properly. <p>Special committee to be constituted in</p>
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	<p>20% of the total employed population. This disparity point towards serious gender gap prevalent in the labour market as women comprising half of the population are at a disadvantaged position in terms of employment. Under PWEF 2012 numerous affirmative actions have been taken to encourage women to join public sector employment such as 15% quota for recruitment, 3 years age relaxation, additional chance of transfer and mandatory inclusion of one woman in recruitment committee.</p> <p>It is now proposed that the private sector may be encouraged to undertake initiatives for enhancing women employment opportunities.</p>	<p>collaboration with Chamber of Commerce by Labour Department for formulating proposals</p>
	<p>DAY CARE</p>	
<p>14</p>	<p>Punjab Day Care Fund</p> <ul style="list-style-type: none"> • Pursuant to Punjab Women Empowerment Package 2012 (PWEF), Punjab Day Care Fund Society (PDCF) was established with an initial grant of 100 Million PKR with the objective to prepare and execute policies for establishment of Day Care Centers at workplaces in the Punjab to support working women and disburse grants on co-finance basis through open proposal mechanism to NPOs, NGOs, CBOs and public organizations. • Sixty five applications have been approved by the Board 	<p>An additional non lapsable grant amounting to Rs. 100 to be provided in FY2013-14 for placement in PDCF account.</p>

<p>15</p>	<p>for providing financial assistance to establish/expand day care centres. The DCC established through PDCF grants will provide facilities to more than 1600 children</p> <ul style="list-style-type: none"> • PDCF Society was granted Rs. 100 million initially. Govt. of the Punjab shall continue to provide funding to the Fund for establishment of Day Care Centres for the children of working mothers. <p>Day Care workers' training</p> <p>Government of the Punjab is providing grants for establishment of Day Care Centre for children of working women through Punjab Day Care Fund Society. Up to March 2014, the Fund has approved grants for 65 Day Care Centres in both public and private sectors institutions. The success of the day care centers initiative is dependent upon availability and quality of human resource. As this service is relatively new and expertise does not exist in the labour market, it is proposed that Government may provide support by training women as day care workers. These certified trained workers shall then be employed by DCCs established through PDCF grant for standardization of services</p>	<p>Women Development Department shall execute through PDCF</p>
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	DECISION MAKING	
16	<p>Inclusion of women in executive body and as office bearers in trade union in the same proportion in which they are employed in the establishment provided that at least one member in executive body shall be female.</p> <p>Having no voice is also a form of poverty which in turn disempowers women. Cultural norms often mean that females are discriminated and given the fact that a large majority of women do not occupy posts in senior positions it has been decided to include women in executive body and as office bearers in trade unions. This initiative will facilitate empowerment of women by creating leadership opportunities for women workers.</p>	<p>An amendment in Punjab Industrial Relations Act, 2010 shall be effected for the purpose by Labour Department which may also consider further amendments in the Punjab Fair Price Shops (Factories) Ordinance, 1971 and Punjab Maternity Benefits Ordinance, 1958.</p>
	ENABLING ENVIRONMENT	
17	<p>Harassment awareness volunteer program</p> <p>Economic empowerment of women requires their increased participation in economic activities. While the provincial government is endeavoring to provide an enabling environment for working women, it is also cognizant of the need to eradicate the menace of harassment at the workplace which is considered a barrier towards women empowerment. Acknowledging the gravity of this issue, the Punjab Protection against Harassment</p>	<p>A model campaign to be launched at Lahore in FY 2013-14 followed by campaigns in all other districts in FY 2014-15 and 2015-16 at a total cost of Rs.36.50 million.</p>

	<p>of Women at the Workplace Act 2012 was enacted and subsequently, the office of Ombudsperson was established by Govt. of the Punjab in 2013. A large scale anti - harassment awareness campaign shall be conducted in all districts of the Punjab in a phased manner, with the involvement of young men and women for sensitization of citizens about legislative and administrative mechanisms available for protection of women at the workplace. The campaign will inform women about their legal rights and responsibilities, teach them how to identify harassing behavior, and instruct them about access to legal assistance for lodging complaints.</p>	
<p>SOCIAL EMPOWERMENT</p>		
	<p>STATUS OF WOMEN</p>	
<p>18</p>	<p>Establishment of Punjab Commission on the Status of Women</p> <p>The Punjab Commission on the Status of Women Act 2014 has been passed by the Punjab Assembly.</p>	<p>A search committee headed by the Chief Secretary has been notified which shall propose a panel of suitable women for appointment as Chairperson and members.</p>

	PROTECTION	
<p>19</p>	<p>Help Desk for females in every police station of Punjab</p> <p>Due to cultural taboos women do not usually register complaints in the Police Station. The environment of police station is quite intimidating for women. In order to create enabling environment for women in police stations, it is proposed that help desks may be established in every police station of the Punjab where only women may be posted for providing assistance to women complainants. It is expected that this reform will result in quick response by the police force and will ensure access to justice for women.</p>	<p>Allocation in ADP 2014-15 of Police Department.</p>
<p>20</p>	<p>Toll free women's helpline</p> <p>A provincial toll free women's helpline for providing information about laws, policies, rules, mechanisms and other services to both women and men. This will provide a two way communication that will be geared primarily towards women friendly services with women operators and counsellors. An essential ingredient of the helpline shall comprise referral to appropriate institutions. Helpline shall receive complaints of sexual harassment and link complainants to the Office of the Ombudsperson.</p>	<p>Women Development Department to initially arrange Human Resource, Management Information Systems with all the key components including Hardware, Software, Data, Procedures (design, development and documentation)</p>

<p>21</p>	<p>Domestic Workers Policy and further enactment for protection of Domestic Workers</p> <p>(a) Women and girls are employed as domestic workers in private households. They clean, cook, care for children, look after elderly family members, and perform other essential tasks for their employers. Despite their important role, they are among the most exploited and abused workers as they often work 14 to 18 hours a day, seven days a week, for wages far below the minimum wage and subjected to physical and sexual violence.</p> <p>(b) A taskforce is proposed to be established for formulation of Punjab Domestic Workers Policy and plan of action. The taskforce shall review the existing laws and chalk out a mechanism for effective promotion and protection of Punjab Domestic Workers which will in particular benefit women workers.</p>	<p>Labour Department shall draft policy for Domestic Workers including mechanism for regulation/licensing of placement agencies for hiring women domestic workers.</p>
	<p>LAND OWNERSHIP</p>	
<p>22</p>	<p>Land Revenue Laws</p> <p>Chief Minister Punjab announced land reforms under Punjab Women Empowerment Package 2012 to eliminate women's deprivation of inherited property. Under the Package Punjab</p>	

Partition of Immovable Property Act 2012 was passed by the Provincial Assembly and enacted/notified. The Act ibid provides for curtailing the delays in the disposal of partition cases and suggests mechanism to alleviate the problems being faced by joint owners due to protracted litigation.

Similarly Punjab Land Revenue (Amendment) Act 2012 has been passed by the provincial assembly and notified. Amendments in the Act ibid eliminates existing lacunas in the laws and rules governing land administration binding Revenue Officers that after Inheritance Mutation, partition of the property will be mandatory which protects right to property, in general, and for women right to property, in particular. Under these Rules, copies of computerized national identity card and form B of deceased and all heirs have to be mandatorily produced now before the Revenue Office for mutation of inheritance.

In order to eliminate deprivation of women of their inheritance right of property by Revenue Officer or any other person on account of malafide or negligence, District Enforcement of Inheritance Rights Committee have been constituted in each district. In case a Revenue Officer deprives a woman from her right he can be taken to task departmentally as well as under criminal laws.

	<p>Joint title of state land is being offered to both spouses for the first time in the history of the province and as a result of this reform, 260,169 plots have been allotted in Katchi Abadies in favour of both spouses at Lahore and in other cities in Punjab. Similarly, in Jinnah Abadis 3153 plots have been transferred in favour of both the spouses.</p> <p>Government of the Punjab shall continue to strive for alleviating the sufferings of women on account of land ownership issues. In this respect appraisal of land revenue laws shall be undertaken periodically to ensure that women do not face any hurdles in acquiring land.</p>	<p>Action by Board of Revenue</p>
	<p>WOMEN AND FAMILY</p>	
<p>23</p>	<p>Waiving of fee on new/late birth registration to encourage registration of girl child, especially in low income households</p> <p>For the poor, paying Rs.100/- per child as birth registration fee is difficult and often results in non- registration of children especially girls which is a hindrance in data collection, tracking enrolment and vaccination. It subsequently creates problems at the time of issuance of CNIC and domicile. It is proposed that fee for new and late birth registration of both girls and boys be waived off to encourage parents to get their children's birth</p>	<ul style="list-style-type: none"> • Amendment in the Punjab Local Government Act, 2013 Part-III of schedule to the extent of birth by LG&CD Department. • The procedure for late birth registration also be reviewed to make it non cumbersome.

registered without discrimination.

24 Family Courts Complex in every district

Separate Family Courts Complexes will, over a period of time, be built in the District Headquarters of the Punjab in order to provide congenial atmosphere for resolution of family disputes in a less adversarial and more mediatory and reconciliatory manner. These Complexes will also contain facility for parent-children meeting of estranged parents and other child friendly facilities.

25 Family law reforms

Plight of women and children locked in prolonged matrimonial disputes requires urgent attention of the State. In case of dissolution of marriage, women and children suffer the most in our society. Other issues such as child marriages have an adverse impact on female education and create higher risk of maternal and infant mortality. In this regards, Government of the Punjab has decided to take the following step to alleviate the suffering of women:

- Review of the existing provisions of Muslim Family Laws

Additional Chief Secretary to monitor execution of the scheme.

Allocation to be made in ADP 2014-15

	<p>Ordinance 1961 and other family laws regulating dowry articles, bridal gifts, maintenance and custody of children inter alia to update them in line with the present day needs of women and children and to facilitate them in the exercise of their legal rights.</p> <ul style="list-style-type: none">• Review of family laws or personal laws governing matrimonial affairs of non-Muslims/minorities in consultation with each segment of such communities with an emphasis on protecting and facilitating the rights of women and children and bringing them in conformity to the needs of present day.• Empowering the Arbitration Council to grant maintenance both to the wife and children.• Simplification of the procedures of Family Courts inter alia to ensure that family disputes are resolved expeditiously.• Rationalization and revision of the existing penalties provided in various family laws and empowering the Family Court to award penalties through a summary trial.• Making it compulsory for the husband not to raise allegations against his wife while divorcing her (pronouncing talaq).• Revision of the existing Nikahnama to cater to the	Action by LG&CD Department
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	<p>modern day requirements and protect women's rights and interests.</p> <ul style="list-style-type: none"> • Prohibition on ostentatious displays and timings of marriage functions and one dish marriage meals have been widely accepted by our society. These measures will be further strengthened through enactment of a robust and effective law. 	
	MINDSET CHANGE	
26	<p>Inclusion of Punjab Women Empowerment Initiatives, gender equality and women issues in school curricula for imparting cultural change.</p> <p>Transformation of society through education is essential for abolishment of cultural taboos and norms that have so far created hindrances for women empowerment. Male centric curriculum reinforces stereotypes and perpetuates discrimination which can gradually be improved through inclusion of content about women empowerment policy and issues.</p>	Action by Punjab Curriculum Authority.
27	<p>Inclusion of The Punjab Protection against Harassment of Women at the Workplace Act, 2012 and Punjab Women Empowerment Package 2012 in the training courses conducted at MPDD, Revenue Academy, Police Training Centers and other training institutions to sensitize key stake holders.</p>	

	<p>Communication is a vital instrument for successful implementation of any reform. It is therefore imperative that the initiatives of Govt. of the Punjab for women empowerment are communicated to the key stakeholders periodically. Public sector employees undergo mandatory trainings in Revenue Academy, Police Training Centres and Management & Professional Development Department. It is recommended that these reforms are made part of the curricula of these institutions so that all public sector officers undergoing mandatory training are sensitized about women's issues and government policies implemented for resolution of the same.</p>	<p>Notification to be issued by</p> <ul style="list-style-type: none"> • MPDD • Board of Revenue • Police Department • Health Department • School Education Department • Higher Education Department <p>Social Welfare Department</p>
	<p>WOMEN AND MOBILITY</p>	
<p>28</p>	<p>Provision of Scooties for working women</p> <p>A majority of working women and students suffer from bad travelling conditions and a small number of buses on specific routes. Despite the fact that overloading and some other problems are same for men and women, physical and mental harassment, which women face while travelling on buses and wagons add to the gender dimension of the issue. Metro Bus Service introduced in Lahore has provided a reliable and fast transportation solution with 140,000 commuters using the facility on daily basis. The government in the past introduced</p>	<p>Special mobility scheme for women to be developed by Transport Department</p>

	<p>yellow cab scheme in the sector with a successful 98.8% rate of return but not too many women opted to benefit from this scheme. Govt. of Punjab shall now introduce a mobility scheme exclusively for women in order to solve their transportation problems.</p>	
	<p>EDUCATION</p>	
<p>29</p>	<p>Higher Education</p> <p>Few investments have as large a payoff as girls' education. It has been proven consistently that educated women have healthier and better-educated families. Educated women are more likely to take care of their health and nurture and educate their children well, which, in turn, makes it more likely that their children will become active members of society. An educated woman mostly invests her income in her children and household which enhances her family's wealth and well-being.</p> <p>Govt. of the Punjab being cognizant of the importance of primary and higher education for women shall continue to invest in these sectors. Last year, 4 women universities were established in the Province and at present 57 Girls Colleges are under construction. 45 projects for provision of missing facilities in girls' colleges are included in ADP 2013-14. An amount of</p>	<p>Action by Higher Education Department</p>

	<p>almost 8 billion shall be spent in Higher Education sector in current financial year. 140 buses have already been provided to Girls Colleges in the Punjab and more will be provided next year. Funds amounting to Rs. 176 million for the purchase of furniture for 95 female colleges are being provided.</p> <p>06 proposals amounting to Rs.720 million for establishing new female colleges are under consideration for FY 2014-15. 160 proposals for provision of missing facilities to female colleges are under consideration for FY2014-15 at a cost of Rs. 2.2 billion.</p>	
<p>30</p>	<p>Punjab Educational Endowment Fund</p> <p>Since the establishment of Punjab Educational Endowment Fund (PEEF) in 2008, a total of 57,790 scholarships for an amount of Rs. 3,053 million have been awarded to needy students of both genders. As per eligibility criteria these students belong to poor families earning not more than Rs. 15,000 per month for school and college education and in the case of Master's not earning more than Rs. 30,000 per month.</p>	<p>During 2014-16, almost 38,387 females shall be awarded scholarships worth Rs. 1,031 million. The number of scholarships and the amount to be awarded to girls shall be more than the number of scholarships and amount to be awarded to boys.</p>
<p>31</p>	<p>Health</p> <p>(a) Health Insurance Policy to cover provision of health care facilities including comprehensive maternity care through issuance of Health Card to persons below poverty scoreline.</p>	<p>Allocation in ADP 2014-15 of Health Department.</p>

	<p>(b) Ante natal clinic services shall be provided under one roof in a phased manner in the Punjab. A pilot project shall target provision of services to women for ante natal check-ups at Ganga Ram Hospital and Lady Willington Hospital at Lahore.</p> <p>(c) 300 ambulances shall be provided to women from poor communities to reduce travelling time to hospitals</p> <p>(d) Up gradation of Gynecology wards and theatres shall be undertaken to reduce maternal mortality ratio</p> <p>(e) Birth waiting rooms shall be provided to expecting women of far flung tribal areas at DHQ/THQ of districts Dera Ghazi Khan and Rajanpur</p>	
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