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Role of Women in Inclusive Growth and Sustainability: An Indicative Study

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Abstract: *The economic face of gender inequality is not new; it existed in extreme forms and manifestations in the past also. Over the years, gender inequality has been translated in several forms, which include invisibility, glass ceiling, pink ceiling, wage gap, hindrances in career growth and access to capacity building. The developed world is also struggling to address issues of gender inequality and sustainable economic growth. Countries that have overcome this, are on high growth trajectories. Pakistan poses a dismal picture, low female labor force and economic participation remains a major contributor to Pakistan's low GDP. The issue of economic gender parity, if addressed, can therefore become a catalyst for Pakistan's future growth target. The acknowledgment of women's contribution to the society is undervalued. In addition, the proportion of women in informal sector is higher than in formal sector of economy. Thus, women are not showcased in inclusive growth and sustainability paradigms. Marriages, societal constraints, mobility issues, security situations, lack of encouragement of entrepreneurial start-ups, insufficient exposure to decision making roles and poor awareness about career growth are some of the factors that impede women's contribution to inclusive growth. The consensus is to increase women's visibility, participation and access, create equal opportunities and nurture a healthy work environment. This research attempts to contribute to the intellectual discourse through an indicative study in an urban setting. An indicative survey and interviews were conducted to ascertain the current mindset and status of women in workforce and their contribution to economic growth and sustainability. The sample size is 100+ females who have completed higher education degree in the last ten years. The hypothesis is backed by the Feminist Economic theory which demands wage and role equality in economic policy making and also questions division of labor at homes and in societies.*

Keywords: Gender parity, inclusive growth, economic empowerment, decision-making roles.

Introduction

Most parts of the world have acknowledged women's role in work fields. The developed and industrialized countries, including European, East Asian and Latin American economies experienced feminization since 1950s. The debate of gender parity and equality emerged in South Asia in 1980s.

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More than 49 percent population of Pakistan is female. However, despite such a large percentage of population being female, Pakistan is lagging when it comes to effectively utilizing women for sustainable economic development. Pakistan has a ranking of 148 out of 149 countries in Women Economic Forum's gender gap report 2018 (Saito, 2017). Though the trend is changing in Pakistan but the hurdles still exist in making women a part of the system, mainly following:

1. Patriarchy 2. Attitude 3. Security 4. Mobility

Even among women with a high level of education, labor force participation is low - only about 25 percent of Pakistani women who have a university degree work outside the home. Most of the women are not working not because of workplaces not hiring women, but majorly because of the attitude that was internalized by family and the society that women should not work. Main reason seems to be persistence of male family members for not allowing women to work outside their home(Tanaka & Muzones, 2016). In both 2005 and 2014 married women were 7 percent less likely to be in the labor force than were unmarried women (Amir, Kotikula, Pande, Bossavie, & Khadka, 2018).

Nearly 40 percent women have stated patriarchy the reason as per the report by Asia Development Bank. Other women said that they don't want to work outside their homes and the percentage was 15 percent. Of the ones willing to work, a third preferred to work at home. Thus the problem is women are unavailable for work in the country (Tanaka & Muzones, 2016).

One of the most ignored problems is the most significant, i.e., transport. Turns out that women face a lot of trouble reaching their workplaces and are willing to give up if things don't change. Research shows that more than three fourth of women have been a victim of harassment in public transport while going to work. Also, it has been seen that women with access to cars are more prone to work (Tanaka & Muzones, 2016).

Even if the women are willing to work, a majority of them are willing to do that at home which closes the doors to many opportunities. In reality, availability outside the home has increased for educated women but still a large chunk in unable to unleash its potential. Surprisingly, urban women are less available for work than rural women and are less likely to work outside their homes. One of the most important factor which adds to more working women is education. It has been found that women with post-secondary education increase Women's Labor Force Participation (LFP) with significant amount (Amir et al., 2018).

Countries that Brought Women in the Workforce

Japan

Japan has developed a model of Womenomics which aims at including women in the workforce. This model has advantages to it along with its imperfections. This model has emphasized more on marital life of working women as the female employees usually leave their jobs after their first child (Satoh, Tsukahara, & Yamamoto, 2018).

Following are some of the measures taken in terms of policy changes to ensure their social security. The government of Japan website states about the following measures:

• Safe additional child care capacity for approximately 320,000 children by the end of FY2020.

• Increase child care leave benefits from 50 percent to 67 percent, applied to the first six months of leave.

• Further encourage recurrent education for women away on maternity leave.

The problem of lack of decision making is also being tackled by the government by facilitating women with training programs on executive leadership from world's leading business scholars. The rate of women at directorship positions is now 5.3 percent (2017) compared to 0.9 percent in 2010 (Eastman, 2017; Lee, Marshall, Rallis, & Moscardi, 2015). The efforts by Japanese government to empower their women is progressing to make women independent and an important contributor to the economy.

Japan's aging population is a great issue for the government as it is losing its workforce. Measures to bring more women to the workforce is largely because of the need of human resource, rather than efficiency. This is not usually the case in most countries. In fact, countries like Pakistan are facing crisis of overpopulation with 64 percent of population under 29 years of age according to UNDP Pakistan (Najam & Bari, 2017). The steps that Japan has taken may be followed by a country like Pakistan to bring efficiency to the workforce and also to empower and emancipate its women.

Vietnam

Small and Medium sized organizations are of significant importance in the world of globalization. Vietnam's women are more than involved in the SME sector. The government encourages in every possible way to ensure that more women enter this sector. 21 percent of the formal sector is owned by women. SMEs contribute 40 percent to GDP of Vietnam. The enterprise sector reaps benefits more than anyone can imagine, especially for women (Das, 2017).

• It makes women economically independent

• Encourages decision making power for women and develops leaders.

• Gets rid of biases against the women in workplace and thus gender inequality reduces to great extent.

The Vietnam government has taken measures to improve the situation for entrepreneurs. Commercial bank lending and provisions such as discounts have also been issued by the State Bank of Vietnam, developing an environment suitable for SMEs to continue their practices. Vietnam's focus is on "lending", not a pro-women lending; the extended services to the whole sector helps the women in this field too. There are banks that are specially indulged in helping the women.

Sacombank is the largest private bank in the country and is specially looking for credit extension for the women entrepreneurs and business women. If the customer has a minimum account balance of 10 million VND for three consecutive months, she will receive a higher rate of interest and receive value vouchers. From 2007-12, Vietnam Women's Union has helped women with micro-finance support, vocational training and aspects which could lead women to empowerment and independency. Women are more into poverty reduction programmes. More than 85 percent of borrowers from state-supported

banks for poverty reduction are women. The micro-financing helps them overcome the problem of immediate sustenance along with future training so that they could build up upon themselves through either small business or informal jobs (Klissas, Brhane, & Benton, 2010). Vietnam's demographics are different to Pakistan but the steps bring a lot to the table by bringing the workforce to contribute to the economy.

Other Examples

A success story is also World Bank's developmental work under "Gender Action Plan" in Latin America and the Caribbean. The program rationale was promoting gender equality by empowering women to compete in major areas of markets, such as labor, agriculture, finance and the private sector (World Bank Group, 2012). Women were also provided life necessities such as transport and attached daycare centers. These initiatives resulted in an increasing number of women joining workforce and pursuing their careers. It also led to poverty alleviation as the income earned by these women caused a reduction of 30 percent in extreme poverty over a span of ten years.

In South Asia, the Skill India Mission is another example of an initiative that provides an enabling environment for nearly half of India's population to first learn various skills and then utilize them. Skill India program provides training and direction for businesses such as relating to agriculture, textile, construction, fishing, transportation and several other areas. The program also develops language and inter-personal skills, facilitates personality development and workforce skills, entrepreneurship and innovation (Agrawal, 2014). The program especially focuses on the needs of women and facilitates them safe transport, flexible work hours, and childcare support.

Women in Pakistan

Impediments to women contributing in the country's economic status exist at all levels. Patriarchy, glass ceiling, security, access to capital, numbers in the workforce, mobility and internalized constraints are all prominent factors, restricting women from becoming contributing members of the economic community. The factors identified above tele with World Bank Report on Female Labor Force Participation, released in 2018. A report by International Monetary Fund (2017) states that women empowerment and their role in workforce can increase Pakistan's GDP by more than 30 percent. The report acknowledges Pakistan's significant efforts and progress in promoting gender equality. It states that women's participation in workforce has increased by about 10 percent since 1990s.

The Ministry of Planning, Development and Reform claims that the government is actively working to meet the Sustainable Development Goals (SDGs) including the Goal-5, which is Gender Equality and ending all forms of discrimination against women. The government of Pakistan is committed to "build a healthier, better educated, further peaceful and additional prosperous society", which is less-likely to be possible without recognizing the immanent dignity of women and ensuring their active and vigorous role to build strong and deep roots of the society. There still remains tremendous scope for further progress. The World Bank Group (2014) state that Female labor force participation

rate in Pakistan remained at 24 percent in 2012, in comparison with 32 percent for South Asia and 69 percent in low-income countries. LFP is only 25 percent in Pakistan (2014) according to the World Bank report on Female Labor Force Participation (2018) in Pakistan. Sarwar, Abbasi, et al. (2013) argue that Pakistan has one of the lowest LFP of women in the world, it is also less than world average of 51.2 percent. Women's participation in the overall workforce in Pakistan comprises only 5.51 percent, of which 1.52 percent work in the formal sector and 3.99 percent (more than 75 percent of total women in workforce) in the informal sector. The female representation in the formal sector of economy which is less than even 2 percent of the total workforce, further decreases women's career growth.

Gender inequality is seen on all fronts; nutrition, education, training opportunities and discrimination in remuneration. Although the situation has been improved in terms of pursual of higher education, it does not get translated into corresponding increased numbers in the workforce. On the other hand, majority of women are also affiliated with informal sector, which is usually less-paid, have undefined working hours, less benefits and sometimes have security issues (Sarwar et al., 2013). Economic discrimination in terms of remuneration exists. The situation on the ground is still not supportive of more women coming out to work. Moreover, the addition has happened because of economic compulsions and not state support. Constitutional and legislative protection exists, however, implementation is poor and cosmetic.

The social and cultural construct in Pakistan is patriarchal and has a strong impact on women's decisions of daily life, including employment, and women have internalized it, most accept their sub-ordinate status. The constitution of Pakistan protects employees, regardless of their gender, mentioning both "human working conditions" and "equal employment opportunities". Ombudsperson offices are working at both federal and provincial levels to ensure women's protection against harassment at the workplace. The laws in Pakistan restrict gender discrimination, gender discrimination in employment, secure working environment and maternity benefits for working women.

Literature Review

The study looks at Feminist Economic theory to draw its conceptual framework. It also attempts to contextualize it to indigenous paradigms. Feminist economics explains the interrelationship between gender and the economy. Therefore, feminist economics also looks at the unpaid, non-market intermediated part of the economy and society and examines the common dividing concepts between economic and social, productive and reproductive, masculine and feminine, paid and unpaid and public and private. Since the 1990s, literature identifies these gaps as not only unjust, but also reducing economic performance. Furthermore, feminist economics defines patriarchy and capitalism as "interrelated forms of dominance" (Urban & Pürckhauer, 2016).

Feminist economics includes an extensive set of ideas with a "range of stances". These different perspectives meet at the same component of economy as a method of "social provisioning" (Power, 2004; Jennings, 1993). They also consider gender as the major category of analysis. Feminist economics questions the social reproduction of life, which are

not mediated by monetary benefit/wage. The general objective of Feminist Economics is to eliminate gender-biasness and patriarchal hierarchy.

Marilyn Waring, the principle founder of Feminist Economics, visited developing countries and observed working women, who were not only looking after their families, but also working in field, such as transporting water, gathering woods for fuel and taking care of crops and farm animals. She questioned the system of National Accounts, through which a nation's economic growth is measured. She writes in "If Women Counted: A New Feministic Economics" (1988) and "Counting for Nothing: What Men Value and What Women are Worth" (1999) that the concepts of economics do not count women's unpaid work, including housework. Waring's voice developed thought process in many; Margunn Bjørnholt and Ailsa Mckay are one of those. Bjørnholt and McKay (2014) argue that women have carried the pressure of 2008 economic recession through serving in the labor market and playing major role of key providers of public services. Women sustain economies by bearing the costs of the crises.

The literature review reveals that there is obviously a greater gender inequality in developing countries than in developed ones. (Jayachandran, 2015) argues that the male child is preferred over a female child and right from the start females are victims of rituals and social norms which hinder women's progress. India, the Middle East, and North Africa stand out for their very low female employment and freedom of choice for women, which appear to be rooted in these societies' concern for women's "purity". In countries like Pakistan, religious rituals and social norms play a critical role in gender inequality and thus cause hindrances in women's economic empowerment. Men are also given more preference in the developed countries; the construct is different.

Bukhari and Ramzan (2013) argue that the discrimination is influenced by cultural norms and traditions and religion. Status of women by country according to data collected by Lauren Streib in September 2011 states, Pakistan's position at 158. The result may be correct but reason is cultural constraints, social norms, lack of awareness, lack of education and poverty, wherever the circumstances will be same the result will be almost same. People practice what they learn from society, culture and social norms. This is society which chooses priorities in gender role, not religion. It is not religion but selective use of religious activities to strengthen patriarchy that causes hindrances for the women in Pakistan. Largely, it is cultural and social.

Raza (2007) argues that the following are the core areas affecting women's participation in Pakistan's workforce.

- Misguided family values,
- Inadequate legal protection from sexual harassment, and
- Underemployment of women in the formal sector

Sarwar et al. (2013) discuss that areas where women in households have higher participation in decision making, greater spending have been reported in education, medical, clothing and means of home. On contrary, higher spending shifts to food and transportation where men are solely making decisions. A report by Clinton Global Initiative says that a working woman will invest 90 percent of their income back into their family, compared with 35 percent for men. By focusing women empowerment, innovative businesses and organizations can stimulate economic progress, expand markets, and improve health

and education for everyone. This shows that women if given platforms and exposure to decision making, economic viability can be increased.

Kelkar and Raj (2013) argues that women are not given revenue producing land which makes them reliant on men and keeps them away from policy making exposure which adds problem in the society. The situation is not different in South Asia, particularly Pakistan where women are kept away from decision making, deprived of inheritance and generally shunned from leadership roles both at home and workplace; they primarily are engaged in pressure dealing positions.

Mobility is also a major contributor to hindering Pakistani women from using their potential to their best which is translated into social capital. Men have autonomy and power to execute decisions for women. Dr. Naima Tabassum (2016) states that Pakistani women, especially in rural areas, need to inform their family and take permission before going outside home. It is necessary to find some companion from within household for their visits outside home. Women's mobility without any companion is restricted even to avail medical facility, friends, relatives, shopping, and other activities.

In urban settings, Zippel (2017) says that women are more likely to use public transportation, engage in more non-work travel outside in rush hours and make more multi-stop journeys. Women do not realize the significance of mobility for their careers until they actually become mobile. Addressing women's career expectation with empowering and enlightening women with mobility issues and educating them that a lack of mobility is an impediment to their careers is essentially a first step. Moreover, this has to be a state initiative to make mobility both convenient and safe for women.

Ellis, Kirkwood, and Malhotra (2010) suggests women should be involved in small businesses management to direct ways for not only alleviation of gender inequality but also poverty alleviation, and then move them to large businesses.

The highlighted problem of underemployment is of much significance. The recognition of women's contribution to the informal sector will not only build them a new role in economy but also provide them with power to decide. In Pakistan, the informal sector plays a major part in economy but can reach new heights through entrepreneurship opportunities, specially to women. The problem is all of the above, from patriarchy to mobility, from societal norms to the culture and religion and security, all hinder women from taking initiatives and thus failing to reach to potential.

The literature is silent about shift of attitude, majorly in the women of Pakistan who now want to work, want a role in decision making and are emerging as important economic agents. Their contribution to the overall economy is largely not showcased appropriately. The limitation is the scope of study, which remains a factor. There is a need of a broader research studies in Pakistan to educate and mentor both women and men about gender equality and economic empowerment. Also there is a silent change taking place as Pakistan is fast becoming an urban state. Kugelman (2013) claims that about one-third of Pakistan's current population is urban, which will rise to about 50 percent by 2025. 90 percent of the businesses in Pakistan are SMEs, and according to Mazhar Malik (2011), Small and Medium Enterprises (SMEs) produce 85 percent jobs, which are non-agricultural and mostly urban-based.

Research Methodology

The methodology of research is both quantitative and qualitative. However, the analysis are qualitative in nature. The major sources of data collection include online survey with closed-ended questions, detailed interviews and scholarly publications. The research approach is descriptive. The research is indicative of women's role in economy.

Survey

An online survey was done of 100+ females, who completed their tertiary level education in the last decade. They were asked close-ended questions about their career trajectories and vision, their positions at home and the workplace and constraints to pursue careers. The respondents were the female graduates who completed their higher education in last ten years. The results are largely indicative in nature, show a significant change of attitude; they are more willing to work. However, we have a long way to go to achieve the goal of gender equality.

Occupation

Majority of respondents are working and committed. 71.6 percent are employed by a company. 20.7 percent are self-employed and 7.8 percent are completely housewives. These statistics indicate the state of women's occupation in urban cities of Pakistan.

Relevance of Job

Underemployment and expertise-oriented and relevant employment remains an issue. 47.4 percent of the respondents' jobs were either not degree-related or they were not sure about it, which shows the poor state of career opportunities. Only 52.6 percent jobs were degree-related.

Decision Making Role at Workplace

In the workplace, more women think that their role is not cogs in the wheel, but they participate substantially. 50 percent respondents possess decision making roles at the workplace, 24.1 percent are not in a decision making position and 25.9 percent are not sure about it.

Decision Making Role at Home

As more women are joining workforce after tertiary education, the economic empowerment gives them voice in decision making. Three-fourth of the women are in decision making positions at home, while rest are either not in that position or are not sure about it.

Insights in Career Growth

There is a small group of women who is only job-oriented, and there is another lager group who is more geared towards career growth. 73.3 percent think they would possess decision making positions at the workplace in next five years, 5.2 percent think they would not be in a decision making position and 21.6 percent are not sure about it.

Willingness to do Household Work

A small percentage of females see career clashing with their expected traditional homemakers' role. 38.8 percent think that they would be fulfilling household responsibilities in the future, which indicates that they do not see a clash of career and household role. 61.2 percent see a clash.

Family Restrictions

78.4 percent reported little or no family restrictions to pursue careers. 21.6 percent still see family restrictions as an impediment to economic participation.

Self-Reliance in Terms of Entrepreneurship

Not many women tried to start their entrepreneurial venture. Only 36.2 percent tried to start it. Risk taking and availability of capital is low in women.

Gender as an Issue in Promotions

49.1 percent think that men are preferred over women at the workplaces to get promoted, while 23.3 percent do not think likewise. 27.6 percent are not sure about it.

Wage Gap

The discrimination is low in terms of remuneration. Still, 42.2 percent have witnessed gender-based wage gap or difference in the salary for the same work. 49.1 percent have not witnessed it and 8.6 percent are not sure about it.

Men's Acceptance of Reflected Glory

Women's presence in the workforce and their persuasion of careers is becoming acceptable. Only 26.7 percent report that that their close relatives (men) are negatively obsessed with their career growth, 14.7 percent are not sure about it. 58.6 percent refuse the negative obsession of men with women's career.

Society as a Hurdle

Collectively societal norms and values remain an impediment. 62.9 percent report society as a hurdle in pursuing career, 10.3 percent deny it and 26.7 percent are not sure about it.

Harassment

Sexual harassment and bullying continues to be a very important constraint. Fear of harassment becomes a hurdle to 35.3 percent of respondents in pursuing career, 15.5 percent are not sure about it and 49.1 percent deny it.

Financial Constraints

64.7 percent still does not identify economic compulsion as a reason for women to join the workforce, but are abstractly agree to it. 21.6 percent respondents reported that they were allowed by their family to work due to the financial constraints. 13.7 percent are unsure about it.

Career Goals after Marriage

68.1 percent have the exposure of pursuing career goals after marriage, 8.6 percent think vice versa. 23.3 are not sure about it.

Financial Contribution after Marriage

52 percent are ready to financially contribute to the budget post-marriage. 25.6 percent are not willing to do so and 22.4 percent are not sure about it. However, when women are economically empowered they contribute to the family; it's a given.

Mobility and Distance as a Hurdle

Lack of ease of mobility and distance remains a factor which is also patriarchal in nature and it was identified by 83.3 percent participants as an impediment. Only 16.7 percent don't think that this is a hurdle.

Interviews

Ten working women were interviewed who pursued their career within ten years of completing tertiary education. The interviews results complement the survey results. During discussion, the interviewees reported experiencing employment discrimination at workplace, in terms of moving up in hierarchy and remuneration packages. They also indicated societal norms and cultural values resisting their career path, for instance, late working hours are not acceptable and they are compelled to act accordingly. Traveling distance and poor transportation also effects the career choices in some way or the other. Most women did not see a clash of career with the married life. Only two women showed their interest in becoming full-time housewives after marriage. However, they stated that they might do a small business. Overall, the interviews showed the rising awareness and acknowledgment of economic empowerment of women and a need of change of attitudes of men.

Analysis and Conclusion

Patriarchy remains a major impediment in women's growth trajectories. However, there is both resistance and rethinking. Feminist activism and the overall change in the global construct has also impacted Pakistan. The young generation is thinking differently and interestingly the male counterparts are also becoming supportive and understanding. They are far more open than before to issues of women empowerment.

Economic dependence on an individual raises a number of questions, such as the division of work at home and responsibilities of men and women, money distribution within the household, financial and other decisions (Bjørnholt & McKay, 2014). The survey and interview results demonstrate that economic empowerment in women is an on-going phenomenon in Pakistan, and is now emerging as a trend to be reckoned with. The middle class now has a substantial number of educated women, who are also economic agents. Patriarchy is entrenched, but is challenged on several fronts in subtle and not so subtle ways. The "Me-too" campaign and women marches are not random happenings; they are indicative of a paradigm shift that is taking place in the society. The analysis of the survey and interviews, though limited in nature, is reflective of this. The perspectives of 100+ women show, women who have completed their tertiary education are already an active part of the workforce or are very desirous of it.

Interestingly, the family support for women pursuing careers is present. The acceptability of women's presence in workplaces is also improving; women are also breaking ground in all-male environments. Majority of women are open to work now. Economic empowerment seems to get translated in decision making at home and empowerment in domestic environment with women if not directly participating in decision making, have opinion over issues. Women now want a role in decision making, see themselves working post-marriage, and do not see careers and marriage as a conflicting paradigm. They are also willing to shoulder financial responsibilities and expect it to come with respect. Some are also inclined towards entrepreneurship and may pursue it if supported. Entrepreneurship in women is also emerging as a trajectory of empowerment. The survey and interview results are indicative of a change of mind-set at the individual and at the household level.

Despite the positive changes of attitude, there are serious issues faced by women who have broken the barrier. For example, underemployment or employment generally not corresponding to the degree acquired remains an issue. This is also compounded by the fact that the family may support venturing out, but also discourages anything that involves long distances and are critical of where women work and of the hours that they spend at the workplace. The important components of decision to work do not rest with her. Power equation as an element of patriarchy has various manifestations, including gender-based pay gap and excessive responsibilities on women. Additionally, many feminist economists indicate that capitalist production largely relies on the exploitation of female workers and undervaluation of women's contribution to the economy. This was accepted and experienced by surveyed and interviewed women. Although, they are active and committed in the workforce, but strongly feel that they are discriminated against in promotion and assigning of responsibility. The glass ceiling and the pink ceiling, both

are very much there. Women's work potential and competences are undervalued, for the same job-value that men are doing. They are underestimated for executive and managerial positions. Women's promotion rate is lower than men.

Neoclassical economists, such as Jevons (1835-1882), Edgeworth (1845-1926) and Marshall (1842-1924), have explained women's position as economically dependent on a father or husband and thus less productive than men and weak as economic agents. Feminist Economics questions the perceived roles of women as dependent, stagnant and inactive actors and demands acknowledgment of women's contribution at home and workplace, economic independence and role in decision making (Power, 1983).

The survey and interview results also indicate that post marriage and children, pursuing careers become more difficult, both because of lack of support system other than family, issues of mobility and societal norms and values. Most women may be allowed to pursue education and work, but at the same time are restricted to independently go out and fulfill even their basic needs, such as food and accessing medical facility, entertainment is not even brought up. The change in attitude is more in females; males need to be brought on board. We are empowering women, without mentoring men to deal with empowered women.

Women may be allowed to work or even be supported for it, societal norms and values which are rooted in patriarchy continue to determine the level of economic participation and is a huge impediment to most women's career growth. Thus, most women, even if they take up jobs, are reconciled to lack of growth and do not pursue career trajectories, for which they have potential. If we as a nation are able to overcome the impediments identified, and consciously facilitate women empowerment, the sky is the limit.

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