



WOMEN EMPOWERMENT AND ECONOMIC DEVELOPMENT-AN EXPLORATORY STUDY IN PAKISTAN

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Abstract

Women are the component of our society but still they have hindrances in getting their rights. Women should be empowered with their rights of education, health, security, jobs, skills, decision making authority, better living standard, and respect. The research question of this paper is: Is Woman Empowerment responsible for the development of the economy? Questionnaires were completed by thirty female participants having higher positions in Banking, Education, and Transport sectors. Demographics characteristics and open-ended questions were asked from the participants. Open-ended questions were: 'Do you agree that women should be empowered?' 'What do you think are the main hindrances in empowering women?' 'Do you think that women empowerment leads to the development of economy?' 'What suggestions do you have regarding women empowerment?' Findings indicate that men want their dominancy so they are not willing to empower women. Both men and women should work together in the society to bring prosperity. Women must raise voice for their rights and they should be self-confident. Empowering women is essential for the development of the economy.

Keywords: Women Empowerment, Gender, Economic Development, Inequality

Introduction

Women are the part of our society but they have less authority. Society cannot be created without women contribution. Generally, there is discrimination between men and women. Women have hindrances in every aspect of work. From centuries, societies have been trying to develop without giving women their rights. For the welfare of society, condition of women should be improved. Both male and females are components of a society and they are depending upon each other. Allah has created them with the same clay. Man wants to dominate woman because of which male dominated societies having gender discrimination and inequality exist. Men are empowered in the society and women are considered their servant. Women do not have their rights.

Women should be empowered because both men and women are human beings and are equal. Off course, there are differences between men and women. But no sex should have

dominant position in the society in any case. Voice of everyone should be listened, irrespective of woman or a man, black or white. Recently, there has been growing interest in women empowerment. Empowering women is not only useful for women but also for the society. If the society is run by men and women with equality, it will lead to the development. The empowerment of women is essential for the development of the society. Now-a-days Women are performing different roles of working but still they not equal to men.

Women empowerment includes women awareness of their rights, self-confidence, to have a control over their lives both at home and outside and their ability to bring a change in the society. Empowerment has many elements which depend upon and relate to each other i.e. economic, social, political and personal. Economic empowerment means to give woman her rights in the economy. Social empowerment means status of woman in the society should be equal to man by eliminating injustice and inequity. Women should have respectable value in the society. Political empowerment means women should have seats in provincial and national assemblies and giving one woman right of one vote. Personal empowerment means women should have freedom in their personal matters.

Women can change their status in the economy, and also of the societies and countries. Often contributions of women in the economy are ignored, and their work is underestimated. Gender discrimination reduces the chances for the women to eliminate poverty and to improve their lives. Inequalities between women and men are found i.e. women have little access to resources which leads to slow growth in the economy. Women empowerment in the economy increases participation of women in the labor force and reduces poverty in the economy, access of women farmers to the resources increases production and they can support their families, and women are the owners of property and earn money from it. Women contribute to their families, societies and countries financially. This brings development in the economy.

Women must participate in decision making processes. Women should be provided with the skills, knowledge, and access to resources. This paper shows that by empowering women i.e. giving them their rights of education, health, job opportunities, decision making power, better living standard, removing violence, poverty reduction, and welfare will bring development in the economy. However, even though many studies have been conducted on women empowerment, there has been very little research done on the topic that empowering women leads to the economic development. The purpose of the present study is to know whether women empowerment leads to the development of economy.

Literature Review

Women

“Women perform 66% of the world’s work, and produce 50% of the food, yet earn only 10% of the income and own 1% of the property. Whether the issue is improving education in the developing world, or fighting global climate change, or addressing nearly any other challenge we face, empowering women is a critical part of the equation” (*Bill Clinton, 2009*).

Investing in women is not only the right thing to do but the smart thing to do (*Ban Ki Moon, 2008*). Small numbers of women work and for the same work they earn less than men (*Duflo, E., 2011*). A large number of women has entered in the labor force but not been treated as equals to men. They earn less than men and have less opportunity for growth (*Goldin, C., 1990*). Women have always been granted secondary role in the family and society. Women are aware of gender inequalities and are trying to fight them (*Panigraphy, R.L., & Bhuyan, D., 2006*). Women

should have access to resources and right to participate in decision making. Increase in power of women will hurt power of men (*Oxaal, Z., & Baden, S., 1997*).

Almost in every country, women have longer working hours as compared to men, but their income is less and they have poor living standard. Unpaid work badly affects the health and welfare of the children and other home members. Poor women have more unpaid jobs, longer working hours and have poor working conditions during bad times to support their families. Parents think women have less paid work; they have an intension to spend less in their education, leads to further women poverty (*Women's Work and Economic Empowerment, n.d.*). *Bradshaw & Linneker (2003)* highlight three factors that are responsible for women poverty: women have fewer job opportunities, women have less decision-making power and women can make decisions, but it must benefit others first.

Empowerment

Empowerment is to challenge injustice which is forcing people to take part in society on conditions which are unfair, or in ways which reject their rights (*Oxfam, 1995*). Empowerment means the power to select and requires change in the structures of society that form power relations and unequal distribution of resources and opportunities in society. Empowerment has two inter-related elements: resources and agency. Resources include both tangible and intangible assets. Tangible resources are financial and material assets, and intangible resources are knowledge, skills, and ability, and participation in political and social activities. Agency is power by which people set their goals and objectives and achieve them (*Kapitsa, L. M., 2008*).

According to some experts, there are three elements of empowerment: *self-empowerment*, *mutual empowerment* and *social empowerment*, and these three elements are related to each other. Self-empowerment means individual effort, mutual empowerment means relationships with others, and social empowerment is generated by removing social, political, legal and economic hurdles to get individual influence. Concentration on one or two elements of empowerment is not sufficient for achieving important change (*Kenneth, E. Pigg, 2002*). Development is not only made for people but they must contribute to it. People should participate actively in the decisions and actions of their lives. Investment in women skills and giving them power to make their own selection is not only important but also leads to economic growth and development (*UN, 1995*). Empowerment is explained by how much people participate in the decisions and actions of their lives (*Oxfam, 1995*).

Women Empowerment

Men don't compromise between the rights they want for their own wives and the rights of other women. Men prefer other women to have rights because men care about their daughters and women rights raises investments in education of children (*Doepke, M., & Tertilt, M., 2008*). Women empowerment eliminates wrong value systems and oppression beliefs from the society. It creates a situation where there is no gender discrimination and both (males and females) use their skills to build a friendly society (*Akhtar 1992*). Women empowerment can be achieved through educating girls. Education develops skills, knowledge and confidence in women that can help them in achieving opportunities in economy. Fee concession and needy scholarships for girls at school has helped a lot in increasing educated women. Vocational training Programs will help in providing better skills and good jobs to women (*Tornqvist, A. & C. Schmitz, 2009*).

The aim of Women Empowerment is equal distribution of power between the sexes. Both men and women should be provided equal economic, social, legal, and political opportunities for their development. To get empowerment, women should increase their self-esteem, self-

confidence, and understanding of their own potential, appreciate themselves and value their knowledge and skills. Women should obtain equal distribution of power and involvement in decision making at home, in society, economy, and politics through women empowerment (*Panigrahy, R.L., & Bhuyan, D., 2006*). *Desai, M., (2010)* highlights the issues of women empowerment and improvement in education, health, and economic and political participation. Women must have authority, power, and preference in functional and important decisions. Women empowerment reduces maternal mortality and fertility. Women violence prevents the welfare of women. Women empowerment is measured through dimensions of knowledge, health, resources, decision making and employment.

Middle-class Middle Eastern women speak for their rights, want social and political change, and participate in campaigns (*Moghadam, V. M., 2003*). Poverty can be eliminated by addressing gender disparity in terms of rights, resources, opportunities and political power. Women are unequal to men in all aspects in the developing world. Gender disparity is more among poor people. Gender inequality hinders development and has a negative effect on well-being of people (*World Bank, 2001*). Education of women plays an important role in gender equality and education will help woman in securing their employment. Women are facing difficulties in getting education and pursue careers. Pakistani women have to struggle hard in order to get their rights (*Noreen, G., & Khalid, H., 2012*).

Findings indicate less authority of women in decision making and mobility, limited access to economic resources, and threat and violence of their husbands in Pakistan and in north and south India (*Jejeebhoy, S. J., & Sathar, Z. A., 2001*). Working women are confident about their future and have authority over their own lives. They meet their own and family needs and also provide support to their old parents. Education provides information to women about their rights, household decision making, self-confidence, respect for others' advice and information and freedom in voting (*Kabeer, N., Mahmud, S., & Tasneem, S., 2011*).

Women empowerment can be achieved by increasing their rights, resources, capacity to make decisions, dignity, choices, opportunities, and power (*Kabeer, N., 2012*). Women have poor access to property and legal rights i.e. land, water and other natural resources. Lack of knowledge of legislation and poor implementation reduces the capability of women to speak for their rights (*Quisumbing, A. & L. Pandolfelli, 2009*). In order to access and compete in markets of developing countries, women entrepreneurs have to experience hindrances like lack of mobility, ability and professional skills relative to men (*World Bank, FAO & IFAD, 2009*).

Women's Economic Empowerment

To increase opportunities for women in economy, they must have an access to better jobs, a business environment that supports them in doing business, access to financial sector that meet their needs, and job security in times of crises. To protect legal rights of women, and to make sure that their voices are heard are important elements of empowerment (*Women's economic empowerment, n.d.*). Women empowerment helps to achieve women rights and development goals such as economic growth, poverty reduction, health, education and welfare. National economies suffer when they discriminate against women. Women having skills and opportunities help businesses. Economically empowered women have more contribution to their families, societies and national economies. Women should be provided skills, resources and equal access to economic institutions. Women should have the power to make and act on economic decisions (*Golla, A. M., Malhotra, A., Nanda, P., & Mehra, R., 2011*).

Economic empowerment helps women in providing access to resources and opportunities in the economy (*DAC Network on Gender Equality, 2011*). Education is a resource that women

can get easily as compared to other resources which will lead to their development in society. In Underdeveloped countries, uneducated women experience bad conditions because they depend on men (*Isiugo-Abanihe I.M, 1996*). Gender inequality in education prevents economic growth. Societies that do not invest in women have to pay a cost for it like less income and passive growth (*Dollar, D., & Gatti, R., 1999*). Women empowerment leads to economic growth. Women should empower themselves. Developing organizations support women empowerment including health, education, reproductive rights, political participation, and microcredit (*Oxaal, Z., & Baden, S., 1997*).

Previously, women were depending upon men but empowering women through job opportunities has released them from this state and now they are the economic actors. Increase in women earnings and bargaining power lead to higher investment in education, health and nutrition of children which results in economic growth in the long-run. Women share in jobs increased from 42% in 1997 to 46% in 2007. GDP of India would increase by 8% when ratio of female/male workers grew by 10%. Africa's overall agricultural production could rise by 20% when women have same access to the inputs of agriculture as men have. Businesses run by women are about 38% of all low level corporate businesses in the world. Women entrepreneurs in Africa, Asia, Eastern Europe and Latin America are increasing which directly affects job opportunities and poverty elimination (*UK DFID, 2010*).

UNDP improves women's economic empowerment by: increasing identification and reducing unpaid work of women; Supporting access of women to land and their participation in decision-making; Providing training, skills, management of business and functional knowledge to women entrepreneurs; Certifying businesses that support workplace equality; Supporting property rights of women (*Women's economic empowerment, n.d.*). *Fernandez, R., (2009)* shows the relationship between women rights and economic development and focuses on a basic economic right for women i.e. property right. Men as husband favor patriarchal system in which women have few rights but fathers do not support this system. Economic development means capital accumulation and declining fertility.

There are two directional relationships between economic development and women empowerment. Inequality between men and women can be reduced because of development and women empowerment may lead to further development. Policy action is compulsory to acquire gender equality. In this way, virtuous circle will be started (*Duflo, E., 2011*). Factory owners have to support better health, education and public safety of women and they should change practices to increase output of talented women workers. Productivity can be increased by providing women workers their rights, skills, safety and respect (*Hossain, N., 2012*).

Gender equality promotes economic growth. Employment and education opportunities for women reduce household poverty. Women should be given access to economic resources for contributing to growth. Women labor force participation is low and focuses in the gender segmented labor markets which show gender inequality. Women are provided less education and training, little or no access to credit, uncertainty to own their property, hard business registration procedures, and no entry in business networks (*Kabeer, N., 2012*). Women economic empowerment will increase through better women health such as providing access to fertile information, reduction in early marriages, helping women in getting degree and poverty reduction (*Aid,I., 2010*).

The evidence that gender equality, especially in education and employment, leads to economic growth is more logical and vital than that economic growth leads to gender equality in terms of health, prosperity and rights. From a growth context, the progress in certain elements of gender equality will present a win-win situation but from a gender equity view, there is

uncertainty that growth will present critical elements of gender equality (Kabeer, N., & Natali, L., 2013). The *World Bank Action Plan (2006) Gender Equality as Smart Economics* discusses that Economic empowerment is establishing markets for women and empowering them to compete in these markets. Markets have many types; the Action Plan aims four important markets: land, labour, capital and product.

Institutions should be reformed to provide equal rights and opportunities to men and women. Economic development should be encouraged for equal resources and opportunities. Active policy measures should be taken to reduce gender disparity (World Bank, 2001). Strategies must be made for increasing women awareness about gender inequality, their rights, and their access to community resources, professional and life skills and allowing women to mobilize (Jejeebhoy, S. J., et al., 2001). TV and NGOs are raising awareness about women rights and legal protections available. Some NGOs provide training of professional skills (Kabeer, N., et al., 2011).

Research Methodology

A qualitative method was used. The participants were females having senior positions in Banking, Education, and Transport sectors. Participants were selected from various sectors to bring variation in sample. Thirty women were selected as a sample of the study. Thirty questionnaires were completed by women working across three different sectors. Ten women were selected from each sector i.e. banking, education, and transport. Participants were contacted through telephone to determine their eagerness to complete questionnaires. All questionnaires were completed by the participants in their offices.

The questionnaires consisted of demographic characteristics of participants and open-ended questions that were asked of all participants. Questions were: ‘Do you agree that women should be empowered?’ ‘What do you think are the main hindrances in empowering women?’ ‘Do you think that women empowerment leads to the development of economy?’ ‘What suggestions do you have regarding women empowerment?’ The participants belong to different employment sectors and their job titles also vary. The participants’ experience in their field ranges from 5 to 20 years.

Research Findings and Discussion

Results showed that no women was 25 years or younger. Only three women were aged between 26-30 years. Twenty women were aged between 30-40 years and only seven were above forty years. Twenty women were married and five were unmarried. Two were divorced, one was separated and two were widowed. The women were well educated with twenty having masters degree or above education. Seven had completed bachelors and three were having intermediate degrees.

Women were asked about their overtime work, nine out of thirty responded that they sit for overtime sometimes but not regularly and twenty one said that they do not work overtime. Women who sit for overtime reported that they are not paid for overtime. Twenty two women reported that they got promotions in their job careers and eight said that they were not promoted ever.

Table 1: Demographic Characteristics of Respondents

Age	Below or equal 25 years	26-30 yrs	30-40 yrs	Above 40 yrs
	-	3	20	7
Marital Status	Married	Unmarried	Divorced/Widowed/Separated	
	20	5	5	
Education	Matric	Intermediate	Bachelor	Masters or above
	-	3	7	20
Overtime Worked	Yes		No	
	9		21	
Promotion	Yes		No	
	22		08	

Thirty participants were given questionnaires to complete them. Ten participants were selected from banking sector, ten from education and ten from transport sector.

Table 2: Sector of the participants

Sector	Frequency	Percentage (%)
Banking	10	33.33
Education	10	33.33
Transport	10	33.34
Total	30	100

Women were asked about their mother's education. Findings showed that four were uneducated, fifteen were under matric or matric, eight were having intermediate degree and three were bachelors. The women were asked about their parent's salaries and their contribution to the family income. On average, women contributed 43% to the total income of their family. Six women were earning 100% of their family income. These results show the importance of women salaries to their family income.

Twenty four women reported that they give money to their families and six reported that did not give money to their families. Women were contributing financially to their families and society, this presents that they were being empowered economically, which may lead to economic development. On average, women earned more salaries as compare to their parents.

Women were asked about their mother's work and results were that eighteen mothers did not earn any income and six mothers were earning income only. Six mothers were deceased. Mothers which were earning income, one of them was teacher, one was nurse, one was doctor,

one was running NGO and two were self-employed. Three fathers were not earning any income. Eight fathers were deceased. Nineteen fathers were earning income.

Twenty one women reported that they save money and nine said that they do not have savings at all. Eighteen women reported of being insulted by their managers because of different reasons. Two women reported experience of being disgraced in the society because of their gender. No one reported experience of sexual harassment at work. As these questions were sensitive there were the chances that people will report less to it. These questions might be under-reported.

Table 2: Monthly salary

Salary Scale PKR	No of Participants
20,000-30,000	1
31,000-40,000	4
41,000-50,000	7
51,000-60,000	6
61,000-70,000	4
71,000-80,000	5
81,000-90,000	1
91,000-100,000	-
Over 100,000	2

The average monthly salary of women was Rs. 78,000. The maximum salary earned was Rs. 120,000 and minimum salary earned was Rs.28000.

All the respondents agreed that women should be provided with the rights of education, jobs, health, security, and decision making power. The major constraint in empowering women is male dominated society reported by twenty five respondents. Men don't want women to progress. They feel insecure if women start taking charge of things or family so this thinking won't allow women to empower. Respondents stated that hindrances in Pakistan are family structure, expectations from women for family roles, cultural constraints, harassment at work place and most importantly many people think that if women will start work may be they start superseding and dominating males. Male ego and lack of education in women are the barriers in getting women empowerment reported by another participant.

It was reported that the main hindrance in our society is the belief that the role of women is only to look after kids and home while men has to fulfill all financial needs but actually both men and women should play their role equally in all aspects to keep balance in the society and share responsibility for all good or bad. It's the basic human right for women to work. They should stand free of all biased selection and discrimination at work place, which is the basic hindrance. If men and women both work side by side towards the economic and social development of the country, it will surely bring a sufficient amount of stability in the prevailing

conditions of our economy. Empowering women is compulsory for the development of economy.

Respondents viewed that women have the brains and are capable of doing the same work done by men. Hurdle to women empowerment is actually in the minds of people. Women know that wrong is being done but feel that it's useless to speak against men. Women accept that they belong to a lower class than men. The first basic concept of women empowerment is educating women and giving them ample training for their desired fields. Without education, there can be no empowerment or stability.

Participants responded that we keep women too much protected that she starts to feel insecure and also gets extra attention in our society that shatters her confidence and freedom to share her innovative ideas. Things have changed over the past few years but still the mentality of whole society towards women is quite the same. Women are almost half of the population of Pakistan but due to social values one third of them stay at home and even after having professional education they don't play their role towards development. Now with every passing year female students have outclassed and outnumbered male students but still after education either they stay at home or do some part time job.

While in Europe and other developed countries women are playing their role by utilizing their potential and as a result those countries are developed. We can't expect a country to grow with half of their population staying home only to raise kids and not to think what they are actually capable of. In development of an economy every individual has to play his/her role otherwise situation would be like most of Muslim countries.

Women can play vital role for economic growth as there are more than 53% women in Pakistan, so their economic contribution can make a difference in GDP. Secondly women have unique skills, those if capitalize it can be a strong outcome in the form of effective human capital. Participants were of the view that women must pursue higher education and career. Male dominancy should be minimized to let women grow further. A society should be developed where women are equally empowered on doing stuff. Men don't want to see women grow, they take them non-seriously. Women should speak for their own rights.

Women skills should be brought on a platform. Women potential should be shown in a developing country like Pakistan, having burden of billions of loan to repay. Both men and women efforts are required to become a developed nation. Women doing jobs are not respected in comparison to women holding only domestic activities. Strategies must be implemented so that women can show their potentials at both indoor and outdoor level. Even house wives should be encouraged to show their potential by involving themselves in creative activities like crafting or any arts instead of wasting their time in funky gossips. Indoor crafting by women can be a source of exports by making contacts at international level. Women willing to do job outside home should be given security and esteem in our society.

Our society invests on men for their development and success as compared to women because of the thinking that men have to run the family so they should be successful. Equal opportunities if given to men and women would have a big impact. There is a need to gradually change the attitude of our society towards women. They should not be treated as dependent on men. Empowerment in today's era is education and technology so to empower women we have to invest on women and give them chance to be part of any field which they want rather than restrict them to specific fields.

Women empowerment is actually providing women with the rights of education, skills, health, and job opportunities which eliminate poverty. Societies that do not invest in women have to pay for it in the form of slow economic growth. Empowered women in the economy

have more contribution to their families and societies and they depend less on men. Working women are more confident and can make their own decisions. Women empowerment brings a positive change in the development of economy. When women have rights of education, skills, knowledge, health and jobs, their hidden potential will be utilized and both males and females will work together in the society. In this way, society will prosper and develop.

Recommendations

Following are the suggestions for empowering women:

- Institutions should be developed for providing equal resources to men and women
- Media and NGOs should raise awareness about women rights.
- Policy action should be taken to reduce gender inequality.
- Women should be provided with the education and job opportunities.
- Women should be granted loans at lower interest rates so that they are encouraged and their skills are developed.
- Women should have the right to own their property.
- Women must have simple business registration procedures.
- Male dominancy should be handled in a peaceful manner.
- Women should have access to economic resources which leads to the economic growth.
- For the same work equal amount of payment should be given to both men and women and the amount should be reasonable enough so that they could spend better life.
- There should be no discrimination in assigning work to people based on gender. Both men and women should be given equal opportunities.
- Safe working conditions should be provided to both men and women.
- Women should be encouraged to join the fields of work which have been considered as fields for men.

Conclusion

Women are always ignored in our society. Without women contribution society cannot develop. Women have obstacles in every aspect of life. Empowering women has dual benefits, first to the women and second to the society. When we empower a woman, actually we are empowering family. In empowering women education plays an important role. Education is the basic right of women. Men do not want women to get educated and make their career. Male dominancy should be minimized because it's compulsory for empowering women. Women should have higher education and career opportunities. No one will speak for women; they should fight for their own rights. Silence of women will not give them their rights.

Women having rights are more confident, have better living standard and they can make their own decisions. For the development of the economy women and men both should work together and women should utilize their skills. Women should use their hidden abilities. Women empowerment reduces poverty from the society because they can spend more on their families and don't depend on others. A society where women are having their rights is developed. Same wages and salaries should be given to men and women for the same nature of work. There should be no gender discrimination at work place. For women empowerment first thing to do is to change the thinking of the people. Women must have access to all resources and credits.

Small sample size was the limitation of this study because of time constraints and availability of respondents. Further research is required to remove the limitation of the small and narrow sample reported in this study. Future research using both qualitative and quantitative research methods applying larger samples than this study would provide benefit. Additional research question is: ‘Will economic development bring about women empowerment?’

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