

Empowering Women

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Women can be an important source of economic activity for their country and they can support themselves and their families. Various barriers exist that prevent many Pakistani women from participating in the economic activity of the country. These include a patriarchal system with social, religious and traditional elements that consider women to be inferior.¹ This system results in institutional and regulatory problems that further make it difficult for women to participate in economic activities (footnote 1).

Stereotyped gender roles expect women to restrict themselves to giving birth and bringing up children; as an integral part of the family's "honor" these women are expected to testify for their "chastity" by staying home.² Even in areas where modern institutions and social practices are slightly biased towards women workers, the traditional mindset is so overbearing that it prevails (footnote 1). Where women do work, they are considered to be secondary income earners for the family and therefore have lower wages. Women in Pakistan earn a third of what men earn (footnote 2). Moreover, restricted mobility makes access to education difficult for them (footnote 2).

The first step in alleviating the poverty of women is to educate them. Education is the means by which women will be able to participate in an increasingly global economy, which requires a workforce with a minimum level of technical skills, literacy and managerial education.³ Studies have shown that generally only the more educated, trained and compute literate women of a country become entrepreneurs (footnote 1).

Since religious and cultural issues are often the reason why men do not allow women to attend schools and universities, separate schools for women should be set up in rural areas. Separate universities and colleges should also be set up for them. Distance learning should be given a good deal of emphasis: for instance, the "Allama Iqbal Open University"⁴ and the "Virtual University"⁵ provide such programs. Such means of learning should be promoted and recognized, so that more women are encouraged to enroll.

Many schools in the country lack basic facilities and teachers. In this regard, an accountability system should be set up that investigates teacher and student absenteeism, keeps track of school funds, and ensures complete transparency of the system. Moreover, private profit and nonprofit organizations should be encouraged to undertake rural education. The success of organizations such as the "Aga Khan Education Services"⁶ should be a good form of encouragement. Private organizations could be encouraged to invest in infrastructure and education in areas where they operate. For women and girls who are employed in industry, regulations can ensure that their employers provide them with a reasonable level of education for every year spent in employment. For instance, British Petroleum (BP) has set up an educational system in the rural town of Badin, where it operates. It has set up two secondary schools for girls where none existed before, and a

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¹ Goheer, Nabeel. 2003. *Women Entrepreneurs in Pakistan: How to Improve their Bargaining Power*. Available: <http://www.ilo.org/dyn/empent/docs/F760680996/PAKISTAN%20REPORT-Edited-Final.pdf>

² Sustainable Development Policy Institute. 2006. Research Program: Gender and Globalization. Available: http://www.sdpi.org/research_programme/human_development/gender_and_globalization.htm#1

³ International Labour Organisation. 1996. *Human Resource Development in Asia and the Pacific in the 21st century: Issues and Challenges for Employers and their Organisations*. Available: <http://www.ilo.org/public/english/dialogue/actemp/papers/1998/tanhrd2.htm#c1>

⁴ Allama Iqbal Open University. Available: <http://www.aiou.edu.pk>

⁵ Virtual University of Pakistan. Available: <http://www.vu.edu.pk>

⁶ Aga Khan Education Services. Available: <http://www.akdn.org/agency/akes.html>

degree college that functions up to grade 12. Four hundred girls have completed their education there. BP has identified highly qualified teachers who are paid by the company. The school has provided many success stories of girls who have graduated from there and gone on to become doctors and engineers. BP also has education assistance programs for people in the area and helps people who wish to acquire further education and obtain long distance degrees, such as a Bachelor of Arts, Bachelor of Business Administration, or Master of Business Administration. Workers who wish to acquire further education are retained and the company itself finances their education.⁷

Taking inspiration from the Mongolian design of mobile education catered towards its nomadic population,⁸ the Pakistani education system should be pruned to fit the special needs of the area. This would reduce local skepticism towards and alienation from the education system. School hours should be adjusted around times when women and girls are free from their household and agricultural duties. The curriculum should be relevant to local life, whether it revolves around agriculture, textiles or cottage industries.

While the provision of education is important, it is equally important to ensure that the educational facilities are utilized. The traditional mindset that prefers to educate sons over daughters needs to be changed. The Government of Pakistan should set up a system of social marketing for this purpose, where marketers would visit rural areas and interact with people there. The interactions would foster communication and trust, which should enhance the persuasiveness of the exercise. Families should be made to realize that women can play as great an economic role as men, and that their education need not be wasted. They should be given incentives that appeal to them, such as free meals in schools. This would also improve the nutritional status of these young women, which is often a major problem.

Many employers are less willing to hire women workers and when they do, they pay them less (footnote 1). Part of the reason is that they are unwilling to give women the benefits they are likely to demand, such as maternity pay and leave (footnote 1). Another reason is that women can often not work long hours, as the culture requires them to be home before sunset (footnote 1). Moreover, the traditional mode of apprenticeship revolves around a male teacher and male student relationship (footnote 1). As a result, very few women work. In the textile industry in Pakistan, 90% of workers are men. In contrast, other South Asian countries have a female workforce of around 90% (footnote 1). Moreover, the largest employers of women, textile and agriculture, are under danger from economic liberalization (footnote 2). Therefore it is important to protect women's rights and seek alternative sources of employment for them.

One viable alternative for women is to set up their own business. Their families are likely to be more comfortable with this option, which also affords women the opportunity to earn higher wages. It has been noted that women entrepreneurs are more likely to hire other women (footnote 1), which is another good reason to support them and thus develop a large, untapped portion of our human resources.

There need to be organizations that support the participation of women in economic activities. Grameen Bank's success in Bangladesh, together with the increasing poverty of women, has led to the growing interest of various organizations in this area. Programs that have been implemented include Rural Support Programs on the national and local levels, Khushali Bank, and the Small Business Finance Corporation's "Women Entrepreneur Development Programme." The First Women's Bank provides financial assistance and consultancy services to women who want to start their own businesses. However, these

⁷ Information on British Petroleum is based on interviews conducted by the author in November 2005.

⁸ United Nations Educational, Scientific, and Cultural Organisation. *APPEAL: Mongolia*. Available: <http://www.unescobkk.org/index.php?id=619>

programs have not always been very successful. Many of them have favored men for loans (footnote 1). The nongovernmental organizations (NGOs) focusing on these areas have a limited scope, and some government organizations have “scanty” policies for developing women’s opportunities (footnote 1). In many places, such as where Pakistani women can find employment opportunities in small industries, the issue of women is entirely ignored. However, despite the existence of many boards to support this sector, they often do not have programs supporting the participation of women (footnote 1). These factors highlight a need for the Government to focus on this issue. Existing organizations should be audited to ensure that their operations are efficient, dynamic, and effective. NGOs should receive support, enabling them to widen the scale of their activities, since many of these organizations are targeted more towards urban women. For large-scale implementation, there needs to be a prioritized focus on this area. Seminars, training centers and workshops should be held to increase awareness of business opportunities, and to lend encouragement and support in setting up and improving existing businesses.

Women list gender bias and lack of family support as two of the major barriers to running their own business (footnote 1). This highlights a need for social education, where men and extended families are made aware that a woman’s contribution to the family income can improve their social status and consumption habits and reduce men’s working hours. Currently, most women entrepreneurs belong to nuclear families (footnote 1). Since it is impossible to change the dominant extended family system in the country, there should be a focus on making families aware that there is no danger involved in women working. This would allow women to go to work without worrying that nobody is at home looking after the children and other household concerns.

Another barrier to initial and continued business pointed out by women pertains to problems in obtaining finance (footnote 1). This is particularly true in rural areas. In order to address the issue of insufficient funds, micro credit schemes should be considered as an important instrument in improving their income generating capacity. Rural women often find it difficult to gain financing, thanks to their lack of “contacts, collateral and accessibility.”⁹ Institutions need to be made aware that poor, small-scale borrowers may be more profitable as they are often less risky and less expensive to maintain. Introducing a larger portfolio of products, which caters to a broader market and reduces risk, can enhance the scale of microfinance institutions (MFIs). Moreover, they should specialize in services such as giving business support and advice to borrowers, as this will increase their source of income and ensure long-term clientage.¹⁰ Micro credit currently focuses largely on agriculture, which is often risky considering the unpredictability of natural forces (footnote 10). Steps should be undertaken to encourage MFIs to lend support to other areas, such as women entrepreneurs in small-scale industries, which would involve less risk.

The success story of the Kashf Foundation should be an inspiration for other MFIs. Within its first five years of operation, Kashf had over 200 centers and 5,000 clients.¹¹ Patterned on Bangladesh’s Grameen Bank, its goal is to enhance the economic opportunities available to women, enabling them to move out of the poverty trap. They achieve this via micro finance, social advocacy, and capacity building (footnote 11). Loan sizes are flexible and terms are easy, in that “loans are made to groups of five, who take responsibility for each others’ payment” (footnote 10). A “general loan” caters to productive needs and a “consumption loan” copes with emergencies (footnote 11). Skill training and counseling services are also provided (footnote 11). Kashf and its impact have been

⁹ Goheer, Nabeel. *Microfinance: A Prescription for Poverty and Plight of Women in Rural Pakistan*. Available: <http://www.gdrc.org/icm/country/pak-microfinance.pdf>

¹⁰ Bajwa, Rashid. 2002. *Micro Credit Methodologies and the Role of the Rural Support Programmes in Delivery of Micro Credit in Pakistan*. Available: www.sbp.org.pk/report/Annex%20%96%20X.pdf

¹¹ Mosedale, Sarah. 2001. *Case study. Kashf Foundation - Pakistan*. Available: <http://www.enterprise-impact.org.uk/pdf/Kashf.pdf>

successful and research shows that women who have taken loans from Kashf have seen an economic and social improvement at home and feel more self-confident. The consumption capacities of their households have increased and overall attitudes towards educating their daughters have improved (footnote 11). Thus, efforts to help rural women acquire economic independence have had a generally beneficial effect on society, while also utilizing and developing their potential.

Poverty begets poverty, while wealth generates additional wealth.¹² As we cannot change this iron law of economics, we must work around it to rescue those caught in the vicious trap of poverty.

If the human resource of women is to be developed in the long run, they should be given the opportunity to acquire education and to participate in the economic activity of the country. This will allow them to leave the poverty trap that currently enshrouds them, and enable them to have better living standards. Their nutritional status will improve, their households will enjoy better consumption and a higher social status, their children will have access to better education, and they will be able to stand up to a lot of the domestic violence that currently subdues them. All of these benefits will allow for further participation in the income generating institutions of the country. This can be achieved by prioritizing the provision of education and business support to women, by both the private and public sector. Social education, micro finance, and support systems need to be set up and run efficiently in order to develop women, an integral component of the human resources of Pakistan.

¹² Khan, Lal. 2005. 28 Oct. *Kashmir's Ordeal, Chapter One: A World In Turmoil*. Available: <http://www.marxist.com/kashmirs-ordeal-chapter-one.htm>