

Role of Women in Economic Development of Pakistan

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ABSTRACT

Keywords:

*Entrepreneurship,
GDP, policymakers,
female workforce,
Economic
Development of
Pakistan.*

This paper investigated women's participation in the economy, women's contribution to GDP and entrepreneurship in Pakistan. While female labor force participation rate has increased to 22% (half of the global average) despite of several measures. Even though the single contributor of India's GDP is women at 20%, who are active in both Agriculture as well as in providing services in the urban areas (Education and Healthcare), it still needs to be recognized properly. Principal barriers are socio-cultural factors, lack of literacy, poverty, and discrimination at workplace. The research concludes the importance of inclusive and gender-specific forward- looking policies that could increase women economic participation which in turn can parallel to significant rise in GDP of Pakistan and enhance the income level of households as well. The updated data and insights are expected to inform policymakers and development practitioners on effective strategies to empower women economically, thereby fostering inclusive and sustainable economic growth in Pakistan.

INTRODUCTION

The role of women in economic development has garnered significant attention worldwide, interest in the role of women in economic development is rife with an abundance of imprint in research contextualization regarding the contribution of women to GDP, their entrepreneurial activities and their participation in the workforce in generating economic growth. Throughout this time, the roles of women in the economy in Pakistan have undergone a significant growth and developmental change so that historical analysis offers no reliable guide to their capabilities and potential today. Recent breakthroughs, driven by policy reforms and an expansion of educational opportunities, have continued to shape this terrain, rendering it a key area of study. In Pakistan, as elsewhere, long-standing socio-cultural norms have constrained the economic participation of women for centuries, with the same company (or franchise) being used to argue that the woman's place is in the domestic

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sphere; and prioritizing male employment. But slowly since the last few decades, it has changed. The Government of Pakistan and a number of NGOs have undertaken some powerful efforts to improve girls' education and offer them vocational training to create new life opportunities for them in the economy. There have been many milestones in the evolution of Pakistani women in economists. The ushering of free microfinance programs in the 1990s can serve as an example, which gave women the money. They need to start their businesses. Inasmuch as microcredit schemes have promoted a woman's economic activities, which are often limited by the societal and economic status. Efforts like BISP have also been made by the government to reduce women poverty and target achieving their economic empowerment as well.

Socio-Cultural and Political Influences

The socio-cultural matrix of Pakistan is an important discriminating factor which on one hand defines the set of women like the case above economically empowered but on the other hand more of a constraint. Choudhry et al., (Abubakar Nazeer Choudhry, 2019) also agree with this and stated that women's economic empowerment is altered by increased norms of patriarchy and poor property rights in the country. (Abubakar, Nazeer, & Choudhry, 2019), This can be especially devastating for rural women and girls, who already face significant hurdles compared to urban women in terms of societal norms that restrict mobility and access to education and economic opportunities, among other things, all of which are needed to secure decent employment.

Women's economic roles are also shaped by political factors. For instance, policies that favor gender equality and women's rights influence economic participation dramatically. As, highlighted by Ghafoor and Haider (Ishaque, Mahesar, & Zaidi, 2017), progress is confronted by political challenges and resistance to women empowerment initiatives. But there have been some positive measures such as reservation of seats for women in political bodies introduced by Bangladesh feminist to create opportunities for women to participate and voice their needs regarding economic rights.

Economic Factors and Contributions

Economically, women are engaged in sectors such as agriculture, manufacturing, and services. The breadwinners among peasant women: women actively participate in agricultural activities and perform much hard and accomplishment in rural areas but unfortunately get little or no recognition and credit for the contributions they make towards these activities. Therefore the necessity of women in agriculture is critical, and unfortunately the topic is often ignored in economic assessments. (Druzca & Peveri, 2018) At the same time, the

growth of women entrepreneurs in urban regions is becoming more popular with entrepreneurs. In a study by Khan, Salamzadeh, Shah, and Arif (Khan, Salamzadeh, Shah, & Hussain, 2021) discussed the importance of women entrepreneur success and the need of supportive policy on themella and availability of financial support from the government to the people.

The national productivity and economic development will affect by the participation of women in workforce. Although they have contributed a lot, the labor force participation rate of females in Pakistan is quite less. Asad, Hameed, and Irfan (Asad, Hameed, Irfan, Jiang, & Tahir, 2020) state that "only one out of four Pakistani women is active in Pakistan's economy, and therefore, there is a dire need to realign economic policies along a more inclusive path.

Recent Developments and Future Directions

The Policy reforms and education initiatives undertaken recently played an important in improving the economic status of women along with women. It is in this context of the existence of a better educated female workforce that has helped more-educated women obtaining access to the highest echelons of economic opportunity. Moreover, legal reforms to defend women's rights and tackle gender-equalizing practices at work have greatly facilitated an enabling environment for women to be a part of the economy.

However, challenges remain. The difference between policies and practices must close to ensure that programs to empower women yield actual economic progress. Policymakers need to assess how well these policies work and identify ways to scale best practices for greatest effect. To conclude, the story of women and economic development in Pakistan encapsulates a range of intersecting historical, socio-cultural, political, and economic factors. Even though we have come far, more must be done to break down the walls that are in place and make the most of what women can bring to the table to drive economic growth dealing with these problems with a strategy and well-focused interventions will be essential for Pakistan.

Problem Statement

In spite of progressive policies and educational access, the economic utilization of women in Pakistan is not only very less but also a critical challenge for economic growth. According to World Bank, in 2020, the female labor force participation rate in Pakistan was only 22%. This is in contrast to the global average of 47% and shows that Burma are only using half of their human resources. It is not merely a statistical problem of few women as

labor force participants, but a reflection of profound social-economic constraints, barriers of entry, discrimination for vocational education and work place discrimination. These discriminatory barriers together limit the full participation of women in the economy, and therefore curb national growth and development. Another structural cause is the wide gender wage gap between what men and women earn, women being paid less for similar work. According to the Pakistan Bureau of Statistics, women in Pakistan earn 34% less than men on average. Furthermore, little supportive infrastructures like homes for the kids or proper transportation have forced women into very few economic activities. Indeed, solving these will be of utmost importance for the country to not just realize its gender equality targets but to achieve and sustain the full economic growth. Regarding the development factor that women should participate in the economic process more effectively the fact that women have a large share of the household's income made women more effective as a solution in terms of poverty because in Islamic economic principles household development strategy with the empowerment as a whole and then the household as the primary target for income (prosperity). Sustainable development is not only the improvement of the well-being of the people, but also the preservation and support of all living things and meeting human needs.

Rationale

Women empowerment is essential to the overall development of a nation because they are the part of the society and cannot be neglected. In Pakistan, there have been multiple interventions and campaigns to improve gender equity but the female participation in labor economy is one of the lowest in the world. This is a crucial area of research, as it speaks to the dire demand of unpacking and tackling what is impeding women from full participation in the economy. This study aims to be more comprehensive by looking at the socio-cultural, political, and economic constraints that shape women's economic roles, with the goal of improving policy and programming.

The existing literature is almost unanimous in pointing out the problems like lack of education and vocational training, socio-cultural restrictions and discrimination at workplace as obstacles. To women's economic participation in Pakistan (Abubakar Nazeer Choudhry, 2019) yet understanding the effects of the recent policy changes and assessing the effectiveness of various empowerment programs is largely a black box. In addition, there is a lack of nuanced understanding of how local variations within Pakistan influence the economic opportunities and constraints faced by women. This series of reports is a timely effort to address this gap, with an updated look at the enabling environment for women's

economic participation, as well as a critical examination of the effectiveness of past-generation initiatives and the on-going regional disparities. It will also aid in the development of the prevailing literature and provide tangible suggestions for improving the furtherance of women in the economic development of Pakistan.

Given these gaps, the study will also investigate the interactions between policy, education, and socio-cultural factors on women's economic opportunities. Microfinance programs serve as a case in point; while they are frequently lauded as a beneficial effect of "feminization," their actual power is curtailed by socially approved limitations that constrain women's mobility, as well as their ability to partake in decision making. (Hussain, Mahmood, & Scott, 2018) This research will give policymakers, educators, and development practitioners providing an up-close overview of these dynamics that is integral when working towards more inclusive and an equitable economic participation in Pakistan.

Recent studies from 2023 and 2024 highlight emerging gaps and challenges that further complicate women's economic participation in Pakistan. For instance, the COVID-19 pandemic exacerbated existing inequalities, with women bearing a disproportionate burden of job losses and unpaid care work (UN Women, 2023). Moreover, digital divides have become more pronounced, limiting women's access to online education and remote work opportunities (World Bank, 2024). These recent developments underscore the urgent need for targeted policies that address both traditional and evolving barriers to women's economic empowerment.

Objectives

1. To analyze the current state of women's participation in Pakistan's economy.
2. To identify the barriers that hinder women's economic involvement.
3. To examine the impact of women's economic participation on overall economic development.
4. To propose strategies for enhancing women's role in economic development.

Research Questions

1. What is the current state of women's participation in Pakistan's economy, including their involvement in various sectors and entrepreneurship?
2. What are the main socio-cultural, economic, and workplace barriers that hinder women's economic involvement in Pakistan?
3. How does women's economic participation impact overall economic development in terms of GDP contribution, poverty reduction, and household incomes in Pakistan?

4. What strategies and policy interventions can be implemented to enhance women's role in economic development and address the identified barriers?

LITERATURE REVIEW

Women in economic development has been one of the focused research areas all over the world and especially in developing countries like Pakistan. Various socio-cultural norms, political constraints, and economic barriers have historically relegated women to the margins of economic participation in Pakistan. Yet, there is a recent realization that to truly ensure sustainable development, women must be brought into the economic mainstream. This change is observed through numerous policy efforts, academic programs, as well as empowerment schemes targeted at advancing women in the economy.

In fact, getting women into the economy is not only vital for gender equality, but is arguably a foremost requirement for meeting broader economic objectives. Women working also results in more productivity and innovation and economic resilience. Women contribute in agriculture, manufacturing, services and entrepreneurship in Pakistan. Women have certainly done their part to prop it up. Between them they contribute a good third of the work done (in the formal share of the labor force. But the labor force participation of women is at 21%, so there must still be a good deal of informal work), but it is not clear why the female labor market is so small, and since it is, growth was for many years, and still is in fact, primarily male growth.

Women Economic Role in Pakistan

The available literature on women's economic roles in Pakistan, on one hand, contributes and provides an understanding, on the other hand, it highlights certain areas which needs further research. For example, (Hussain, Mahmood, & Scott, 2018) analyze the degree to which microcredit interventions have uplifted women-owned businesses in Pakistan, noting that, while economic empowerment via microcredit is real, the opportunities are constrained by socio-cultural realities and lack of infrastructural support. (Javed Hussain, 2018) Low female labor forces participation rate has attributed in a different theory which can be elaborates with the claim put forth by, "Systemic Barriers to Women Employment", that explains the reasons are the systemic barriers have lead towards female labour force participation such as limited access to education and vocational training and discrimination in workplaces (Asad et al., 2020). An in-depth study conducted by (Abubakar Nazeer Choudhry, 2019) on the socio-cultural determinants of women economic empowerment in Pakistan. It also points to hist pernicious impact on women's economic agency, and

autonomy (Choudhry & Abdul Mutalib, 2019). Moreover Ghafoor & Haider (2018) discuss various political threats to women empowerment, arguing that resistance from the political arena, along with ineffective policy making undermine gender equalities (Ghafoor & Haider, 2018).

Women's labor in agriculture for instance-one sector said to be dominated by men-is actually critical for survival across many nations for many years: often in ways absent from essential economic assessments (Drucza and Peveri 2018). This negligence has the potential to not only hamper the economic contributions of women and hence the productivity and growth of the agriculture sector as a whole (Drucza & Peveri, 2018). Khan, Salamzadeh, Shah, and Arif (2021) likewise target women business people and figured out which the imperative measures are for ladies businesspersons joined forces by means of access to monetary resources, the possibility of leverage methodologies; the fire, auxiliary approach, great at fundamental and price strong level of attractiveness has a crucial role slanted strata ecosystem members, ecological plans, organic innovators are also successful in feminist areas but not more assertive to their male preferred and proprietary chances relatable to the first literature drawn on the first research conducted.

While these contributions are invaluable, significant gaps in understanding the regional disparities in women's economic participation within Pakistan remain. This is not to mention recent forms of policy changes and grassroots initiatives that have yet to be thoroughly investigated. The multi- causal nature of women`s empowerment is highlighted by Akram (2018) - she suggests that an action must be comprehensive to overcome all the economic and socio-cultural dimensions of women`s empowerment simultaneously (Akram, 2018).

Underpinning Theory

The Human Capital Theory, developed by Becker (Eide & Showalter, 2010), indicates that the increase in education and training is the cause of productivity and economic growth. This framework might be usefully applied to the role of education and vocational training in enhancing women`s economic participation. Drawing on this theory, the research will assess how improvements in women's access to education and skills development can result in increased economic contributions.

Otherwise, the GAD (Gender and Development) framework underscores the importance of addressing gender inequities as part of economic development. It thus calls for structural changes that encourage women and for promoting gender considerations on economic policies and (programmed). Adopting the GAD approach can contribute a comprehensive

understanding of the problems and opportunities in women's economic participation in Pakistan.

METHODOLOGY

This research employs a Secondary data analysis method was used in this study. Secondary data analysis is the use of existing data, data that were collected and possibly analyzed for some other research question, to aid in the generation of new insights and conclusions about several applied and policy questions. The data for this paper collected from academic journal articles, government reports, policy documents, and reliable online databases. The sources state a look at the history of women in the economic progress of Pakistan, and the relative statistics and policy evaluation.

Data Analysis

The data analysis process for this research includes several key steps:

Data Collection: Secondary data of the following types is collected from various sources including academic databases (Google Scholar, JSTOR), official publication by the government (Pakistan Bureau of Statistics) or reports by international organizations (World Bank, UN Women) etc.

Data organization: Data is systematically organized by themes, such as women labor force participation, factors restricting the women's engagement in the economy, effect of the policy interventions.

Analyze Data: This step is for assessing if the data is useful and accurate. We include data solely from reliable sources reflecting the trend in relation to the problems stated by the research.

Synthesis: Combined with other data sources, making synthesis of data to identify patterns, trends and correlations. This is done through gathering a variety of information and data from multiple sources to pertain to the research questions.

Data Interpretation: The results of the data are interpreted in the light of the research questions and aims. The rest of the draft is about reflecting upon how the data actually respond to these research questions and what can be inferred regarding the position of women in economic development in Pakistan.

Ethical Considerations

The ethical concerns related to the secondary data analysis are mainly due to the data usage and the upholders of the original data sources. There are some key ethical considerations which are:

Data Privacy: Making certain that the personal data utilized for the research is not personal and that it has been anonymized so as to protect the identity of the subjects involved.

Informed Consent: Although ancillary data analysis does not entail interaction with subjects directly, it is essential to adhere to the informed consenting mechanisms relevant to the original data generation.

Data Integrity: Accurately representing findings and not manipulating data to support a preconceived notion or hypothesis.

Citing sources: Using the proper citation format to acknowledge the work of the original researchers and to avoid plagiarism

Validity and Reliability

Validity and reliability of the research methods significantly, ensuring the validity and reliability of the research methods that were implemented comprises several steps.

High Quality Research Studies: The quality of research studies must come from well recognized sources where data is verifiable and credible. This includes scholarly works, official publications, and reports represented by prestigious international organizations.

Trimming & Triangulation: The process of validating the opinions by using bunch of sources to find the pattern and/or similarities and removing those just be don't look at odd. The research is able to derive a conclusion from a more substantial base by comparing data from dissimilar studies and reports.

Validity: Applying the methods is important, there should be the consistency in data collection and organization helps to overcome from that ambiguity. This particularly can have a systematic way of evaluating and synthesizing data.

Transparency: Documenting the methods and sources used openly. This promotes reproducibility and examination of the results of the research.

Limitations

There are many benefits of using secondary data analysis such as:

Low Cost: Lower cost because there is no data to collect Use of existing data allows for coverage that would be too difficult or expensive to obtain otherwise Disadvantages of secondary data analysis There are some potential limitations to secondary data analysis, including: No control over data quality or how the data was collected than might be found in a primary study Sensitivity of the data may be higher because it is not known who collected the data or why Data might not actually mate to the question of interest because the data was collected for another purpose Benefits and limitations of secondary data analysis were

discussed by professor essays.

Data Relevance: The existing secondary data might not be identical to the research questions or objectives, which can result in data unearthed from this source not comprehensive.

Data Quality: The quality of secondary data varies, and it is often plagued by inconsistencies or biases in the way the original data was collected, which in turn may influence the reliability of your analysis.

No Control: Researchers are not in control of the manner in which the original data was collected, so it would not be possible to fulfill certain research needs or questions.

Relevance: These flows downward from timeliness; if secondary data are not current, the historical information that they provide may not be relevant to the development, because conditions can change rapidly-especially when you are working in fields, like economic development, where staying current is going to be the most important thing you do, because without that your conclusions just won't be accurate.

ANALYSIS

Comparative Analysis:

The Role of Women in Economic Development in Pakistan, India, and Bangladesh

Pakistan

There are vast socio-cultural and economic constraints holding back the full-scale participation of women in the economy in Pakistan. The rate of female labor force participation is about 22%, compared to 47% average worldwide. Women in Pakistan work contribute about 20% to the GDP and are mostly informal and not counted. (World Bank, 2020)

The major challenges involve poor educational status, limited financial resources and vocational training facilities; profound discrimination in the workplace, and socio-cultural norms restraining economic participation ((Abubakar Nazeer Choudhry, 2019)). Women also often have comparably lower literacy rates and specifically, the female literacy rate (47 percent) is disturbingly low say the least- in comparison with men which is 71 percent (Pakistan Bureau of Statistics, 2019). This educational deficit also seriously restricts employment opportunities for women, potentially enshrouding most of them in the lowest-paid, less-status-industrialized market, since they are confined to the secondary sectors (agriculture and small-scale urban companies) (Drucza & Peveri, 2018).

In addition, societal norms in Pakistan often mean family takes precedence over a woman's

career path. Since property rights are poorly protected, women must rely on the family and even family dynamics in the country all too often perceive care work as primarily the responsibility of women (Abubakar Nazeer Choudhry, 2019) with societal expectations further reinforcing this archetype. These norms, not only block the women from getting an education and receiving vocational training but also prevent women from gaining access to funding for any type of business they wish to start.

Another weighty impediment is workplace discrimination, as on average women earn 34% less than their male counterparts for the same job (Pakistan Bureau of Statistics, 2019). In addition to wage disparity, another dimension is the absence of supportive workplace policies specifically maternity leave and childcare facilities that allow women to manage work-life balance. Moreover, political factors, associated with the opposition from traditionalist forces to a subsidiary of gender mainstreaming are an additional obstacle women face in the economic arena (Ghafoor and Haider 2018).

Recent policy reforms and educational initiatives are proving to be success stories, however, despite these challenges, they demonstrated some optimism. Government and non-governmental efforts to enhance female education along with offering vocational training are just a few that may contribute to encouraging women's entrepreneurship (Hussain, Mahmood, & Scott, <https://onlinelibrary.wiley.com/>, 2018). But there is still a long way to go from policy to practice, so we must continue to monitor and adjust strategies to progressively boost women's economic participation.

India

While women's economic participation is also limited in India, there have been a few high-profile advances as well. In addition, women make up about 17–18 percent of India's gross domestic product (GDP) and work in all sectors: agriculture, education, healthcare, and services (World Bank, 2020). India has a female labor force participation rate of 23.6%, comparable to Pakistan. (Verick, 2014)

India's economy is bigger and more diversified, so urban India generally offers more possibilities for employment to women than in other developing regions. Women in urban areas continued access to education and employment opportunities, especially in areas like information technology, finance, and professional services (spingerlink, 2022). However, the bulk of rural women working in agriculture and informal labor remain employed in poorly paid, low-protection work (National Sample Survey Office, 2019).

While progress has been made, obstacles such as gender-based violence, wage differences,

and traditional social norms present ongoing challenges. So much so these same women are forced into poverty through coercion of gender-based violence in forms like domestic violence and sexual harassment ((Ministry of Statistics and Programme Implementation, 2019)). Inequalities in earnings also persist, with women typically earning 20 percent less than men for comparable work (Ministry of Statistics and Programme Implementation, 2019).

Women are still bound by socio-cultural barriers of traditional gender roles and patriarchal norms which exploited women's mobility; and prevent them from getting an education and keeping jobs. Families also often put boys' education over girls' education, which as a result means more women are illiterate and less educated than men (UNICEF, 2019). Similarly, normative beliefs restrict women from participating in decision-making by family and communities (Deshpande., 2020).

SHGs and Microfinance have encouraged women's entrepreneurship and economic participation to a good extent. SHGs offer women access to credit, savings, and skill-building opportunities so that they may be able to either establish or grow small businesses (Singh & Pandey, 2020). Additionally, microfinance institutions have been key providers of financial services to rural women and helping these latter populations overcome obstacles to their participation in the economy (kabeer, 2020)

Bangladesh

In particular, Bangladesh, the garment industry which is a significant contributor to its national economy, achieved notable advances in women's economic empowerment. These sectors are one of the major women workforce workers, supporting a country's export earnings and total GDP. (Rehman & Islam, 2020) One of the largest employers of female labor in the country is the garment industry, with over 3 million women employed in this sector. (Bangladesh Garment Manufacturers and Exporters Association annual report, 2019) For example, the female labor force participation rate in Bangladesh is around 36% (World Bank, 2020), which is higher than that in Pakistan and India. This relatively higher participation rate has been associated with a range of government and non-government interventions that have targeted better education, health, and financial inclusion among female citizens - outcomes likely to be income-enhancing (Asadullah & Wahhaj, 2016). For instance, interventions seeking to improve access to basic education for girls have had a substantial impact in boosting female literacy rates, and microfinance programs have provided the capital women need to create small businesses (Kabeer, 2018)

Yet women's economic participation is constrained by challenges such as workplace safety, gender-based violence, and socio-cultural norms. The garment industry, while providing millions of jobs to women worldwide, has attracted media attention for its sweatshop working conditions and safety risks (e.g., Siddiqi, 2015), manifested in disasters such as the collapse of Rana Plaza in 2013. Violence based on gender is still rampant in the workplace as well as at home which hampers women from working efficiently and safely (Hossain, 2017). Social and cultural norms are also big factors in inhibiting women in the economic space. Given traditional gender roles that assign women to domestic duties, this may also work as a constraint to both mobility and economic opportunity. (Khatun) These norms are especially constraining in rural areas where women's economic activities are frequently underpaid (Mehmud)

Yet there are some glimpses of hope; although quite long it is despicable to say in this day and age about a country that advocates for gender parity, an increasing number of women employed mostly in the manufacturing sectors have been well positioned to benefit from mix changes and sustained efforts of government-policy make, development partners, donors as International Trade Union Congress (ITUC), etc. The quick way to get around this information is that there have been legal changes in workplaces resulting in safer environments and protection of women's rights, with gender-sensitive economic policies gaining attention (Akhter)

Comparative Summary

Despite the shared challenges including socio-cultural norms, gender discrimination, and limited access to resources within these three countries; three Bangladesh has made much more progress in integrating women into the formal economy specifically through focused intervention (for example: garments) than Pakistan and Afghanistan (Rehman & Islam, 2020). While women's labor force participation rate in Bangladesh is 36% it is just at 23.6% and 22% for India and Pakistan, respectively (World Bank, 2020). The reason for this development can be partially due to the fact that women have made gains in education, health, and economic status thanks to a number of policies taken to improve education, healthcare, and wealth creation India and Pakistan, however, continue to have much lower female labor force participation rates and stronger socio-cultural obstacles that keep women out of the workforce. The contribution of women to GDP, in India, is estimated at 17-18% and high in a few sectors like agriculture, education, health, and services (World Bank, 2020). However, gender-based violence, wage gaps, and entrenched patriarchal norms still

represent barriers to larger participation of women in the economic activities of the country ((Deshpande., 2020);

Similar challenges confront Pakistan, where women contribute around 20 percent to the GDP of the country through informal and unregistered work (Abubakar Nazeer Choudhry, 2019) the key barriers include: restricted access to education and vocational training, workplace-driven discrimination, and confined socio-cultural norms [3]. This collectively restricts women's mobility and their economic participation, warranting multi-pronged policy interventions and the adoption of supportive measures in order to increase women's economic activities (Ghafoor & Haider, 2018).

Policy effects, educational provision, and infrastructure support are necessary to lift the economic participation of women across these countries. The example of the Bangladeshi garment industry reveals that sectoral strategies aimed at employing more women can be successful in Bangladesh (Bangladesh Garment Manufacturers and Exporters Association 2019). In the case of India and Pakistan, reducing socio-cultural barriers, as well as improving legal safeguards and access to

Financial and educational resources are vital preconditions that need to be fulfilled for women to be able to better contribute to the labor market (Singh & Pandey 2020; Khatun 2018).

Summary Statistics

Female Labor Force Participation Rate

Only 22% women are taking up jobs in Pakistan (World Bank, 2020). This means that less than one out of four working-age women is either in paid work or looking for paid work. By comparison, 47% of women worldwide participate in the labor force. This large disparity reflects the obstacles to women to secure and retain jobs in Pakistan.

Women's Contribution to GDP

Moreover, women have the lowest contribution in Pakistan Gross Domestic Product (GDP). Although estimates indicate that women account for just under 20% of the country's GDP. Given that women are approximately half the population, this number is woefully inadequate. Some of the reasons for the low economic output can be explained by the lower end of the job market, and lower access to better-paying jobs.

Employment Sectors

Employment Distribution of women in Pakistan, a large number of women from the rural areas are working in the agriculture sector. As per (Drucza & Peveri, 2018) nearly 75% of

the rural female workforce participates in agriculture. This is a sector largely made up of informal work, low wages, and little in the way of social protections. Rapidly in urban population, the participation of women is increasing particularly in education, healthcare and working to small scale entrepreneurship. However, their profile is still relatively low in high-growth sectors such as technology and finance.

Educational Attainment and Economic Participation

Levels of education and economic engagement also go hand in hand. The data suggests that the more educated women are, the more they are likely to work. Some references mention an ailing

Literacy level among women in Pakistan but education systems offer little access, especially in rural areas. Literacy rate for women is 47% against male which is 71% according to Pakistan Bureau of Statistics, 2019 there is also an education gap -- women with less education have fewer job and financial options.

Wage Disparity

Pay inequality between men and women is also another major issue. In Pakistan women are paid much less than men for doing the same work. On average women earn 34% less than men and according to the Pakistan Bureau of Statistics in their statement at the announcement of statistics and for this year have stated women are earning consistently less than men. This wage disparity not only represents workplace discrimination in terms of gender, but also serves to constrain women's economic participation (and consequently, financial autonomy).

Entrepreneurship and Access to Finance

Entrepreneurial activity is a burgeoning field for Pakistani women, but access to capital remains a key challenge. (Hussain, Mahmood, & Scott, <https://onlinelibrary.wiley.com/>, 2018) found that while microcredits schemes tend to favourly women entrepreneurs, whose lives were empowered through the schemes, these initiatives are often hit with socio-cultural constraints which can make the support structures not to be able to accommodate. Because men and women own different types of businesses (two-thirds of all women-owned businesses are one-person enterprises, whereas men have nearly equal shares in such a business or a larger business) with the same hand per woman, the pay gap between the sexes is not directly reflected in equal work in men.

Impact on Household and National Economy

The constrained women economic participation has had wider consequences not only in

terms household economic development but also at national level. Women who are employed contribute their income to supporting households, which results in higher income and higher living standards for these households. At a national levels, the increased participation of women in the work force could increase Pakistan GDP significantly. According to an estimate by the World Bank, the Pakistani GDP could expand by nearly 30% if women's labor force participation rates were to equal those of men.

Direct Answers to Research Questions

The discussion devolved with the state of women today.

In Pakistan, the major share of women employment is in agriculture where they constitute about 75% of the female workforce (Drucza & Peveri, 2018). There is also a tendency that women in urban areas are included in sectors including education, healthcare and small-scale entrepreneurship. However, despite these contributions, women continue to participate less in work of a formal economic nature as opposed to men.

Obstacles to Female Economic Engagement:

Socio-cultural barriers: societal norms and a patriarchal structure in society restrict women from moving freely to getting an education or employment. (Abubakar Nazeer Choudhry, 2019) indicate that traditional gender roles and absence of property rights are main obstacles.

Barriers: Accesses to capital and vocational training limited for them which severely impact over all ability to start and run the business. Hussain et al. Also, the contribution of microcredit schemes on economic empowerment of these women has been deficient by the social-cultural constraints and lack of supporting consensus. Which means providing micro-charge alone will not lead to economic self-governing without institutional support.

Any form of gender stereotyping, gender-based violence, and lack of policies that facilitate working by women, such as maternity leaves, and child day care facility, compound to stand as barriers and limitations to women economic participation (Asad, Hameed, Irfan, Jiang, & Tahir, 2020)

Impact on Economic Development (Implemented):

Women's participation in economic activity is closely associated with an increase in household incomes, and hence, reduction in poverty. The employment of women in various fields not only creates higher quality of living among households but also Enhances the stability of economy. Nonetheless, the low participation rates has limited the overall impact on national economic growth.

Research has demonstrated in the past that boosting women in the economy significantly bolsters GDP growth. World Bank (2020) projects, for example, that if the labor force participation rate of women were the same as that of men, Pakistan's GDP could increase by up to 30%.

Strategies for Enhancement:

Policy Interventions Effective policies are required to address the socio-cultural and economic barriers. This involves initiatives on property-rights, augmented investment in female literacy, and training programs specifically targeted for women

Support programs: The programs which are supportive, such as the micro finance initiatives, have to be widened and are needed to receive improved facilitation, in order to sustain the programs. NGO s need to be highly involved in mentorship, the community needs to have access to resources. (Hussain, Mahmood, & Scott, onlinelibrary., 2018)

Workplace Reforms: Introducing workplace policies conducive to women employment like flexible working hours, maternity leave, and childcare facilities could boost the economic participation of women in society.

Discussion

These results are consistent with a wealth of data and literature. The work (Drucza & Peveri, 2018) including their study is an example, highlighting the under-appreciated roles of women in agriculture. Similarly financial access and policy support are amongst the critical determinants of success in the case of women entrepreneurs. (Abubakar Nazeer Choudhry, 2019) works are more detailed on socio-cultural issues which are and continue to haunt women economic empowerment while (Hussain, Mahmood, & Scott, , 2018) The Work of the Schemes Microcredit schemes, while potentially less continuing than low wellbeing systems, face significant challenges in transcending these barriers at least in Africa as Microcredit schemes provide borrowers only a single opportunity to access the credit.

Similarly, the results of this study illustrate the extreme and long-standing deprivation of women in economic life of Pakistan. A low female labor participation rate, 22% or so, and women's contribution to the GDP is so small that we see the barriers holding women back in economic lives. These barriers are as diverse as socio-cultural norms, lack of educational or financial resources, and workplace discrimination. These findings are deeply troubling and suggest a systemic reckoning is necessary to create a more equitable economic landscape. Women's economic empowerment can have huge dividends not only for women, but also for their families and society as a whole: higher household earnings, poverty reduction,

increased living standards and thus, economic growth.

These results are in line with the findings of prior research which has reported the struggles that working women in Pakistan have to endure in the market. (Abubakar Nazeer Choudhry, 2019) further documented socio-cultural restrictions, including, patriarchal norms and property rights, as contributing factors impeding the economic empowerment of women. This paper underscores the sweeping impact of traditional gender roles, in agreement with their findings. Similarly (Hussain, Mahmood, & Scott, 2018) this is consistent with the study which found microcredit schemes ineffective in empowering women entrepreneurs. As (Druzca & Peveri, 2018) observe, many women are already employed in agriculture as one of the largest sectors requiring human attention so could produce more corresponding to their work output which however goes unnoticed in certain quarters, languishing dormant in the realms of unquantified, unrecompensed contributions of women. Conclusion The alignment of the study results with past literature reinforces the durability of these barriers and the importance of tailored interventions.

Significance and Contribution

This study is important as it is a detailed review of the state of women's economic participation in Pakistan and the referenced barriers to their participation this research adds new data and insights, as well as a useful start point for policy making. The findings underscore the urgent need for changes in socio-cultural norms, in education and financial opportunities, and in workplace

Support structures. The results of this study offer a two-dimensional contribution to the body of research aimed to understand the dynamics faced by women in Pakistan; Dilemma of women's financial empowerment and recommendations for elevating their economic functioning that stands to benefit the state's economy at large.

Limitations

There are several limitations to this study that should be considered when interpreting these findings. Secondary data use and problems related to bias in the original data collection processes due to its dependence, Further, the data presented is not exhaustive and do not portray real issues in all areas of Pakistan and among all women. Further, the study itself had made the deliberate decision to focus on broad trends and deliberate statistical summary to the force of legal mobilization, perhaps at the expense of a more nuanced understanding based both in the individual manifestation of the law and in local context. A last drawback is that the data may be outdated since the economic situations and policies are constantly

changing. The study also helped to identify important data caveats that point towards the need for better data in Pakistan to enhance understanding of the finer nuances of data surrounding women's economic participation.

Future Research

Further studies are needed to fill these gaps in the future. More focused, context-specific work is needed to capture the diverse experiences of women in different regions of Pakistan. Similarly, longitudinal studies that measure changes over time would also be invaluable for understanding policy impacts and longer-term economic trends. Further research on the inter-sectionalism of gender with other relevant aspects including age, education, and socio-economic status would provide a more complete picture of the facilitating and inhibiting factors of women's economic participation. Since then, studies examining the effects of new policy reforms, as well as grassroots innovations as they occurred, could fund more effective ways women could achieve economic empowerment.

Answer to Research Question/Hypothesis

The study effectively addressed the research questions posed:

Status of Women in Economic Sphere: Women are mainly employed in agricultural activities in rural areas and in educational, health and micro-enterprises in urban areas. Their level of participation in the formal economy generally is still quite low.

Key Obstacles to Women Economic Participation: Major obstacles are socio-cultural norms, limited education and finance resources; and workplace discriminations.

Effect on Economic Development: While women's economic potential increases household incomes and can reduce poverty, national rates of economic growth are restricted when too few women work (WDI)

Strategies for Improvement: The strategies for improvement include effective policies, supportive programs and workplace reforms to make women play more active economic role.

Final Thoughts

The research presents that an enormous volume of women in Pakistan are underrepresented as economic participants and some crafty obstacles burden them. But removing them is not only a matter of gender equality, it is key to fully mobilizing the most untapped resource in the country: its female workforce. Greater employment of women in the economy results in tangible benefits - higher productivity; greater innovation; more economic stability. The results underscore the importance of high-quality and targeted interventions aimed at

fostering a more inclusive economy.

Implications

The implications of this research can be divided into both practical as well as theoretical implications. More concretely, it offers policymakers specific guidance for how to fashion and implement more holistic and strategic approaches to economic empowerment for women. In theory, it adds to the wider discussion around gender and development, particularly in developing countries such as Pakistan. These barriers are important for developed world policymakers to be aware of in designing policies to support gender equality and economic inclusion which in turn drives sustainable development.

Call to Action

Based on the findings, several actions are recommended:

Policy Reforms: Adopt policies to challenge socio-cultural norms, enhance women property rights, and to ease the access of women to education and vocational training.

Supportive Programs: Scaling up and strengthening microfinance initiatives, mentorship programs, and community-based organizations to provide women entrepreneurs with financial capital and business networks.

Reshaping the Workplaces: There is a dire need to create and implement workplace policies that are supportive of women, ranging from flexible hours, maternity leave, and childcare support.

Evaluate policies for women: Do ongoing assessments of the success of women's empowerment (more) enable the women's ecosystem (policy) to produce the desired consequences.

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