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Abubakar Nazeer Choudhry, Rozita Abdul Mutalib, Nur Syakiran Akmal Ismail

Received: 30 March 2019, Revised: 17 April 2019, Accepted: 30 April 2019

Published Online: 21 May 2019

In-Text Citation: (Choudhry, Mutalib, & Ismail, 2019)

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Abubakar Nazeer Choudhry, Rozita Abdul Mutalib, Nur Syakiran Akmal Ismail
School of Government, Universiti Utara Malaysia
Email (corresponding author): abubakar.nazeer@uos.edu.pk

Abstract
Women empowerment is a global key concern in terms of development. It has various shapes over the time and space but closely connected to the economic, socio-cultural, familial or interpersonal, legal, political, and psychological domains. Pakistan like many other countries have signatory of several international declarations till now to empower the women, but at the same time Pakistani women experience high level of discriminations and economic dependency is one of them. A variety of academic literature is available regarding women economic empowerment around the globe and in Pakistan. This article aims to describe a descriptive review of socio-cultural factors affecting women economic empowerment in Pakistan. The major socio-cultural factors are educational barriers, decent work and access to property. All these socio-cultural factors are potential barriers and create hurdles for women to become empowered. Further the state has failed to promulgate the policies in true letter and spirit. It seems that documenting a women empowerment policy has a state concern but has failed to bring out the oppressed and marginalized group out of oppression

Keywords: Empowerment, Economic, Educational Barriers, Decent Work and Access to Property.

Introduction
Women empowerment is a global key concern in terms of development. It has various shapes over the time and space but closely connected to the economic, socio-cultural, familial or interpersonal, legal, political, and psychological domains (Malhotra, Schuler, & Boender, 2002). Based on the fact, the concept of empowerment has been defined in multiple ways. Previous studies depict various definitions of empowerment, Ibrahim & Alkire (2007), reported 32 distinct definitions in ‘Agency and Empowerment: A Proposal for Internationally Comparable Indicators’. The theoretical concept of ‘Empowerment’ relies on the delegation of power to a marginalized group like women, however, its ultimate purpose is to deal with the issues encircling the subordinate status of women, disparity and inequity (Mathur & Agarwal, 2017), also power transition from powerless towards strategic, social, economic and political participation both at an individual and collective level (Geetha, 2014).
Empowerment concept can be explained in terms of static and dynamic (Mathur & Agarwal, 2017). Static concept of empowerment relates to the concept of power and does not answer the question ‘how to empower’ or ‘how it can be achieved’ but answers whether women, as individuals or groups, have the power to deciding their lives and influencing those decisions (Aabr-ul-haq, Jali, & Islam, 2016). Women are not only disempowered due to unawareness about their rights, but also due to discriminatory economic, social and cultural practices that develop inequality in the community and the society at large. In other words, disempowered women could be empowered by giving them the power extrinsically. When the government’s or non-profit organizations’ interventions initiate empowerment from outside, that is, ‘top to bottom’, known as an extrinsic empowerment strategy. While dynamic concept of empowerment relates empowerment to a process and answers whether women, as individuals or groups, have developed the power within them-selves to deciding their lives and influencing those decisions. Empowerment as a process is something, which cannot be given to women as a gift but women only their-self can gain it over time as individuals or groups. Empowerment relates to ‘inner voice’ for development; it relates to the ‘power-within’. When the initiatives come from inside that is, ‘bottom–up’, known as intrinsic empowerment strategy. The combination of both type of strategies are vital to up-lift the status of women economically. Although there are series of efforts world widely to uplift the women status by international agencies (like United Nations, World Bank, etc.) extrinsically but results are unsatisfactory yet. Women as a half of world’s population, having major share in the development of civilization, despite the fact, they are yet less privileged. Among the two billion poor people in the world two third are poor women with lesser opportunities to have a property rights, educational skills and paid jobs. These all factors are potential barriers and hindering their status uplifts (Naila Kabeer, 2012). According to the International Labor Office report, women spend 4.1 times more time in Asia and the Pacific in unpaid care work than men, 60% of the total unpaid work is done by the women even after spending more working hours on workplace as compared to men (ILO, 2018). Villa, (2017), the CEO, Thomson Reuters Foundation, told in the annual meeting (Jan. 11, 2017) of WEF (World Economic Forum): Women own less than 20% of the world's land. It's time to give them equal property rights. This vacuum of rights especially inheritance property right affects women the most. This practice is most widespread in patriarchal societies of South Asia and the Middle East / North Africa regions. Owner ship of land helps women in economic independence, due to such independence the risk of domestic violence decreases because economic empowerment makes them able to leave any abusive relationship (HHI, 2016).

Similarly, in case of education, male counterparts are out numbering the girls in attending the schools (OECD, 2017). Furthermore, the effect of poverty and social status on women health is a universal issue (Aabr ul haq, Jali, & Islam, 2019). According to the facts reviled by Department of Gender, Women and Health, World Health Organization, Geneva; women are facing more hazards in the field of health due to less education and poor economic status; a price of poverty. Due to this low status world widely 15 to 71% women face the sexual and physical violence by their intimate male partner. Some researches depict that up to 1 in 5 women reports being sexually abused before the age of 15 (Garcia-Moreno, Jansen, Elsberg, Heise, & Watts, 2005; Gracia & Merlo, 2016;WHO, 2009).

Studies discussed here, show that women are actively participating in development with more work as compared to their counter parts but most portion of their work is unpaid with lesser facilities of
education, health, economic opportunities, also face workplace harassment and violence both in public and private spheres of life with lesser rights. As women’s satisfaction is concerned, they are less satisfied and less happy with their family’s financial situation both absolutely and relatively as compare to men counterpart (Ishaq & Memon, 2016; Stevenson & Wolfers, 2009). Moreover, such type of gender discrimination in economic opportunities, across the globe, not only victimize women but also a potential barrier in people-centered sustainable development.

Women empowerment is a strategy for wellbeing of individual, family, community and nation and a vital component for sustainable development. Hence it has great importance for developing countries in perspective of people-centered development. Therefore, present study has aim to describe a descriptive review in background of Pakistan and try to explain how traditional socio-cultural factors like educational constraints, decent work and access to assets are affecting women economic empowerment.

Situation in Pakistan
In Pakistan, women are desirous to have agreements with husbands on variety of matters including girl’s education, mobility, working status, recreational activities, household responsibilities etc. disagreements lead to conflict which diminishes women’s satisfaction in life (Ashraf, Abrar ul Haq, & Ashraf, 2017; Yasmeen & Karim, 2014). Ishaq & Memon (2016), also report in their study findings that “43.5% rural women reported that husband wife conflicts were the major problem in their life”. In addition, Yasmeen & Karim (2014) also argue that freedom seekers in Pakistan were generally Women, who had some sort of frustration or disappointment in their paid work and who needed to begin their own business keeping in mind the end goals to pick the kind of work, obligation hours, workplace and the general public they worked with. But most of the women faced social and financial barriers in starting their own business.

By visiting history since the decade of 1970s, it is clear that various international commissions, agencies and organizations like DAW, UNIFEM, WFO, IFAD, DFID, WHO, IMF and WB worked a lot to up-lift women’s status and especially focus on economic empowerment of women but their contribution to the economic participation is still low as compare to their potential (Kochhar, Jain-Chandra, & Newiak, 2016). According to World Economic Forum, the women’s progress in terms of attaining education, adequate health services, economic participation and empowerment in political affairs is still unsatisfactory (WEF, 2018).

The process of empowering women is slow globally and the conditions are worse not only in low income countries, but also in advance countries. For instance, the participation rate of women in labor force is less as compare to men in prime working age, moreover gender gap is much wider at senior corporate level with 23% women as corporate board members in Europe (Christiansen et al., 2016).

Conditions are also alarming in South Asian region where women contributing every day to their household, society and economy; women walk for hours to fetch water, sweat in fields to feed their families, leave homes for work to feed their children but face violence and work place harassment, leave homeland with promise of good job and dumped into sex worker, are some of the souring issues mentioned in various reports. According to Gender Gap Report (2018), the two regions taking a step-back from current rate of progress are Sub-Saharan Africa (-0.6%) and South Asia (-0.2%),
South Asia is the second lowest scoring region with an average remaining gender gap of 34.2 percent in 2018, while Pakistan is the lowest-ranked country with 55% of its overall gender gap, within the region of South Asia.

Pakistan like many other countries have signed several international declarations to provide safeguard to the women like in 1979 the UN General Assembly adopted CEDAW (The Convention on the Elimination of all Forms of Discrimination against Women), is often known to be as an international bill for women’s rights. Pakistan Government was also signatory of CEDAW but on the same time Pakistani women were experiencing high level of discrimination, during military dictator Zia-ul-Haq regime (1978-88), Pakistani State and its patriarchal expressions at every level repeatedly stressed that women were the keepers of family honor and as such their behavior had to be in line with so-called Islamic precepts. This was the worst period for marginalized communities and women, when “Hudood Law” was introduced by military regime in 1979 (Ordinance No. VII of 1979, dated February 9th, 1979). Although law was Islamic but in process the military regime adopted administrative and legislative measures in an arbitrary, non-democratic and sectarian manner. Women have been critical concerns about the enforcement of this law against adultery and rape. Women felt most vulnerable situation during 1978-88 in Pakistan when Zia’s military regime tried to cage women’s sexuality by law. The “Black Period” has been gone for thirty years ago but laws (Hudood Laws, the Law of Evidence, the Qisas and Diyat Law) still remain on the books (Azhar, 2011) and same power structure and patriarchal expressions of Government and society still exist; situation is one step forward, two steps backward.

Pakistan prepared NPA (National Plan of Action) for women in August 1998. This NPA highlighted twelve areas which are more critical and set 184 actions under these areas e.g. women and health, women and poverty, women and economy, women and education, women and violence, women and armed conflicts, women and decision making, women and human rights, women and media. In addition to all these efforts, in 2002, National Policy of Development and Empowerment of Women were launched by Government of Pakistan. This policy was focusing on women empowerment socially, economically and politically without any discrimination. Most of the significant works by the Government is to increased number of seats for women in National Assembly, Senate, Provincial Assembly and in Local Governments. But despite all these efforts by the Government of Pakistan and other international organizations, the condition of women empowerment is still worse in Pakistan (WEF, 2018).

**Problem Statement**

The Gender Gap Index 2018 showed that on the scale of prevalence of gender-based disparities; Pakistan was the region’s lowest ranked (148th) country and second last among 149 countries. GGI index measures national gender gaps in economy, politics, education and health. According to GGI Index Pakistan ranked on 146th position in economic participation and opportunity, 139th in educational attainment, 145th in health and survival, and 97th in political empowerment (WEF, 2018). Origin of gender inequality in Pakistan is multi-faceted and varies in different environments; however, its underlying foundations are often found in social standards encompassing gender roles, laws representing legacy and resource ownership, and incongruities in access to education and gap in wag
This arises a research question that how socio-cultural factors are affecting women empowerment in Pakistan?

Objective of the Study
This article aims to describe a descriptive review of socio-cultural factors which affecting women economic empowerment in Pakistan.

Review of Literature
Women constitute about half of the world’s population and have a prominent role in the development of society yet are still stifled and held back in a subordinate capacity. Majority of researches conducted on women's status in context of developing countries shows rampant inequality existing between the two genders. This disparity creates disparities in education, health care, rights, and accessibility to several important resources and inequality of power in all aspects of life but also causes economic inequality as well.

From a Historical perspective, empowerment is a word that originated in 1975 from literature of academic nature (Conyers, 1975). It was then used in various communities and groups, like for instance in 1978 social work community: “From Service to Advocacy to Empowerment” (O'Connell, 1978). In the decades of 80s, this term was utilized frequently in association with community development and groups that were considered marginalized in its context. The first time this term was used in 1983 by the Women Studies International Forum, “Power and Empowerment” (Moglen, 1983). Since then literature has been emphasizing increasingly on this term.

According to present available literature on women empowerment, employment is the ticket to empowerment. Most researchers have been pointed out education and employment as key indicators of empowerment in existing literatures (Abrar-ul-haq et al., 2016), but women in Pakistan do not have enough opportunities of education and paid job, especially in rural areas. Moreover, the ratio of female literacy is less than male; the women literacy ratio in rural areas is less than in urban areas. In Pakistan, the men enrolment is encouraging while women have less education than male counterpart (Yasmeen & Karim, 2014). Women in Pakistan are unable to start their own business due to lack of education and social norm prevail in rural areas (Abrar ul Haq, Razani, & Gazi, 2017). Thus, there is need to examine; how education helps women to increase empowerment by reducing potential barriers to their empowerment. Education is associated with women’s personality, decision making ability, mobility and directly contributes to socio-economic development of household, community and nation (Abrar ul Haq et al., 2017). Many studies reports that education and working status has a positive impact on women empowerment (Nowak, Dahal, & Hossain, 2016). In developing-patriarchal countries of South Asia, women have been backward in education from centuries, so there is need to examine the role of education on women’s empowerment in Pakistan.

Socio-Cultural factors affecting women economic empowerment in Pakistan
Following are some socio-cultural factors which affect women economic empowerment in Pakistan.
Educational barriers

Education is an essential concern throughout the life span of an individual. Quality early education is an essential part of one’s childhood as it creates an atmosphere where there is less or no poverty in the later years, delayed marriages and ensured entrance in the labor market. But discriminatory social values including early marriages and domestic chores result in visible gender parity in education in various countries. In the families where educational values are less preferred, girls are married at a young age. According to some reports and previous studies, under 18 married girls with dropped out schooling was counted as 16% as compared to 36% girls who were unmarried in this age. Educational disparities record in secondary enrollment in 2012 in South and West Asia shows 84 and 93 girls respectively for 100 boys (McCleary-Sills, Hanmer, Parsons, & Klugman, 2015; UNESCO, 2013, 2015, 2018; UNICEF, 2018).

Gender intersecting with other disparities shows that girls in poor areas are rarely enrolled in the school. As in Niger and Guinea in 2000, almost 70% of poor population of girls had never gone to school (UNESCO, 2015). There is an important relationship between educational achievement and economic earnings. Structural norms at macro and micro level both restrict girls’ school attendance. While considering macro level, the provision of jobs affects the female labor force participation, and needs girls and women education (Verick, 2018). At micro level, barriers to girls’ education include lesser household incomes (poverty), religion, accessibility, reinforcement of customary gender roles (cultural norms) and shortage of female teachers and political apathy especially in Pakistan (Jamal, 2016). Girls’ opportunities to get education can be strictly influenced by external shocks and economic crises. Such barriers have serious consequences for their empowerment later in life. The opportunity cost is large: in low-income countries, earnings per year of education are higher for females than males (Montenegro & Patrinos, 2014). While educating girls is a primary means of increasing economic outcomes later in life, adult training and skills development programs are also important to women’s economic empowerment.

Like other countries, there is a visible division of gender roles in the labor market in Pakistan where women are most likely to do house works and women are considered responsible for economic earnings for the family. Basing on this fact, girls and women are kept far from attaining education that they would receive; is not perceived as being useful in homes.

In Pakistan mobility for girls is highly restricted. The only way for girls to move outside is conditional with the accompany of male family member. Such measures are taken to prevent any harm to girls’ honor and of her family, Pakistan is a country with “heightened concerns for safety and security of girls, have severely restricted their mobility and by implication their access to education” (UNICEF, 2018). Girls’ enrolment drops off sharply with each 500-metre increase in distance from the closest school admitting girls and this ‘distance penalty’ accounts for 60% of the gender gap in enrolments (UNESCO, 2010).

Furthermore, son preferences is another cause (Atif, Ullah, Afsheen, & Naqvi, 2016), having sons in a Pakistani family is a matter of prestige and daughters are considered as an economic responsibility (Abrar Ul Haq, Jali, & Islam, 2018). It is considered in every cast, class and region that girls are to marry and to go husband’s home, so investing in her education is not a core concern of the families. Educating girls is considered as an economic loss. Parents are therefore much more likely to educate their sons than their daughters.
Decent Work

Decent work has a direct relationship with women empowerment to get access to income and resources. Formal labor force is more counted as ‘decent’. The Gallup World Poll explains decent work as important for men and women equally whether they participate in the labor force or not. In the Middle East, North Africa and South Saharan Africa there was an obvious gender disparity which reported that 90% men held it important for them to have a high-quality job (Stotsky, Shibuya, Kolovich, & Kebhaj, 2016). A wide body of research endorses that formal employment is the most important factor of women empowerment. Kabeer (2012), suggests that the empowerment potential of different forms of work can be regulated by their location on a range. Considering the paid labor, ‘good’ jobs include formal work on one hand and bad jobs include informal, less paid and highly unequal in which women participation is seen mostly including domestic chores, unskilled agriculture work and minor labor and commonly experience violence and abuse at their work places and provides low remuneration, physical demands, seasonal variability and low social status (Lanjouw, 2007).

The truncated women participation in the labor market in Pakistan relies on cultural and traditional values, religious thoughts and the colonial impediments restricting women to enter in the labor market (Sasaquat & Sheikh, 2011). It reveals the fact that labor options provided to women seems to be limited to those opportunities which are available within the community. It is more confirmed by the data that women engaged in agricultural wage labor are 80 percent and women engaged in other of non-agricultural wage labor are 60 percent working in their own native villages. This fact does not have its roots in the fact that women labor is not demanded in far-off areas rather it has roots in sociocultural practices, for example restricted mobility, which restrict them to find a job in other areas. On the other hand, men are not restricted to move and have a good job to any area; women are rarely to do so.

Culturally based restrictions having implications on women mobility are associated with marital bonds in the country. In the traditional conservative communities, girls who approached puberty are severely restricted to move outside the house. Such restrictions hinder her access to health care, school and labor market and are more severe for married ones. A customary aspect of purdah and sex-segregation limit a woman access to employment. She is not supposed to be an active part of female labor force in order to maintain the family honor; hence her labor participation is too low to empower her in the community.

Access and Control over Property

Access to and control over property is essential for a woman’s economic empowerment and reinforce her economic prosperity. The importance of the said issue cannot be denied as it includes superior self-respect of women, honor from own family members, economic prosperities, non-restricted mobility, and decision-making authority (Klugman et al., 2014). However, women’s access to resources is viciously limited in several ways through prejudiced legal and customary laws, which strengthen gender disparities.

Women of Pakistan have the legal right to family property, though they rarely get it. Islamic jurisprudence and state law both sanction women to inherit immovable and movable property both in pre-independence and post-independence time but the popular practice is to deny women’s access to and control over their inheritance (Mehdi, 2002). This is particularly a fact in rural areas, where
the refutation of property rights is an old tradition. Instead of exercising the Islamic concept of inheritance, property is kept within the family and is run by male family members always (Khan, Rehman, & Abrar ul Haq, 2015). Another related fact with the non-provision of property to women is dowry (though not legal in the country) bargaining, however, there is no comparison in value of dowry with property. It is customary that parents have paid dowry and consider it as a compensation of inheritance which will not be provided later.

Under religious concepts, Islam provides gender-based equivalence in economic issues. It gives provisions to empower women by the provision of property rights. She has no economic responsibility of the family, though she is given right to get property from parents and husband. Some consider it is not forbidden in Islam that women can enter in the economic scenario outside the home. But the prominent hurdles are seen through the socio-cultural constraints which do not allowing women to hold and manage property in Pakistan. In common practice, daughters are often denied their right to inheritance on the ground that they get dowry and gifts at the time of their marriage from the parental family or they relinquish their property ownership to their brother or husband (Butt & Asad, 2016a).

In Pakistan, it is considered a matter of dishonoring the parental family when their women start claiming to inheritance from their father’s property. Similarly, when husbands demand for the share from wife’s property, it is condemned on customary grounds. Usually, it is customary that the well-to-do brothers bid some compensation amount to their sisters in response to relinquishment of their right to inheritance. Under some rare cases, women are delegated their share in inheritance, but the custody and hegemony are forbidden. They, however, obtain some share in the production of the agrarian product, if have. These are the Socio-cultural limitations of the society which consciously keep women as an oppressed and underprivileged group. Therefore, it is a fact that women are not presented their property rights in Pakistan. There is a large population of women who never get any share from their husband’s or parental property. It is in vogue in Pakistan that women, by themselves do not demand for their inheritance. They relinquish their right of property for their brothers. To reveal the fact, there is a fear of isolation on the part of women from their parental family, which restrict them from asking for their property. The inclusive percentage of women “not getting their share” is 50.6% in Pakistan; it has a highest ratio in Baluchistan (100%), followed by Punjab (97%), KPK/FATA (55%), and Gilgit (50%). Furthermore, Mehdi (2002), states that however Islamic law and Pakistani national law both guarantee a woman to inherit property, but on the customary grounds, lack the control and access over their inheritance. Basing on this scenario of non-transfer of property for women of Pakistan, they have evolved an accepted behavior that their brothers are eligible for holding property and not they are. This scenario also evolves a stereotype attached to the women status that they are not eligible to handle their property in the society.

Islam and the constitution of Pakistan consistently assure women’s rights to get and hold inheritance properties. However, there is another side of the picture. Pakistani culture presents an entirely contradictory picture which contrasts with Islamic law of inheritance (Butt & Asad, 2016b). Women are almost conscious of their rights delegated to them on the religious basis; however, the customary practices are conditioned to the attributed roles. Such pre-assumed attributed roles confine women to get formal and higher education, otherwise they must face social and psychological punishments. All these acts discourage women to break the cultural chains. Along with this punishment, such
women are labeled with bad names in the society who either struggle for their property share or make effort to improve their status in society.

Conclusion

Education, employment and property rights are fundamental to economic empowerment of women but being an oppressed group in Pakistan, women are denied their rights to get access and control of their economic life. Firstly, there are certain socio-economic factors like decent work, access to property and education, lack of these hinder the women economic empowerment. There are certain structural disparities like gender discrimination in attaining education, share in labor market and share in parental property, empowerment cannot be flourished under such structural discriminatory culture.

Secondly, State though delegates a constitutional right to women to get education, labor market involvement and inheritance share but has failed to promulgate the state policies in true letter and spirit. Documenting a women empowerment policy for sustainable development is a state concern, but it seems that state has no interest to give relief to women as an oppressed and marginalized group. Women throughout the country are still illiterate, poor and without right to get inherited property; hence their economic empowerment cannot be ensured yet.

This study unfolds insights relevant to women economic empowerment and contributing to literature about empowerment in Pakistan by explaining the role of education, decent work and access to property assets and how traditional socio-cultural factors act as potential threats to economic empowerment in patriarchal culture. Therefore, present study can be a productive guide and effective tool for researchers, practitioners and police makers in understanding that how to remove structural disparities to enhance women economic empowerment to achieve development.

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