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It is hoped that these papers will promote discussion on the subject and contribute to a better understanding of economic and business processes and development issues in Pakistan. Comments and feedback on these papers are welcome.

# Abstract

A large number of women successfully make it to college; a total of 166,808 women are currently enrolled in government degree and postgraduate colleges in Punjab (Statistical Pocket book, Government of Punjab, 2018)– twice as many women as men are enrolled at the undergraduate level in public colleges within Punjab. Interestingly, labour force participation rates for these females are low with 31 percent of females as compared to 81 percent males in the sub-sample of individuals with a higher education degree participating in the labour force. The overall female labour force participation rate (FLFP) in Pakistan is even lower at 15 percent, which is less than a third of the male labour force participation and much lower than the participation rates in other comparable countries such as Bangladesh and Turkey.

The entry of educated women in Pakistan's labour force has the potential to be a major catalyst for improving economic productivity for at least two reasons. Firstly, along with the demographic transition, Pakistan can equally harness the huge potential of its gender dividend. Half of the 110 million population of Punjab is female, and one third of them fall in the 15-29 years age bracket. At present, Punjab has a critical mass of around 18 million women who are in their youth and 1.8 million of them reside in urban Lahore (Population Census, 2017). Timely investments in female youth at this critical age can make them an asset for the country, with the potential to accelerate economic growth (Pakistan Jobs Diagnostic, 2017). Secondly, by helping these women to become economically active, the country can realise additional human capital

benefits. Studies in several developing country contexts have shown that spending on child education and nutrition increases when women are principal recipients of monetary resources (Lundberg, 1996; Duflo, 2003; Rawlings and Rubio, 2005; Handa and Davis, 2006, Pitt et al., 2006). Therefore, economically empowering young women in the country can address key human development issues in the country.

# Our setting

This paper examines both external and internal factors that can impede young, educated women in Punjab from participating in the labor force. Specifically, it examines external constraints such as transport, parental educational and occupational background; and several internal constraints measured by standardised psychometric scales. Findings from surveys conducted with 1600 randomly selected final year undergraduate students from public, women-only colleges in Lahore provide insights into priority areas that can be targeted to help graduates to successfully enter the labour force.

# **Key Findings**

We find that women in our sample both aspire and expect to actively participate in the labour market in the future. 82 percent of women express a desire to work after graduation. However, at the same time, women in this sample expect considerable barriers to job market success. For instance, we find that 55 percent of women report 'lack of support and approval from spouse' and 65 percent state 'perceived gender discrimination in promotions at work' to be significant constraints to labour market success. We also observe commendable upward mobility which has been documented to be a stable and persistent driver of economic growth. One third of the women in our sample acquiring higher education have at least one parent who does not have formal education. It is heartening that uneducated parents realise the value of education and are ensuring that their children, even girls acquire higher education.

Women from less privileged backgrounds (those with below median household income in our sample) score higher on psychometric tests that indicate high potential for academic and job market success. However, they also perceive external hindrances to work to be more binding than their more privileged counterparts.

#### Way forward or Recommendations

The benefits of demographic dividend are widely acknowledged. The effects of the gender dividend can be substantial provided government engages in timely and welltargeted interventions aimed at promoting participation of young, educated women in the labour force. This approach can also yield significant positive spillovers for human capital development and can emerge as a crucial driver of medium and long term economic growth. In view of our findings, and review of existing Punjab government interventions, we have 3 recommendations:

#### i) Workplace safety and greater family support

Our findings show that a large proportion of the current undergraduate students in Lahore show a desire to work after they graduate. It is important that policy be geared towards enabling these women to realize this desire. 55 percent consider family support and 65 percent consider gender discrimination as moderate to major hindrances to career success. Government initiatives such as those geared towards increasing workplace safety for women as well as the use of informational campaigns targeted towards raising family support for working women can help overcome these hindrances. The toll free helpline by PCSW is an important step in this direction and given the concerns expressed by the students, it might be worth communicating specifically to final year students in colleges who are making the crucial decision on whether or not to enter the labour market. This can be done through innovative means such as leveraging social media and digital technology.

The existing initiatives to provide amenities, particularly mandating public offices to provide day care is an important step and one that can be used by women to convince their families to let them work. However, it is crucial that these day care facilities are also expanded to the private sector.

# ii) Access to role models

In our sample, only 6 percent of the women have working mothers. Detailed focus group discussions with a sub-sample of 100 students from these colleges revealed that most respondents identify their mother as their role model (31 percent) while 20 percent said that their teacher and 18 percent reported their cousin as role models. However, with only 6 percent of the mothers participating in the labour force themselves, they cannot guide young graduates in how to navigate through the labour market. As a result, students lack exposure to women from similar backgrounds who have successfully overcome hindrances to securing and sustaining a job. Therefore, in an ongoing randomised controlled trial (results forthcoming), we randomly vary exposure of these women to female role models, from a similar socioeconomic background who have overcome barriers like the one identified by our sample to pursue a successful career. Since most of the women in our sample look up to their mothers or immediate family members as role models who may or may not be working, exposure to other women who can act as role models may be an effective tool to alter career aspirations and promote labour force participation. We also find that that very few women consider selfemployment as a future career choice. We propose that providing them with information about Punjab government's financing initiatives may encourage enterprise.

#### iii) A complementary curriculum

This analysis also uncovers an understudied barrier psychological mindset - that may potentially be holding women from relatively affluent households back from the labour market. Increasingly, the literature shows psychological traits not only as a barrier but also as malleable in nature, over and above the traditional external constraints to labour force participation. We propose initiatives targeted at improving this mindset by inculcating higher levels of persistence and beliefs in own ability to attain desired outcomes implemented as sessions in colleges, complementing the existing academic curriculum. Such sessions have been shown to be successful in promoting a large and persistent increase in female employment in India (McKelway, 2018). The objective of these programmes, developed by trained psychologists, is to help women identify their strengths, understand and develop goals and to help them determine paths which can enable them to attain these goals. This is a relatively low-cost intervention that

once developed can be rolled out across public colleges to be delivered by existing teachers or incorporated into the Job Asaan platform.

JEL classifications: J20, J16, I25, O15.

Keywords: Female labor force participation, internal constraints,

# 1 Introduction

Pakistan's patchy economic performance – compared with the Pakistan ranks second last in a list of 144 countries on economic participation and opportunity for women in the World Economic Forum Global Gender Gap Report 2017. The female labor force participation rate of females aged10 years or more (16 percent) in Pakistan is about a third of the male participation rates (48 percent) (LFS, 2015) and lower than other countries with similar income levels such as Bangladesh and Turkey (Pakistan Jobs Diagnostic, 2017). The participation rate of women in urban areas is even lower (8 percent) as opposed to rural female participation rate (20 percent) (LFS, 2015). Bringing women into the labor force should be a top priority, for exploring this untapped potential can make way for promising changes in the next five to ten years, particularly in urban areas of Pakistan.

The first step to achieving higher female labor force participation is to identify the constraints that keep women from working. While external constraints such as mobility, societal pressures, lack of availability of jobs or lack of information of the job market are oft cited and researched constraints, our contribution is to provide a new perspective to barriers to female labor force entry by exploring the internal constraints that women face in addition to the external constraints. Research studies in several countries have highlighted the significance of psychological traits such as selfefficacy, aspirations, locus of control for determining behavioral outcomes such as future oriented behavior, leadership or social inclusion (Makours and Vakis, 2014; Bernard et al, 2014; Doel, 2010). There is a need to assess the existence of similar psychological barriers and their effects on labour market outcomes of women in Pakistan.

Our analysis on a sample of female college students in public degree colleges in Lahore show that women who score high on an index measuring their self-efficacy, grit and locus of control have significantly higher education and career expectations. Moreover, women from lower socio-economic stratas score higher on these scales and express a significantly higher desire to work, even when their expectations about returns on education are not as high as those held by women from economically better-off households. From a policy perspective, this select sample of women from lower socioeconomic background need special attention to ensure they are successful in acquiring jobs.

#### 1.1 Female Labor Force Participation in Punjab

In Punjab, the FLFP rate of females aged 10 years or more is 20 percent, while in urban Punjab it is merely 10 percent (Labour Force Survey, 2014-15). Figure 1.1 shows that female labour force participation rates at each level of education in Punjab are critically low. Amongst literate women, the participation rate of those with a higher education degree (bachelors and above) is double that of those in any other education category. The labour force participation of women having a higher education degree is only 30 percent compared to 81 percent for men with a comparable degree in Punjab. What is more striking is that among the population of men and women who have acquired a higher degree and are between 25-35 years of age, the labor force participation rate for men is 96 percent and for women it is only 35 percent (Labour Force Survey, 2014).



**Figure 1.1**: Female Labour Force Participation Rates by Education Level for Urban Punjab- Age 10 and above (Source: Authors' calculation, LFS 2014-15).

According to PCSW (2018) in Punjab 46.6 percent of women between the age of 15 and 64 are not involved in any kind of education, employment or training. They also report that only 5.5 percent of girls between the ages of 18-29 who complete higher secondary education make it to the labour market. Moreover, the employment rate of women between 20 to 34 years of age who have graduated from either upper secondary or tertiary levels of education is only 3.8%. There is also a very low proportion (1.3%) of women who own their own businesses or enterprise.

All of this is despite the fact that almost half the students at intermediate, graduate and postgraduate level in Pakistan are women. In the province of Punjab alone, women outnumber men 2 to 1 at the undergraduate level (Punjab Development Statistics 2016). Figure 1.2 provides a breakdown of the pool of the labour force by

gender and education. Males outnumber females in the labour force is higher than one at each level of education.



**Figure 1.2**: Male and Female Labour Force Participation by Education Level for Urban Punjab –Age 10 and above (LFS, 2014).

The distribution of women by employment status shows that both in urban and rural Punjab, a large proportion of the women don't work. This rate (90 percent) is particularly striking for women in urban areas. Women who do participate are in wage employment (5 percent) as opposed to those in rural areas who work largely as unpaid family workers (15 percent) (Figure 1.3).

Further, about 85 percent of working women in urban Punjab are employed in the private sector (Labour Force Survey, 2014). The small number of women who make it to the labour force concentrate in a few sectors and occupations. Figure 1.4 provides a snapshot of the distribution by gender in different occupations in Punjab. While the proportion of men is higher in all occupation categories, participation of women is comparatively higher in 'Professional'<sup>1</sup>, 'Agriculture, forestry and fishery' and 'Elementary'<sup>2</sup> occupations.



Figure 1.3: Employment Status of Females by Regions for Punjab (LFS, 2014)

<sup>&</sup>lt;sup>1</sup>Professional includes Science, Engineering, Health, Teaching, Business and administration. ICT and Legal professionals

<sup>&</sup>lt;sup>2</sup>Elementary includes Cleaners and helpers, Labourers, Food Preparation Assistants, Street and related sales and service workers and Refuse workers



**Figure 1.4**: Male and Female Labour Force Participation Rates by occupation for Punjab (LFS 2014-15)

Educated women entering the job market can bring phenomenal changes in the economy. For instance, bridging the gender gap in labour force participation rate has the potential to boost Pakistan's GDP by up to 30 percent (International Monetary Fund, 2015).

# **1.2** Review of Existing Initiatives of the Punjab Government to Increase Women Empowerment

Efforts are already underway in the province of Punjab to promote women empowerment and increase their representation in the labour market. For instance, Punjab Government recently has taken a number of legal and economic initiatives towards empowering women under its Punjab Women Empowerment Package 2016:

- On the legal front, for prevention of violence against women, the first Violence Against Women Center (VAWC) has been opened in Multan and two more are being established in Faisalabad and Gujranwala. Under this empowerment package, the Public Prosecution Department in each district of Punjab nominates two public prosecutors for providing free legal advice.
- On the economic front, initiatives include holding one Women Expo annually organized by Industries, Commerce and Investment Department; establishing Business Facilitation Centers for women; and working women hostels in all districts to encourage women's employment. Furthermore, to appreciate and to encourage more women to enter the labour force, a monetary reward, "Fatimah Jinnah Award", will be awarded to women who have made valuable contributions in the fields of arts, health, education and legal rights. A grant of 29 million has been set aside for this initiative.

The Punjab Commission on the Status of Women (PCSW) was created in 2014 with a mission to ensure that policies and programmes of the government of Punjab promote women's empowerment. The PCSW has recently established Gender Management Information System (GMIS) to gather information on key indicators for women, including education, health, population, inheritance, employment and violence to facilitate the decision makers by providing analysis and reports on regular basis on the status of women in Punjab at the provincial and district levels. PCSW has a number of initiatives designed to encourage female representation in the labor force:

• Job Asaan is a job search portal that aims to assist educated women find suitable employers. In addition to matching applicants to potential employers, this platform provides other facilities like training, mentoring and counseling at a state of the art center equipped with facilities like computer, internet and printers. To avail these services, applicants have to sign up on an online portal or call on a toll free helpline, 1043.

 A toll free help line managed and supervised by PCSW is also another initiative to empower women. The helpline team comprising of female call agents, legal advisors, psycho-social counselors and supervisors is available to take inquiries and complaints of women and guide them on issues related to workplace harassment, gender discrimination, property disputes and inheritance rights, domestic violence, hostels, day-care centers and other facilities for working women, increased women's participation in government decision making bodies, quota for women in public sector jobs, skill development, changes in employment policies and various other socio-economic and legal issues

Other initiatives that can help improve labor force opportunities for women can be classified into 4 categories i.e. those which promote (i) education, (ii) skills and access to (iii) finance as well as (iv) employment amenities. Some detail on these programs is as follows:

#### i) Education

Initiatives undertaken by the Punjab Social Protection Authority (PSPA). The PSPA is an autonomous body working in Punjab for the last five years with a mandate to provide effective and efficient social protection to marginalized citizens. Beneficiaries are identified using National Socioeconomic Registry (NSER), with households with a Poverty Means Test Score (PMT) of less than 20 are targeted for different initiatives. Some of their women centric initiatives include facilitating the disbursement of a monthly cash stipend of Rs. 1000 through Khidmat Card<sup>3</sup>. This monthly stipend is a conditional cash

<sup>&</sup>lt;sup>3</sup>A non-personalized ATM card for the disbursement of financial assistance for the targeted beneficiaries of PSPA programmes.

transfer given under the program Zevar-e-Taleem<sup>4</sup>to girls enrolled in government schools at the secondary level conditional on 80% attendance at school. The program is being implemented in collaboration with Punjab Government's School Education Department.

Punjab Education Endowment Fund (PEEF) provides scholarships to talented students from low-income households to help them continue education. There is potential for expanding education initiatives such as the Zevar-e-Taleem Program and PEEF scholarships for high achievers from low income households to include girls enrolled in tertiary education. Such initiative can help in reducing drop-out rate at the tertiary level as completion of this stage of education is a critical step in enhancing women's future employability.

#### ii) Skills

Punjab Youth Internship Program (PYIP) has a special focus on enhancing skills of the unemployed youth via internships at collaborating organisations. By prioritizing women, the program can help women develop requisite skills which may assist them in securing employment.

#### iii) Finance

Interest free loans of up to Rs. 50,000 are given to unemployed youth of Punjab, targeting especially the skilled Diploma Holders of TEVTA. These loans are being distributed by Punjab Small Industries Corporation (PSIC) and Akhuwat Foundation. This initiative has a potential to amplify existing efforts to empower women by increasing the share of female beneficiaries or prioritizing them in this programme.

<sup>&</sup>lt;sup>4</sup>Developed by Government of Punjab in 2017 and implemented in in 16 districts of Punjab including Bahawalnagar, Bahwalpur, Bhakkar, Chinniot, DG Khan, Jhang, Kasur, Khanewal, Layyah, Lodhran, Muzaffargarh, Okara, Pakpattan, Rajanpur, Rahim Yar Khan and Vehari.

#### iv) Employment Amenities

Pink Bus Service implemented and managed by the Lahore Transport Company (LTC), targeted exclusively towards female commuters, in order to provide them with a safe, secure and harassment-free commute within the city. Another women-friendly government initiative has been establishment of the Punjab Day Care Fund (PDCF), to oversee day care centers across all public sector offices with 5 or more female employees. Such initiatives can help women in overcoming mobility constraints and balancing work with personal responsibilities (like arranging child-care), and these can go a long way in easing their entry into the labour force.

# 2 Recent insights on women's labor force participation in Punjab

It is impossible to uniquely define what constitutes poverty In this section we present recent evidence on the state of women's economic participation in Punjab. The findings in this section are based on data from Women's Economic and Social Wellbeing (WESW) Survey, carried out by Bureau of Statistics (BOS), Punjab in collaboration with The Punjab Commission on the Status of Women (PCSW) in 2017-18.

WESW survey data is based on a representative sample of 29020 women between 15-64 years of age in Punjab. According to this survey, female labor force participation (FLFP) rate in Punjab is 26.3 percent<sup>5</sup> with a higher rate in rural areas (43.4 percent) relative to urban areas (24.9 percent). Regarding the nature of women's work that are between 15 to 64 years of age, the WESW survey highlights that 'contributing family workers' forms the largest category (45.2 percent) followed by employees/salaried workers (34.3 percent) and self-employed/own account workers (20.2 percent). It is also interesting to note that 4.1 percent of employed women between 15 to 64 years own their own business enterprise.

Female unemployment rate in Punjab stands at 10.9 percent, with urban areas exhibiting a higher unemployment rate (14.3 percent) relative to rural areas (9.7 percent) in Punjab. As part of the WESW survey, women report several barriers, which constrain their participation in the labor market.

Major barriers to working as reported by women between 15-64 years of age can be classified into three broad categories namely: (i) Skills, (ii) Household factors and (iii) Workplace factors. For the first category as shown in figure 2.1, women report constraints such as lack of adequate qualifications and experience (50.2 percent) as well as

<sup>&</sup>lt;sup>5</sup>The FLFP rate is defined as the ratio of female labor force, aged 15-64 years to women aged 15-64 years expressed as a percentage.

shortage of training opportunities (36.9 percent) as impediments to skills development. As far as household factors are concerned, women cite domestic work and caring responsibilities within the household (41.4 percent) as well as lack of family support (34.4 percent) as the main barriers to work. In addition, women report that unfavorable workplace factors make it difficult for them to enter as well as sustain themselves in the labor market. These include lack of appropriate job opportunities (41.6 percent), low chances of promotion (36.2 percent), a predominantly large proportion of male colleagues at the workplace (34.6 percent), lack of employer's tolerance towards flexible work hours (24.3 percent) and general absence of accommodation (30.3 percent) or transportation facilities (34 percent) for employees.



**Figure 2.1** Barriers to Working as Cited by Women Aged 15-64 years. *Source:* Economic and Social Well-Being Survey (PCSW, 2018)

The large focus on workplace factors as barriers to women's work is not surprising given only a quarter of paid employed women in Punjab report having access to a separate women-only restroom (29 percent), less than one fifth of them have flexible work hours (28.6 percent) while less than 5 percent of paid employed women can benefit from facilities such as a day care center (4.8 percent) or a dedicated pick and drop service (3.5 percent) (Figure 2.2).



**Figure 2.2** Paid Employed Women Aged 15-64 years with Different Workplace Facilities. *Source:* Economic and Social Well-Being Survey (PCSW, 2018)

Findings from the WESW survey provide a snapshot of the state of female labor force participation in Punjab as well as the most binding constraints to work as perceived by women. In the remainder of this paper, we report findings from a survey conducted with a selected sample of women studying in public, liberal arts colleges of Lahore. In comparison to the broader insights obtained from the WESW survey, this sample allows us greater insights into the constraints faced by educated women in a large, metropolitan study. Despite obvious advantages that higher education can provide in job search, women in this sample perceive substantial constraints to labor force participation.

The rest of the policy paper is organised as follows: Chapter 3 provides an overview and profile of women in our working sample, chapters 4 and 5 examine a variety of external and internal constraints which may impede women's' economic participation as perceived by women in our sample. An identification of high priority areas as well

as a set of policy recommendations in light of perceived constraints has been laid out in chapter 6 while chapter 7 concludes.

# 3 Description of survey with final-year students in Lahore

The analysis in this policy paper is primarily based on survey data collected from final year students in women-only, public colleges in Lahore. We exclude from this sample, students who are enrolled in medical or science degrees and will be pursuing professional degrees. According to statistics provided by the Higher Education Department, approximately 10,000 females are enrolled in the final year of their bachelor's degree in the 2018 to 2019 academic year across all 36 female only, public colleges in Lahore. Out of this target population, our working sample comprises of approximately 1600 students spread across 23 colleges, sampled proportional to the population of target students in the colleges. Thus, on average, we interviewed around 70 students from each college. The survey is currently ongoing and we hope that before the end of the current academic year we would have surveyed an additional 1000 students from the target population.

We used the following protocol to select the sample: As a first step, we requested college administration for a list of students enrolled in the final year of the bachelor's program. Next, we identified the proportion of the total working sample to be randomly drawn from each college (on the basis of enrollment data shared by colleges). All data is collected electronically, through tablets using SurveyCTO (www.surveycto.com).

The baseline survey data (n=1681 final year female students) reveals that around 80 percent are in the age range 19 to 21 years, with average age being 20 years and 91 percent of them are single (Table 3.1).

Variable	Mean	Std. Dev.	Min	Max
Age	19.9	1.34	17	24
Single	90.2	29.68	0	100
Attended public versus private school	61	48.83	0	100
Enrolled in BA versus BSc	90.6	29.23	0	100
Want to work	81.5	38.86	0	100
Productive hours as a ratio of total hours	64.9	11.56	0	100

# Table 3.1: Summary statistics

**Note:** The statistics given above are based on data collected from 1,600 college students enrolled in the last year of their Bachelors degree in 23 girls only public degree colleges in Lahore.

A predominantly large proportion of these women (91 percent) are enrolled in a two year bachelors program as opposed to only 9 percent in a four years BSc program (Table 3.1). This is mainly because the four-year undergraduate program has been introduced in only a select number of colleges. In fact, 95 percent of the women who report pursuing a four years BSc belong to six colleges only.

There is substantial variation in the major's subject reported by liberal arts students in our sample, ranging from languages (such as English, Urdu, Punjabi etc.) to Social work to disciplines related to Economics and Finance (Figure 3.1).



Figure 3.1 Most frequent major's subject during bachelors

However, the most popular subjects seem to be Islamic studies, Psychology, Education and Economics as at least 60 percent of women report majoring in either one of these. We asked women whether they attended a private or public school before college. A majority of the women report to have attended a public school in the past (61 percent) while the rest went to a private school (Table 3.1).

Higher public versus private school attendance rates are not surprising given these women mostly belong to the middle income strata of society - average monthly income for urban households in Punjab is reported at PKR 18753,57 (Household Integrated Economic Survey 2015-16). Using family income as a proxy for their socioeconomic background, we find that at least half of the women report an average monthly household income in the range of PKR 20,000 to 50,000 (Figure 3.2). We asked women if they combine any part-time income generating economic activity with their studies. It is encouraging to see that around 20 percent of women report earning some income during their studies, with a large majority earning 10,000 or less on a monthly basis (Figure 3.3). Approximately 82 percent of women report that they would like to work after graduation from their undergraduate degree. However, they perceive a variety of factors, which may constrain their transition to the labour market. We collected information on time use by asking women how

many hours they spend in college, studying, housework and other activities like leisure on an average day. Women report as spending around 65 percent of total time on an average day in productive activities such as attending college and studying.







Figure 3.3 Personal income of women

#### 4 External constraints

The Physical mobility is an important consideration for women (Field and Vyborny, 2016) – parents are more likely to send their daughters to college if safe transport is available. Indeed, 90 percent of the students in our sample say it takes under 30 minutes for them to come to college from their homes every day. Of these, nearly 44 percent come to college on motorbikes with a family member; another 26 percent use rickshaws and 14 percent walk to college. 9 percent come to college on a college bus or van and a negligible portion comes to college on personal cars (1 percent). Nearly two-thirds of the sample claim to live in near proximity to public transport system. Yet, only 3 percent use public transport. It is reasonable to assume that access to potential jobs may be restricted both due to the time and costs associated with some of private modes of transport (e.g. bikes and rickshaws).

Studies have also found female labour force participation to be restricted due to social norms and preferences of the household. Specifically, socioeconomic background, social norms; socio-economic status and occupations of household members; education of parents are significant determinants of entry into the labour market (Khallad, 2000; Watson et al., 2002). These factors can influence the aspirations women have for their career. They can also influence the level of effort students exert for finding a job and the extent to which the choice of a job may be limited. We explore these externally imposed restrictions next. We first present a basic description of household environment and perceived external constraints; and then we present how these constraints vary by socio-economic status and education of household members.

#### 4.1 Education and occupation of parents:

First, we look at the education status of parents (Figure 4.1). Parent's education levels can not only affect academic performance, but it can also affect whether they expect their daughters to work in the future. We find that one-third of the sample has parents educated up

to higher secondary level (matric) – 32 percent of the fathers and 26 percent of the mothers. However, a large proportion of this sample of educated women (35 percent) has at least one illiterate parent; both parents are illiterate for 11% of the sample. Father's in general, have higher levels of education than mothers. preceding sections have elaborated on many lessons that Pakistan could have learnt from the East Asian experience. This section briefly highlights some further messages on which Pakistan could profitably reflect, and elaborates some points that were made earlier.



Figure 4.1 Education level of parents

Next we look at the occupation of parents and find even greater dichotomy (Figure 4.2). Fathers of 34 percent of the sample are selfemployed; about the same are government employees. A small proportion (14 percent) is labourers and only 3 percent are unemployed or looking for work. On the other hand, only 6 percent of the students report their mothers are working for pay or are running a business, the remaining are housewives. This is particularly relevant in when we consider that mothers in particular, are an important influence as role models – girls who have seen their mother work not only more likely to work but are also significantly more likely to choose the same kind of work (Burlin 1976, Signer and Saldana, 2001). Indeed, detailed focus group discussion with a smaller sample of 100 students at these colleges reveal that most students identify their mother as their role model (31 percent), followed by their teacher (20 percent) and cousins (18 percent). Since many look up to their mothers as role models, they lack exposure to women who are balancing their responsibilities at home with their commitments at work.



Figure 4.2 Occupation of parents

#### 4.2 Social and familial constraints

A We ask students about their family's opinions about educated women working. Specifically, we ask if about the proportion of family members who oppose the notion that women should work at all, should work in mixed gender environments and should work in jobs that require working late. Results are summarized in Figure 4.3. On average, students think four out of every 10 member of the family will oppose women like them working at all. On the other hand, students believe opinions to be more divided on the issue of women working in mixed gender environments or in jobs that require them to work late. While the students view the community to be less accepting of women working, they also feel that the society will be more in favor

of women working in mixed gender environment than their family members. The pressure to conform to familial and societal norms can restrict what women may consider to be appropriate jobs, even if they perceive the same norms do not restrict them from working in general.



Figure 4.3 Perception of family and community members' beliefs

Next, we ask women about what they believe are the constraints faced by educated women in pursuit of their career goals. Specifically, we ask them to rank each factor by the extent to which it will constrain the career success of educated women like them. Responses rank from 1 ('Does not hinder at all') to 7 ('Completely hinders'). We use shades of green to symbolize if the respondents don't consider a particular factor to hinder their future labour force participation. On the other hand, we use shades of red to denote if respondents consider a certain factor to be a hindrance in pursuing their career goals. Results are summarized in Figures 4.4 - 4.6. Nearly 45 percent of the sample believes family support will not be an issue (i.e. they rank this constraint between 1 – 3 as shown by the green bars in the upper portion of Figure 4.4). On the other hand, a much larger proportion believes a lack of support from spouse can become a

moderate to severe constraint on career aspirations (i.e. they rank this constraint between 4 – 7 as shown by the red bars in the bottom portion of Figure 4.4).



**Figure 4.4** "To what extent does lack of family support affect career success?"

Note: This table provides a summary of response to the question "To what extent do the following keep educated women like you from reaching their career goals?" Respondents rank each constraint from 1 (Not hinder at all) on the left to 7 (Completely hinder) on the right end. The bars provide percentage of students who provide each rank.

Figure 4.5 provides perceptions of female graduates about possibility of maintaining a good balance between demands of a family life and a job. Approximately 30 percent of the students believe that work schedules and work plans will not conflict with the

responsibilities at home (as shown by the portion of bars in green in Figure 4.5); and that the pressure for the woman to do well in all roles – as a professional and as a caregiver at home – does not affect her ability to perform well at work.



**Figure 4.5** "To what extent do demands of family life affect career for women?"

Note: This table provides a summary of response to the question "To what extent do the following keep educated women like you from reaching their career goals?" Respondents rank each constraint from 1 (Not hinder at all) to 7 (Completely hinder). The bars provide percentage of students who provide each rank.
#### 4.3 Gender discrimination at the workplace

In Figure 4.6, we summarize student perceptions about effects of gender discrimination. Students perceive gender discrimination can stop women from being fairly hired, compensated or promoted. Specifically, only about 20 percent of the sample believes discrimination and harassment are not hindrances to women achieving their career goals. A much larger proportion, ranging from 60 – 65 percent, believes that gender discrimination can restrict women from succeeding in their jobs, particularly in being promoted (as shown by the red portion of the bar). A slightly lower, albeit still substantial, proportion (55 percent) believes sexual harassment at work can be a moderate to major hindrance to women having a successful career.



Figure 4.6 "To what extent does discrimination affect job prospects?"

Note: This table provides a summary of response to the question "To what extent does discrimination affect job prospects?" Respondents rank each constraint from 1 (Not hinder at all) to 7 (Completely hinder). The bar provides percentage of students who provide each rank.

Figure 4.7 provides a summary of the factors that are most often considered to be the largest constraint on female career success. More than one-fifth of the sample considers a lack of support from the spouse to be the largest factor that prevents women from achieving their career goals, followed by perceived gender discrimination in promotions (17 percent), conflict in fulfilling needs at work and home (13 percent) and a lack of support from parents or family (12 percent). A small percentage but notable proportion (8 percent) perceives the ability of sexual harassment to prevent women from being successful at work. These results provide important insights into what prospective job applicants consider to be the most binding constraints on their labor force participation and highlight the avenues that government policy can focus on to bring about substantial change in female labor force participation.



**Figure 4.7** Proportion (%) that considers each factor to be the most binding constraint on female career aspirations

#### 4.4 Psychological traits

Pakistan While socioeconomic background, information on available jobs and job skills can be significant determinants of entry into the labour market (Humphrey et al 2009; Jenson, 2012), recent studies have documented the impact that psychological constraints such as perceived low self-efficacy and a lack of career aspirations can have on adolescent behavior (DuBois, 2011), local female leadership (Makours and Vakis, 2014), future oriented behavior (Bernard et al, 2014) and social inclusion (Doel, 2010). The ability to "visualize the future and engage in forward-looking behavior" (Dalton et al. 2015) has been long held by psychologists to encourage growth oriented behavior.

Educators and policy makers also worry about students exerting too little effort to improve academic performance, with fear that this tendency affects later life outcomes as well. However, financial incentives (e.g. merit based scholarships) and rewards have shown mixed results for improving academic performance (De Paolo et al., 2012; Castleman 2014; Angrist et al. 2009). On the other hand, softer measures such as a using goal setting techniques to improve self-control have been able to significantly improvement student performance, without requiring financial incentives (Clark et al. 2017).

These have been found to correlate with various outcomes of interest such as academic and job success to measure the respondent's personality characteristics. In order for women to overcome external barriers, they need to remove internal psychological barriers. We explore women's internal psychologies by using the following validated psychometric tests.

1. General self-efficacy: This is a 10 item scale (originally developed by Jerusalem & Schwarzer in 1981) that measures how optimistic the respondent is about being able to cope with difficult situations in their life. This is designed to specifically measure 'personal agency' and determines how much effort people exert (Bandura, 1997).

2. Internal locus of control: This measures the extent to which respondents believe they have control over the outcomes in their lives (originally developed by Rotter in 1954). Those who score highly on this scale believe that what happens in their life is a result of their actions instead of external factors.

3. Grit: This is a 12 item scale (originally developed by Duckworth et al., 2007) that measures respondent persistence and perseverance to keep trying and working towards long term goals. It captures the idea that achieving difficult goals does not just require talent but also passion and persistence over time. It has been shown to correlate with academic success and attainment as well as retention in different domains such as in jobs (Duckworth et al. (2007); Duckworth and Quinn (2009); Maddie et al. (2012)).

# 4.5 Aspirations and expectations

We ask the respondents about the maximum level of education they hope (aspire) to achieve and what level they think (expect) they will achieve (Figure 5.1). We also ask about their expectations about the level of education of an average woman in her community (Figure 5.2). We find that these students have, on average, higher expectations than an average woman in the community. 85 percent of them want to do masters and 80 percent of them think they will be able to do this. It is surprising that such a large majority of these students expect to continue studying and do not consider pressure to get married or education costs to be binding constraints. Given the high level of expectations, not surprisingly, educational aspirations are also very high within our sample of undergraduate students.



Note: 6 is BA/BSc, 7 is MA/MSc/MPhil and 8 is PhD.

Figure 5.1.a Education expectations for self



Note: 6 is BA/BSc, 7 is MA/MSc/MPhil and 8 is PhD.

Figure 5.1.b Education aspirations for self

Figures 5.1.a and 5.1.b plot, respectively, the cumulative probability of the maximum level of education respondents think (expect) they will achieve and hope (aspire) to achieve. Since all respondents are currently enrolled in a BA/BSc degree, the responses are either BA/BSc, MA/MSc/MPil or PhD.

# 5 Exploring variation

# 5.1 Who aspires to work?

In our sample, 82 percent of the respondents want to work after they graduate. These respondents are also significantly more likely to believe that women are highly likely to continue work after marriage and rate highly the importance of getting married to a man who allows them to work.

We create an index<sup>6</sup> using respondent responses to items in the grit, self-efficacy and locus of control scales (described in chapter 5) to capture the psychological state of the woman. The higher the value of this index, the more the respondent has character traits that have been found to be consistent with academic and job market success. Findings from our sample are consistent with this -respondents who score highly on this index have significantly higher education aspirations and expectations.

While we find that higher score on the index does not predict desire to work after graduating, high levels of self-efficacy is highly predictive. Psychology literature finds that this is a key determinant of effort levels (Bandura, 1997; Skinner, 1996) and low levels of selfefficacy is cited as a possible barrier to women exerting effort to overcome the many challenges they face (McKelway, 2018).

# 5.2 Exploring variation by socio-economic status and literacy levels of parents

#### 5.2.1 Perceived external constraints

<sup>&</sup>lt;sup>6</sup> The index is constructed using Principal Component Analysis.

We find socio-economic status to be highly correlated with student beliefs and perceptions (Figure 6.1). We create indices by group of constraints (family support, gender discrimination and balancing responsibilities at home and work), then check for the change in mean levels by socio-economic status and literacy of parents. We find students from lower income households tend to be more likely to believe that work and household responsibilities will clash – this may be because they come from household with lower access to paid staff to help with household responsibilities.

They are also more likely to believe that a lack of support from family members can keep educated women from having successful careers. We see a similar pattern by the education status of parents (see Figure 6.2). Nearly 11 percent of the sample of enrolled women in public colleges has illiterate parents.7 This is an important development to consider – first, it represents a commendable upward trend in educational attainment over time; second, it is worth noting that these women may face higher barriers to labour force entry, both real and perceived. Indeed, we find that this sample perceives higher barriers to career success - they are more likely to believe that gender discrimination and a lack of support from family members can be significant barriers to realizing career aspirations.

#### 5.2.2 Psychological state

Interestingly, we find that women in our sample coming from relatively less privileged background (having below median income levels) have a much better psychological state than those who come from household with above median income (Figure 6.3). Psychological state here is an index capturing respondent grit, self-efficacy and locus of control (described in

<sup>&</sup>lt;sup>7</sup> 35% of the sample has at least one illiterate parent.

chapter 5). Similarly, those with uneducated parents also have a better psychological state though this difference is not statistically significant (Figure 6.4).



Figure 6.1 Effect of household income on perceived constraints



Figure 6.2 Effect of parental literacy on perceived constraints



Figure 6.3 Effect of household income on the psychological state





#### 5.2.3 Education expectations and aspirations

Even though respondents coming from relatively lower socioeconomic group in the sample have personality traits that correlate with academic and job market success, they have lower aspired and expected levels of education. While literacy level of parents has no significant impact on the psychological state, it does result in significantly lower educational aspirations and expectations. Female graduate students from less privileged households, as measured by the household income level and parental education, express a higher desire to want to work. As discussed above, these students also score higher on having a psychological state that has been found to be correlated with academic and job market success. It looks like there is a selection effect such that only women with certain personality characteristics within this group were able to overcome challenges and enroll for an undergraduate degree. Even though they show a desire to work, they may need particular attention to ensure that they are successful in securing a job.

On the other hand, students from more privileged backgrounds are less likely to want to work. This is in line with literature, which finds that there is an inverse correlation between FLFP and income per capita till a certain point after which both are positively correlated. It appears that this group is on the part of the curve, which is inversely correlated and may be a major contributor to low FLFP we see for graduate women as compared to the men.

### 6 Conclusion and way forward

This paper summarizes findings from a survey conducted with final year students in public, women-only colleges of Lahore. We find both demand and willingness to work is high among these women. We also find indications of admirable upward mobility - a large number pursuing higher education has at least one parent who has no formal education. However, we also see that women perceive high barriers in the form of discrimination against women and lack of support from family.

These women represent a significant proportion of potential labour market entrants, making them a segment that warrants immediate policy attention. The analysis in this paper provides insights into priority areas, which can be targeted to help graduates to successfully enter the labour force. First, in order to facilitate transition into the labour force, we recommend information campaigns in colleges and through media that can raise awareness about existing government initiatives to protect women's right and ensure workplace safety which can help secure family support for working women

Second, detailed focus group discussions reveal that many lack exposure to women who have successfully navigated the job market. Role models and mentors can have a significant impact on the ability of an applicant to withstand barriers and challenges at work. We recommend initiatives that provide such exposure - for instance, studies have shown college alumni can have a significant effect on the choices students make about their careers. In an ongoing field experiment, we are testing for the effect of exposure to female role models (through videos) from a similar socioeconomic background that have overcome barriers like the one identified by our sample to pursue a successful career. If these are successful, it would be relatively low-cost to screen these in colleges.

Third, we propose initiatives that can inculcate the ability to persist in the face of challenges and increase confidence in their abilities. There is evidence from India that suggests that it is possible to improve self-efficacy by including modules in regular academic curricula. One suggestion is that in addition to traditional modules that train women in basic skills (e.g. CV building and interview skills), graduates should be given training that helps them identify strengths and weakness, set goals and formulate short term and long term plans that can help them achieve these goals. These can either be incorporated into the existing Job Asaan platform or separately rolled out in colleges as a complementary curriculum taught by existing teachers.

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