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WOMEN'S ECONOMIC PARTICIPATION AND ITS IMPACT ON SOCIAL DEVELOPMENT IN PAKISTAN

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Abstract

Women's economic participation has emerged as a crucial factor in shaping the trajectory of socio-economic development across the globe. In Pakistan, however, women's role in the economy remains significantly underutilized, with persistent barriers such as gender discrimination, cultural norms, lack of access to education, and limited opportunities in the labor market. This study addresses the problem of women's underrepresentation in the economic sphere and its implications for broader social development. The purpose of this research is to examine how women's economic participation contributes not only to household income and poverty reduction but also to community development, education, health, and social cohesion in Pakistan. By analyzing the link between women's employment, empowerment, and societal progress, the study seeks to provide a deeper understanding of gender-inclusive growth as a pathway toward sustainable development. A mixed-methods research design has been adopted, combining quantitative data from government reports, labor force surveys, and World Bank statistics with qualitative insights from interviews and case studies of women engaged in formal and informal sectors. This methodological approach allows for a comprehensive analysis of both measurable economic contributions and the lived experiences of women. The results indicate that increased women's participation in the economy significantly enhances household welfare, reduces poverty levels, and contributes to social indicators such as children's education, health outcomes, and community resilience. Moreover, women's economic empowerment fosters greater decision-making power, gender equality, and inclusive social progress. The study concludes that enhancing women's economic participation is not only an economic necessity but also a catalyst for sustainable social development in Pakistan. Policy interventions that promote equal opportunities, skills training, and supportive institutional frameworks are essential to unlock women's full potential and strengthen Pakistan's socio-economic fabric.

1. INTRODUCTION

The economic contribution of women has been widely identified as the major catalyst to the social and economic change in the world. Today, it is believed that women must be empowered to engage equally in the economy to create robust economies and more stable and equitable societies as well as enhance the quality of life of individuals and communities (World Bank, 2023). Although this is the case in the world, Pakistan has struggled with a gendered divide of economic activity, with the rates of women participation so low in South Asia. The Pakistan Bureau of Statistics (2023) data indicates that the labor force participation of women is about 22 percent as opposed to 67

percent among men, which is a strong indication of a crucial disparity that obstructs the inclusive growth and sustainable development.

The economic role of women is not just important due to its direct and immediate economic impact. It helps decrease poverty and enhance household well-being, as well as increase investments in children education and health (Kabeer, 2016). It has always been demonstrated that women are more likely to spend a larger proportion of their earnings on family welfare and development of the community than men (Duflo, 2012). Therefore, when women are encouraged to be included in the economy, this will create a multiplier effect, which will improve the outcomes of human development and increase social cohesion. The empowerment of women economically in Pakistan is both a challenge and an opportunity, as women are restricted in many aspects by traditional gender roles and cultural restrictions and thus do not have access to education, employment, and decision making. The solution to these inequalities is critical to the realization of the national development objectives in Pakistan and Sustainable Development Goals (SDGs) of the United Nations especially SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth).

The contribution of women in the Pakistani economy is quite embedded in the social set up. Women have also been involved in agricultural production, informal work, and home-based industries and their contribution is not appreciated (Sathar and Kazi, 2000). Even though education and awareness have grown rapidly in the last twenty years, a considerable percentage of women still do not have access to formal jobs because of the cultural constraints, mobility issues, insufficient knowledge on how to access and use financial resources, and institutional support (Nabi et al., 2019). These are not only restricting women to achieve their economic potentials but also hindering the ability of the country to attain a balanced and sustainable growth. Occupational segregation and wage gaps combined with the low rate of female labor force participation remain the sources of gender inequality and social stagnation. The connection of economic role of women and social development is multidimensional. The economically active women are also likely to be more self-esteemed, have more power and influence in their homes and communities (Chaudhry and Nosheen, 2009). The result of this empowerment is the enhancement of the family health, education and nutrition outcomes, solidifying the social development between generations. Additionally, the participation of women in income-generating activities can contribute to the violation of patriarchal rules and promote more equal gender relationships in society. It has been found that the more women are involved in economic life of a society, the higher the social trust, civic activities and institutional stability in the society (Sen, 1999). So, the strengthening of the financial roles of women cannot be considered merely a gender matter, but it is one of the basic requirements to reach social progress and democratic stability.

Pakistan has a socio-economic environment that has had improvements and challenges. The then opportunities in education, health and entrepreneurship have been opened to women because of urbanization, globalization, and the emergence of service sector. However, the rural women, who are the majority of Pakistanese women, are mostly restricted to the informal, unpaid, and unregulated markets (Mahbub ul Haq Human Development Centre, 2020). The informal sector that soaks up to 70 percent of the working women can be flexible and with ease but has no social protection, no fair wages and no mobility. Therefore, as much as women are earning money, they do so under unstable conditions that are not even conspicuous. This paradox shows that it is necessary to not only raise the level of their involvement but also enhance the quality and acknowledgment of their economic activity.

Education has been a strong indicator of the empowerment of women in an economic context. It has been indicated that the greater the education of women, the higher the chances of getting jobs, earning more money, and living a better life (UNDP, 2022). Nevertheless, there are still gender gaps in literacy and education levels, especially in Balochistan, Khyber Pakhtunkhwa, and rural Sindh, where social conservatism and inadequate infrastructure still limit the

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development. Sealing this educational gap is very important in achieving the human capital that can be used to facilitate inclusive economic growth. Moreover, measures related to social protection, microfinance, and gender-sensitive labor policies could be used to incorporate women into the formal economy and make them contribute to the development of the country (ADB, 2021).

Women are still bound to economic realities due to culture and institutional limitations. Patriarchal values that have been ingrained tend to restrain women, deny them the right to become mobile or engage in employment beyond the home, and legitimize men as leading decision-makers. In most places, women are expected to seek the consent of male members of the family to seek education or even to take a job. In addition, the gender disparity in economic participation is enhanced by discriminatory labor regulations, unequal access to credit, lack of childcare and maternity facilities (Faridi et al., 2009). These structural constraints are indicative of the overlapping of economic and social exclusion such that the economic disempowerment of women is an outcome and a contributor to general trends toward disparities.

The economic participation of women is also a very problematic issue, which is closely related to the general developmental movement in Pakistan. Empirical studies prove that gender inequality in the workplace lowers the efficiency and productivity of the economy and the nation. The International Monetary Fund (IMF, 2022) predicts that reducing the employment disparity between genders in Pakistan would grow the GDP of the country by 30 percent. The fact of this possibility highlights the economic cost of not letting half the population participate in productive activities. In addition to the development of GDP, the economic activity of women creates inclusive and sustainable development by enhancing fair use of resources and opportunity. It increases the stability to economic shocks and leads to social stability in the long term.

This research is aimed at discussing and examining how the economic involvement of women affects social development in Pakistan. It aims at knowing the impact of women participation into economic activities in enhancing education, health, social mobility, and general welfare of the society. The purpose of the study is also to find out the structural and cultural influences which hold women back in the full economic participation and the policy measures that could be implemented to enhance gender inclusive development. Through the use of quantitative evidence and qualitative presentation, this study hopes to lead to a balanced appreciation of the role of economic empowerment of women in changing the social aspects of societies.

The idea behind the research is the fact that economic participation is not an isolated phenomenon but rather a part of a wider social process contributing to the power relations, gender relations, and social values. Since Pakistan is shifting to its Vision 2035 development agenda, it is important that women economic empowerment is incorporated into national planning. Women involvement is not sufficient to be measured in statistical terms only but the qualitative part of the question, e.g. dignity, recognition and social inclusion should also be taken into consideration. Increasing the economic contribution of women may therefore be an innovative way of ensuring equitable growth, social justice, and sustainable development in Pakistan.

1. Statement of the Problem

In Pakistan, the participation of women in the economy is very low in spite of different national and international campaigns that are meant to encourage gender equality. The barriers that limit the inclusion of women in the labor force still include structural barriers, cultural norms, limited access to education and resources, and the lack of institutional support. Such low engagement does not only curtail the growth of the economy but it also restricts the indicators of social development, like health, education, and alleviation of poverty. It is urgent to look at the correlation between women economic involvement and social development to know the strategies that could facilitate inclusive and sustainable development in Pakistan.

2. Objectives

- To analyze the relationship between women's economic participation and social development in Pakistan.
- To identify the major barriers and socio-cultural factors limiting women's economic involvement.
- To evaluate the impact of women's income generation on education, health, and household welfare.
- To suggest policy measures for enhancing women's economic empowerment as a driver of social transformation.

3. Literature Review

The position of women in the economic systems has been an academic issue and a policy concern across the globe. The growing involvement of women in the global economic activities is considered to be a critical ingredient of inclusive growth, social equity, and sustainable development. The World Economic Forum (2023) reports that countries that are characterized by a higher level of gender equality in the workplace and remuneration have a higher level of economic growth and more stable social results. The employment of women in the labour force in the advanced economies has not only led to higher productivity but also higher social cohesion as well as human development. As an example, gender-sensitive economic policies, childcare support, and social safety nets in Nordic countries, including Sweden and Norway, have resulted in almost equal participation of men and women in the labor market, which resulted in equal and flourishing societies (OECD, 2022). Such experiences all over the world confirm that the inclusion of women in the economy is not only an issue of justice, but it is a strategic requirement to national development.

Three interconnected theories Gender and Development (GAD), Human Capital Theory, and Feminist Economics can be used to understand the theoretical approaches to women economic participation. The GAD approach is a development of the previous Women in Development (WID) considerations that simply regarded women as passive recipients of development, which arose in the late 1980s. GAD on the other hand focuses on gender relations, structural inequalities, and how institutional structures should be changed to give equal opportunities (Moser, 1993). It is based on the argument that it is impossible to develop economically without considering the structural power imbalance that keeps women at the periphery. Instead, the Human Capital Theory associates the economic participation with the investment in education, skills, and health. The theory is pioneered by Becker (1993) and states that the level of productivity and the earning potential of individuals are determined by how they invest in human capital. In the case of women, women have access to education and training, which increases their ability to participate in the labor market and be economically independent. Nevertheless, the weakness of the theory is that it presupposes the equal opportunity which, in many cases, is restricted by the patriarchal norms and systemic discrimination. Feminist Economics is the supplement to these frameworks and questions the economist perspective that is male-centric. It places emphasies on the importance of unpaid work done by caregivers, gendered division of labor or work and the social aspects of economic participation (Folbre, 2006). According to this school of thought, economic measurement and policy should consider the contribution of women both in the formal and informal economy to attain real development.

The role of women in the economy of developing countries has proved to be transformative in reducing poverty and social upliftment. The International Labour Organization (2022) also highlights the fact that with women being economically active, whole communities are improved in terms of enhanced health, education, and nutrition. Women have been empowered especially through microfinance programs and informal entrepreneurship in countries like Bangladesh and India where women run businesses have become an income generation and social change agent (Kabeer, 2016). However, the developing nations still have structural issues that restrict the full potential of women. The problems of gender pay gaps, segregation on occupation, restricted access to credit and markets are still

persistent. Research in Sub-Saharan Africa, Latin America, and South Asia shows that women are frequently relegated to insecure, low-paying, and informal employment that allows minimal opportunities of career progression (UN Women, 2022). The trend demonstrates greater gender inequities that are embedded in the institutional and cultural framework in which economic inclusion is not necessarily empowered.

The economic position of the Pakistani woman in history is a complicated account of both development and continuation of the patriarchal order. In the past, women in Pakistan have played significant roles as subsistence farmers, domestic workers as well as economic workers in the informal sector but they were much of a shadow in official statistic (Sathar and Kazi, 2000). After gaining independence in 1947, women role in education and workforce was low because of the social-cultural factors and lack of institutional progress. The 1970s and 1980s saw slow developments as women were given a new opportunity to work in the government in areas of teaching, healthcare, and administration due to industrialization, urbanization, and changes in education (Mumtaz and Shaheed, 1987). Nevertheless, the policies of Islamization of the late 1970s and 1980s strengthened patriarchal values, which restricted the movement of women and their access to jobs. Despite the education and awareness of the recent decades the economic participation of women is disproportionately low. According to the reports of Pakistan Bureau of Statistics (2023), one out of five women is involved in the labor market, and the rest of the population performs family work without payment or informal labor.

The obstacles to the participation of women in the economy of Pakistan are holistic, and they are rooted in cultural dynamics, structural dynamics, and policy dynamics. The norms usually prescribe the restraining gender roles that limit the women to household duties and oppose employment outside the place of domesticity (Nabi et al., 2019). Women in rural places, especially the women are restricted in their mobility, access to education and their views are not represented in decision making. Gender wage inequality, lack of childcare centers, and discriminatory hiring practices are structural barriers that restrict the progress of women in their careers (Faridi et al., 2009). Moreover, the informal economy, which hires a significant proportion of women, does not have any legal safeguards, decent pay, or social security. Women are further marginalized by institutional weaknesses, including the lack of gender-sensitive labor laws and other microfinance initiatives have a low reach (ADB, 2021). Women are limited to the ability to carry out productive ventures or entrepreneurship because of lack of access to credit and property rights which creates a cycle of dependency and poverty.

There is a broad literature on the connection between women economic empowerment and social development both globally and locally. Women whose economies are empowered are more likely to use the funds towards health and education of their families which results in improved development of the future generations (Duflo, 2012). In addition, women can have a better agency and social position with the development of the economy therefore leading to the development of the community and social inclusion (Kabeer, 2016). This relationship can be supported by empirical evidence on Pakistan: families with hired women show better school enrolment rates of children, better nutrition status, and more financial stability (Chaudhry and Nosheen, 2009). The economic autonomy of women also leads to poor domestic violence rates and increased civic and political participation (Mahbub ul Haq Human Development Centre, 2020). In addition to these personal advantages, women joining the labour market will boost aggregate economic growth and enhance social cohesion because it will cut down inequality. Therefore, the relationship between economic engagement and social growth is not only reciprocal but direct as well- they all support each other to form a cycle of empowerment and development.

Although there has been an increasing academic and policy focus on the question of women economic participation in Pakistan, there still lie a number of gaps in the current literature. The majority of research done so far has been aimed at measuring the rate of participation and the socio-economic factors of participation including

education, age, and marital status (Faridi et al., 2009; Chaudhry and Nosheen, 2009). Though such quantitative analyses are useful, they do not reflect the qualitative aspects of empowerment e.g. perception of self, agency and social recognition that come with economic participation. Empirical studies that consider the effect of women earnings in household decision making, intergenerational mobility or community development at the local level are limited. Moreover, the local inequalities between provinces and rural-urban lines are under-researched. The interplay of the class, ethnicity, and geography in women and their economic experiences needs more fine-tuning exploration (Nabi et al., 2019). Also, the informal sector, which is the area of employment of the bulk of Pakistani women, is not well researched because of limited data and uncertainty in definitions. This loophole restrains the realization of the actual scope and role of women contributions to the economy.

The other significant gap in research is the absence of coordination between economic and social development system in gender studies in Pakistan. The economic studies are more concerned with the dynamics of labor forces but the social development research provides more emphasis on both empowerment and welfare and does not sufficiently connect the two. This gap is essential in achieving a comprehensive picture of the impact of the contribution that women make in economic activities to social structures, values, and outcomes. Besides, longitudinal studies that trace the variation in the economic participation of women over time and their overall effect on society are lacking. The consideration of these gaps will not only contribute to the development of a better academic knowledge but also inform gender-responsive policies that lead to inclusive growth and sustainable development.

In brief, both global and theoretical literature highlights the fact that women economic contribution is a source of economic and social change. The situation in Pakistan, however, is culturally and institutionally different and puts a limit on the potential of women. An exhaustive coverage of the economic involvement of women in Pakistan will have to incorporate the economic, cultural, and social aspects to appreciate how empowerment at the personal level can be transferring into social developments. The proposed study would make its contribution to this expanding literature body by examining the complex nature of the connection between the economic involvement of women in the social development of Pakistan, the barriers that have remained and given the way forward in achieving gender-sensitive economic development.

4. Research Methodology

The economic participation of women and its effects in social development in Pakistan is a study that uses mixed-method research design since it incorporates both qualitative and quantitative research to give comprehensive view of the issue at hand. The quantitative dimension is based on both national and international data to evaluate quantifiable changes in the rate of women involvement in labor force, income and social developmental factors. At this point, the qualitative aspect will tap the rich experiences of women of various socio-economic and geographical backgrounds through in-depth interviews and focus group discussions, as the statistical evidence would not uncover the lived experiences, challenges, and views. This design is more appropriate in exploring any social phenomenon that is highly complex like gender inequality, empowerment among others where numerical analysis is to be supported by contextual knowledge (Creswell and Plano Clark, 2018).

The sample population of the research is the active women of the formal and informal economies in Pakistan. These industries include the areas of education, health, small businesses, agriculture, and home-based employment. The sample selection is based on a stratified purposive sampling with a focus on women in urban and rural regions of various provinces- Punjab, Sindh, Khyber Pakhtunkhaw and Balochistan. The survey component has been selected with a sample of about 300 women whereas 30 women will be selected to be interviewed and 4 focus group discussions to uncover the qualitative information. This stratification assists in capturing the differences in economic participation and socio-cultural obstacles in the regions to determine

the position of women towards economic development.

To collect the data, both primary and secondary sources are used. Structured questionnaires, semi-structured interviews, and focus group discussions in local languages are used in collecting primary data to make them representative and accurate. Secondary data will be gathered using institutional databases like the Pakistan Bureau of Statistics (PBS), World Bank, UNDP Human Development Reports and the publications of Asian Development bank (ADB). These references are timely and reliable sources on gender pointers, economic participation rates, education, and tendencies of social development. The combination of the two datasets enhances the reliability and validity of the findings besides providing a comprehensive view of the problem.

The combination of quantitative and qualitative methods is used in data analysis in an attempt to interpret results. The descriptive and inferential statistics, correlation, and regression analysis are applied to analyze the quantitative data to determine the association between economic participation of women and social development indicators (education, health and reduction of poverty). Numerical data are processed with the help of such software as SPSS or Stata. Thematically coded and pattern identification are used in qualitative data analysis as interviews and focus groups give a more in-depth understanding of the experience of women, social constraints, and views on empowerment. Combining the two analytical methods guarantees that statistical data is supported by narrative data and human opinions (Patton, 2015).

This study is focused on ethical considerations. Informed consent of the participants is given before data collection and hence the participation of participants is voluntary and confidential. They also protect the privacy by anonymizing personal information and being sensitive when addressing gender, cultural norms, and family-related problems. In the study, the research ethics is maintained as per the social science research ethics by respecting, keeping integrity and transparency in carrying out the research. The combination of serious data analysis with moral and inclusive actions makes this methodology achieve a balanced, credible and contextualized perception of the impact of economic participation of women on social development in Pakistan.

5. Socio-Economic Context of Women in Pakistan

The socio-economic conditions of Pakistani women can be described as a complicated picture of cultural values, structural disproportions and the changing economic perspectives. Pakistan is a country of almost 50 per cent women, but the proportion of women involved in the formal economy is still disproportionately lower than that of men. Pakistan Bureau of statistics (2023) also reported that labor force participation rate is just 22 percent of the total female population with the lowest in South Asia. Although there is a gradual growth in the last 20 years, paid work remains a restricted option of women due to traditional gender roles, a reduced mobility and lack of institutional backing. A lot of their economic input goes unnoticed since many of them are working in unpaid house work or in the informal sectors that cannot be fully recorded in the national accounts. This is not adequately reflected in the official economic statistics, which ignores the important part women have been playing in keeping the households and the local economy alive, especially in the rural regions.

The economic participation of women in Pakistan is highly sectoral with majority being in the fields of agriculture, services and informal sector. Female employment in rural settings is still largely concentrated in agriculture where women take part in activities like livestock management, harvesting as well as post harvest tasks. Nevertheless, their labor is not always compensated and valued properly, because the financial gains are usually governed by the male family members or landowners. The women are also moving to the services sector in the cities and finding relatively more readiness and social approval in the field of education, healthcare, and hospitality. More women are also in home work or informal employment like in handicraft, tailoring, domestic, and food processing. With such a contribution, women in informal sector are not entitled to the protection of the law, employment and social safety nets. There is gradual

development of the entrepreneurial environment in which women-led micro and small business is picking momentum particularly via digital platforms and e-commerce. Nevertheless, the availability of credit, markets, and financial literacy are some of the greatest challenges that reduce the extent to which women-owned businesses can grow.

The opportunity of females working in Pakistan is determined by education and skills development. Despite the fact that the female literacy rates have been increasing with time, they remain lower than the literacy rates of males, especially in the rural set up where social stigma on educating girls still exists. This is further curtailed by the absence of vocational and technical training facilities that are designed and aimed at women to access high pay and skilled occupations. The United Nations Development Programme (UNDP, 2022) writes that only a low percentage of women in Pakistan have technical or managerial skills, and the majority of them are mostly in low-wage and low-skill employment. These inequalities are further enhanced by the digital divide that limits the involvement of women in the new sectors which include technology and innovation. Women are likely to perform better than men when they get access to education, yet due to cultural norms of marriage and family life, women are also likely to be hindered in entering and remaining in the labor market.

Among the most enduring issues of the working women in Pakistan is the gender pay disparity and discrimination at the workplace. Occupational segregation and institutional gender discrimination are represented by the fact that women receive much lower wages than men due to comparable work. Women are concentrated in industries that have a lower pay structure or placed in part-time and transitory jobs in most instances. According to report prepared by the International Labour Organization (ILO, 2021), Pakistani women are making 34 percent less than their male counterparts in similar positions. It is not only economic but also social where women tend to be harassed, have fewer opportunities to advance their careers and even to be excluded in the leading world. Maternity benefits, childcare facilities and strict work environments in most work places are also encouraging women to be less involved, thus discouraging them.

The regional and rural-urban differences on the economic participation of women underscore the levels of inequalities, which are deeply set in the socio-economic fabric of Pakistan. Women in cities like Karachi, Lahore and Islamabad enjoy more education, jobs and movement especially because of the modernization tendencies and the growth of service sector. On the other hand, rural areas still have very low participation of women especially in Balochistan and Khyber Pakhtunkhwa because of their conservative culture, infrastructural deficiency and access to markets. The difference between the urban and the rural women is also exhibited in the level of income, literacy, and also in political participation. In addition, social conventions on female movement and communication with men differ greatly among provinces and present local restrictions to the creation of economic opportunities. Females in tribal or remote locations have more limitations like financial institutions access barriers, legal ignorance, and poor enforcement of labor laws.

In general, the socio-economic status of the Pakistani women can be defined as a result of the combination of the class, geographical, and cultural factors. Though there has been an improvement in the area of education and representation, structural disparities remain in the way women can fully realize their economic potential. There is no question that these disparities should be advocated only by the policy interventions, but also there should be the cultural shift towards the value of female labor, the fair wages, and the equal opportunities presented in all the regions. An increase in the role of women in economy would not only empower the households but also make significant contributions towards overall economic development and social life in Pakistan as a whole as it would facilitate tapping into the potential and skills of almost half the population.

6. Impact of Women's Economic Participation on Social Development

Women economic engagement is transformational in fostering social development

as shown by the welfare of the households, increased education and health level, enhanced empowerment and contribution to national development towards the Sustainable Development Goals (SDGs). In Pakistan, where the gender gap is still high, women inclusion in the economic life has been a key to individual and community development. The contribution of women is much more than just generation of income when they are active economically; they promote inclusive development, social justice and stability over time.

The direct effects of women joining the economy are experienced in the reduction of poverty and income in the household. The income of the women also diversify family sources of income and forms a financial safety net, especially to the low-income families who are mostly dependent on single breadwinners. The World Bank (2022) indicates that women making contribution to the household income will reduce the poverty levels at a faster rate due to the likelihood of women using their income to satisfy the basic needs like food, medical facilities, and education of the children. In rural regions of Pakistan, women are involved in agricultural or small home based businesses and these activities are much better in strengthening family resilience of women to economic shocks. This financial contribution does not only boost the economic security but also increases the bargaining power of women in the family hence more influence in decision making of the family and long term financial planning.

The impact of economic participation of women is also spread in the education and health outcomes, both at the household and community levels. The same is proved by the empirical research because women who are economically empowered tend to allocate more of their resources to educating their children, particularly daughters, thus ending the intergenerational cycles of poverty and illiteracy (Kabeer, 2016). In the same vein, women who have stable incomes will be in a better position to access healthcare facilities, nutrition, as well as sanitation that subsequently enhance maternal and child health indicators. Programs which incorporate women in the income-generating activities in Pakistan (sale of microfinance schemes and vocational training programs) have been linked with a higher number of women joining schools and the greater accessibility to the healthcare facilities. Therefore, economic participation of women will have direct proportional contribution toward the human development in terms of improved education and health delivery in societies.

Economic involvement also increases the empowerment, decision making and social mobility of the women. Through employment and financial independence, women can demonstrate a better control over their lives, make informed choices and even engage in domestic and social matters. This is more than economical, but social and psychological because the women are empowered and they are seen to be more confident and visible in areas that were thought to be the reserve of men. Women participation in the labor market and entrepreneurship has caused gender dynamic change in Pakistan particularly in the urban centers where working women are gradually being considered as the important contributors both to the welfare of their household and the development of the society. When women ascend the socio-economic hierarchy, they influence other women in their respective societies, and this has a trickle effect that fosters gender equality and group development.

In addition, the economic contribution of women helps to develop communities and unite them. Women tend to use their earnings and capabilities in community welfare programs like education programs, health awareness campaigns and micro level social enterprises. The proactive participation in the social networks can serve the purpose of bridging gaps, minimizing inequality, and fostering the culture of collaboration and reciprocity. The example of women collectives and cooperatives in the context of Pakistan has shown that they are incredibly successful in creating cohesiveness between marginalized communities, making the participation of local governance and developing their civic responsibilities.

Finally, the economic participation of women cannot be ignored in the implementation of the Sustainable Development Goals (SDGs), in the areas pertaining to gender equality (Goal 5), reduction of poverty (Goal 1), quality education

(Goal 4), and decent work and economic growth (Goal 8). Having women access to economic activities will boost the achievement of these objectives through inclusive growth and lessening inequality. In line with research conducted by UN Women (2021), it is beneficial to close the labor market disparities between the genders because the anticipated rise in GDP of Pakistan would be incredibly high and the social welfare would generally be improved. Thus, women economic empowerment is not a question of equity but a reformative agenda towards national development.

7. Results and Discussion

This study on the economic participation of women and its effect on social development in Pakistan has been reached by using both quantitative and qualitative information that has been acquired through the analysis of data and interviews and the discussion of focus groups. The results give a holistic picture of the impact of the participation of women in economic activities on the social indicators like education, health, empowerment and community well being. The combination of statistical data and first-person accounts makes the study not only reflect the complex nature of the role of women in facilitating inclusive socio-economic development in the country but also in Pakistan.

Quantitative results are premised on the data of 300 respondents in cities and rural areas in Punjab, Sindh, Khyber Pakhtunkhwa, and Balochistan. The findings reveal that 68 percent of all economically working women contribute to the household income directly whereas 45 percent are the main earners in their families. The correlation between the contribution of women income and that of household reducing poverty was found to be strong ($r = 0.72$) showing that higher the level of female income, the greater the level of family welfare. Equally, 63 percent of the respondents cited that their income allowed them to educate their children at a better level and 58 percent of the respondents said that it helped them to obtain healthcare services. It was also determined during the statistical analysis that households that have working women expend 30 percent more in the education of children as well as 25 percent more in health compared to the households which do not have female income earners. Secondly, women engaged in micro and small businesses demonstrated more financial autonomy and bargaining ability which resulted in increased house stability and social mobility.

The statistical trends are supported by the qualitative results of the interviews and case studies. The rural women especially those who are employed in the farming fields and those in home-based crafts were quoted saying that their economic participation did not only lift them off the financial burden but also social status in their families and society. A participant in southern Punjab explained how she was able to support her daughters with their schooling through her embroidery business and how this business had earned her respect in her village council. On the same note, a teacher in Quetta highlighted the fact that her independence in terms of finances enabled her to be more assertive in holding opinions on family-related issues and making decision in the local context. The discussion of focus groups revealed that economic engagement strengthens collective empowerment of women, establishing networks of support and mutual assistance of women, which encourages sharing of knowledge, collaboration and strength. These stories indicate that economic activity changes the way women view themselves as dependants to contributors, and this is redefining the conventional gender relations at both home and society levels.

The relationship between economic activity among women and significant social development indicators are also corroborated using the correlational analysis. These data indicate that there is a positive relationship between the involvement of women in income generating activities and the overall increase in literacy levels, health education, and family well being. As an example, in the homes where women were able to secure a formal job or be self-employed, the enrolment of children into primary and secondary education was 20 percent higher as compared to the homes where there were no working women. The accessibility to healthy food and health services also increased the health outcomes. This fact was consistent with the Human Capital

Theory according to which the investment made in the education and economic capability of women returns to society and economy in the long run. Equally, the Gender and Development (GAD) model is echoed in the observation that economic participation is empowering as it breaks down patriarchal systems, which open up spaces through which women can be heard both in the public and the personal arena.

Considering the past literature, these results are consistent with past studies which have shown that multidimensional social development is associated with economic empowerment of women. Both Kabeer (2016) and UN Women (2021) have also stated that women have and will always have better opportunities to have better financial control, thus their families and communities have benefited by means of better education, health, and civic participation. The current work brings additional empirical details to this thesis within the Pakistani context by showing how locally based economic potentials home-based industries and small-scale businesses turn into real social benefits. Nevertheless, the talk also relates to the endemic structural challenges inaccessibility to credits, differences in salaries by gender, and social stigma that remains a barrier to full participation of women. The identification of solutions to these constraints, especially, the formulation of special policies and institutional reforms, is the key to continuing the positive cycle of economic empowerment and social development.

In general, the findings show that the economic participation of women is a potent factor of social change in Pakistan. It improves the welfare of the household, increases educational and health opportunities, fosters empowerment and the cohesion of the community. The research finds that women should not be excluded simply as a gender issue, but rather as strategic in bringing nation development. These outcomes can be increased by access to education and vocational training and credit facilities, coupled with legal and policy facilitation and guarantee an increase in the benefits of women economic participation in the wider social development objectives of Pakistan.

8. Challenges and Barriers

One of the greatest restrictions to the economic participation of women in Pakistan has been cultural and religious restrictions. Strong patriarchal values and archetypes determine the gender role in both families and communities, and often they involve women as housewives rather than as economic participants. In the rural and tribal regions, women are not to move so much because social traditions do not allow them to work or live an active life. The reasons given to justify such restrictions are often conservative interpretations of religion, yet even Islam promotes men and women to work and to serve the society. It is not the issue of religion but rather the socio-cultural practices, which support gender segregation and male dominance. Women who do find jobs or venture into entrepreneurship are usually stigmatized, harassed and even disapproved by their families, thus deterring others to tread such directions. Such cultural orientations provide a culture of dependence and marginalization that keep women perpetrating in poverty and exclusion cycles that would otherwise play a great role in economic development and community welfare.

Misinterpretations on religion also make access to economic participation challenging to women because the laws and institutional attitudes influence the access to economic participation in favor of inequality. In other instances, women are not allowed to inherit property, manage land and even financial means according to their local tradition as opposed to the religious teachings. There are traditional family systems that focus more on education and employment of men and restrict the opportunities of women. Not only do such norms repress the potential of individuals, but they also impede the national development by excluding almost half of the population as a source of economic productivity. The reversal of these long held attitudes is a complex task that will need a blend of religious literacy, popular education and grass-root movements that will remind women of the consistency of women empowerment with Islamic ideals of justice, equality and collective responsibility. The decision to encourage the religious scholars and leaders to advocate women inclusion in the labor force may be a radical

measure in transforming the cultural discourse and leveling the economic landscape to make it more fair.

Women are also limited by structural and institutional barriers to taking part in the Pakistani economy. Lots of institutions, both governmental and commercial, do not have gender-sensitive policies that may facilitate equal employment and occupational safety. In institutional discrimination, preferential hiring, salary disparities, and little maternity benefits, poor childcare support are observed. Also, women do not always feature in the top management posts and in most sectors, the male dominance prevails within the decision making systems. These systemic inequalities deter women by making jobs in and out of the labor market unappealing, or keeping them there, and reinforcing the idea that workplaces are male. These issues are further enhanced by the inadequacy of gender responsive infrastructure like safe transportation, child care facilities at the workplace, and flexible working systems among others, especially in city-based women to ensure the balance between work and family life.

On a larger scale, the lack of well-established institutional processes that ensure the implementation of gender equality policies complicates these structural issues. Despite the fact that Pakistan is a signatory to international conventions like CEDAW (Convention on the Elimination of All Forms of Discrimination against Women), there is still an unequal implementation of the policy. The agencies adopted by the government in the development of women are usually underfunded, improperly coordinated, and lack power. Reforms that take place in institutions have the tendency to be symbolic and not transformative and there is minimal responsibility to the outcome. Lack of gender responsive systems of budgeting and monitoring implies that the issues of women are hardly taken into consideration in development planning. The institutional capacity, equality at the workplace, and gender mainstreaming mechanisms in all sectors are thus critical towards surmounting these structural barriers which appear to be deeply embedded.

The most serious limitations to women attaining economic autonomy are lack of education, technical prowess and credit. Although there has been an upsurge in the female literacy rate, women education levels are very low especially in the rural and underdeveloped areas where the rate of dropouts is high because of early marriages, poverty and unsafe schooling facilities. The lack of vocational training facilities and chances of discursive learning of digital and entrepreneurial expertise also limits the capability of women to compete in formal labor markets. The lack of this skill reduces the women to the low paying and informal sector which continues to render them economically vulnerable. Lack of education and professional training means that women cannot move on to better paying or skilled jobs and thus this reduces their ability to make effective contribution towards the domestic and national income.

Lack of financial means is another major challenge facing women who would like to venture in business or running their own business. Formal credit channel usually needs collateral or male guarantors in traditional banking systems, and therefore women are left out. In spite of the fact that microfinance programs have been launched to fill this gap, they are still not enough and geographically restricted. Women do not know much about the financial services offered or encounter bureaucratic issues when taking loans. The lack of financial education programs also adds to the situation, since women do not know much about budgeting, saving, or investment process. An increase in access to credit, the development of women-led financial cooperatives, and the simplification of the process of loans are all necessary measures to empower women economically and allow them to build sustainable livelihoods.

Pakistan still faces policy and governance constraints to the successful incorporation of women in the development process. Although the policies of the country usually focus on gender equality, the situation is poor because of political instability, poor institutional coordination, and political will. There are policy frameworks like the National Policy on Development and Empowerment of Women (2002) which have

given some basis to development yet their implementation has been limited due to poor funding and implementation mechanisms. Consideration of gender concerns is often marginalized even in the bigger economic planning process thus leading to the development of piecemeal interventions that are unable to solve the problems underlying the exclusion of women. In addition, lack of credible information on female economic activities constrains evidence-based making of policies and it is hard to gauge the progress made.

Lack of women representation in political and administrative decision making is also a reflection of governance issues. Despite these positive gains such as visibility of reserved seats in legislatures, women have still performed a very low role in policy formulation and implementation. Such underrepresentation contributes to gender-blind policies that do not consider the unique needs of women in the spheres of employment, taxation and regulation of business. Corruption and bureaucracy also undermine the governance systems that are meant to empower women. The government needs to find ways of surmounting these challenges by being more inclusive to the governance process by straining the gender mainstreaming of all areas of development, enhancing accountability and encouraging women to lead in both the state and business organizations. Equality is not just an issue when it comes to good governance but also a necessary requirement towards attaining sustainable socio-economic development in Pakistan.

8. Recommendations and Way Forward

- Improving Women Education and Skills: The government and the business world should work together to increase access to quality education and skills training among women particularly in underdeveloped rural areas. Empowering women through enhancing technical and entrepreneurial skills will make them more employable and financially self-reliant.
- Foster Gender-Sensitive Labor Policies: Government and non-government agencies ought to implement non-discriminatory labor policies in terms of payment, maternity, working schedules and safety in the workplace. This can be via enforcing labor laws that safeguard the rights of women to get more women in the formal economy.
- Enhancing access to Finance and Credit: Financial institutions ought to come up with credit schemes and microfinance schemes that are women friendly and have no high collateral requirements. Small scale businesses and self employment can be encouraged by setting up of women-based business incubators and co-operative banking systems.
- Empowering Institutional and Policy Frameworks: The government must come up with a comprehensive national agenda on women economic empowerment using the gender lens on all development policies. Accountability and impact assessment should be provided through proper monitoring processes and gender budgeting.
- Increasing Employment in Non-Traditional sectors: This should seek to diversify the women economic contribution outside agriculture and informal sector. The development of gender gaps can be addressed by encouraging women to engage in technology, renewable energy, manufacturing, and services to increase the productivity of the nation.
- Cultivating Consciousness and Modifying Social Conventions: Social campaigns, media projects and school curricula must generate positive stories about the position of women in the economy. The involvement of religious and community leaders might be useful to challenge the patriarchal approach and create the atmosphere in which women can work.
- Enhancing Data Gathering and Investigation: Institutions such as the Pakistan Bureau of Statistics should gather trustworthy gender-disaggregated information and distribute it to policymakers on a regular basis. Ongoing study of women economic engagement can inform evidence based interventions and assist in the measurement of the gains in gender equality and social development.

9. Conclusion

The research concludes that the participation of women in the economy is an effective agent of social development in Pakistan. Nevertheless, in spite of the significant improvements in the recent years, women are still underrepresented in the workforce because of the deep-rooted cultural values, institutional constraints, and the lack of equal access to education, credit, and opportunities to make decisions. The results indicate that economic status of women increases their contribution in boosting household income, increase education and health and provide strength to the community well-being when they are economically active. The fact that women are now integrated in the economy not only leads to the alleviation of poverty, but also results to empowerment, social mobility, and the increased engagement of women in the civil and political life.

Quantitative and qualitative data based on national information and on-ground experience reveal that the participation of women in productive fields is associated with social indicators (literacy levels, access to healthcare, family welfare, etc.) in a positive manner. Nevertheless, we are plagued by gender pay gaps, mode of living and lack of job security and informal jobs that still inhibit the full potential of women. The Gender and Development (GAD) perspective theory, Human Capital Theory, and Feminist Economics focus together on the idea that, gender equity in economic participation is not only a social justice concern but also a pre-requisite to sustainable national development.

In order to achieve any development, Pakistan needs to focus on the inclusion of policies, gender-sensitive budgetary allocations, and institutional changes that will provide women with equal opportunities in all economic sectors. Resting on the education and skills of women and entrepreneurship will yield dividends in the long term both to the economic growth and social cohesion. Finally, empowered women can change the society and enhance the equitable development and speed up the accomplishment of the Sustainable Development Goals (SDGs), which will guarantee a fairer and more successful future of Pakistan.

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