

By Mansoor Ahmed

Females form 28.6 per cent of the total labour force employed in the country. The average monthly income of women in the country is Rs 2,476 compared with Rs 3,686 average for men.

## society

Women in Pakistan are not getting their due share from the resources available in the country. A girl child is fed less than her brother. When it comes to education and health the male child is preferred over the female offspring. Women workers are paid less, while housewives who labour day and night are the ones who are expected to eat less.

Developing countries, particularly those with conservative societies like Pakistan, are hampering their own development by taking no steps against harassment of fair sex that discourages them to play a positive role in development. Surveys conducted by local NGOs and international organisations have shown that 90 per cent of the working women approached by them have complained of some kind of harassment at place of their work because of their gender.

Experts say harassment of the women at the workplace is actually about power, control and intimidation. It is about someone trying to dominate or control in a manner that has no business purpose whatsoever.

Girls usually avoid taking up any job because of the hassle of going to and coming back from the far off workplace and for fear of becoming a target of sexual harassment. Some garment factories in Lahore have arranged special company transport to pick and drop these girls. This arrangement seems to be safe. However, the experience of a group of Christian girls revealed that this is not so. According to press reports a bus of a garment factory near Lahore was taken hostage by armed men while it was going to drop the girls at their homes. All but two of the females travelling in it were gang-raped by the armed men at gunpoint. Those spared included a girl whose brother was also with her and the other was an elderly lady.

The garment factory tried to

# Unequal partners

hush up the incident. The complaint with the police was, however, lodged on the insistence of the parents of some victims. Investigations revealed that the driver of the bus was involved in the episode. This incidence is reported in the report published by the Human Rights Commission of Pakistan.

Domestic lady workers are also subjected to various kinds of humiliating treatment from their employers. The maltreatment and physical torture surprisingly comes from the ladies who employ them. But in cases of sexual harassment the male members are involved.

In some cases these domestic servants, ranging in ages between 10-18 years, are

also subjected to rape. Press reports highlighted the nightmare of Shameem, an 8-year-old domestic servant who told reporters that her baji always hit her with *chimita* (pair of tongs) or knife. She showed some burn spots on her body.

Another incident reported was that of 13-year-old Shaista's, who worked as a washing and cleaning girl in a house. Her employers brutally tortured her on her failure to remove stains from the shirt she had washed.

The women working in brick kilns are in many cases bonded labourers. Their masters use them and their young daughters for any purpose they like, including sex.

The general attitude of

society towards women workers is far from ideal. Male members try to dominate female co-workers. The tricks used by the males in exploiting female workers are many and one or a combination of these are used to lure or force the women workers to accede to their wishes. They include:

- Suggestive compliments about appearance and dress.
- Making physical contacts either making it look unintentional or by deliberate suggestive touching.
- Making sexual jokes or comments.
- Bold or hidden sexual advances.
- Displaying sexually explicit materials.
- Forcing personal staff to sit after office time.

**W**omen entrepreneurs in Pakistan are almost non-existent. Punjab Minister for Social Welfare Shaheen Atique-ur-Rehman says the women entrepreneurship in Pakistan is limited to the educated English speaking urban women who mostly try to go into exports. She says the entrepreneurship developed on micro level in Bangladesh is altogether absent in our country.

Lahore Chambers of Commerce and Industry has provided membership to over 175 women entrepreneurs but these members rarely attend its regular meetings. The attendance even at meetings arranged exclusively for women is never more than two dozen. Even these entrepreneurs do not always give a look of working women; they appear to be housewives doing business part time. They are not necessarily well versed in business practices. Often they do not know how to register for

## Family outside

export/import and are not aware of the cumbersome procedures of opening a letter of credit or how to get a pre-shipment inspection done.

The women aspiring to do business are not properly guided. During a seminar on women entrepreneurs organised by Lahore Chamber one woman complained that the banks do not provide her credit facility although she was exporting regularly to Iran. In fact she was sending goods to Iran informally and could not qualify for credit. Ironically her family was involved in manufacture of auto-parts and her husband was a regular exporter of these parts through banking channels.

It came to light during this seminar that most of the women entrepreneurs were operating informally, exporting

goods to Iran, Iraq, Middle East countries or even Europe and USA. They were operating through their relatives stationed in those countries. They stopped doing business if that contact moves out of the country or they strained relations with him. They were the losers in such cases as they could not claim their money in case of dispute with the contact in the absence of proper documentation.

Women entrepreneurs are generally denied access to credits. They are mostly provided micro-credit. More than 58 per cent of the credit provided by the First Women's Bank, the only banking institution catering to the need of women entrepreneurs, is in the form of micro-credit. FWBL has provided credit to a little over 22,000 women that is

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public and private that people build and use to undertake activities that maximise returns and to manage risks in markets. This report was prepared by a team led by Roumeen Islam.

The team undertook a wide range of consultations in its preparations. During the reports' planning in 2000, a February workshop in Berlin and a July workshop in Washington was held. During the drafting stage in 2001, a consultative meeting on the media was held in April and a consultation meeting on the judicial system was held in May. In addition, the authors also held consultations with a wider community that included non-government organisations, holding meetings in Paris, in London and in Amsterdam. The team also conducted a series of Video Conferences with audiences in Bangladesh, Brazil, Egypt, Japan, Mexico, Morocco, South Africa and Thailand.

In the first part of the report, the authors discuss how to build effective institutions? How do institutions support markets? How do institutions support growth and poverty reduction? Part II of the report concentrates on firms. It addresses institutional issues that effect productivity and risk management in agriculture; the right to land, credit in rural areas and the institutions that support innovation and dissemination of ideas in agriculture. It also concentrates upon the problems of governance for firms, looking at institutions, internal and external to the firms that enhance investment in firms and ensure good management. It draws on new research on the role of politics in financial development, institutions to secure access for new borrowers, and the effects of foreign bank entry and privatisation.

Part-III of the report concentrates on the government. It examines how political institutions support good governance, focusing on policymaking processes, the incentive for corruption, and institutions of taxation. It next explores issues of judicial efficiency and the experience with reforms aimed at improving efficiency and examine the causes and consequences of cross-country differences in judicial producers from a survey of over 100 countries.

Part-IV concentrates on the

agricultural productivity improves, farmers leave agriculture for more productive employment in industry and services, promoting the over all growth. The report has dealt with three particular challenges facing policy makers building institutions for agricultural markets. First, agricultural activity is usually geographically dispersed and distant from major urban centers. It creates problems in providing rural credit to the geographically scattered small farmers. So interest rates on formal loans to small farmers, if loans are available at all, tend to be prohibitively high. Similarly, cost of judicial services and marketing of produce are also high because of distance between farms and major towns. Second, farming in many countries has historically suffered from urban bias in public policy. Third, agriculture is heavily dependent on the vagaries of climate.

Corporate governance institutions are defined in the report as organisations and rules that affect expectations about the exercise of control of resources in firms. Well-functioning governance institutions, allow entrepreneurs to invest resources and create value that is shared among the investors in a firm, the managers and employees as well as with the entrepreneur. These institutions therefore determine the expected returns to committing resources in firms. Where governance institutions are weak, the emergence and growth of firms are discouraged.

The role of institutions as media is also discussed. According to the report, the press has become an impetus for commerce. Newspapers give accounts of commercial voyages, the risks and opportunities of new trading routes. The vernacular media, particularly radio, carries information and encourages commerce in geographically isolated markets. Access to public information is essential for the media to investigate issues effectively and transmit news to the public.

The report concludes that the media as an institution can play an important role in development by effecting the incentive of market participants — business, individuals or politicians and by influencing the demand for institutional change. Information flow through the media can affect the

• Obnoxious calls through inter-office lines.

• Highly visible patronising attitude.

• Non-cooperative attitude to force submission.

• Bullying women through intimidation or humiliation.

• Using authority to harness female colleagues.

• Forcefully making offers for dinners/parties.

• Demanding sexual favours.

• Various threats on refusal to accede to demands.

Very few members of fair sex stand-up to these challenges. The girls in big cities like Karachi, Lahore and Islamabad enjoy relatively better working environment than that enjoyed by women workers in rural areas and small cities.

## ders

more than one-third of the total credit available to the women in Pakistan. In Bangladesh the Grameen Bank alone has provided micro-credit to over 10 million women.

Credit to women in most of the developing countries is also a sort of threat to their security. A UN reports reveals that women the world over are very particular in servicing their debt. In conservative societies like Pakistan the credit provided to them often falls into the hands of males in the family. There have been reports of domestic violence and there have even been cases where the women had to resort to prostitution in their bid to repay their loans after the actual amount had been snatched away by their husbands or brothers.

— Mansoor Ahmed