



## UNDER-UTILIZATION OF FEMALE CAPITAL: A QUANTITATIVE STUDY IN PAKISTANI PERSPECTIVE

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### ABSTRACT

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This article examines the main obstacles faced by graduate females in Pakistan in pursuing their career due to which Pakistan is facing the critical situation like underutilization of female capital in Pakistan. This article explores the main hurdles that restrict the career development of graduated females in Pakistan and this is very important female capital goes wasted. The main purpose of this paper is to get to know why there is underutilization of female capital in Pakistan. The purpose of this paper is to explore the obstacles faced by Pakistani women in pursuing their careers because due to this reason there is underutilization of female capital in Pakistan. Respondents are graduate females who are not doing job after earning their graduate degree from well renowned universities. Sample size taken is of 300 respondents. The questionnaire were distributed and collected personally by the researcher. Some of the questionnaires were also emailed but it was assured that privacy will be maintained and names of the respondents will never be disclosed as this questionnaire is used for research purpose only. SPSS software is used for data analysis in this paper. Descriptive statistics is done in SPSS software. The findings show that male's attitude words female at workplace or out of the workplace is the main obstacle in purposing job career in Pakistan. Whereas at workplace such as the administration of government agencies men treat female in different way on contrast to their male colleagues (McElwee and Al-Riyami, 2003) even sometimes females are teased, bad comments are passed over them. Due to this reason many of the families do not allow their daughters, wives and sisters to go outside for job. Other obstacles that are hindering the way of female job career development are culture, families and obviously workplace environment or job requirements. Others variables like lack of confidence and religion's results showed that these variables are no hindering females anymore from doing job in Pakistan. Due to time constraints sample of only 300 respondents was taken but this issue needs to be took into consideration at broader and macro level as it is a micro level study. Recommendations It is suggested that Government of Pakistan, different NGOs, private and public organizations should create a favorable workplace environment for female employees. It is also suggested that different awareness campaigns should be established so that males' attitude i.e. a very big obstacle for females in pursuing their career should be minimized or eliminated. Originality/value – This paper fulfils an identified need to study how female capital could be utilized at its full potential so that economy of Pakistan could be boasted up.

## 1. INTRODUCTION

It is seen that most of the skill full females who earn their graduate degree are not getting opportunity to fully utilize it due to some of the problems they may face. The focus of this research is on such skillful females of

Pakistan, those females who soon after getting their graduate degree, get married or if they are single they are not permitted to join a job or they themselves decide not to go for a job due to some very crucial problems they may face during their job procedure or after getting the job. These females are those who have earned their degrees from very well renowned universities in the areas of business, medical, arts, sciences etc. As a result Pakistan is losing the opportunity of getting the useful services of her future female doctors, female businessmen, female economist, female researchers or industrialists etc. But if they get jobs they can add much more value in the GDP of Pakistan, as we know women are 50% part of the population of Pakistan. Pakistan's GDP could be increased at more rapid pace by utilizing the services of these educated females who are not playing their roles in the growth of Pakistan just because of the problems they may face during the development of their career. In this paper, this problem is referred to as underutilization of female capital in Pakistan. Women can also be productive as a man in the society (Abidi, 1976) if women get opportunity to utilize its degree. The focus of this paper is to point out the main barriers that educated women of Pakistan are facing in pursuing their professional career. Furthermore various troubles i.e. attitude of the society members, injustice and unrecognizing which the working women faced with regard to their status and role in the economic life negatively exaggerated the utilization of their talent and working capabilities (Khalid, 1990) and this female capital goes wasted. However if they are given opportunity by eliminating the main obstacles females face, they can work in their full potential and can do at their best for serving the country.

Since Pakistan came into existence, Pakistan is ranked among the lowest countries with lowest literacy rate worldwide. After the creation of Pakistan, in the early days of its creation girls were not allowed going outside for getting education due to some cultural constraints, in such a way major part of the population remained uneducated, unskilled and illiterate. With the passage of time and as many people got awareness of this important resource of the country and females were also allowed to get higher education but the whole scenario did not change. Even today, when Pakistan is much liberalized, females face many problems in pursuing their career and in getting participation in the growth of the country. As after getting graduate degrees most of the females get married regardless they want to marry or not and their degree goes wasted in such way. They do not get the opportunity of utilizing their education for the progress of the country. Now a day's females are very competent, they are getting scholarships as well in all fields like business Administration, arts, sciences etc. Government is also subsidizing higher education of females of Pakistan. Higher education commission of Pakistan is rendering its services in the promotion of cheap education in the country but this subsidized education is not utilized fully and the purpose of making education cheap is not achieved. So it is seen that there is a need to know what problems are hindering the utilization of this crucial resource of the country. The trend is also changing more and more females are getting higher education. Historically women were considered to choose teaching as their profession but now trend is changing even more women are earning doctor's degree (Caplow *et al.*, 2001) now. Women are earning degrees like lawyers, doctors and Masters in business administration as well. It is observed that now half of the women are getting laws and medicine degrees and are approximately one third of MBA students (Catalyst University of Michigan & Center for the Education of Women, 2000). The main purpose of this paper is getting to know the main problems faced by the Pakistani women in pursuing their job career, so that those problems may be cured. If somehow women go for job, they are not given job according to their qualification. Mostly women are given an opportunity to general management level only (Morrison *et al.*, 1987) and are not appointed on higher posts in the organization. Even in regular industrial employees there are very few female employees (Hafeez, 1983). When he did nationwide survey in 2000 factories, results showed that only 5 percent female employees were in the most of the developed areas of provinces i.e. Punjab and Sindh. Although, now a day's female employees' contribution in the economy of the country is widely acknowledged and it is understood that if female capital is also utilized in its full potential, it will definitely yield considerable increase in the GDP and economic growth of Pakistan.

### 1.1. Objectives

The focus of this paper is on exploring the reasons of underutilization of female capital of Pakistan. The main purpose is to get familiar with the barriers that Pakistani female face during the procedure of getting their job or during the period of their jobs. The independent variables seen are as follows,

Cultural barriers

Religion

Family

Lack of confidence

Job requirements such as working hours, overtimes, transportation problems, workplace etc

Males' attitude towards females

## 2. LITERATURE REVIEW

An immense body of literature, particularly on gender discrimination in career opportunities, focuses on how individual features (like age, gender, educational level, professional field and experience) has impact on employment and career opportunities (Geenen, 1993; Lauterbach, 1994; Stroh and Reilly, 1999; Allmendinger *et al.*, 2000; Blossfeld and Drobnic, 2001; Born and Krüger, 2001; Baecker, 2003). However Scholars and researchers have paid less attention to the problems that particularly females face while they decide to go for job and pursue their career, in Pakistani context. Scarcity of published research done in developing country like Pakistan is seen (Allen and Truman, 1993). Most of the research work is commissioned by international development agencies, in which mainly focus is on the women's concerns at macro level (Wees and Romijn, 1987) and no in depth study are found in developing countries like Pakistan. Due to this reason, a critical situation took place where studies fail to fully explore the effect of social structures in the society, family, social set ups etc which can fluctuate extensively in developing countries (Aldrich, 1989; Allen and Truman, 1993) like Pakistan.

Since independence, Pakistan is facing many of the challenges and one of them is education. Infact many of the developmental plans and measures took place in the country but still the literacy rate is 45 Percent according to the 1998 census report. When we compare it with other countries of the region this literacy rate really need a special attention, in order to improve the situation so that Pakistan can make progress. In the early days of independence girls were not allowed to go outside to get education but with the passage of time trend changed and women also started getting education. But still women are facing many problems in the society in the country like Pakistan. Most of the women after getting their higher education degree are not supposed to utilize even soon after their degree completion they are married whether they are willing to get married or not and are not allowed to go for the other option like pursuing their career, doing some kind of job or business. However culture, family, religion, males' attitude towards females are considered as hinder and influence females' professional careers. Due to family restrictions, females decide to sacrifice their professional career (Gilbert, 1985; Hensel, 1991; Levy and Ernst, 2002). One significant cultural norm hindering the way of job career development of female is the belief of honor "Women are considered to be the repositories of a family's honor, and their chastity and good reputation is highly valued and guarded" (Shaheed, 1990). Many studies revealed family obligations do have impact on the females' work lives (Gerson and Peiss, 1985; Hertz, 1986; Hochschild, 1989). Women are considered to be in home and not go outside for job and normally husband, father or brother is considered to be decider of the family and their career is more important over the females' career (Steil, 2000). Culture is also a barrier for Pakistani women while deciding to go for job. Some of the studies showed, in a society, individuals try to shape their lives according to the cultural patterns prevailed in the society. It is also observed that structural constraints do have impact on the work lives planning made by individual (White, 1970). Cultural beliefs prevailing in the society hinder females in pursuing their career as women is considered to be in home and men go outside for earning purposes (Coltrane, 1996; Albee and Perry, 1998; Mintz, 2000). The belief that men and women differ in needs, values and abilities to analyze and

handle the particular situation, is a hallmark in the history of females and males not only at workplace but also at home (Ferree, 1990; Williams, 2000). It is a universal reality that these beliefs do have impact on all the concerned decisions (Barnett and Rivers, 2004). Due to these beliefs culture do have impact on the behaviors of individuals in the society and shape individuals views in such a way that directly or indirectly effects the decisions of both genders (Glick and Fiske, 1999) not only about job career but all aspects of life. As in Pakistan male is dominant in the society so most of the time father, brother or husband do not permit females to go for job. It is considered that first priority of women is their family (Steil, 2000) regardless of their career. Traditionally, it is believed that women is a weaker sex and she need protection from the evils of the outside world, she is not considered to go outside for job and pursue her career in fact the belief is that male is a protector for them and is suitable to bear the job pressures and challenges of the workplace (Ferree, 1990; Albee and Perry, 1998).

Women plays a very vital role not only in managing house but also plays a very vital role in the development of the country by their beneficial participation as now most of the females get higher degree and are competent enough to groom themselves by putting their efforts and education in a meaningful work related to their field of education. Educated females provide a strong base for the development of the country and without their participation no society could modernize itself economically, socially and politically (Haq, 2000). Among many of the disparities between men and women, one is education, by getting education women can also eliminate the inequality between men and women as with their participation women can also show their abilities and can also play a very vital role in the developmental process. Approximately women are comprised on half of the population while ignoring this very important and beneficial human capital can damage the progress of the country and if this human capital is also utilized in an effective way by providing them opportunities and removing barriers which they face while pursuing their career can increase not only the GDP of Pakistan but also fruitful for the progress and development of the country and nation (Behrman, 1997; Alderman and King, 1998).

Educated women with higher degrees of education are a very crucial human capital of the country which can play a significant role in the economic growth of the country (Arif *et al.*, 1999; Chaudhry, 2009). Women with higher degree education and doing job also increase the per capita income of the country that is helpful in comprehensive growth of the nation (Klasen., 1999; Stephan, 2002). Some of the socio cultural norms prevailing in the society hinder women from doing job and pursuing their career (Hamid, 1993).

Some of the stereotypes about females are as follows (Owen and Todor, 1993)

- “Women tend to place family demands above work considerations”.
- “Women work for supplemental income; as a result, they lack the necessary drive to succeed in business”.
- “Women are tended to mix their personal and professional beliefs /feelings, and for this reason, they are accepted as emotional not professional”.

Male’s attitude also hinders women in pursuing their career. The results of the literature review in the field of “attitudes toward women executives” have exposed varied results, Some studies (Sutton and Moore, 1985; Adeyemi-Bello and Tomkiewicz, 1996; Everett *et al.*, 1996) have concluded that the attitudes of men toward women managers are usually negative. However, several studies (Abdalla, 1996), (Ramguttty-Wong, 2000) have concluded that attitudes have become more positive now.

## 2.1. Research Questions

The research questions built for this research after keeping in view the nature of independent variables are as follows,

Is culture a barrier for females in pursuing their jobs?

Is religion a barrier for females in pursuing their jobs?

Is family background responsible for creating obstacle for females in pursuing their jobs?

Is lack of confidence a barrier for females in pursuing their jobs?

Is male's attitude towards females responsible for creating barriers for females in pursuing their jobs? Are job requirements obstacle females in pursuing their jobs?

### 3. METHODOLOGY

The purpose of this paper is to explore the obstacles faced by Pakistani women in pursuing their careers. Respondents are graduate females who are not doing job after earning their graduate degree from well renowned universities. Sample size taken is of 300 respondents. The questionnaire were distributed and collected personally by the researcher. Some of the questionnaires were also emailed but it was assured that privacy will be maintained and names of the respondents will never be disclosed as this questionnaire is used for research purpose only. SPSS software is used for data analysis of this paper. Descriptive statistics is done in SPSS software.

#### 3.1. Participants

The participants are fresh graduate females who have recently earned their graduate degree from well renowned universities.

### 4. DATA ANALYSIS AND DISCUSSION

First of all respondents were asked about the education of their mothers. Mothers play a very crucial role in the development of personality of their children regardless of their gender i.e. son or daughter. So it was of very much importance to know what education level is of the mothers of respondents. Table 1.1 shows the education level of the respondents' mothers.

Table-1.1. Respondents' mothers education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	87	29.0	29.6	29.6
	Matriculation	67	22.3	22.8	52.4
	F.A	66	22.0	22.4	74.8
	Graduate	49	16.3	16.7	91.5
	Post graduate	25	8.3	8.5	100.0
	Total	294	98.0	100.0	
Missing	System	6	2.0		
Total		300	100.0		

Source: Self Contribution

Table 1.1 shows that most of the mothers of the respondents are illiterate as 29% of the mothers are illiterate. Respondents' mothers with Matriculation and secondary level education are 45.2 % of the selected sample. The remaining 16.3% respondents' mothers are graduates and 8.3% post graduates. This is not very high in Pakistan.

Table 1.2 shows the education level of respondents' fathers.

Table 1.2 shows that mostly the fathers of respondents are not illiterate. They are educated as we can see that only 5.7% of the respondents' fathers are illiterate. 42.8% are of secondary education and matriculation. Fathers with higher education are 51.5 % which is a good indication, as mostly the decision makers are fathers whether their children should go for higher education or not. It shows that normally educated fathers permit their daughters to go for higher level education.

Table-1.2. Respondents' Fathers' education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	17	5.7	5.7	5.7
	Matriculation	43	14.3	14.5	20.2
	F.A	84	28.0	28.3	48.5
	Graduate	88	29.3	29.6	78.1
	Post graduate	65	21.7	21.9	100.0
	Total	297	99.0	100.0	
Missing	System	3	1.0		
Total		300	100.0		

Source: Self Contribution

Table 1.3 shows the total number of female graduates in the chosen sample of 300 respondents. As we can see that there are a significant number of graduate females.

Table-1.3. Total Number of Female Graduates

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	55	18.3	18.3	18.3
	1-3	40	13.3	13.3	31.6
	3-6	84	28.0	28.1	59.6
	6+	121	40.3	40.3	100.0
	Total	300	100.0	100.0	

Source: Self Contribution

Most of the females are graduates but the question arises whether they are playing their role in the enhancement of the economy of Pakistan. How much these graduate females are contributing in the growth and progress of the country? Table 1.3 shows the results of how many number of female graduates are in the family. According to the results 40.3 percent females in the family got their higher level degree. But that degree is useless until utilized by doing a job and contributing in the growth of GDP and progress of the country as well.

Table 1.4 shows the result of the question which is of crucial importance for this research i.e. how many females are working women in the family.

Table-1.4. Number Respondents doing job

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	91	30.3	30.3	30.3
	1-3	96	32.0	32.0	62.3
	3-6	58	19.3	19.4	81.7
	6+	55	18.3	18.3	100.0
	Total	300	100.0	100.0	

Source: Self Contribution

According to Table 1.4 that in 30.3% families there is only one working female. In 32% families there are only 2 working women found and in 19.4% families there are 3 to 6 working females. Table 1.4 shows that in only 18.3 % families there are working females more than 6. We can conclude that in most of the families in Pakistan working females are not found which means that these women are not participating not only in the growth of GDP of the country but also the progress of the country. These Pakistani women are not utilizing their degrees.

Table 1.5 shows the willingness of the chosen sample of Pakistani women whether they want to pursue their job careers or not.

**Table-1.5. Respondent's preference of doing job**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	197	65.7	65.7	65.7
	No	103	34.3	34.3	100.0
	Total	300	100.0	100.0	

Source: Self Contribution

When asked whether respondents are willing to go for job, 65.7% females certified yes they want to do job while only 34.3% females graduates said no for doing job. These results shows that the challenges they are facing are minimized or eradicated, women too can utilize their degrees in serving Pakistan.

Table 1.6 shows what occupations do women prefer in choosing suitable job to enhance/boast their career.

**Table-1.6. Respondents' preference of occupation**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Field related job	159	53	53	53
	Teacher	77	25.7	25.8	78.8
	Officer	44	14.7	14.8	93.6
	Other	19	6.3	6.4	100.0
	Total	299	99.7	100.0	
Missing	System	1	.3		
Total		300	100.0		

Source: Self Contribution

Table 1.6 shows that most of the respondents are interested in doing job related to their field i.e. 53% females want job related to their degree. One interesting thing is that 25.8% respondents believe teaching is most appropriate job for them. It shows that a large number of women preferred teaching as a safe and convenient job for them. While 6.4% would like to go for some other nature of jobs in which they are interested.

Table 1.7 shows the field of studies of the respondents.

**Table-1.7. Courses undertaken by Respondents**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MBA	186	62	62	62
	Electrical Engineering	20	6.7	6.7	43.0
	MSCS	83	27.7	27.7	74.8
	MIT	4	1.3	1.3	79.2
	Masters in history	3	1.0	1.0	93.0
	M.com	2	0.6	0.6	98.0
	Total	298	99.3	100.0	
Missing	System	2	.7		
Total		300	100.0		

Source: Self Contribution

Table 1.7 shows that most of the females have got the degree in masters in business administration i.e. 62%. 6.7% females have got the degree in electrical engineering but they may face the problem of discrimination in getting the job as mostly men are dominant on this post.

Table 1.8 shows cultural impact on going for a job.

**Table-1.8. Cultural impact on Respondents' choice of doing job**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	47	15.7	15.7	15.7
	Disagree	35	11.7	11.7	27.4
	Neutral	49	16.3	16.4	43.8
	Agree	90	30.0	30.1	73.9
	strongly agree	78	26.0	26.1	100.0
	Total	299	99.7	100.0	
Missing	System	1	.3		
Total		300	100.0		

Source: Self Contribution

56% respondents believe that culture is a hinder in pursuing their job career. 16.4 respondents responded neutrally whereas 27.4 disagreed that culture is an obstacle in pursuing their career.

Table 1.9 shows that whether religion hinders respondents in pursuing job careers or not.

**Table-1.9. Respondents' views about is religion an obstacle for them**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	57	19.0	19.3	19.3
	Disagree	115	38.3	39.0	58.3
	Neutral	66	22.0	22.4	80.7
	Agree	44	14.7	14.9	95.6
	strongly agree	13	4.3	4.4	100.0
	Total	295	98.3	100.0	
Missing	System	5	1.7		
Total		300	100.0		

Source: Self Contribution

Table 1.9 shows that 57.3% respondents disagreed that religion restricts them from pursuing their job career.22.4% are neutral in their views. Only 19.3 respondents believe that religion is obstacles for them when deciding go for job.

Table 1.10 shows the results whether families create barriers for them in pursuing their job or not.

**Table-1.10. Do families restrict females from doing job?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	14	4.7	4.7	4.7
	Disagree	27	9.0	9.0	13.7
	Neutral	72	24.0	24.0	37.7
	Agree	122	40.7	40.7	78.3
	strongly agree	65	21.7	21.7	100.0
	Total	300	100.0	100.0	

Source: Self Contribution

Table 1.10 shows the results whether families of the respondents create problems for them when going for a job or not. 62.4% respondents agree that family stop them from pursuing their job career.24.0 responded neutrally. Whereas only 13.7 believe that family does not stop them from doing a job. The results show that it is a big obstacle for women to pursue their job career.

**Table-1.11. Do job requirements create barrier for working females?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	11	3.7	3.7	3.7
	Disagree	39	13.0	13.1	16.8
	Neutral	96	32.0	32.2	49.0
	Agree	101	33.7	33.9	82.9
	strongly agree	51	17.0	17.1	100.0
	Total	298	99.3	100.0	
Missing	System	2	.7		
Total		300	100.0		

Source: Self Contribution

Table 1.11 shows the results of the question whether job requirement impacts on the respondents' decision of doing job or not. The results show that 51% respondents agreed that a job requirement has significant impact on their decision. Natures of work, Environment at workplace, transportation facility for females etc all have significant impact on their decision of doing a job.

**Table-1.12. Is lack of confidence hinder for females in pursuing career?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	33	32.0	32.0	11.0
	Disagree	58	19.3	19.3	30.3
	Neutral	58	19.3	19.3	49.7
	Agree	96	11.0	11.0	81.7
	strongly agree	55	18.3	18.3	100.0
	Total	300	100.0	100.0	

Source: Self Contribution

Table 1.12 shows the results of the question whether lack of confidence hinders in pursuing their job career or not. 51.3% respondents disagreed from this viewpoint that confidence hinders in pursuing their job career. Only 29.3% respondents agreed while 19.3% responded neutrally.

Table 1.13 shows the results whether males' attitude towards females impact on their decision or not. Does it create obstacle for them in doing job.

**Table-1.13. Is Males' attitude towards female a hinder for working females**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	12	4.0	4.0	4.0
	Disagree	17	5.7	5.7	9.7
	Neutral	56	18.7	18.7	28.4
	Agree	143	47.7	47.8	76.3
	strongly agree	71	23.7	23.7	100.0
	Total	299	99.7	100.0	
Missing	System	1	.3		
Total		300	100.0		

Source: Self Contribution

Table 1.13 shows that 71.5 females agreed that males' attitude do influence their decision and restricts them from doing job. It shows that in our society the biggest problem that women are facing is the male's attitude towards them whether it is at workplace or in the way. In Pakistan male are dominant in our society. When women go outside or go for a job men start staring them, tease them and also pass unbearable comments but the situation is

too much severe when women are doubted for their character. It shows that males' attitude is one of the biggest problem women face when making decision of job. Even in some of the workplaces women become the victim of sexual harassment at their workplace due to all these reasons they do not go for job and in such way they are wasting their degrees and are not provided better opportunities to utilize their abilities.

## 5. CONCLUSION

It is concluded that male's attitude towards female at workplace or out of the workplace is the main obstacle in pursuing job career in Pakistan. Whereas, at workplace such as the administration of government agencies men treat female in different way on contrast to their male colleagues even sometimes females are teased, bad comments are passed over them. Due to this reason many of the families do not allow their daughters, wives and sisters to go outside for job. Other obstacles that are hindering the way of female job career development are culture, families and obviously workplace environment or job requirements. Other variables like lack of confidence and religion's results showed that these variables are no hindering females anymore from doing job in Pakistan. Data Analysis showed that most of the females are interested in doing job that is relevant to their field of education. It also showed that females' 2<sup>nd</sup> priority is teaching as profession as they consider it as most convenient and favorable way of earning and boasting their job career. It is concluded from the data analysis that religion and lack of confidence have no significant impact on the decision of doing job or not going for job.

## 6. RECOMMENDATIONS

In order to eliminate the main obstacles from the way of working women require a favorable response from not only government of Pakistan but also general public, different NGO's doing favorable and important activities in the country. Everyone has to play its part/role in doing so. By taking some of the crucial steps we can utilize this very important resource of the country as if females are employed they put their potential into the job activities and can boost not only the GDP of the country but can also play very important role in the economy of Pakistan. By considering all these perspectives some of the recommendations are given below,

- It is the responsibility of the government to pay special consideration in order to create job opportunities for females where they can work free of tension like establishment of such institutes where no male employees are involved and women can work by freeing themselves from the tension of bearing male's attitude towards them.
- Government or private organizations should facilitate women with transportation facility and also some special incentives to motivate them. Special policies should be passed for women to provide them free days during pregnancy or child care days.
- In order to eliminate the discrimination at workplace by employer while employing a worker, various awareness camps should be established with the passage of time.
- Those females, who are willing to do some work but are facing difficulty in going outside for job, should be facilitated with such jobs like handy craft and cottage industry. In this way they can also play their part and work by being in their homes.
- Lenient working hours should be given by private and government organizations to female employees.
- A good workplace environment should be provided to female workers by private and government organizations.
- Steps should be taken, in order to improve the working conditions up to the desire of the women.
- Supplementary allowances and incentives should be provided them so that their interest could be developed in the job.

### 6.1. Research Limitations/Implications

Due to time constraints sample of only 300 respondents was taken but this issue needs to be taken into consideration at broader and macro level as it is a micro level study.

### 6.2. Originality/Value

This paper fulfils an identified need to study how female capital could be utilized at its full potential so that economy of Pakistan could be boosted up.

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