

Home Bound Working Women and Organizational Efficiency of Developing Economy

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Abstract

This research aims to understand the preferences of educated unemployed women of Pakistan and India on the imposition of the law of “Flex time/rules for home bound educated women”. For this purpose, 158 respondents were asked to fill a survey out of which 79 respondents were educated employed women and 79 respondents were unemployed women (79). Chi-square was applied to the data. Findings suggest that 94% of the women from both the groups are of the view that an introduction of women quota would result in an increase in women participation in the workforce. To understand management’s perspective, 6 interviews with HR heads of selective industries were conducted. Narrative Analysis was applied which revealed only 10 to 20% women participated in the total workforce. The study also highlights reasons for low women participation. These include cultural norms, maternal issues, maternity problems, after marriage restrictions and childbirth. The study concludes that introducing an introduction of women quota in both public and private sectors would help increase women participation and contribution to the country’s economy.

Keywords: *Working women, homebound working, organizational efficiency, developing the economy.*

INTRODUCTION

Women population is about 50% globally, but their contribution to the country’s economic activities is considerably lower than their numbers. Centuries passed, many developments occurred but still, women are deprived of their rights to work independently. Women are struggling for their rights no matter they are in the West or in the East. Facts show that poor countries entail poor rights to women; their societies are entrenched with societal norms, cultural restrictions, religious boundaries and family restrictions (European Commission, 2013)

In Pakistan and India, women are still home bound with family restrictions, religious boundaries, and cultural aspects. In both countries, legislations have been passed for women

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rights, but still, they are deprived of their basic rights to live and work freely. On the contrary, Pakistan has produced women like Benazir Bhutto, the first woman Prime Minister in Asia, Tehmina Durani, Mukhtaran Bibi, Sharmeen Obaid Chinoy and Malala Yousufzai. Yet, a large portion of the women population is home bound after completing their graduate/postgraduate studies. This is because of societal restrictions in our societies (Roomi & Parrott, 2008). Restrictions are imposed on women since birth while in some parts of the country, women education is prohibited (Sarwar & Abbasi, 2013). Percentage of women in labour force has been increased from 16.3% to 24.4% in the period of ten years (Pakistan Bureau of Statistics, 2011).

According to a report “The Feminine Mystique” by Pew Research Centre, in 1967, 49% of women were those who decided to stay at home which declined to 23% in 2000. Many assumed that this percentage would see a further decline more as women decide to work out of the home. However, this percentage has been observed to an increasing trend for the past 15 years. A similar trend has been observed in India, and a larger portion of educated graduate/postgraduate women are seen to be home bound while wasting their knowledge and expertise (Joshi & Rathore, 2017). There are reserved quotas in government services fixed for women that is 15% of the total seats apart from merit quota. Also, Pakistan Medical and Dental Council issued a notification in 2014 that in all public medical colleges and universities 50% seats would be reserved for females and 50% for males (Tabassum, Afzal, & Tabassum, 2015). According to Article 51 of Constitution of Pakistan, in National Assembly of Pakistan out of 342 seats, 60 seats are reserved for women. On the basis of above facts, legislation can be passed on setting up a fixed quota for home bound women in public and private sector jobs. Our research is based on responses from women and employers of women working from home. For the purpose, top human resource executives were interviewed for feedback on the introduction of a legislature to fix a 3% quota for woman employees working from home.

Women are 49.2% of the total population in Pakistan (The World Bank, 2016). Whereas in India, 48.4% of the total population are women (Trading Economics, 2016). In both countries, i.e. India and Pakistan, there is a major portion of educated women stay idle at home, who could significantly contribute to their country’s economy. Factors like religious sentiments, cultural diversity, family restrictions and societal norms impose restrictions on women to work outside home.

In this research paper, authors worked on solving a problem of utilizing the idle homebound women workforce. Idle workforce not even contributes rather costs to the economy of a country. There should be a policy on utilizing the workforce without even hurting their religious, cultural sentiments and societal norms as well.

The objectives of the research include:

- Find the preferences of educated employed and unemployed women in Pakistan and India on flexible home-based jobs and on assumed government legislation to fix quota for home bound educated women.
- To know the organizational view on home-based jobs and on assumed legislation for home bound educated women to fix quota in public and private sector

Significance of the Study

Globally women are approximately fifty percent of the total population like in both of the countries, Pakistan and India (The World Bank, 2016). It would be worthy to work on the homebound women and organizational willingness on legislative quota for women employment. Ultimately it will benefit both women and organization, as they will be able to touch untouched professional pool and can decrease their overhead cost and at last, it will benefit economies of both India and Pakistan as a whole.

LITERATURE REVIEW

Reasons behind Women Unemployment

According to the report released by Institute of Policy Reforms, 1.7 million potential workforce to enter in market but, in real, 1.5 million joined the workforce (Pakistan Bureau of Statistics, 2015) “The rate of unemployment in literate people is twice than that of illiterate people” (Pakistan Bureau of Statistics, 2015). In the developed countries ratio of woman to man, enrolled in primary education increased by 94%, even in underdeveloped economies statistics suggest that enrolment in secondary education also improved by 97% (World Bank, 2013). Females are presumably expected to enrol in higher education than male. Nevertheless, the literacy rates are conjointly lesser for females than for males, specifically in South Asia, East and North African regions. Nevertheless, facts and figures show that ratio of women to pursue higher education is increasing. Besides these facts, skilled and expert souls remain futile (World Bank, 2013).

This literature focuses not only on gender gaps of the labour force but educational gap also. Literature suggests that there is a positive relationship between gender equality and increase in income per capita and gender inequality affects negatively on economic growth (Teignier & Cuberes, 2014). If all females are barred from entrepreneurship, there will be 12% drop in average output per worker. Whereas if all females are debarred from the workforce income per capita is abridged by 40%. Same as cross-country analysis findings suggest that gender gaps and their implied income losses differ across geographical regions with a total income loss of 27% in the Middle East and North Africa and a 10% loss in Europe (Teignier & Cuberes, 2014).

Klasen and Lamanna (2008) quantified the cost of gender gaps in workforce participation on living standards and productivity. They constructed a job-related model with heterogeneous agents that impose several frictions on female economic participation and their wages which resulted in that gender gaps in entrepreneurship and in labour force participation significantly reduce per capita income. For the Subcontinent, statistics propose that there is 26% reduction in income per capita of a worker due to the gender gap.

A study conducted in India, based on women’s time allocation among work, child nurturing, domestic duties and capital accumulation stated that increase in women labour force participation will boost economic growth by 1.5-2.4 percent per year (Agenor, Richard, & Canuto, 2013). Now the question arises that who is responsible to take charge of that, who will take this decision for women to work outside the home or work inside the home. In another study, the researcher hypothesized that females make their occupational decisions by bearing in mind not only idle time and work trade-offs but also childcare and domestic responsibilities

(Becker, 1965). In contrast, if men took charge to make decisions about women to work outside home, their decision would pose several variables like religion, women empowerment, child care, home environment, women security, culture, self-empowerment and personal psychology (Becker, 1965).

Marital status and number of children are negatively related to women labour force participation (Aly & Quisi, 1996). A survey was conducted in Pakistan which specifies that factors like child-women ratio are inversely associated with women labour (Shah et al. 1976). A Study, conducted in Rawalpindi, concluded that practice of Pardah (covering oneself) and sex segregation, restrain women and their activities to a private domain (Ibraz, 1993). Another study based on rural Pakistan state that family class and the number of male in the family are also predictors of women autonomy. Women work participation is inversely related to higher number of males in a family and family class (Sathar & Kazi, 2000).

Another study conducted in Khyber Pakhtunkhwa, Pakistan, proposed that status of women autonomy was worse due to lack of skills, insecure surrounding in society, lower educational facilities, low literacy rate, social awareness and poor economic conditions (Jalal-ud-din & Khan, 2008). From this perspective, lack of education and skills lead to lower women labour force participation but instead of having quality higher education, the majority of women in the subcontinent are still home bound. A case study based research in Bahawalnagar, Pakistan identified that joint family system, number of children and size of the family are reasons of higher unemployment amongst educated women (Sarwar & Abbasi, 2013).

Educated Unemployed Women

Unemployment among educated female youth deserves separate and priority treatment. As the growing concern with the effects of planning process becomes a serious matter demanding immediate treatment. A number of employment generation approaches were explored and promoted but won little and limited success. A 29-year-old girl named as Rekha (Pseudo name) from the state of Goa in Western India, as well as some other young educated but unemployed girls, wrote about their personal experiences revealing the unhappy condition of young educated Indian women. Rekha states, "All my friends are graduates but are unemployed and unmarried like me (Pande, 2013, p.n.d). She also points out that they struggled for the college degree having a dream for a good job as well as wonderful (if not too expensive) reception of marriage. Nevertheless, all went in vain and they got nothing and now her parents are worried about her social status for both daily bread and marriage.

Since the government introduced few schemes for women development but still their implementation records are not published. A director of finance in the department of women and child development of India wrote about the resource allocation and public expenditure pointing out that they are important inputs in the empowerment process. Therefore, gender budgeting has a very critical role to play. From this perspective, the national commission for women has asked for several labour laws for amendments, which provide crèche facilities, time off for feeding children during working hours, provision of maternity leaves and separate toilets for female and male workers near the workplace amongst others in India. But what about those women who themselves want to work from home and or their in-laws or maternal family want them to work from home. Related to that Pakistan's statistics express same results of unemployment with territory education (Sarwar & Abbasi, 2013)

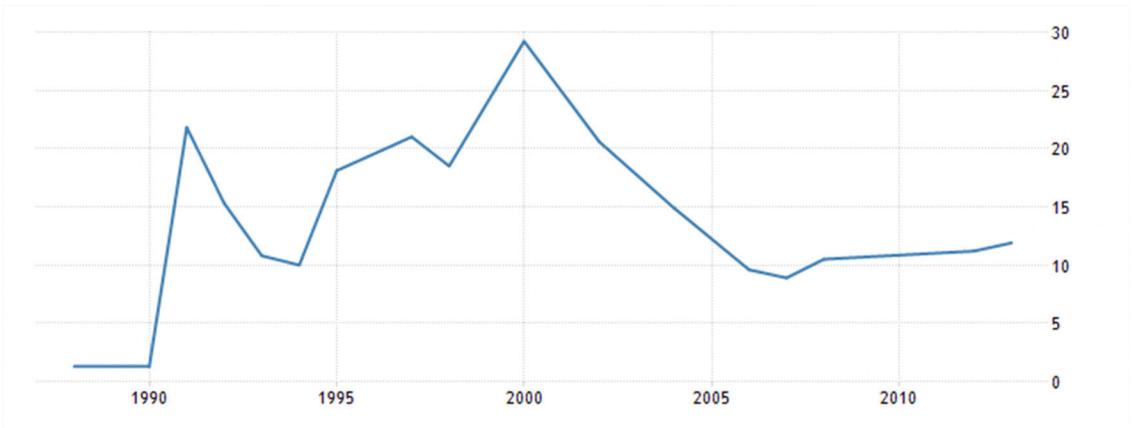


Figure 1: Unemployment – Educated Youth Female (% of Female Labour Force Ages 15-24, in Pakistan, Jan 2014)

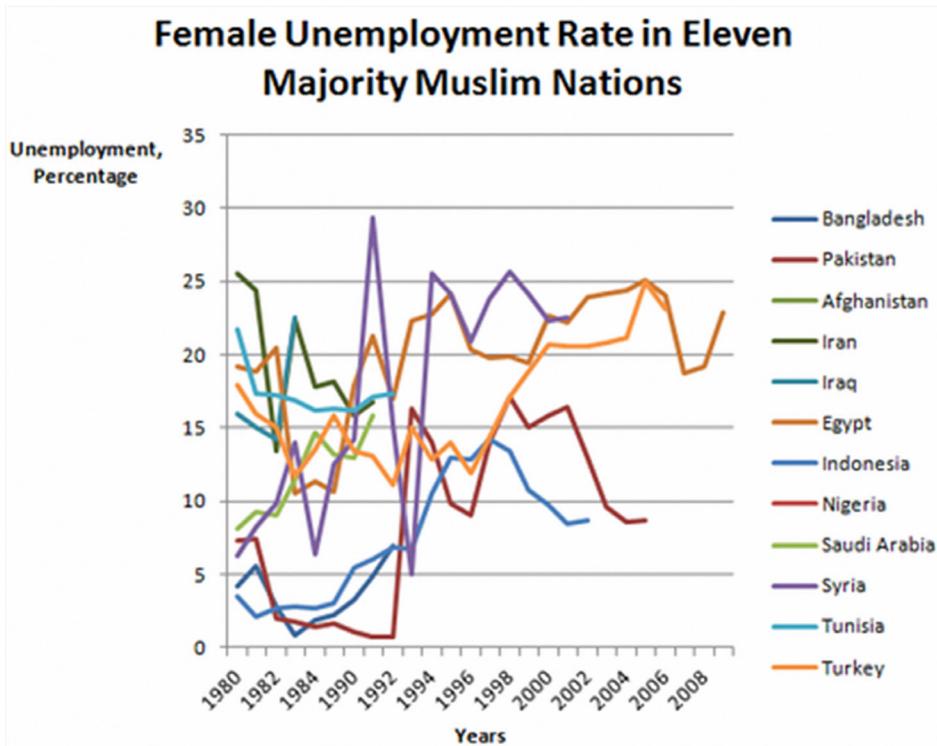


Figure 2: Female Unemployment Rate (Calculations by the author based on data from the ILO and the UNESCO Institute of Statistics)

In Arab countries, victory in education did not occasion in new or sustained jobs for women “boomerang effect,” wherein “young girls are less likely to enter school but when they do, they outperform boys and are more likely to go onto university”. However, once Arab women graduate from school, they are less likely to get a job. For example, in Jordan female college graduates are almost three times more likely to be unemployed than their male counterparts (Steer, Ghanem, & Jalbout, 2014).

Distant Employment

Besides these statistics, women hence want to be part of labour force via working through home if outside not possible. Research states that 48% of the organizations in Australia offer flexible working hour policy, by which these organizations not just only retain their employees and reduce turnover but upsurges sentiment of loyalty towards organization and increase in productivity. Statistics showed that woman who is working in a flexible working hours environment is more prospective reach her career potential than women in restrictive working hours. The government also initiated that key to the successfully confronting gender pay gap is flexible working hours (Davey (2016), 2016).

Maria Miller chairman for a committee presented a report on the flexible work, highlighted some factors like office coming and leaving timings, home-based work flexibility or completed of working hours instead of days a week, which creates a difference on remuneration packages on gender basis (Farrell, 2017). Also, when a female worker joins back to work from her maternity leave, she may face with confidence or with career break. Having flexibility entails workers with more benefits and opportunities to forty-two percent of women and twelve percent of men. United States Bureau of Statistics highlighted that approximately twenty million Americans works as a part-time employee. The reason behind choosing part-time work is not that they are not offered with regular jobs but most of the Americans want to ensure their work-life balance and not to entitle themselves with 9 to 5 on daily basis (Davey, 2016).

Organizational Efficiency

An organization can offer a variety of benefits to their employees like flexible working hours, home-based work flexibility, flexible start and end time, job break, holidays, leave and others (Cisco, 2009). CISCO conducted an employee survey in which they found that by offering to work at homework timeliness enhanced by 74.5%. Among the 64.4% highlighted that the efficiency and effectiveness increases while working at home. CISCO offers 32% of their employees to work from their home which entails to maximize the productivity of employees by 5% and increase their retention ratio by 7%. Rest 90% of CISCO employee work from home a day in a week (Cisco, 2009). Working at home improves productivity and efficiency considered by 66% of line managers. "Life is changing all around us and the capacity to work flexibly is seen as key to the future and a key enabler to high-performing virtual teams" (Davis, 2016, p. 8).

Expectancy theory holds that individuals are more likely to be motivated to exert effort to perform for valued goals they think they can achieve. Under a motivation theoretical perspective, flexible work schedule users are assumed to be more likely to exhibit higher performance because they would have greater resources (e.g., more time, more support), which would enable them to perceive greater expectancy that they can perform both work and family roles well (V.H, 1964). A key issue to measure is the degree to which perceptions of effort to perform are increased because of use of flexible work schedules. Studies would also measure the degree to which individuals perceive reduced constraints to performing well and increased expectancy to stay in the labour force because of the increased access and use to flexible work schedules. Workers who are able to access and use flexible work schedule supports they value, therefore, may be more likely to have higher effort –performance linkages because they will be more likely to believe they can perform both work and family roles well. Research does indeed show that

workers individuals may engage in higher extra-role performance when flexibility is available (Kossek, Lewis, & Hammer, 2010).

Table 1: (Benefits of Flexible Working Arrangement)

Business benefits	Financial benefits
<i>Enhances recruitment and retention.</i>	<i>Helps retain staff and cuts down on training costs and costs associated with the settling in period for new employees.</i>
<i>Increases staff motivation by providing a greater sense of control.</i>	<i>Reduces overheads – it may be possible in some instances to double up on facilities e.g. desk sharing etc.</i>
<i>Reduces stress, fatigue and unfocused employees, through the ability to better balance work and personal responsibilities.</i>	<i>Allows employers to extend service hours, reducing the need for overtime.</i>
<i>Increases employee satisfaction and morale.</i>	<i>Working hours can be matched with peaks and troughs of the business to maximize productivity and cut costs.</i>
<i>Improves commitment and productivity resulting from support for personal work style preferences.</i>	<i>The inexpensive benefit to implementing and automated solutions provide a quick return on investment.</i>
<i>Reduces absences and tardiness.</i>	<i>Reduces costs in relation to absenteeism, sick leave and tardiness.</i>
<i>Improves coverage and scheduling for the department.</i>	<i>Reduces employee turnover and recruitment costs.</i>
<i>Improves transportation and parking options.</i>	<i>Potential for more office space options and reduced real estate costs.</i>
<i>Uninterrupted time for creative, repetitive, or highly detailed work.</i>	<i>Improves scheduling for peak periods and reduces costs by scheduling in line with business demand.</i>
<i>Better customer service, ability to offer extended time and days.</i>	
<i>Improves health and wellness for employees.</i>	
<i>Positive company culture, good for the public image of the organization.</i>	

Source: (Benefits of Flexible Working Arrangement, 2015)

METHODOLOGY

This research is conducted on the basis of engendering opinions about educated unemployed women in eastern countries perspective. All over the world, the ratio of women in the workforce is less as compared to men. But the reason behind the unsubstantial ratio is different in western and eastern countries. Authors of the study have not only determined factors via literature and primary data which layoff women from employment, but also have analysed an assumption of the imposition of government legislation which legislates and bound organizations to hire educated home bound women.

Rationalization of the Methodology

As this research is purely based on generating opinions about government's imposition of legislation from employed/unemployed women and organizations, this study measures the frequencies of opinions generated from females – employed and unemployed- on flexibility of work, restrictions on outside work and impact of government imposition of flexibility of work's

law in organizations.

- 1 Are you satisfied with your workplace? (employed)
- 2 How do you manage your home and work together?(employed)
- 3 If you were getting a chance to work from home will you accept that opportunity? (employed/unemployed)
- 4 Assume that in future if Government imposes a law that “There should be a quota of job seats for women in public and private organizations, who want to work from home” what changes it will have on women life? (employed/unemployed/Organizations)
- 5 *Based on the mentioned 4 questions, the following hypothesis is built:*
Ho = Law imposition will not increase women employment
H1 = Law imposition will increase women employment
- 6 Is there any home-based job opportunity for women that your firm can offer? If no then why not? (HR Heads)
- 7 What impact will organizations have on their overhead cost due to home based jobs? (HR Heads)

Research Design

The exploratory study is based on three mutually exclusive groups employed women/unemployed home bound women and HR Heads of different industries. The quantitative approach is used to quantify demographic representation and verification of the hypothesis. And qualitative approach in which narrative analysis for interviews interpretation is applied.

Population of the Study

Authors have conducted 158 interviews, 79 from educated working women and 79 from educated unemployed women. Along with interviews, authors have interviewed 6 HR heads of the different selective organization of selective industries. To analyse results for interviews, authors have applied Chi-square technique for 158 respondents. For HR head interviews, a qualitative approach called Narrative analysis has been used.

QUANTITATIVE DATA ANALYSIS

Demographics

The gathered data was analysed demographically in the following tables:

Table 1: (Marital Status)

Marital Status	Cases					
	Single		Married		Divorced/Separated	
	Valid	Percent	Missing	Percent	Total	Percent
Employed	59	76.5%	18	22%	2	1.3%
Unemployed	58	76%	17	22.5%	1	1.5%

Table 2: (Qualification)

Qualification	Matriculation	Under Grade	Graduation	Postgrad	Others	Total
Employed	2	13	29	30	4	78
Unemployed	5	36	22	5	0	67
Missing Values						10

Table 3: (Country)

Country		Pakistan	India	Total
Employed/	Employed	69	9	79
Unemployed	Unemployed	58	21	79
Total		127	30	158

The sample of 158 respondents as employed and unemployed educated women was evaluated whether the given assumption would increase women employment or not. Employed (f= 79) and unemployed (f=79) assume that after policy implementation employment will increase.

Table 4: (Employed/Unemployed-Increase in Women Employment Cross tabulation)

Count	Increase in Women Employment		Total	
	No	Yes		
Employed/Unemployed	Employed	1	78	79
	Unemployed	7	72	79
Total	8	150	158	

Table 5: (Chi-Square Test)

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	4.74	1	0.029	0.063	0.032	
Continuity Correction	3.292	1	0.07			
Likelihood Ratio	5.302	1	0.021	0.063	0.032	
Fisher's Exact Test				0.063	0.032	
Linear-by-Linear Association	4.71	1	0.03	0.063	0.032	0.028
N of Valid Cases	158					

The data was analysed using cross-tabulation and Chi-square goodness of fit test. The null hypothesis was rejected $\chi^2 = 4.740$, $p < 0.05$ which is .028. More than 94% of the total population answered law imposition will increase women employment. From Table 5, authors of the study have generated the results about the given hypothesis in the study. The assumption is “if the government imposes a law for public and private organizations that there should be a job quota for home bound women in the respective sectors” so that majority population of the country can be utilized. Women who are educated but cannot go outside of the home for work can utilize their time and education which will ultimately boost the economy of the country.

Table 6: (Employed/Unemployed – Flexibility Cross tabulation)

Count		Flexibility (in terms of home-based job)		Total
		No	Yes	
Employed/Unemployed	Unemployed	67	8	75
	Employed	36	43	79
Total		103	51	154

Table 5 and 6 Cross tabulation concludes that from the total 158 response- 78 Unemployed 78 employed women- employed women are less in need of flexibility (in terms of home-based job) as compared to women who are unemployed. 43 (54.44%) of the respondents (employed) are in less need of flexibility. In total 33% of the respondents are satisfied with their office place whereas 66% of the total population need work flexibility (in terms of home-based job). Respondents were also asked to give descriptive answers on the study’s proposed assumption of government law imposition of home bound jobs. In which respondents gave various answers, including the following:

Table 7: (Descriptive Responses of Educated Unemployed/Employed Women)

Qualification	Marital status	Country	Descriptive Responses
Matriculation	Single	Pakistan	“I will start working”
Matriculation	Married	Pakistan	“It will help Pakistani women a lot”
Matriculation	Married	India	“It will be beneficial”
Under Grade	Married	Pakistan	“my mother will start working”
Post Grade	Single	Pakistan	“My father will allow me for work”
Post Grade	Single	Pakistan	“will be beneficial for women who can’t afford to go outside home”
Under Grade	Single	Pakistan	“An idle women will utilize her education and work
Post Grade	Single	India	“My Productivity will be much better than now working at office”

Qualification	Marital status	Country	Descriptive Responses
Under Grade	Separate	India	"I will feel relaxed"
Under Grade	Single	Pakistan	"Women who have kids will be benefited"
Post Grade	Divorce	Pakistan	"Flexibility will increases women workforce"
Post Grade	Single	India	"Will be helpful for us"

In the second part of the study authors conducted interviews with 7 HR heads of different industry sectors to identify the major concerns of insignificant women employment ratio and their possible propositions. As well as opinions on the proposed assumption of law imposition by government of job vacancies quota for home bound women. The sample size was 10 but authors managed to gather data from 7 HR Heads and tool for the survey was an unstructured questionnaire which was already sent to the HR heads of the respective industries. 3 telephonic interviews, 2 Email interviews and 2 one to one interview were conducted. Questions were open-ended and probed to gather information about workforce gender productivity and organizational cost, that's why Narrative analysis approach is used which is a form of qualitative research, that emerged in the field of management science and later also developed in the field of knowledge management, which shares the sphere of Information Management (The Knowledge Executive: Leadership in an Information Society (New York: E. P. Dutton, 1989)). Thus, Narrative Inquiry, in the following table, focuses on the organization of human knowledge more than merely the collection and processing of data. It also implies that knowledge itself is considered valuable and noteworthy even when known by only one person. Table 6: (Narrative Analysis – derived from Jukka Husu, 2005 study)

Questions	
Talk/Text/Recorded	
Q1: What is the ratio of male and female in your organization?	
Manager HR, E-Learning	Male = 76.67 Female = 23.33
Finance & Insurance	90:10:00
Banking	60:40:00
Textile	90:10:00
Financial Services	5F/51M (Total 56 employees)
Education (2 universities)	60:40 , 70:30
Q2: What is the performance of women as compared to male counterparts in your organization?	
Manager HR, E-Learning	They are equally talented as their male counterparts
Finance & Insurance	Performing well. That's why they are still working with us
Banking	They do a lot in sales. They doing their job very seriously
Textile	They are doing fine
Education (2 universities)	1.In academia side, they are far better than men and in the corporate side, we prefer men as compared to women because of their work commitment" 2.Yes women are performing well but if we compare both men and women job commitment is coming from both genders

Financial Services	Female employees in our organization have been very competitive fulfilling all the responsibilities and tasks given to them effectively. Considering their important role in our organization, we have given preference to increase ratio of female employees in future
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Q3: If the performance of women is good then why is the ratio of women is low?

Manager HR, E-Learning	Well may be they have to perform both duties house and office so at some point they became unable to handle both
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Finance & Insurance	They asked to not to do job especially in our country
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Banking	Maybe they can't handle pressure like men do, or I may b biased because I am a man. A female can answer differently towards this question. (Laugh)
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Textile	"We have 50:50 ratio of male and female in past decades, but the company went through some major breakdowns then after because of major changes females are reduced to 90:10 ratio because we have 70% Pathan and 20% Baloch male labour. Company also altered its location which was not suitable for women so they left"
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Education (2 universities)	1. "We think we have enough female employees and they are doing their best".2 "we are hiring more female employees"
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Financial Services	Our industry had been male-oriented since its inauguration but right after the swift process of globalization, opportunities have emerged which have knocked the door for female employees to demonstrate their skills in different industries
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Q4: Do you offer flexibility in special cases (maternity, pre and post-wedding) to women?

Manager HR, E-Learning	We do consider these circumstances in some sort of exceptional cases and we do offer required leisure
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Finance & Insurance	Yes we Offer
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Banking	Yes, we do have maternity leave up to 6 weeks and give leniency.
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Textile	
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Education (2 universities)	1. "Yes we have a policy for women in special cases as well as we do offer projects which are home based". 2. "Yes we do have"
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Financial Services	Yes. Female employees do have one month left of pre and post maternity respectively. On the occasion of wedding, confirm employees utilize their annual leaves. As far as unconfirmed employees are concerned, we do permit them leaves on their special occasions without any payback.
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Q5: What is retention ratio of women in your organization?

Manager HR, E-Learning	The retention ratio of women is high as compare to male, as they seem to be happy with the job and try to grab a maximum of it, as on other side male employees keep trying to get new and more effective job incentives.
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Finance & Insurance	Normal rate.
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Banking	It's high if we compare with men.
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Textile	-----
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Education (2 universities)	"Well, we retain women more than the man I believe" 2. Retention ratio is OK but as you know where ever a person finds a better opportunity male/ female they leave"
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Financial Services	-----
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Q6: If retention ratio lower what can be the possible issues regarding women?

Manager HR, E-Learning	By fulfilling the basic needs of your workforce we normally can increase the retention ratio, in special case of female, we need to address some extra elements as of security at work field, job incentives etc
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Finance & Insurance	Pick and drop, Late sittings, Workplace harassment
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Banking	<i>Sometimes field work, personal issues, marriage, another offer, pregnancy”</i>
Textile	<i>As I already said our location is not suitable for women and also because of ethnic diversification of labour also</i>
Education (2 universities)	<i>1. “Generally we do not face that much turnover problems, if there then it might be marriage, babies, or another opportunity” 2. “A better opportunity may be”</i>
Financial Services	<i>Because of their marriage, family or pregnancy issues.</i>

Q7: If female workforce works from home with ideal productivity, will your organization allow her to work from home? (if nature of job permits)

Manager HR, E-Learning	<i>We normally offer our all employees either to work from office or home, as we are offering our services online only that’s the main reason most of our female employees are working from home and they are performing well</i>
Finance & Insurance	<i>If nature of job permits, then why not. It will be beneficial for society as for us as well</i>
Banking	<i>Performance measurement will be difficult from home and still no such possibilities are available</i>
Textile	<i>When we had half ratio of women labour they 90% of them worked via home. Their job nature was online sales and they were performing outstandingly. Now our organizational structure and JD’s are changed but in other textile companies this trend is still going on</i>
Education (2 universities)	<i>“Yes we do have ladies who are working from home; they are engaged in few projects which don’t need their physical presence but productivity. And here in the office, we have day care centre so the mothers can freely and effectively do their job” 2. “We have few jobs like assistant or associates and web handlers, they are not liable to come to the office if they can manage their work at home. We do provide flexible hours”</i>
Financial Services	<i>If the nature of job permitted, we would definitely allow female employees to work from home but our industry requires every staff member to work via proper office consisting dedicated teams.</i>

Q8: Is there any work in job organization that you can offer to women to work from home?

Manager HR, E-Learning	<i>As per our industry requirement, we do offer different department jobs to women to handle it from home. Our 57% female employees are working from home</i>
Finance & Insurance	<i>Phone banking can be done through home, but it’s a big decision we as a department can’t decide it</i>
Banking	<i>Bank assurance and phone banking can be done through home and pitch for deposits also based on personal relationships and referencing which mostly done through phone calls, so Yeab; possibilities are there</i>
Textile	<i>Yes Online advertising, online sales</i>
Education (2 universities)	<i>We are offering already home-based projects” 2. “Few of our teachers are teaching online our remote students, so this can be a 3-way opportunity for the organization, remote students and female teachers</i>
Financial Services	<i>Currently, we do not have such opportunities for female employees. But we will introduce and endorse such liberty if the nature of job permits.</i>

Q9: What is your opinion home-based jobs can save your organization’s cost?

Manager HR, E-Learning	<i>It is working as we do not have to maintain workplace for more employees as they are working from home. Expenditure of different material has been reduced as the whole system is Central Computerized; she is connecting with whole office and the world via her company provided a laptop.</i>
Finance & Insurance	<i>Will save cost, and reduce security issues regarding women</i>

<i>Banking</i>	<i>officers; will be cost savvy</i>
<i>Textile</i>	<i>we have a lot of overhead cost by home based jobs</i>
<i>Education (2 universities)</i>	<i>It saves from overhead cost and work politics” 2. “Yes will save cost</i>
<i>Financial Services</i>	<i>Cost cutting has never been the policy of our Company. In my opinion, it saves money and also enhances the productivity of female employees due to work-life balance (if nature of job permits)</i>

RESULTS AND DISCUSSIONS

Marital Status of the Respondents

Marital status is one of the significant factors that persuade females to work and produce income. Table 1 shows the marital status distribution of the respondents in the study. The number of singles in employed is 59 (76.5%), while in unemployed it is 58 (76%) of the total respondents. The number of married in employed have a say of 18 (22%), while in employed it is 17 (22.5%) of the total respondents. Divorced/Separated contribute 2 (1.3 %) of the total respondents in unemployed and 1 (1.5%) of the total respondents in employed. From Table 1 we can see that the numbers of singles in both groups are very high than others. Reason for the high rate of single is that sampled respondents are the still in the age group of 18-25 that late marriages could be a factor towards inclination of doing a job.

Country of the sampled respondents

Age of the sample respondents

From 158 totals of the respondents, 30 of the respondents are from India while 128 from Pakistan.

Opinions of the employed women towards flexibility

Employed women are more likely to work via office rather than home. Reason for their choice was derived by work management. Employed women were less assured of work managing work from home. But they were asked flexibility of work hours at office place with childcare facilities 100% response was positive (Farrell, 2017). Unemployed- home bound women- are more likely to work with the flexibility of workplace rather than childcare facilities at the office if provided.

Opinions on forced legislation of Government on organizations

Employed or home bound women both sampled respondents are in a fever of assumed legislation. While organizations have a dissimilar opinion towards assumed legislation. Few of HR managers were positive about working from home concept but few have constraints of physical presence, no home bound assignments and productivity concerns

CONCLUSION

Norway implemented 40% fixed quota on public companies which entailed to increase women participation from 9 % in 2003 to 40% in 2008. Even in Germany, without fixing any

quota, best 30 public limited companies set targets via a corporate policy of women enrollment in their organizations. In Sweden and in Finland introduced a corporate policy to secure gender equality (International Labour Organization, 2012).

Sweden counted in the developed countries` list has very far above the ground women contribution rate with a very low gender gap of 6%. Organizations in Sweden ensure to provide flexible and kind leave policy including childcare, job security and conformity for low working hours for women. OECD countries contribute a big chunk of spending on childcare and educational services for under 5 to ensure a high rate of women participating in the labour force of the country (Aguirre, Hoteit, Rupp, & Sabbagh, 2012).

Applying Chi-square technique on the data collected via 158 respondents, rejected the null hypothesis that is "introducing women quota will not increase women participation. Findings suggest that 94% of the respondents have answered in favour in the introduction of the women quota will increase women participation in the economy. Introduction of quota is not a new thing, literature highlighted that Norway implemented 40% of women quota in the public listed companies and other OECD (Organization of Economic Co-Operation and Development) countries have also legislated for childcare, nurseries, education for children and others measures to ensure more and more women participation.

Applying the qualitative approach called Narrative Analysis, authors found a consistency in HR heads` answers on home-based jobs will decrease cost. On average, women participation in organizations is only 10 to 20 percent, which highlights a serious concern to worry about. Looking at the result, it will be worthy to compare the literacy rate and women participation which highlights that a large number of educated women is in an idle state and their contribution is known to the economy.

On the other side, another consensus found on the HR heads` answer on women performance, most of them are of the view that women performance is much more competitive as of their male counterparts and they are doing well. The reason not to continue job for women is mostly that of their family, cultural concerns. After marriage, after a child or of cultural and societal norms restrict women participation. Most of the HR heads were of the view that their organization shows much more flexibility to women than men and offer women maternity leaves, flexible working hours in special cases too.

Analysing both quantitative and qualitative approach, authors have concluded that there is much more need to legislate and introduce women quota in both public and the private sector so that idle educated women workforce can contribute more to the economy. To ensure their participation, policy makers also legislate on societal and cultural norms, so that freedom of speech and expression ensured to women. Likewise, OECD countries, Pakistan and India policymakers should devise a policy for childcare, spending more on children education, it will indirectly lessen the burden on women and will help women to focus on their jobs.

RECOMMENDATIONS

Labour force and their approach to economic option throughout the world remained apart on the gender basis. Despite best efforts of the global community to increase women participation in the labour market, still women participation is much lower to men. Most of the

time women face wage rate differences to men despite having equal or higher skills, expertise and education. In most of the countries, even in developed countries, key and higher posts in organizations are dominated by male counterparts. To unleash women potential in Pakistan and India, policymakers should devise policies to ensure women equal treatment, equal wage rate and equal employment opportunities (International Labour Organization, 2012).

World Bank research report concludes a research on gender breach. The research concludes that despite rapid and vast development in the past years, still, gender gap is a major issue. To create and maintain gender equality, it is again the responsibility of policymakers to ensure women equal education, ensure to remove gender differences disadvantages in education, ensure women participation in economic activities of a country, ensure equal treatment in sense of freedom of speech and to ensure that again gender inequality should not entail its veins in future generations (Revenga & Shetty, 2012).

In a research, an idea of gender-based government budgeting and its realization in both developed and developing countries` governments were evaluated. To be neutral, government gender-responsive budget can help a lot to remove gender inequality effectively and efficiently. As a major share of the budget will be allocated to women development (Sarraf, 2003).

Research on Saudi Arabia for its workforce policies and their high rate of unemployment in women concludes that as Saudi government high rate of women education and low fertility rates. Women participation in the workforce is highly de-motivated due to cultural restriction to them and because of hidden family issues (Revenga & Shetty, 2012). Still, authorities work for the enhancement of women participation in the workforce. The same issue is faced by both Pakistan and India. The government must ensure enhancement of opportunities for women employees to that idle workforce can be utilized.

From the literature, organizations who have childcare facility/ nurseries to facilitate women have very bright retention ratio. It is suggested that policy should be devised and implemented to open nurseries/ childcare facility on organizations. So will directly help women to focus on work and as well on their children.

After reviewing the results by applying chi-square and narrative analysis, it will be worthy to state that government legislation for fixing some quota for home bound educated unemployed women -to ensure their participation in both public and private sector- will be worthy and be beneficial and will help to utilize the idle workforce and will increase women contribution in the economy.

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