



# **NEW ENTREPRENEURSHIP POLICY FOR SINDH (P)**

# 2019

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## Purpose

The Sindh Labour Policy of 2018 serves as the motif upon which the Government of Sindh shall implement its strategic plans, rules and regulations pertaining to labour. It pledges to safeguard labour rights and promote economic growth throughout the province. The policy provides recommendations on how the government can preserve the rights of all workers in the province. It discusses issues including but not limited to unionization, minimum wage, social security, workplace protection and participatory economic development.

However, the policy remains inadequate in terms of addressing several key areas. This paper will underline the need of dealing with those areas and present policy recommendations on how the government may do so.

## Female Labour Force Participation

The labour force survey published by the Pakistan Bureau of Statistics for 2017-18 reveals that women make up only 33.35% of the total labour force of Pakistan (20-23). This applies to all people above the age of 10. The Sindh Labour Policy of 2018 effectively considers individuals above the ages of 16 to be employable. By that metric, only 31.57% of the labour force of Pakistan is women. Employed women make up 30% of this total labour force. Sindh remains below the national average at 29.79%, with employed women making up 26.57%. 36.78% of the rural labour force and 15.52% of the urban labour force consists of women. These values have decreased by an average of 2.5% from 2013 (Pakistan Bureau of Statistics 11-37). This is unfortunate given women make up 46.9% of the entire population of Sindh. As such there is an urgent need to integrate more women within both the rural and urban labour force.

The Mckinsey Global Institute reported in 2015 that if the inclusion of women in the labour force matched that of men across the world, global GDP could rise by as much as 12 trillion USD. Even if Pakistan's share of Global GDP was to remain constant at 0.5%, Pakistan would see an increase in GDP of 60 billion USD. The International Monetary Fund (IMF) suggests that Pakistan's GDP would grow by 30% if the gender gap was closed (5). Sindh could play a huge role in this economic growth. The Sindh government, having already pledged to protect the wellbeing of all peoples of Sindh and to create the space required for personal and professional empowerment, must pay additional attention to the obstacles to female labour force participation. Increased income for women brings about not only economic growth but also greater personal and financial security for individual women, more decision-making power in the household, benefits for their family and greater control over their adult lives (Muzones and Tanaka 2-3). There are unique issues facing both rural and urban women. Wage discrimination, transport and mobility, cultural limitations, maternity and workplace security play a great role in determining the inclination that women have to enter the labour force (Muzones and Tanaka 3-7).

**Sexual Harassment in the workplace:** Sexual harassment presents threats to the physical safety and mental peace of women. This culture also gives households more impetus to restrict the mobility of their women and hence it is a major obstacle to increased female

labour force participation. Strategies to combat sexual harassment in the workplace may be geared more towards urban settings where offices can become a closed space that allows for harassment. For examples, employers use their power dynamic to intimidate female employees and male employees use their work-related association with female employees for nefarious ends. Harassment can be viewed as any behaviour that is unwelcomed by the subject of that behaviour. Sexual harassment translates into actions such as unwanted sexual requests, pressure for sexual favours, lewd gestures etc. 96% of the respondents in a survey of 200 women in Karachi stated that they or their colleagues had suffered sexual harassment (Sadruddin).

The first recommendation in this regard would be for the legislature to reaffirm its commitment to The Protection against Harassment of Women at the Workplace Act 2010, particularly to Section 3 which mandates the formation of special complaints committees for women to approach in cases of harassment. We recommend additions to the guidelines present in the act. These committees are to consist of at least four members for every thirty people employed on a permanent or temporary basis. Three-quarters of this committee must be female and must be chaired by a female who possesses a managerial role within the organisation. At least one member of the committee must be from domestic support staff if they are employed within the organisation. This committee must be first tasked with drawing up a clear code of conduct, specific to the organisation and complaints process. Each labour court set up in the province must have at least one designated officer to liaison with women and/or the complaints committees of the organisations that fall under their jurisdiction. There must be one designated officer for every five organisations that fall under a court's jurisdiction. This person must possess at the minimum, three years of working as a social worker and/or working towards women empowerment and must have knowledge of labour and criminal law (Government of India). Several women work in rural work or the informal sector and for them, local government bodies must also consists of such committees built on similar models. The inquiry process must resemble that already detailed within Section 4 of the aforementioned Act 2010. We recommend the complaints committee be given the right to approach the labour court directly over a complaint if it feels that the relevant competent authority is unfit to deal with or has a conflict of interest with the complaint. The policy drafted by a committee for an organisation must be communicated to all employees. This committee has the right to investigate and prosecute any and all complaints of harassment, including of harassment that occurred away from the organisation's premises. Organisations must hold biannual sexual harassment awareness seminars. Workplaces must have the policy detailed on its poster-boards.

**Transportation:** Women also face harassment in the process of travelling to their place of work. Safe travel is often expensive or is contingent upon the male members of the family. This reduced mobility hampers their chances of seeking education, training and employment (Pakistan Today). The target must be to provide safe, comfortable and affordable means of transport to women, particularly within urban areas. Women-only transportation has been examined in several developing countries (Tara 71-74). While changing societal norms around women's mobility is vital for long-term change (Shah), women-only transport can provide short-term redress and a measure of safety and comfort (Kehoe). Hence we would recommend the establishment of large women-only public bus

fleets within urban centres. The Labour Force survey of 2017-18 indicates that 5.59% of the population of Pakistan is women in urban Sindh. This translates to approximately 12 million women. This figure must guide the number and arrangement of buses. These are to include female conductors, drivers and armed female police officers. The number of female traffic wardens must be increased.

All organisations should be mandated to provide transport for women if company policies require them to work for any duration after 7:00 PM ("Work Timings for Female Employees"). All companies designated as large enterprises are mandated to provide transport for any female employees who request it, regardless of working hours. All company-provided transport must include an armed guard, hired from a professional security service. Companies are to be disallowed from making their female employees work overtime for more than two days in a week. All intra-city railways must include female-only compartments. This can be extended to inter-city railways on an experimental basis. Cab services like Careem can be incentivised to introduce ride-sharing for women. Ride-sharing is a model adopted by services like Lyft in North America ("About Shared Rides") where different individuals who are not associated with each other can travel in the same vehicle, dividing costs.

**Wage Discrimination:** The Sindh Labour Policy 2018 emphasises on paying women and men equally for the same amount of work but banning gender wage discrimination must be further enshrined into law (Khan 13-16). The private sector must be prohibited from engaging in wage discrimination and fined heavily in case of violation. Reporting requirements should be kept in place ("Spotlight on the Gender Pay Gap"). Companies must keep pay records and audits, arranged by gender and the Ministry of Labour must be reserve the right to investigate these records. These records must detail information such as nature of work, duration, wage, timing etc. Companies must inform employees of all pay scales and categories. The government has already applied a 15% quota for women in public sector jobs. This must be strictly implemented.

**Maternity:** There already exist laws that guarantee paid maternity leave for 12 weeks of which six are post-natal. The problem exists largely with ambiguity and lack of application. The policy of maternity leave must be a blanket policy that applies to all private and public sector organisations including small-to-medium enterprises, charitable organisations, non-profit organisations, educational institutions etc. Maternity leave benefits should be extended to mothers who adopt children, with 12 weeks of paid maternity leave being received after documentation of adoption is submitted. Policies laid down in the West Pakistan Maternity Benefit Ordinance 1958 are to be reaffirmed. Organisations are to be heavily fined in the event of violation. If a female employee is terminated from their employment after they have entered matrimony, they can engage in legal action against the employer if the employer appears to have terminated them without due reason and on the pretext that the concerned employee may soon begin a family. Post-natal paid maternity leave must be extended by four weeks in the event of post-natal illness, as verified by a doctor.

**Other reforms:** It is vital for the government to take overarching steps to counter the cultural limitations placed on women's mobility and freedom to work. Adverts on

television, newspaper and the radio promoting women's rights can be released, along with awareness seminars within public sector organisations. Increased microfinance loans and grants to potential female entrepreneurs and cottage industry workers can be provided through institutions like the Benazir Income Support Program. All public and private organisations should be mandated to provide adequate daycare centres for the children of working mothers. Special incubation centres can also be founded, the details for which are included in the next sections.

## Fostering Entrepreneurship in Rural and Urban Areas

A vibrant culture of entrepreneurship can allow numerous individuals to gain self-sufficiency all while stimulating economic growth via investment, resource extraction, and money circulation. Pakistan's potential for entrepreneurship is high, with a population that is dynamic and forward-thinking. Yet several hindrances stand in the way of the development of this culture. These include a lack of financing, inadequate expertise, unfavourable bureaucracies and lack of organisation

**Bureaucratic hurdles:** Budding entrepreneurs often find themselves mired in complicated bureaucracy, having to obtain different licenses from civil administration (Ndziba-Whitehead 98). This hinders the entrepreneurial process and wastes valuable time and resources. Hence, this process should be simplified and instructions on obtaining licenses should be made simpler. The government can establish a consultancy where agents assist entrepreneurs in gaining these licenses. However, corruption is rife within the granting of these licenses. Government officials demand large sums in bribes as a precondition to the processing of the business approvals. Budding entrepreneurs do not have the resources to pay these bribes and the licensing process effectively becomes an auction where the individual who can pay the highest amount gains permission to operate, regardless of their merit. Dealing with this rent-seeking in the long term necessitates a shift in culture. However, raising the salaries of these lower-level officials could deter them from demanding bribes. A more robust and accessible complaints mechanism and stricter action against such officials is also recommended. (ul Haque, Idrees and Ahmed 51). It is also important to ensure the protection of intellectual property rights.

**Training and financing:** The government, through the Sindh Small Industries Corporation (SSIC) or the Sindh branch of the Small and Medium Enterprises Development Authority (SMEDA) should make attempt to create a record of formalised small business entrepreneurs, especially for women entrepreneurs (Goheer). This will allow for future plans to adequately demarcate the areas and people where funding is needed or infrastructure should be developed on a priority basis. Several credit organisations provide microfinance loans to entrepreneurs but they often leave out deserving women entrepreneurs because they are seen as a bad credit risk. Such organisations should be investigated in order to observe the extent to which they reach out to female entrepreneurs and the reasons as to why they deny credit to them. They should also be mandated to keep

an audit of their loans that can be investigated by the SSIC/SMEDA or the Ministry of Labour. Organisations should be fined if they are seen to have denied women credit without valid reason. All public degree-awarding institutions should have a module introduced that instructs students in the art of entrepreneurship (Goheer). This can be extended to diploma-awarding institutions as well. The institution can arrange for these modules to include a showing of Massive Open Online Courses (MOOCs) that relate to entrepreneurship. These provide the unique benefit of instruction from extremely qualified individuals through digital means. There exist women entrepreneurs in the country who could serve to inspire and teach other budding female entrepreneurs. It is recommended that the government through SSIC/SMEDA arrange for thirty or more of such entrepreneurs to attend seminars organised by the government and open to the public. A representative association should be established for women entrepreneurs in order for them to coordinate with the government.

The question of financing entrepreneurs requires finding a means to provide loans and balance risk. Individuals defaulting on loans can cause heavy losses for banks and for the government. It is vital to initiate structural changes that push the frontline employees in such microfinance organisations to better assess the risk of entrepreneurs. Public lending agencies should implement a pay-per-performance system in addition to a relatively lower fixed baseline wage (Cole, Kanz and Klappe 3). However, functioning excessively on high-powered incentives makes loan officers more risk-averse. The payment based on performance incentives should be provided within two to four months rather than awaiting the profits from the loan (Kanz 31). The government should invest in collateral-free loans for women entrepreneurs, as the cost of collateral hinders deserving women from receiving finance (International Finance Group). It is also recommended that the government support women in the creation of fiduciary accounts with their minor children as beneficiaries without having to gain the permission of male legal guardians.

Infrastructure development, particularly in the realm of renewable energy and broadband can significantly improve entrepreneurship levels (Audretsch et al.) Broadband allows greater connectivity and communication. We recommend the provision of solar panels to rural homes, particularly of entrepreneurs.

**Incubation:** Business incubators can provide a great deal of assistance to potential entrepreneurs. They help in developing networks, learning skills and gaining traction (Mahmood). There exist business incubators and accelerators within several public sector universities in Pakistan. It is recommended that the government establish a business incubator within each public sector university in Sindh, except for medical colleges. These incubators must not be headed by university academic or administrative officials but by businesspeople holding the relevant skills (Tarar). Each incubator must have at least one of the following: a legal expert to assist in the legal procedures of setting up a business, a development expert to hone the business abilities and ideas of the start-ups, and a marketing expert to instruct in promotion and public relations. Business incubators outside of universities should be set up in both rural and urban centres based upon data collected which shows the prevalence of potential entrepreneurs in an area, although the nature of rural business incubators may be different than that of their urban counterparts.

The government, with the assistance of economic and business experts, can formulate an objective set of criteria for the admission of start-ups into these incubators (Adegbite 163). These criteria can apply to all incubators, to prevent the allotment of incubator space on the basis of nepotism. Tenants at these incubators must not be allowed to remain at the incubator for a more than a continuous period of five years. The government should promote the establishment of private incubators as well, by giving incentives such as affordable land, access to facilities and low-interest loans. Private universities can be given grants to do the same. Local governments can be given the mandate to lead the construction of these incubators, with the provincial government adopting a supervisory role and providing the financing (Adegbite 164). Public sector incubators should be registered as not-for-profit companies seeking to break even while private sector incubators should be profit-seeking limited liability companies. Certain incubators, particularly those that focus on industrial manufactured goods or similar areas, can be located near large industrial estates and could utilise abandoned factories or warehouses. Plots of land should be set aside for the tenants to move into after the exit the incubator. These should be provided provisionally a year after the tenants move into the centre. Utilities should be subsidised for the first two years of a tenant's residency at the centre, after which market rates should be applied (Adegbite 165). Tenants should be given the option of purchasing the incubator in order to continue their operations from there. This can be done via deferred payments but must be done at a market rate, such that the funds from the purchase can be used to establish another incubator.

**Clustering:** We would further recommend the establishment of urban enterprise clusters, as detailed in the Proposed Poverty Reduction Strategy for Sindh (Bengali 118-150). Businesses that employ similar inputs or produce similar outputs can be provided space to establish themselves in proximity to each other. This would allow them to benefit from common resources or markets. To quote from the aforementioned document, "clusters act as a large integrated plant, enjoying most of the benefits of economies of scale that large units accrue. The cooperative effort can also serve to reduce individual capital requirements and distributes risks associated with start-ups in enterprise development." 50 of such clusters should be established throughout the province, with the government providing at least 5% of the initial costs of establishment with a total of 10 million PKR for the entire project and providing 40,000 PKR for the vocational training of each trainee.

The question of rural entrepreneurship revolves around cottage industries and how they can be promoted better. Policies within rural areas are implemented through Rural Support Programs (RSPs) and Village Organisations (VOs). Entrepreneurship training programs and seminars can be organised through these councils. Rural growth centers or rural service hubs should be formalised (Bengali 118-150). Villages in close proximity to each other should be grouped together as clusters and one or two of those villages that have particular attributes such as population size; literacy rate etc. should be identified as rural hubs. These would be given priority in future investment and resource allocation because they will provide the most economic returns, particularly to the cluster. Greater detail of the aforementioned policy ideas is contained within the draft of the Poverty Reduction Strategy and should be adopted as a policy by the government.



## Capacity Development of Population

The structure for increasing access to and quality of vocational training is largely present within the current programs of the Sindh Technical Education & Vocational Training Authority (STEVTA). Improving quality and access is paramount. As a first, individuals who undergo vocational training would be better able to find employment if the field and quality of the education they receive matches the requirements of the national economy. This involves the government meeting with business leaders and investors in order to determine the technical needs of businesses in Sindh. The curricula can be shaped according to these needs. The government can expand its vocational training institutes by partnering with the private sector, where the government funds a part of the cost and the other funding is done by private businesses or from contributions by the students (Wallenborn 58-61). The workers for whose education a business pays can be made to work in that organisation immediately after their training concludes. These institutes can make use of e-learning. Instruction videos recorded by experts in one area can be distributed to all vocational training institutes. Cooperation with international organisations like the World Bank can help provide additional funding and expertise. Oftentimes the prospect of losing out on wages by attending training courses can act as a deterrent. Individuals can be compensated financially for attending such courses (Eichhorst et al. 32). There must be less bureaucratic oversight, allowing educationists and relevant experts to take the leading role in this field (Eichhorst et al. 31). Cooperation with NGOs can be beneficial as well.

Vocational training remains only a part of the overall question of capacity development. It is important to impart skills and education that will allow citizens to enter both vocational and high-skilled fields. This involves improvement of the quality and access of public schooling at primary, secondary and tertiary levels.

## Tapping Pakistan's Potential Niche Market in Global Economy

There exist certain areas where Pakistan can create a competitive advantage in the global market and boost its exports. These exist both within urban and rural centres

**Rural centres:** Pakistan can add to its cotton sales by expanding its production in organic cotton exports. Sindh can become a key player in this regard. This is because biological farming methods are still very prevalent in the province. The demand for organic textile has increased a great deal in the More Economically Developed Countries (Abrar, Zhilong and Xinming). The European Union has added regulations that allow only for textiles that are free from the use of harmful dyes and other toxic materials often used in textile production. Environmental awareness has made many consumers in the West conscious of the sort of products that they use. Organic cotton is grown without the use of pesticides,

growth regulators and defoliants. This is where the training of farmers and agriculturalists comes in. Small farmers can undergo training on how to better maintain their organically produced crops. Additionally, the government can deter the use of environmentally dangerous substances (Inayatullah et al. 37). The duty on pesticides can be increased and research should take place to determine the effectiveness of pesticides. Those seen to lack effectiveness while causing environmental harm should be prohibited throughout the province. The use of older pesticides such as chlorinated and organophosphate pesticides which cause environmental harm should be banned and supplies should be confiscated and destroyed. All textile mills must have effluent treatment plants. Those that do not comply with this must be fined heavily. Materials used to reduce agricultural pollution should have no duties or taxes placed on them (Inayatullah et al. 37). Organic farming is labour-intensive, which is a positive for Pakistan as labour is in large supply (Abrar, Zhilong and Xinming). The government can assist in the marketing for this organic product. It can partner with large exporters and develop strategies to advertise its organic cotton products to the global market. It must invest larger sums of money into research to strengthen plant health organically (Barik and Sarkar 85-87). The nature of scientific improvements required is beyond the scope of this paper.

**Urban centres:** Other main exports of Pakistan are agricultural with the exception of software. Information technology exports amounted to 2bn dollars in 2014-2015 according to the managing director of Pakistan Software Export Board (PSEB). The first responsibility of the Sindh government would be to establish Software Technology Parks (STPs) in Sindh in collaboration with the PSEB. These provide conducive areas for software companies to develop. These should include meeting space, physical space, uninterrupted power and internet supply, lecture rooms and laboratories. Women should be encouraged to take part in this by providing incentives for female-led start-ups and other recommendations already stated. This centre should include a space for products relating to the Internet of Things, allowing entrepreneurs to create and design devices that function remotely via the internet. Experts should be hired to provide knowledge of both information technology and entrepreneurial skills. Any private technology parks set up should have certain concessions such as a 50% capital grant from the government in order to establish the park (Electronics and Information Technology 10-22). They should receive a 100% Stamp duty registration exemption on purchase/lease of land/Office space/IT Building, provided that operations begin within 2 years. The government can determine the maximum amount of funding it can provide to such parks for establishment, operations and training. Start-ups that seek to participate in national or international fairs/competitions should be given financial and logistical assistance that would enable them to participate. The government can provide or can connect private investors to provide seed funding to IT start-ups (Electronics and Information Technology 10-22). Any start-up that receives funding in this manner will have to undergo a review by a relevant committee of the government every three months. This can be a maximum of 6-7 lac PKR.

Additionally the government can improve the quality of IT syllabi in schools and universities. It can provide students in public universities the option of taking a break within their degree program to pursue IT development. MOOCs can be vital in public universities and STPs. Fostering the interest of younger students in high school can prove

useful. This can be done through better syllabi, visits by computer experts, provision of high-tech computer systems and other IT materials. The government should have competitions such as Hackathons for budding software engineers, with large rewards for winners (Electronics and Information Technology 10-22). We also recommend that the Sindh government seek to exactly replicate the policy commitments laid out in Goals 3, 4 and 5 of the Information Technology Policy of the Punjab Information Technology Board (PITB) (Punjab 16-20). The aforementioned goals provide a framework of promoting information technology and entrepreneurship in the Punjab province and all of its objectives can be mirrored in Sindh.

## **Additional Protection of Labour Rights**

The past few decades have seen a recent development in the trend of organisations outsourcing labour to employee leasing firms (Parvez). The organisation or the latter firm hire these workers for very short contracts or sometimes even on daily wages. These workers are not considered the permanent employees of either organisation and are hence exploited. Steps must be taken in order to curb this practice. Firstly, all government regulations must be applied on to employee leasing firms. Such firms must be obligated to take those employees on a fulltime or part-time contract basis rather than as independent contractors. Such contracts must last for 6 months at least. For projects that last beyond a certain duration such as 3 months or for work that is not limited in duration (e.g. janitorial services) hiring workers on a daily basis must be forbidden. The minimum wage of 78.13 RS per hour must be strictly enforced.

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