



Diversity+ Inclusion

Handbook 2022

Curated from the Contributions of
OICCI Member Companies



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Foreword

As a country, **Pakistan continues to face the challenge of gender inequality in its workforce**. The level of gender disparity in the country, is one of the **highest** in the context of the regional and global landscape, especially on leading indicators such as wage and participation levels. This is especially significant as nearly half the population comprises of women, yet their representation in the workforce, according to World Bank estimates, is only little over **20 percent**, one of the lowest in **South Asia**.

The fact that women's absorption within the workforce is disproportionate creates a ripple effect across other development and economic indicators curbing opportunities for growth in the country.

Even though
62%

of Pakistan's graduates are estimated to be females, their ability to join and continue in the workforce is restricted by multitude of challenges.

The OICCI Women platform also led to the establishment of the OICCI **Women Empowerment Awards**. The awards recognize the efforts of foreign investors towards enabling greater diversity and inclusion. As part of this goal, various initiatives to build and share capacity for inclusive workplaces have been organized, along with increased access to resources for learning and development both within and outside the OICCI.

To guide members, the OICCI also developed a "Women Empowerment-Gender Equality Roadmap" detailing best practices, policies, and necessary facilities for the workforce in different five steps. We circulated the roadmap among our members to follow the road to become an inclusive workplace.

This handbook is one of the initiatives taken under the banner of OICCI Women with the intention to mainstream female friendly work policies and practices. The aim of this resource is to publish information regarding initiatives and policies that our member companies have adopted within their workplaces to make them more inclusive.

This information has been compiled by the OICCI Diversity and Inclusion Subcommittee. It is now available for use by interested corporations and other organizations to begin or further their journey towards equality in the workplace.

Our **value chains** need to create **opportunities** for inclusivity by **eliminating barriers** to create an enabling environment for women and other excluded groups which allows them to thrive and grow. It is also necessary to review the impact our workplaces, supply and distribution networks and advertising of products and services have on creating a fair and inclusive world which encourages communities to promote an equitable and inclusive society.

It is only if we begin to address the challenge of **women's equality proactively** that we can make up for lost time and inspire momentum for a gender equal and inclusive labour force within this decade. We, at OICCI, the collective body of **top 200 plus foreign investors**, believe, that it is critical to begin this effort within our own areas of influences, along with partner with likeminded stakeholders to drive greater impact and change in the country. We hope you will be part of this journey with OICCI and its members.

President
Ghias Khan

Subcommittee Chairperson
Samer Chedid

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SECTION 1

Building Inclusive Workplaces



This section revisits office design, considering the nuances that have a comprehensive practical impact on increasing women's participation in the workforce. Developing a diverse workforce depends upon curating a culture inclusive of groups with varied needs. The benefits of an inclusive workplace extend beyond the beneficiaries; signaling a sincere commitment to accommodating different needs, helps employees feel appreciated, consequently improving employee motivation and retention. This is crucial in building a more equitable work environment which caters to the challenges faced by women and other diverse groups. In terms of Pakistan's workplace landscape, a critical evaluation is required to understand how effectively the system is supporting the equitable representation and growth of women's participation in the labor force. Over time, improved educational access has led to more women attaining specialized degrees. This has helped alter gender dynamics in Pakistan. However,

the fundamental aspects of inclusive policies still rely on stereotypically defined gender roles. Understanding how gender roles are changing is crucial to developing equitable environments. A critical component of an inclusive workplace is flexibility. It can extend to time, location, travel, and deliverables, and is fueled by a mindset which embraces flexible workspaces. The COVID-19 pandemic showed the significance of embracing a flexibility-oriented mindset. Integrating flexibility is dependent upon understanding the social context. Policies aiming to be inclusive adapt to morphing social dynamics whilst keeping social context in mind. With the rising shift in dual and multi-income households, and shifting perceptions about women's roles as primary caregivers, truly inclusive policies for both genders would cater to increasing women's participation in the workforce.

Another aspect of building inclusive workforce environments is effective

retention and reintegration of women at different career stages. With the multiple changes going on in the family lifecycle, women returning to focus on careers at a later stage require a higher level of support to facilitate their return. Without flexibility, retention may prove challenging. Increasing women's participation in the workforce is not merely limited to recruiting new working women but retaining the women who choose to return.

Flexibility in the workplace

Allowing employees to navigate their workplaces with flexibility allows individuals to establish an optimal work-life balance. Given our cultural context where women are tasked with a greater portion of family responsibilities, this flexibility is especially critical in boosting their participation. Additionally, it allows others to benefit from time optimization subsequently boosting employee morale.



OICCI members are enacting various policies to enable workplace flexibility. These policies are highlighted below:

Hybrid Working Model – The Best of Both Worlds

On-Site and Off-Site Days

The post-pandemic workplace has redesigned the understanding of agile work policies, leading to an enhanced work experience. These policies have created a collaborative work environment, improving productivity and efficiency.

By allowing employees to employ a work regime combining on-site and off-site days, it helps individuals perform more efficiently, keeping individual needs and preferences in balance. A policy for flexible working hours can be implemented, offering 4 days a month to work from home. This could help create flexibility in industries and roles where it is more challenging to work remotely and/or flexibly, especially in manufacturing or machine-bound jobs.



This helps provide flexibility to employees, especially parents, for a better work-life integration, for example picking/dropping off children during work hours.

PowerHours

By implementing a **2-hour daily timeslot for employees' personal commitments**, the company aids employees in integrating their work and personal responsibilities in a more progressive manner.



Flexible Work Hours

Conventionally, in Pakistan, employees have an hour's leeway, i.e., reporting hours start between **8:30 am to 9:30 am** and end at **5:30 pm and 6:30 pm**, respectively. Flexible work hours allow employees to work the required hours outside the schedule of a conventional workday. This is an excellent first step to transition from the time and work hours model to focusing on delivery and performance regardless of time.

Initially, the policy gave **employees a flexible choice of hours** in the morning and entitled all working women to two days of work-from-home each month. The policy intends to provide working mothers the freedom to spend meaningful time with their children. However, in the current circumstances, flexibility in work schedules and locations has become even more critical.

Flexible timings for remote work are now being offered widely across organizations. If an employee is a working mother, she can work **4 days at the office premises and work from home for the 5th day after discussing this with her line management**.



Enabling Working Mothers & Parents Effectively

As per the Maternity and Paternity Leave Act, 2020, women are entitled to a maximum of 12 weeks/3 months of leave in Pakistan, with up to 16 weeks allowed in Sindh. It is recommended this leave be split between the pre-and post-natal period. The law also covers the provision for paternity leave up to 7 days. While there are recommendations and bills for more extended leave for parents in motion within the political landscape, they offer varied flexibility as a discretionary measure for the people.

The following sections highlight good examples of maternity and paternity benefits as provided by the OICCI member companies.

Standard Maternity Leaves Practices

Female employees are eligible for a minimum of 16 weeks (4 months) to a maximum of 26 weeks (6 months) of paid maternity leave, usually post-confirmation in service with the company. Mothers will receive total standard remuneration for this period. In some companies, this period can be extended by adding an annual vacation. This applies to both cases of natural birth and adoption.

Alternate Flexibility – Maternity leaves

All female employees are entitled to Maternity Leave for a maximum of 16 weeks — 4 weeks pre-natal, and 12 weeks post-natal, with pay — for every child born during their employment. Maternity Leaves can be extended to a maximum of 4 weeks, with pay,



if the health of the employee is not conducive to resuming their full-time job. This is subject to submission of a physician's statement on the extension of leaves and the subsequent approval of the line management. When the employee returns to work, she is entitled to return to the same or equivalent job with no loss of service or other rights or privileges.

In another member company, employees are entitled to avail 90 working days' maternity leave and 5 working days' paternity leave, starting before or on the date of arrival of the new family member. Mothers may exercise the option of working from home for 03 months (02 days a week) after completing the initial maternity leave with the agreement of their HOD and ensuring work requirements are met.

One member organization offers entitlement for 4 months of maternity leaves, fully paid, with an option to opt for another 2 months with half pay. This may include the period preceding and the period following the delivery. In the adoption of a newborn, maternity leave for female staff is the same as four months of maternity leave, fully paid, with an option to opt for another two months with half pay.

Another member's organizational policy grants paid maternity leave of 5 months with an option to extend for 12 months of unpaid leave. In another instance, there is a policy provision that states that after availing 90 days of paid maternity leaves, employees have

the option to take extended leaves for a period of up to 60 days. One member bank has set maternity leave for all female employees and provided maternity insurance coverage. In order to protect the rights of female employees, additional paid prenatal check-up leave is permitted during female employees' pregnancy. Female employees are given one hour of breastfeeding leave per day for six months after the birth of their baby. They also have the option of starting work an hour later or leaving earlier.

Standard Paternity Leave

Member companies are offering leaves from the mandated 7 days up to 21 days for new fathers in case of natural birth and adoption. A diverse set of practices is being followed in different member companies and organizations. Some of the most common trends concerning paternity leave are captured in this section. It is essential to note that in order to build more inclusive family systems, there may be a need to offer more flexibility across the board to working fathers and secondary caregivers.

Alternate Paternity Leaves

All the eligible male employees can take 5 consecutive calendar days of paternity leave on the birth of their child. Paternity leave shall commence from the day the child is born.

Employees working on a 6-day work week schedule are entitled to 6 working days paternity leave.

Some member companies are offering leaves for the week preceding childbirth while others are flexible in the timing of their leave.

Special Caregiver Facilitation

Enhanced Parental Leave

The secondary caregiver is entitled to eight weeks of paid leave for attending to their responsibilities.

Child-care Policy

Child-care allowance is offered to all female employees for nanny and day-care services until their child is 6 years old. Moreover, the policy applies to single fathers and male employees having spouses suffering from a terminal illness.

Miscarriage Leave

In case of miscarriage, leaves of 2 weeks can be availed by the parent at a member company. Differentiated miscarriage leaves for male and female employees are also being offered in some instances. All eligible male employees can take 5 consecutive days of miscarriage leave immediately following the day of their wife's miscarriage. Female employees, in case of miscarriage, would be entitled to avail up to four weeks of leave with pay.

SECTION 2

Inclusive Workspaces and Facilities



Daycare services

Member companies are offering a combination of on-site, off-site, and reimbursement-based daycare models for employees. The option is available for both males and females, while females may be prioritized in case of capacity restraints in some cases.

On-site day care is being offered with subsidized rates, shared between company and parent with the option of mobile based monitoring solutions for parents to ensure their children's safety and their own peace of mind. Off-site day care services, in cases of space limitations, are being offered by companies to facilitate their employees through safe and reliable childcare partners.

Child Care Policy

With an aim to build a culture of inclusion, a new policy has recently been introduced, namely Child Care Allowance Policy. The policy aims to support working mothers employed at a member company. As part of the policy, an allowance is provided to all eligible mothers to cover the cost of childcare facilities or help at home.

Subsidy for Single Parents

A member company offers up to 70 percent subsidy in day care rates for single parents.

Nursing Room

Some member companies provide a separate room for nursing mothers for privacy and rest. This is especially true in the case of smaller regional offices where a full-fledged daycare facility may be difficult to set up.

Reintegration Post Maternity Leave

To ensure that women can be successfully reintegrated into the workplace after returning, some member companies are implementing specific strategies to facilitate this process for the mothers, making it easier for them to support their career and family needs at the same time.

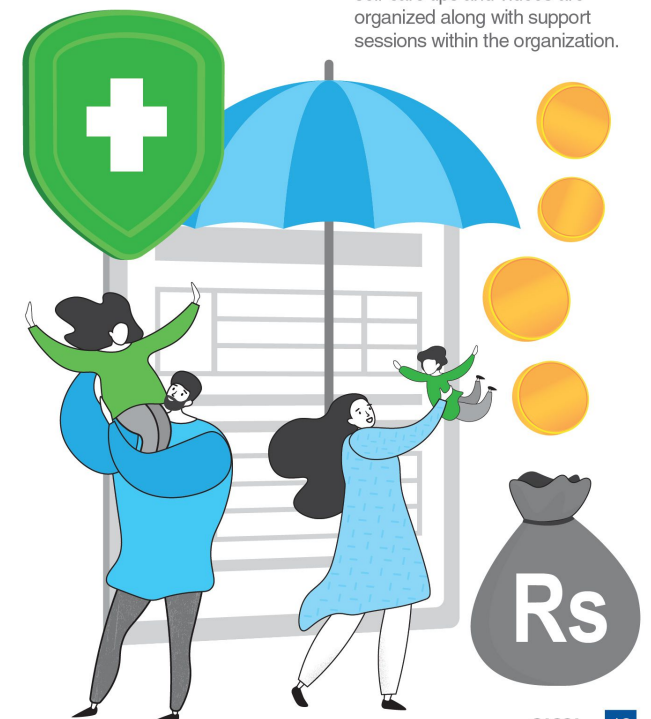
Mindful Return Policy

Prior to leaving

Expecting mothers are required to inform Human Resources (HR) at least 3 weeks before their leaves to prepare for a gradual reintegration once they return. Check-in conversations are held as their leave ends to reorient them into the organizations.

Post return

The female employees receive a welcome back email by HR and attend an orientation for returning mothers which provides an overview of the organization updates that unfolded during their absence. A support pack with self-care tips and videos are organized along with support sessions within the organization.



Member companies have a systematic handing and taking over in place to appraise the returning mother of her responsibilities, including a buddy from the team who can support this process alongside the line management.

Some member organizations are prioritizing the mothers' return to the same office space and job role to be more accessible and sustain their confidence during a time that can be emotionally challenging with the level of changes and adjustments already happening in women's lives.

Inclusive Workplaces

Separate Amenities for Female Employees

Some member organizations ensure provision of separate workplace amenities such as washrooms, prayer areas, daycares, and break rooms for female employees. Some also offer sanitary products, stored within their bathrooms, free of cost for female employees.

Transportation Services

Different transportation support models are available within companies, ranging from dedicated services to safe transport-based allowances built into employee remuneration.

Dedicated Company Transport

Safe conveyance is one of the biggest concerns for women while going to work. One of our member companies provides free transportation to female employees at every location. Moreover, it also offers complimentary transportation to employees working at their plant.

At another member organization with a similar model, female employees are provided with a transportation allowance across Pakistan, irrespective of their locations and positions to facilitate commute to work and back. An elevated allowance value is also paid to Persons with Disabilities resources to accommodate special requirements.

Location-Based Coverage

A member company provides office transport for female employees who live within a radius of 15km from the Head Office at subsidized rates.

Shuttle Service

A member bank provides its Head Office staff with a secure pick-and-drop facility that is currently available to almost 50% of the Head Office staff. The initiative has helped the Bank attract more female talent who were otherwise unable to pursue an opportunity and has also increased staff convenience and motivation.

Transport Allowances

Some member companies are increasingly building substantial transportation allowances into their remuneration packages so that women can flexibly avail their choice of transport for their travel requirements without the restriction of time-based transport services. At other member companies, a pick and drop facility is provided up to specific grades, after which a car allowance is provided

Travel Allowances for Mothers

At a member company, mothers are provided the option to travel with their children and spouse/child caregiver in case of official travel, and the company bears the cost of the travel and stay of the accompanying members.

Dedicated accommodation at the field: Female employees visiting/working at the field are provided dedicated accommodation and are not expected to share with other female colleagues.

Return Policies/Flexible Work

Programs

Make Your Come Back
One of our member companies provides a three-month program for women who took a career break and now want to return to the workforce. The goal is to offer these women an opportunity to gain beneficial experiences and learn new skills that would help them transition back to the workplace.

Career By Choice

Another member company provides a flexible working program for women looking for greater flexibility and control over their work hours and responsibilities. This provides ease of return to the workplace after a career break or allows the transition to a more open working arrangement in case of increased responsibilities at home or generally in one's personal life.



SECTION 3

Creating an enabling environment to grow female talent



Equity, diversity, and inclusion are not only beneficial for society but for businesses too. Embracing these values is good business sense. At the heart of this is empowering women and nurturing female leaders. Such women can serve as examples, helping to inspire more girls to join the workforce and retain women throughout their careers, especially at stages that are particularly vulnerable to attrition.

Diverse workplaces can be created by developing a talent representative of the country's demographics. In Pakistan, based on population size, our companies should have an equal workforce ratio. This workforce, especially women, should then be groomed for leadership roles and the growth should be ensured through gender-friendly policies.

There is an urgent need for creating equitable workplaces. Institutions play a key role in establishing and implementing programs tailored for the capacity building of female employees.

Such initiatives must be supported by ensuring fair recruitment policies and relying on merit-based opportunities to develop an upwards pipeline for women at all levels.

Through the inclusion of women in different levels of decision-making, the policies of companies can practically evaluate, understand and solve the challenges of female talent along with their careers. Research and data show that women are less likely to try for a promotion or apply for a job unless they think they meet 100 percent of the requirements. In Pakistan, the average percentage of female employees in an organization is approximately 21 percent. Out of this 21 percent, the largest chunk is at entry-level, with far less representation in senior management. Women often earn less than their male counterparts while shouldering a greater part of the domestic responsibilities at home.

To address such challenges, an organization must hold itself accountable and set targets to create long-term and strategic commitment toward its diversity and inclusion agenda.

While doing this, companies must avoid the pitfall of fixating on quota and deprioritizing merit. Hiring and growth must be based on a candidate's credentials. However, ensuring an equal representation of male and female candidates is the organization's responsibility. OICCI member companies have shown their commitment to the progress and inclusion of women in their value chain through multiple initiatives and policy actions that have contributed solid results. The essence of these activities is highlighted in this part of the handbook with the intent of providing a blueprint for equal opportunity employment and fair compensation.



Setting Gender Balance Commitment into Business

For member companies to be able to follow through on the desire to make their workforce equal, we believe that commitments should be integrated into the strategy and employer brand proposition.

Defined Gender Targets

Our member companies have put in place well-defined and publicly shared targets at the global, regional, and local and functional levels to be

aligned toward the collective goal of enhanced gender diversity. There are multiple organizations that have committed to a 15% to 50/50 gender ratio globally by the years 2025 and 2030. This helps build a sense of accountability and directs efforts towards a tangible outcome.

Minimum Benchmarks

Branch-based member companies are also looking at minimum benchmarking by implementing policies to have at least one female employee, at management or entry levels in all office locations. This can be a step taken by employers that have a difficult profile requirement or face geographical challenges.

Policy Based Actions

One member organization has a gender mainstreaming policy aimed at eliminating discrimination, providing equal opportunities, providing access to all gender groups in terms of recruitment, progression, elevation, training and development, and breaking down barriers for females. To ensure that this is entrenched across the company, awareness of this policy is imparted to all employees as part of their

orientation at the time of onboarding.

Creating a Gender Diversity Committee / Champions

Some of our member companies have a dedicated department looking after diversity and inclusion with a mandate to not only add value to the business by bringing in more diversity but also safeguarding the rights of various population groups working within the organization with special emphasis on the female gender. They are continuously working on eliminating unconscious bias within the systems by sensitizing male advocates of change within the organization. Their work supports the equity ambition of the business and strategic D&I goals.

At one of our member companies, a functional Management Committee on Gender Diversity Inclusion functions at the Head Office conducts quarterly progress reporting to the Board of Directors.

Gender Representative

Recruitment Practices

Equal Employment Policy
Our members practice an equal opportunity employment policy and aim to attract, train and retain the best people without any discrimination based on race, caste, creed, color, gender, nationality, religion, or disability.

This aids in developing an employment climate and culture in which every person has the opportunity to apply and develop their abilities and thus ensure that the company is an equal opportunity employer, providing employment on the basis of merit and expertise, and is a leading enterprise in all its activities. Additionally, some member companies take action to employ, advance in employment and treat qualified and differently abled individuals, without discrimination, in all employment practices.

Recruitment Postings

Many member companies aim to ensure that employment practices are fair and there is no bias in recruitment processes. When posting a job advertisement, no conditions that discriminate against women are set and women are encouraged to apply for all the job positions, any of which are equal for both men and women.

Gender Balanced Talent Pool

Our member companies commit to an equal or equitable representation of female and male candidates in every internal and external hiring decision. They also monitor measures and strategies in place for identifying and supporting talented, high-potential employees, as well as barriers to identifying such employees, and ensure there is gender diversity in the identified talent pool.

Further, members have encouraged a gender friendly recruitment policy wherein presence of a female is mandatory in the interview panel and within shortlisted candidates for every position. Preference is also given to females for internal job placements.

Executive Leadership Programs

As a leading employer in terms of women representation at leadership and in their efforts to ensure the representation at leadership roles, a member has a specific leadership development program which is designed for women in people managers' role in collaboration with a leading management university in Pakistan. The Executive Program on Women Leadership creates an opportunity for women to come together and share their experiences in a learning environment with a focus on building greater confidence, defining and communicating their own leadership voice and internalizing the opportunities presented by the current digital ecosystem. The program will also be offered for public offering on scholarship externally.

Female Board Member and

C-Suite level Inclusion – Some organizations maintain female board members' targets and ensure women's inclusion in

the C-Suite level to ensure inclusivity in business decision-making and inclusivity.

Fast Track Career Programs

Developing a fast-track program for high potential female employees i.e., promotion, and upskilling is one of the actions advocated by member companies that find it important to secure and retain high-skilled female talent and fill leadership diversity gaps in an expedited manner.

Women Career Development Programs

Women traditionally have lower access to mentoring, sponsorship, and career development opportunities in the absence of formalized networking platforms. Therefore, it falls to organizations to account for such challenges when considering growth initiatives. Some examples of successful activities curated by our members is available for inspiration in this section.



- **Women Inspirational Network**

A women-focused program to elevate women individuals and entrepreneurs through a combination of financing, upskilling, financial literacy campaigns, policy advocacy, communication, industrial open houses/seminars, and partnerships.

- **Women's Employee Network**

(WEN) which is aimed at accelerating progress for women by promoting an inclusive culture and offering opportunities for all employees to grow personally and professionally.

- **Unconscious Bias Trainings**

There are also programs that train employees to overcome 'unconscious biases' and encourage a more inclusive environment. There are mentorship programs which give guidance on career development for women.

- **The Pink Club**

At a member company, the Pink Club undertakes initiatives around the health and well-being of all women working at the company. Pink Ambassadors appointed at all regional and zonal offices act as representatives of the cause for Diversity, Equity, Inclusion (DEI)-related women-centric initiatives. The

team uses Workplace to run digital campaigns on various causes including quitting processed sugars for a month and increased awareness on diseases like PCOs and Breast Cancer Awareness Campaign. The group is also used as a forum to engage the female staff with other campaigns that are centered on their personal and professional development.

- **Mobi-Circle/She for She**

Exclusive internal programs and platforms for communication as well as capacity building of women are run, whereby regular meetings and sessions are conducted throughout the year.

- **Remarkable Women**

These sessions aim at highlighting the journey of our female leaders to set an inspiration for all other female employees. Speakers talk about their journey at the company and the opportunities provided for not just their professional but for their personal growth and development.

- **Mentoring for female employee**

Such programs aim towards providing internal and external mentors for female employees that can help in developing, grooming, and guiding them towards their professional and personal growth.

- **Remote Development Opportunities**

In order to give opportunities to female employees in remote areas, a Trainee Officers Program was developed whereby female inductees are mentored and imparted technical skills along with a provision of a stipend for 3 months.

- **Training and Skills Development**

A member organization ensures equal access to training for all employees, while the training needs of female employees are fully understood. For those female staff with high potential, the company provides them with the necessary specialized

training opportunities in leadership and professional skills to prepare them for new positions and additional responsibilities.

- **MARC (Men Advocating for Real Change)**

It inspires men to leverage their unique opportunity and responsibility to be advocates for equity. This is because the majority of senior leaders in today's business world are men, therefore they are in a key position to influence cultural and organizational change.



SECTION 4

Developing Safety Nets



While focusing on the inclusive nature of workplaces, offering flexibility, and ensuring retention is deeply essential to women's greater participation, beyond the hygiene factors, there is a need to assess for vulnerabilities that certain segments of society are more prone to than others.

Workplace harassment challenges with mental, emotional, and physical wellbeing; and the impact of domestic violence affects a large population of excluded groups around the world, with women at higher risk of abuse.

This is a global challenge for corporations, and this is also the case in Pakistan. Some companies have put measures in place to offer support to their employees to effectively combat these issues, regardless of their gender. These issues can be detrimental not just for the victims, but also negatively influence the culture and fabric of the organization in which they are poorly addressed as it creates a reputational risk and poses talent Harassment is a criminal offence under section 509 of the Pakistan Penal Code.

The Protection of Women against Harassment at the Workplace Act of 2010 ("WAHW Act") was passed to protect women from harassment at the workplace by making it compulsory. A National Commission on the Status of Women also exists; it has made efforts to address and protect the policies that are in place for furthering women's interests. In Pakistan, the effective execution of anti-harassment policies and laws is still questionable.

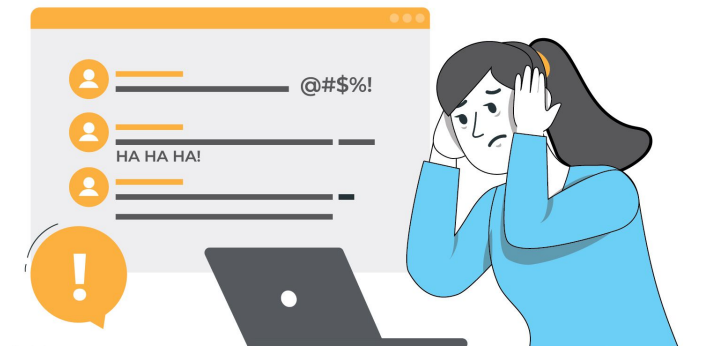
Sometimes, despite the right intent, there is a lack of resources or capacity to navigate this already complex space. There is a dearth of understanding about the kinds of harassment that can occur in work situations, including verbal, nonverbal, and physical and sexual harassment. There is a need for individuals with expertise in resolving conflicts of such a nature because of legal implications. Many OICCI member companies have learnings and frameworks that could be beneficial for anyone looking for information and support.

There is a widespread need for behavioral sensitization, capacity building, third party effectiveness evaluation, and the creation of

ethics and codes that are made public within and outside the organizations. Corporations must proactively map their capability to manage and navigate these issues as the resulting issues can cause lasting damage to the interests and wellbeing of multiple stakeholders in numerous ways, which may even create exposure to legal action amongst other issues.

Beyond harassment, access to complimentary support requirements such as emotional health, protection and support against domestic abuse, and healthcare safety nets also help employees achieve better wellbeing in their professional and personal lives. While these needs are being supported irrespective of employee gender, their availability extends relief to all groups and has an indirect positive impact on women's inclusion.

This section of the handbook focuses on proactively establishing safety nets for the care and wellbeing of one's company and workforce, and most times, society at large.



Policies for Protection against Workplace Harassment

Zero Tolerance

Most member companies have a Zero Tolerance Policy for harassment in place. Further, they have detailed structured frameworks for the management of any harassment related complaints raised along with unbiased determination procedures that exercise independence from any conflicts of interests.

Anti-Harassment Policy

Most member companies are committed to ensuring that all employees are treated with dignity and respect by creating an environment of mutual respect and candid communication. 'The Protection against Harassment of Women at Workplace Act' (2010) provides all companies with strong guidance on basic requirements of an Anti-Harassment company policy. The available stringent Anti-Harassment Policy offers protection to women at the workplace supported by a management committee that may be reached by any employee to record their grievances relevant to Harassment.

Alternatively, employees may also report complaints via email, with policies made available on the company intranet. Employees have various avenues for reporting harassment including global and local, identified and anonymous. All new hires receive information about Anti - Harassment Policy as part of their orientation.

Defined Harassment Framework

Member companies do not tolerate any inappropriate conduct or behavior that is humiliating, intimidating, or hostile, or that unreasonably interferes with work performance. The expectation is that all employees treat others with respect and avoid situations that may be perceived as inappropriate. As examples, prohibited conduct includes -

- Offensive or abusive language
- Sexually explicit or derogatory comments or images
- Unwelcome sexual advances
- Lewd or offensive gestures or jokes
- Intimidating or threatening behavior
- Dangerous, abusive, or violent behavior or the threat of such behavior.

Employees may always contact the HR department or use the Ethics & Compliance Speak up Line to report a concern.

Anti-harassment Committee & trained investigators across group

Member companies have in place an anti-harassment committee and trained investigators who are qualified to manage and investigate harassment-based cases.

In addition, members have reported that they conduct sensitization and awareness sessions, regular training on "Anti Sexual Harassment" for male and female colleagues across their value chain, including blue collar field and factory staff. This is especially relevant for industries that have a high touch manufacturing and blue-collar footprint.

Protection against Violence & Support System

Domestic violence can manifest in different forms of abusive behavior, such as physical, verbal, sexual, emotional, or psychological and financial or economic abuse that is perpetrated by one intimate partner over another. It frequently involves control, coercion, and threatening behavior, and takes place over time, often starting with small acts of abuse.

Physical Violence: involves, but is not limited to, hitting, kicking, burning, pulling hair, stabbing, and shooting, leading to injury and in the worst cases, death.

Verbal Abuse: refers to the use of language to ridicule, disrespect, manipulate, degrade, and demean; compelling the other person to engage in humiliating acts, whether in private or public.

Sexual Abuse: infliction of sexual contact upon a person by forcible compulsion, including but not limited to unwanted sexual attention and rape.

Coercive Control: a systematic pattern of behavior with the purpose of undermining a victim and creating fear through threats, humiliation, and intimidation, and depriving an individual of support and independence. It is a psychological or emotional form of abuse that is used to control and limit the freedom of an intimate partner.

Controlling Behavior: an act designed to make a person subordinate and/or dependent by isolating them from sources of support, exploiting their resources and capacities for personal gain, depriving them of the means needed for independence, resistance, escape and regulating their everyday behavior. Financial or Economic Abuse: refers to a situation where abuser has control over the victim's monetary assets and other economic resources. It may result in withholding and denying one access to education, employment, and misusing common resources.

This includes, but is not limited to, restricting economic freedoms such as preventing a victim from having the money to pay for transport to get to work, or to buy suitable clothing for work, making it particularly difficult to leave a violent or abusive relationship.

Emotional or Psychological Abuse and Threats: can affect confidence and self-esteem and may also include control over social interactions and autonomy. Stalking: workplace stalking often results in the perpetrator following a victim to and from their place of work or hanging around the workplace entrance. Stalking can also occur at any point in the individual's day to day life, such as stalking near their home or whilst they are engaged in daily chores.

Cyber harassment: many of the forms of control, threats and stalking are carried out virtually through email, text messages, telephone messages, social media, etc.

In case an employee is affected by such forms of abuse, a member company provides support through multiple channels. Any of the aforementioned circumstances warrant support from the organization in seeking resolution processes, including the need to take time away from work for reasons which may include, but are not limited to, attending appointments with:

- Medical practitioners
- Legal advisers
- Police
- Counselling services
- Courts
- Specific arrangements for the purposes of supporting their family (e.g., alternative accommodation, schooling, childcare, etc.)

Medical Support (including Maternity Coverage)

An employee can avail the Out-Patient (OPD) and Inpatient (IPD) benefit as per the defined limit every year. Both claims and supporting documents can be submitted online for processing through the Medical Claim System. This includes maternity, periodic checkups, vision and dental care treatments for employees as well as their dependents.



SECTION 5

Extending Equity, Diversity and Inclusion in the Value Chain



Over the last few years organizations have been promoting gender diversity through their policies internally as well as through external community outreach programs. Many organizations have increasingly been investing in Corporate Social Responsibility (CSR) programs centered on women education, trainings, and awareness campaigns.

Community outreach programs centered on empowering women and bridging the gender gap have a domino effect that helps organizations create a greater impact in the societies they work in.

With the recent shift from CSR to Sustainability in the corporate landscape globally, the expectations of various stakeholders have also changed. Organizations are now expected to be mindful of the societies they operate in while taking decisions and formulating strategies. Moreover, for organizations that are largely working with a purpose to empower women and enhance workplace diversity, community outreach programs are a great way to connect with the community, understand the gaps, and bring about behavioral change in favor of gender equality.

Additionally, it is crucial that various stakeholders work in a partnership for a common cause that helps leverage strengths of each partner. Many corporates

now work with NGOs, think-tanks, universities, and government organizations to make their outreach programs more holistic and all-inclusive.

Gender Inclusion

Over the last decade use of internet and digital applications has increased tremendously. Internet users in Pakistan increased by more than 35.9% from 2021 to 2022. Owing to the changing landscape many organizations have innovated their products/services as well as their outreach programs.

- Organizations working in the tech industry partner with local NGOs and leverage their products/services to make education and skills learning accessible to a wider audience, especially women. To bridge the gender gap, many companies have digital training programs to upscale women who are keen to learn new skills that make them employable.
- To reduce gender gap in use of Information and Communications Technology (ICT), a member company has conducted awareness campaigns, educating and empowering women. Moreover, SIM cards and handsets (on installments) were made accessible to women.
- To enhance financial inclusion of Persons with Disabilities

(PWDs), many of the member companies have worked on accessibility and taken steps to sensitize its staff as well.

Upskilling women

To promote financial inclusion of women, a member organization up skilled women in collaboration with innovation partners which up scaled 100 startups. Additionally, women from rural areas were trained on business fundamentals and establishment of digital shops which up scaled around 400 rural women run businesses.

To enhance women's access to funds, female-centric products have been designed that help females accessing loans and other financial services. Women in rural areas are given financial consultancy. Through a special loan scheme, the member company was able to facilitate female micro-entrepreneurs and small businesses owners to meet the working capital requirement and/or purchase of assets/inventory for business expansion.

Spotlights

For an extensive and external impact of D&I practices, many of our member companies have embedded D&I factor in their CSR initiatives that are beneficial for the larger community and beyond employees.

Gender Gap Managed through Women-focused Exclusive Programs

Women Inspirational Network:

With a diverse internal & external target audience, a member company launched a flagship program called Women Inspirational Network, a strategic intervention for empowering women through a series of purpose-driven actions. The main objectives of the program are as follows:

- Upskilling and financial literacy
- Products, Thought leadership on Diversity & Inclusion
- Leaving a sustainable footprint in the society

The program is enabling women across Pakistan by providing financial literacy and offering capacity-building programs to hone their skills for successful entrepreneurship. Thus far, the program has equipped over 1500+ rural and urban women entrepreneurs with pertinent skills and financial knowledge by creating collaborations with Google groups, National incubation centers. Under WIN, end-to-end support was given to women borrowers to set up digital shops so they can reach a much broader universe through the largest E-Commerce Platform in Pakistan, that too without incurring any charges in the first 6 months once they become a seller.

Bint e Hawwa Deposit & loan Products

To facilitate female borrowers and ease their path to financial inclusion, the member company under WIN has designed female-centric products to address the specific financing needs of women and enable them to overcome the barriers restricting their access to finances. Bint-e-Hawa Business Loan is exclusively for female micro-entrepreneurs and small business owners involved in trading, manufacturing, and urban areas to meet the working capital requirement and/or purchase of assets/inventory for business expansion.

WIN made it a priority to run exclusive women interns & field agent hiring campaigns; the initiative was strategically targeted to train and equip women with skills to be part of the organization's future women workforce. As a result, the company witnessed a 100 percent growth in female headcount across its extensive network of branches, thereby facilitating the seamless provision of its exclusive products for women borrowers.

Gender Mainstreaming Policy

A member company developed a comprehensive "Gender Mainstreaming policy" launched in the year 2021 – it has five key pillars under which actions are targeted toward improvement;

- Institutional Diversity
- Product diversification

- Capacity development
- Customer acquisition
- Facilitation approaches towards women segments
- Prioritizing gender focus in the organization

The company established a sub-committee on gender to help appraise policies and practices through a gender lens and to monitor progress on action plans. There also exists a dedicated "Women Financial Services" (WFS) department at the organization under which WIN falls as well as the organization's gender focus policies, practices & initiatives.

Value Chain Outreach

A member company is providing tools, trainings, access to market and financial assistance to bring female farmers, whose labor and contributions are mostly undocumented, to the forefront. By becoming part of the formal workforce, as milk collection agents, milk suppliers and livestock extension workers, these women have become contributing members of the economy.

In addition to debunking the myth that women cannot work outside the house, they now have financial independence and decision-making powers in the household, which enables them to provide their families with better nutrition, education and health.

Trainings are provided to women which include best practices for dairy farming, animal health, milk hygiene & collection, quality testing, farm economics, and calf rearing, among other trainings for capacity-building & capability-building. These trainings have helped increase the quantity and improve the quality of milk

collected. The beneficiaries are equipped with training and toolkits to start their own shop, offering livestock veterinary services and improving resilience of farmers to climatic and economic shocks.

A member company undertook gender sensitization trainings for 1,000+ male family members of the beneficiaries. This helped change the behaviors and mindsets of the male family members, and create acceptability for empowered, financially independent, ambitious women in an otherwise patriarchal community.

The member company is also awarding scholarships to female students in one of the cities, where it operates. Although in its pilot phase and limited in scope, the member company seeks to continue efforts and enable transformational change in the lives of many such families and communities. To date, 8,200+ female farmers, including 3,000+ female farmers and milk collection agents under the Enhancing Women Income through Dairy Interventions (EWID) program, have been empowered.



Conclusion

Since the launch of “OICCI Women: Empowering for a Brighter Tomorrow” in November 2017, OICCI has committed to advocacy for women’s equality amongst our members and beyond. At the national level, we engage with multiple stakeholders, including civil society, government and international bodies to advance female workforce participation, whilst also working towards creating an enabling environment for Pakistani women.

Further, we encourage our member companies to build gender sensitive initiatives within their own CSR and societal footprint to also reach out to and serve the marginalized sections of the population and make a difference in women’s lives across the country.

It is vital to acknowledge the contribution of our members in this journey. The active participation of our member companies in our collective drive towards empowering women within the OICCI community and beyond, aims to help lay the foundation for other businesses to join the movement.

This handbook was compiled with the support of our member companies and their feedback has enabled us to bring shared learnings from multi-industry players for the use of fellow companies. The policies and successful examples highlighted here, capture learnings and effective use cases from a variety of sectors and industries, to establish benchmark practices and programs that can be initiated to increase women participation in the workforce.

The OICCI continues to support and commitment of towards women's empowerment in Pakistan. With this handbook, it is our hope that we will be able to offer a source of guidance for our member companies and other Pakistani corporations invested in empowering women.



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