

Challenges for Rural Women Entrepreneurs: A Case Study of Livestock Women Entrepreneurs in Pakistan

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Abstract

A large number of researches have been conducted on gender and its related issues. Pakistan, being a patriarchal society also has gender issue related to working women. Women represent around 48% of Pakistan's total population, while female employment participation is only 19-20%. As per Labor force survey of Pakistan 2005-06, contribution of female labor is around 13.4% in Agriculture and only 6% are engaged in non-agriculture sector (formal: 2% and informal: 4%).

Many government and non-government organization are working on the women empowerment in Pakistan. The Diary Project is one of the projects working to promote women empowerment and entrepreneurship among rural women by imparting Livestock Extension training. Since the inception of the project, this particular component has remained a challenge. Starting from mobilization, training and working after training, the project faces diverse problems.

The objective of the research was to find commons issues faced by women working in the rural areas of Punjab, particularly those women who work in the livestock sector. It also aimed at looking for solutions to these problems. This study employed qualitative research methods of focus group discussions combined with in-depth interview of key stakeholders. A total of six Focus Group Discussions (FGDs, henceforth) and six in-depth interviews were conducted.

Some of the findings suggested that women working in the rural areas face mobility and protection issues. Families do not allow women to go out alone for the treatment of animals. People do not accept women as entrepreneur due to discriminative behavior and lack of confidence on their skills and competencies. Due to lower social power, farmers decline to pay for their services.

Key Words: Gender, Women Entrepreneurship and Livestock Extension Services

I. Background and Literature review

Women play vital role in the development of a society. Developed countries have worked on providing favorable environment for women to work and contribute towards the development of their country. Unlike the developed countries, developing countries could not ensure that environment for women to become an entrepreneur. Women of the developing countries in general and of Pakistan in particular face multiple issues ranging from personal, family, cultural, social and technical skills to start their own work. Though women are 48% of Pakistan's total population but their participation in the economic development is very low. Since last few decades, a number of women in Pakistan have started their own business but still there is a lot to be done in this regard. Women in Pakistan face disadvantages from the time they are born. The birth of a girl is frequently met with disappointment, even anger, and the blame is usually placed on the mother. As a rule, the girl child receives less food, less access to education and less health care than a male child. As a result girls are more likely to die of childhood diseases (Population Census, 1991). Investment in girls' education and skill development is meager. As one women's organization put it; "The girl is a liability. At an early age the girl-child is made aware that she is only a temporary member of the family. Any skill she learns will benefit not her own family but her in-laws". It has been reported that those girls who get vocational training have little chance to become teachers in the vocational institutes due to non-availability of employment opportunities and lack of finance (Rizvi, 1980).

Women residing in the urban areas of Pakistan are relatively better off in terms of access to education, opportunities, basic rights, basic needs and freedom. However, those living in the rural areas face multiple issues such as limited access to education, basic rights, freedom to work outside home and social issues. Due to lack of education, skills, existing patriarchal society and traditional gender roles, women of the rural areas remain confined to their homes. They have limited opportunities to contribute formally to their family income through work and entrepreneurship. They contribute informally to their household economy in many ways but such contribution is neither recognized nor given weight. Many women want to become entrepreneur but due to certain difficulties, they could not succeed. A study by USAID reveals that in the Pakistani culture, the mobility of females and their participation in self-employment is discouraged (Goheer and Penksa, 2007). Likewise another study by Talat Afza and Muhammad Amir Rashid provides the reason behind women not succeeding as businesswomen. They say, "In Pakistan, the major reason for women specially the rural women not succeeding as a businesswoman is largely due to the lack of conducive and supportive working and growing environment (Afza and Rashid, 2009). These prevailing issues limit the income generation opportunities of women through entrepreneurship.

According another study, cultural norms and stereotyping are some of the biggest constraints for female entrepreneurs (Jamali, 2009). Many government and non-government organizations are working on women empowerment in Pakistan. Dairy Project is one of the projects working on women empowerment by promoting entrepreneurship among rural women. It imparts training on Livestock Extension Services. Realizing the importance of women in the livestock sector, the Dairy Project, a collaboration between United States Agency for International Development (USAID) and the Dairy and Rural Development Foundation (DRDF), trains and certifies unemployed, marginalized rural women as Women Livestock Extension Workers (Henceforth, WLEWs) through its 'Training and Support for WLEWs component. Since inception of the project, this particular component has remained a challenge starting from mobilization, training and women starting their business after training.

Although the Dairy Project has been striving hard to promote entrepreneurship among rural women and make them self-employed but it has been facing challenges. This study aims to understand the nature and root causes of women entrepreneurial issues much deeper with the lens

of sociology and economics. A detail study was done on the project beneficiaries to find out the real issues women face to start their own work and what hampers them to become entrepreneurs.

First section of the paper describes the methodology used for this study. In the subsequent sections, results of the study along with policy level recommendations are discussed at large.

II. Research Methodology

This paper employed qualitative method of Focus Group Discussion (FGD) and In-depth Interview of key stakeholders. A total of six focus group discussions were conducted in two different geographical regions Vehari and Bahawalpur with project trained WLEWs. The main focus was on two major groups: 1) Those WLEWs who are working. 2) Those WLEWs who left their business for some reason. A detailed guideline was developed for FGDs, annexed at the end. The detail of these FGDs is given in the below table.

Table 1 Geographical Coverage of Focus Group Discussion

Instrument	Group	Location	Number of Participants
FGD-1	Non-working WLEW	Vehari	10
FGD-2	Non-working WLEW	Vehari	8
FGD-3	Working WLEW	Vehari	7
FGD-4	Non-working WLEW	Bahawalpur	6
FGD-5	Non-working WLEW	Bahawalpur	9
FGD-6	Working WLEW	Bahawalpur	10

The other instrument used for this study is In-depth interviews. It includes all the stakeholders involved through the process of training, starting from selection till follow-up after training. The principal investigator interviewed Social Mobilizer (Who selects trainee), Master Trainer (Who trains WLEWs) and Field Operation Manager (Who administers all operational activities). A detailed interviewing guideline was developed for each (Annexed at end).

III. Data Analysis and Discussions

All recorded FGDs and In-depth interviews were transcribed for analysis purpose. An analysis was done based on the focus group discussions and in depth interviews. For analysis, a coding mechanism was used. According to the coding mechanism, FGDs and interviews were transcribed and all issues faced by women entrepreneurs were listed down. Each issue either got a score of 0 or 1, based on the number of women talking about it and its intensity of creating hurdle for women to become entrepreneur; 0 describes both intensity and number being low while 1 describes both intensity and number being high. Below table gives detail of all issues and their grading.

Table 2 Summary of FGDs and In-depth Interviews

S NO	Issues	FGD 1	FGD 2	FGD 3	FGD 4	FGD 5	FGD 6	FOM 1	FOM 2	SM 1	SM 2	MT 1	MT 2	Total
1	Mobility of women	1	1	1	1	1	1	1	1	1	1	1	1	12
2	Non supportive villagers	1	1	1	1	1	1	0	0	1	1	0	1	9
3	No follow up meeting with community	1	1	1	1	1	1	0	1	0	0	1	0	8
4	Lack of practical skills	1	1		1	0	1	0	0	1	1	1	0	7
5	Family issues	1	1	1	0	0	1	1	1	1	0	1	1	9
6	Business on credit	1	0	1	1	1	1	1	1	0	0	1	0	8
7	Gender discrimination	1	1	1	1	0	0	1	1	0	1	0	1	8
8	Farmer using tradition methods	0	1	0	0	1	1	1	0	1	1	1	1	8
9	Myths about women earnings	1	0	0	0	0	0	0	0	0	0	0	0	1
10	Protection and security issues	1	0	1	1	0	0	0	1	0	0	1	1	6
11	Marriage and migration	0	1	0	0	0	1	1	0	1	1	0	1	6
12	Non supportive family	0	0	1	0	1	0	0	1	0	0	1	1	5
13	Absence of supply chain	1	1	0	1	0	1	0	1	1	0	0	1	7
14	Poor market linkages	1	0	1	0	1	0	0	0	0	1	0	1	5
15	Absence of helpline	1	1	1	1	1	1	1	1	1	1	1	1	12
16	Free treatment by government	1	0	1	0	0	0	0	1	0	0	1	1	5
17	Poor mobilization	0	0	0	0	0	0	1	0	1	1	1	1	5
18	Poor education	0	0	0	0	0	0	1	1	1	1	1	1	6

NOTE: FGD: Focus Group Discussion, FOM=Field Operations Manager, SM=Social Mobilizer, MT=Master Trainer

IV. Research Findings and Recommendations

This section entails the major findings of this study and discuss the issues emerging from field work on length. This paper also furnishes recommendation at the end.

Mobility issue

Being a rural and male dominated society, women entrepreneurs in rural areas of Pakistan face mobility issues during work. Through Focus Group Discussions and in depth interviews, it was found that majority of the women entrepreneurs could not move in field alone. They need a male member from their family to accompany them during work. If no male member is available at home, a female could not go out due to fear. According to Goheer, “The tradition of male honor associated with the chastity of their female relations restricts women’s mobility, limits social interaction and imposes a check on their economic activity” (Goheer, 2003). Our findings also suggest that women are discouraged to out alone for work. One of the respondents said, “We face hesitation leaving home alone because people threaten that we will be kidnapped”. Most of the times, there is no male member to accompany women in field.

Geographically, rural areas are scattered. Most of these areas don’t have road infrastructure and public transport. Due to poverty many people don’t have their personal conveyance system. Study results suggest that most women entrepreneurs could not continue their work without proper

conveyance system. They could not walk long distance. Moreover, even if someone has cheap source of conveyance like a motorbike, it still required a male member to accompany her. Women do not drive because it is socially not encouraged. During in depth interviews, one of the interviewers said, "Conveyance is one of the major reasons for women who stop work".

Moreover, it was found that women face harassment during work. Due to weak justice system in rural areas, men do not get punishment even if found involved in such cases. This increases the fear of women to go out alone because the probability of encountering men with such malice intentions is high. This fear was also highlighted by WLEWs in FGDs.

Family Issues (Marriage and Migration)

Women need constant family support to continue their work. According to the findings of this study, most women leave work due to different family issues like huge household workload, marriage and migration. Primarily in the rural setup women have to look after the entire house. Women are overburden with household work, children caring, cooking, washing clothes, fetching water for domestic use and looking after animals. This huge workload does not allow them to go out and work. This is not only true for women who were studied but other countries face the same issues. According to Mishra and Kiran who studied Indian rural women entrepreneurs write, women are very emotionally attached to their families. They do all the household work like looking after children and other family members. They are over burdened with family responsibilities and it takes away a lot their time and energy. They could not concentrate on entrepreneurship (Mishra and Kiran, 2014).

Marriage was stated to be another issue due to which women are not allowed to work. Most of the times, single women get training but when they marry after training they face resistance from their in laws. They are not allowed to continue work. Moreover, many of these women migrate to other places and stop work due to multiple reasons such as lack of business and less number of animals to treat.

Gender Discrimination and Non-Supportive Community

Due to the patriarchal society, different perceptions are attached to women and their work. These perceptions pose huge challenges for women entrepreneurs. Through research it was found that there is a general perception about animals handling being in the men domain. People of the rural areas believe that women could not handle animals because they are not capable to do it properly. Also, people believe that entrepreneurship is in male domain. According to Mishra and Kiran, entry of women in entrepreneurship needs approval of family head. Traditionally, it has been seen as a male preserve and male dominated (Mishra and Kiran, 2012). Therefore, people crack jokes on women who work as entrepreneurs in the livestock sector. According to the British Journal of Education, Society and Behavioral Science, there is a perception that women could not be good entrepreneurs because they lack managerial skills, have less knowledge about market and lack basic training to run a business. This discourages women and leaves them with no option but to quit work. According to various people interviewed, people do not rely on the skills of women who get training. They believe that one month training is very short to make a woman skilled. Even if a woman is present in certain area, people prefer to call man for treatment of their animals.

The conservative societies of rural areas have many myths. According to the people surveyed, one of the myths that don't allow women entrepreneurs to work is that people believe income earned by women has no blessings. In other words, money earned by women doesn't add anything to the welfare of the house. They believe that men should earn while women should stay at home and look after the house. One of the respondents replied, "People believe that money earned by women does not have blessing".

Non-timely Payments by Customers

Women entrepreneurs could not promote their business because most of the farmers expect them to either work for free or do not pay them at time of service. From FGDs and interviews, it was found that these attitudes of farmers do not allow women to improve their business. Many times they don't have cash to invest. Therefore, their business suffers.

Another aspect mentioned by the respondents is the unavailability of systems for business loans. According to a research conducted by the British Journal of Education, Society and Behavioral Science, entrepreneurs who are setting up a new business face the obstacles of getting funds and financing in a banking system where collaterals and track records are required (Babak et al., 2012). People of rural areas are poor and they can hardly meet their basic needs. They don't have money to invest in business. Women who get training belong to poor families. They don't have resources to invest in their business. Therefore, the cash scarcity does not allow them to continue work.

Use of Traditional Methods

Unlike farmers of the developed countries, farmers in the rural areas of Pakistan use traditional methods for animals rearing. The research findings suggest that most of the farmers use fodder for animals. It is either grown in their own fields or someone else. Feeds like Vanda, Urea Molasses Block etc. sold by women entrepreneurs are not preferred. Also, due to lack of awareness regarding animals' health, farmers do not administer medication regularly. Therefore, women entrepreneurs cannot offer services. To further exacerbate the issue, government has started providing free of cost vaccination and deworming to animals. Although it has positively affected animals health but it has adversely affected women entrepreneurs.

Absence of Proper Supply Chain/Market Linkages

Unavailability of market for purchase of medicines and other items is another hurdle for women entrepreneurs. The study suggests that supply chain of companies working in the livestock sector is not strong. The problem is on both of demand and supply sides. On demand side, women who work as entrepreneurs could not create significant demand for goods. On the supply side, it is not profitable for companies to take orders and deliver when the number is not significant. Furthermore, respondents say that they have to travel long distances to purchase things. Travel and other costs are on the high side which does not make the business profitable. Another issue women face is their competition with men entrepreneurs which demotivates them. Men somehow survive in market even if they have to travel long distances for supply.

Vulnerable Group

Women who receive training belong to the vulnerable group and they don't have enough resources to fulfill their needs. When women of such group receive training and start work, they face multiple financial issues. They have more needs than their resources. They usually don't reinvest in business. After selling the medicines and other items provided by the project, they consume the money.

Lack of Technical Skills and Helpline

Women who receive training need continuous support to enhance their technical skills. There is no mechanism of providing such support in the form of a helpline or support service. Although project has started limited refresher course for WLEWs trained in first three year of project. Whenever they face any new case or need guidance about anything, they don't have someone to ask. It negatively affects their work because farmers don't call them again if they are not able to treat or deal a case of complex nature (beyond than scope of WLEW's work) during first visit.

Recommendations

Based on the study and its findings, these are few recommendations which can be helpful to improve women entrepreneurship.

1. There should be proper mobilization of women who want to receive training and start their work. This stage is critical because identification and selection of women is done here. If women with less mobility issues and positive family support will be selected, the chances of women leaving work can be significantly reduced. Along with women, other stakeholders such as family members, farmers and community should be properly mobilized. Unless men are properly mobilized, sensitized and organized, the chances of women retention in business are very low.
2. Women should be taught about business and marketing. Although women get technical skills but they do not get knowledge on how to deal with people, carry out business dealings and don't have business acumen. Training module should contain extensive section on business and entrepreneurship.
3. For sustainable business, timely availability of inputs is important. There should be proper supply chain and strong market linkages mechanism for women who could easily purchase the required items at reasonable/affordable prices. Women should also be taught about marketing techniques so that they could convince farmers regarding animals feed and health.
4. For continuous support and help in technical skills of women, a helpline should be setup throughout the year so that women could seek help whenever required.

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Appendix: Guidelines for Focus Group Discussions and In-depth Interviews

Objectives

Following are the major objective of this study:

- Understand the issues of rural women entrepreneurship in Pakistan
- Understand the bottleneck in the ecosystem (Finance and Enabling environment) of women entrepreneurship in Pakistan
- What improvements are possible in current design of project to increase the efficiency and efficacy?

General Guidelines for Moderator

- To welcome the participants and have a brief introduction.
- To explain the general purpose of the discussion and why the participants were chosen.
- To discuss the purpose and process of focus groups
- To outline general ground rules and discussion guidelines such as the importance of everyone speaking up, talking one at a time, and being prepared for the moderator to interrupt to assure that all the topics can be covered.
- To review break schedule and where the restrooms are.
- To address the issue of confidentiality (if any).
- To inform the group that information discussed is going to be analyzed as a whole and that participants' names will not be used in any analysis of the discussion.
- To read the protocol summary to the participants (If the moderator feels necessary).

Topic Generation

The focus group facilitator will explain the background of the study:

The present focus group discussion has been convened to produce and take account of a comprehensive list of topics that may address the issues faced by women enterprises in Pakistan. Though we will not be completely dwelling upon these topics, but they will help us in understanding the basics of the issue and may suggest the localized ways to address them. If any of the discussant feels some confusion in understanding relevance of the question to the topic/comment, clarifying comments will be requested, afterwards, the conversation will quickly move on.

During the Process:

- To promote even participation
- To be sensitive to conflicts as they develop during the session
- To explain the subject matter where necessary
- To make sure the ground rule of “Mutual respect” is maintained
- To cut off when the issue gets too hot
- To avoid irrelevant discussions
- Moderator should repeat thoughts of the participants
- Let the participants speak, do not interfere where not necessary
- Ask permission from audience for the tape recorder (if you intend to use)

Discussion Points

- What was your first impression about training and working as WLEWs when the selection introduced you to this programme?
- What things motivate you to be part of this programme and work as independent entrepreneur?
- What hurdles/obstacles you faced while becoming the part of this programme?
- What was the response of your immediate family when you decided to be part of this training programme?
- What was the response of your relatives when you decide to be part of WLEW training programme?
- What was your expectations from WLEW training programme and up to what extent they were fulfilled?
- What kind of difficulties did you face while working on ground after training?
- When did you leave work as WLEW after getting the training and why?
- In your opinion what are the solutions to the problems you mentioned for rural women enterprises?
- How did the work contribute to your family economic and social well-being?
- Did your work help your family to earn prestige in the society?
- Did your work help you to earn social and financial empowerment in a male chauvinistic society?
- In your opinion, what steps should be taken by the projects like Dairy Project to improve the efficiency and efficacy of their programme?

Discussion Points for In-depth Interviews

Field Operations Manager's Interview

- How have WLEW training help rural women to be self-employed?
- What are some of the hurdle you face to mobilize and train WLEWs?
- What steps do you take as a manager to ensure that WLEWs continue to work after training?
- What are the major issues (social, economic and others) WLEWs face during their work?
- How do you address such issues as a manager?
- What improvements can be made to the system to address these issues?
- Do you think there is a need to change/amend the selection criteria?
- Is the training sufficient (in term of duration, training materials etc.) to make them employable?
- What are the major reasons of high leaving rate of WLEWs?
- How can sustainability be ensured?
- Any recommendations

Social Mobilizer's Interview

- How do you mobilize women for WLEW training?

- What are some of the major challenges you face during mobilization?
- How do the communities respond to your call for training?
- What are the major problems/issues of rural women who want to be part of WLEW training programme?
- How can these issues be addressed and what are your recommendations in this regard?
- What are the personal, social and economic issues of the WLEWs working as independent entrepreneur?
- Do male allow/encourage women to participate in such training programmes?
- Are female motivated to improve their household economic conditions?
- How relevant are such trainings to the rural women?

Master Trainer's Interview

- Is the training duration sufficient?
- Is the curriculum well prepared and also relevant to the understanding level of trainees?
- Do trainees become technically sound by hands on practice on animals during training?
- Are animals available during practical?
- How motivated are the trainees to start their work?
- What are the major issues faced by the trainees during training?
- How can these issues be addressed and what are your recommendations?