



Center for
Inclusive Growth

GENDER NORMS STUDY

EXECUTIVE SUMMARY **PAKISTAN 2022**

Introduction

Social Norms are the rules that govern behavior. Gender norms are social norms defining acceptable and appropriate actions for women and men in a given group or society. They are embedded in formal and informal institutions, nested in the mind, and produced and reproduced through social interaction. They play a role in shaping women and men's (often unequal) access to resources and freedoms, thus affecting their voice, power and sense of self.

The purpose of this study was to gain quantitative and qualitative information about gender norms faced by women entrepreneurs in Pakistan related to childcare responsibilities and financial decision making and responsibility, which impact a woman's ability to run and grow her own business. The focus group consisted of growth-oriented entrepreneurs with two or more employees and who have been in business for at least two years.

Methodology



100 respondents



58 Surveys with male and female entrepreneurs



4 focus groups (average 10 per group) with 42 male and female entrepreneurs in four districts



79% female respondents and 21% male



Study conducted June to September 2022

LIMITATIONS: focus groups were mixed men and women and all individual surveys were conducted by women. This presents limitations for the data as both men and women may bias their responses or not answer honestly in the presence of others / women.

Key Findings

NORM 1

Women should be the main childcare giver

Impact: Female respondents said childcare responsibilities are one of their biggest challenges.

NORM 2

Men should be the breadwinners of their families

Impact: Women are not accepted if they earn more than their husbands - 76% of respondents felt that people would disapprove if female entrepreneurs earn more than their partners.

Consequences of going against this norm: When women entrepreneurs succeed, men become jealous and create obstacles, some forcing women to discontinue their businesses.

NORM 3

Women should stay inside the home

Related behaviors: Many women are prevented from leaving the house unless accompanied by a male family member.

Consequences of going against the norm: Women that leave the house unaccompanied are considered less moral and may be subject to sexual harassment.

NORM 4

Women should share their business' financial ownership and decisions

Related behaviors: Husbands expect to share financial ownership and be consulted on financial decisions. Unmarried women's financial behaviors are monitored to ensure no 'wrongdoing'.

Impact: Women are keeping 'secret' savings. Women are unable to grow their businesses.

NORM 1

Women should be the main childcare giver

67% of female and 92% of male entrepreneur respondents disagree that businesswomen should be the main childcare giver in the family. Despite this, the views of those in their families and social circles completely differ and respondents shared examples of being reprimanded for neglecting their children and household duties in favor of their work, or told not to work so they could care for their children and the household. A woman's responsibility for childcare and the lack of family support is a big challenge for women entrepreneurs.

These surprising percentages might be explained by the mixed focus groups and women-led surveys conducted with men wanting to 'say the right thing' in front of women, particularly when discussing the burden on women. Culturally, men insist on being seen to help but the reality is starkly different. This is

supported by [studies](#) showing that on topics related to gender equality, respondents are more likely to provide feminist answers to female interviewers.

The study found those enforcing this norm are the mother-in-law and sisters-in-law of the woman. They expect the woman to be at home taking care of the children and the household.

“Being a mother, I try my best to spend quality time with my children and be an active part of my family, but it's not easy to do. Running a business and a house simultaneously is very hard. I get very little time to sleep.”

Hina Sadaf Butt, Girls' Hostel Owner, Islamabad



NORM 2

Men should be the breadwinners of their families

When asked whether the man should be the main breadwinner even when his partner is a businesswoman, 92% of men and 74% of women disagreed. When it comes to other people's disapproval, the response was much stronger. The study showed that 76% of respondents felt that people, including family members, would disapprove if female entrepreneurs earn more than their male family members.

Participants shared that family members of their husband, husbands' friends and at times even their own mothers disapprove and are skeptical of the women's progress. Even where a woman entrepreneur earns more than the men in her family, she cannot claim this role as main breadwinner. In some cases, women indicated that if they start earning more than their male family members, they are overburdened with responsibilities to the point that they are forced to cut down on their business scale and activities or even discontinue their business.

The high percentage of men disagreeing that they should be the breadwinner might be partly explained by the challenging economic situation in Pakistan with high inflation and interest rates. With an exorbitant cost of living, it is challenging for any person in the household to be the main breadwinner.

The study found that the enforcer of this social norm for married women is usually her mother-in-law and sisters-in-law. For unmarried women, it is her father and brothers.

"In our society, people don't like women working, our society doesn't accept it. Men want to work by themselves. People say a lot of things. They raise objections on the timings. The first to comment are always your relatives. They say - what will people think?"

Siffat Ullah Khan, brother of Shadab Khan who runs her own clothing boutique



NORM 3

Women should stay inside the home

In Pakistan, many women have limited mobility and many are not allowed to leave the house unless accompanied by a male family member. The study revealed that businesswomen who do go out unaccompanied are considered less moral, especially those who do business with men.

Women are often subjected to bad mouthing and are claimed to have immoral relationships with the men she has to deal with in business. The study also revealed that sometimes women are subject to harassment and are asked for sexual favors in return for work related settlements.

The study found that in many cases, rather than fighting against a social norm, women simply adapt to the norms that restrict them, for example by running businesses from home or choosing to go to markets closer to home.



“It’s not easy for a woman to climb up the ladder and achieve what she desires. Because our society is male dominated, it is very difficult for women to work. When I first started going to market my products, the first offer I got was inappropriate.”

Saeeda Begum, handmade garment business, Rawalpindi

NORM 4

Women should share their business’ financial ownership and decisions

Respondents told us that in Pakistani culture women are expected to share all financial ownership with their husband/family and consult a male family member for all major financial decisions, including those relating to her own business. Some female respondents also revealed that they kept ‘secret’ savings, unknown to their husband or family. Unmarried female entrepreneurs also revealed that their parents or guardians monitored their financial whereabouts to ensure she is not involved in ‘wrongdoing’.

The study also showed a belief that women cannot make independent decisions or run businesses and their workplace opinions are not taken seriously by men. As a result, they are restricted from growing their businesses and becoming successful entrepreneurs.

The Ignite Program

Global Results

Impacted **116,000** Micro & Small Enterprises, majority women-led, with loans and support services

Reached **12+ million** with large-scale campaigns

Trained **8,000+** entrepreneurs



“In the beginning there were a lot of complications because my husband did not cooperate with me at all. Only when I put money in his hands did he realize the importance of my home-run business, and his family realized it too.”

Lubna Shah Nawaz, Clothing Boutique Owner, Karachi



UNLOCKED LOAN CAPITAL

Ignite has **mobilized 115 million USD in loans** for micro and small entrepreneurs, majority women-led



WOMEN'S ECONOMIC EMPOWERMENT

89% said their **confidence in running the business has increased** since participating in Ignite



BUSINESS GROWTH

83% tell us that the Ignite program has contributed to an **increase in their business sales**



FINANCIAL INCLUSION

50% did not have **access to loans** prior to the Ignite program

What's the model for growing women-led businesses?

Increase Access to Tailored Finance



Increased loan sizes;
Flexible repayment terms and reduced collateral requirements;
Alternate digital delivery channels; and
Adapted marketing materials and promotional channels.

Shift Gender Norms



Challenging prohibitive credit requirements;
Tackling mobility and unpaid care issues;
Engaging men and households to support women; and
Large-scale outreach campaigns.

Provide Critical Support Services



Financial education tailored for women;
Capacity and business skills building; and
Ongoing coaching, mentoring and support networks.

Address the Gender Digital Divide



Adapting / promoting women-centered digital solutions;
Building digital capability; and
Promoting digital tools and financial services.

GROWTH OF
WOMEN-LED
BUSINESSES

This study was conducted as part of CARE's Ignite program which is supported by the Mastercard Center for Inclusive Growth. The program, which runs in Pakistan, Peru and Vietnam, supports micro and small business owners, particularly women, to grow their businesses through opening up much-needed access to financial and digital resources, as well as shifting gender norms.

Find out more at
www.care.org/ignite
or email
entrepreneurship@care.org