

Note: the sample size of this study had to be reduced due to the flood situation in Karachi and Hyderabad

# Social Norms Study Report

June-Sep 2022



The IGNITE Initiative

Unleashing the Power of Women Strivers

# CARE International in Pakistan

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## Introduction & Purpose of the study

The purpose of this study is to gain quantitative and qualitative information about social norms faced by women entrepreneurs in Pakistan related to workload sharing, family caregiver responsibilities and financial decision making at household levels which impacts the women's ability to run and grow their businesses.

## Methodology

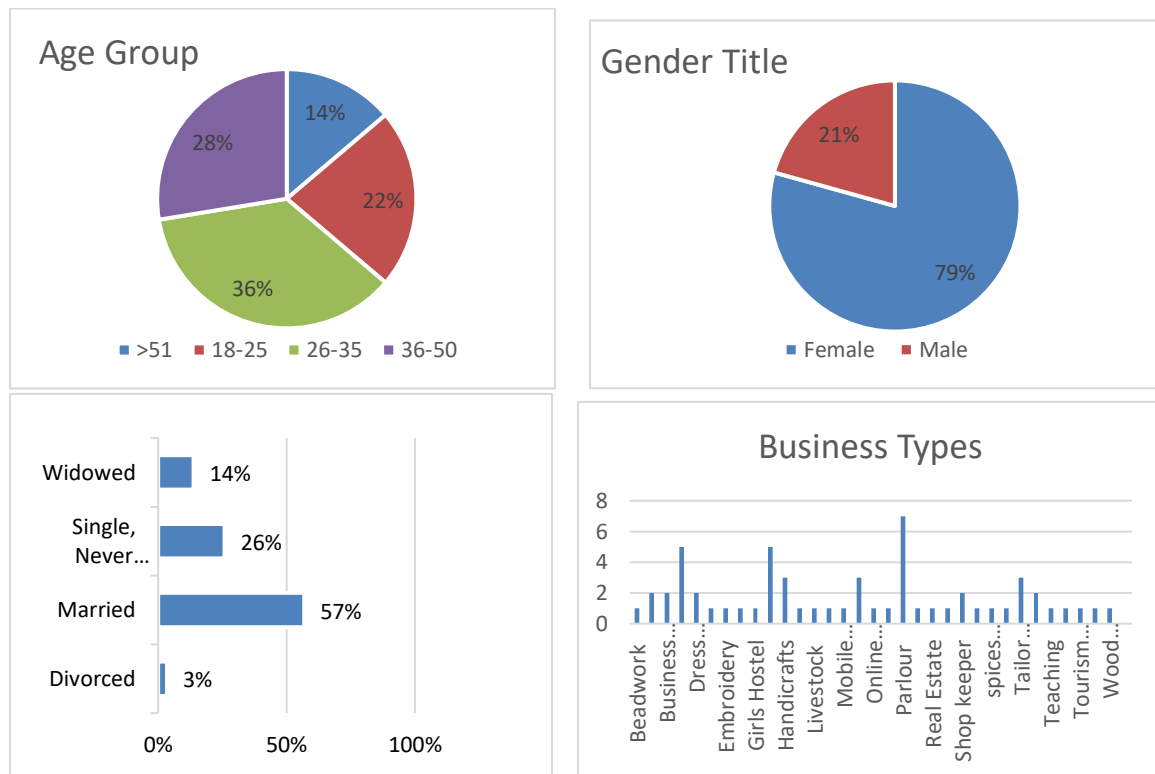
The methodology adopted was quantitative and qualitative research method through in person interviews and focus group discussions with the entrepreneurs.

- 58 interviews with male and female entrepreneurs (Married, Unmarried, Widows and divorced)
- 04 Focused group discussions with 42 male and female entrepreneurs in four districts.

## Study Findings

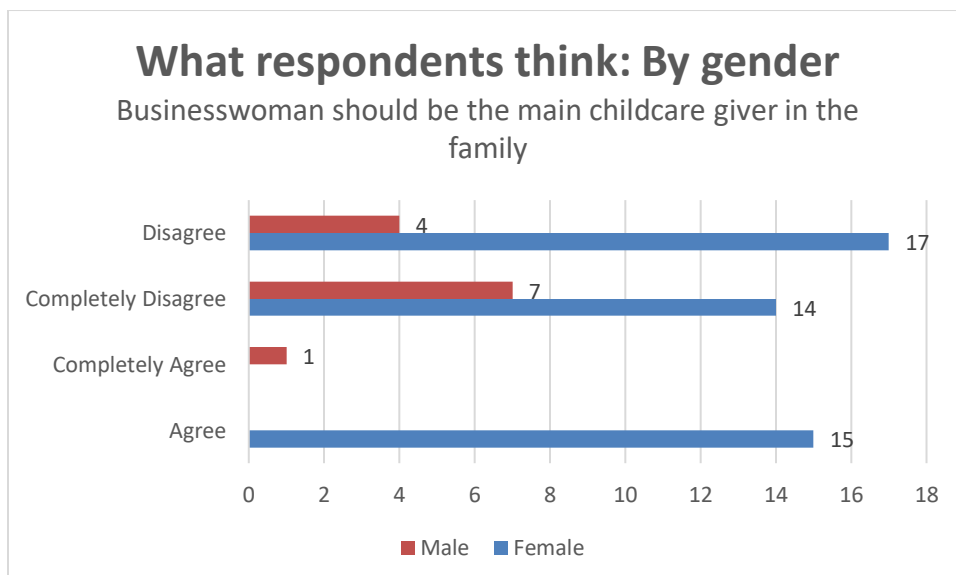
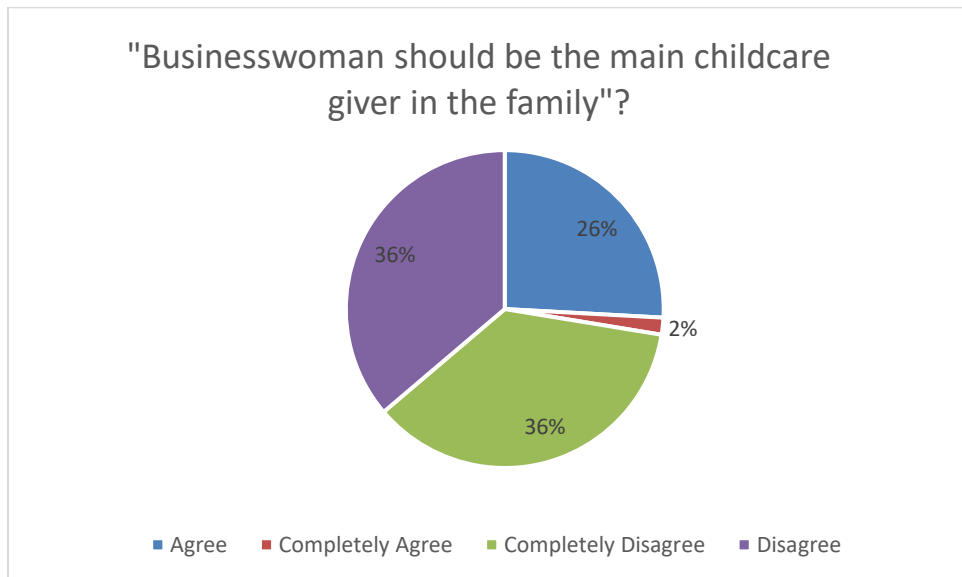
### 1. Demographics of respondents

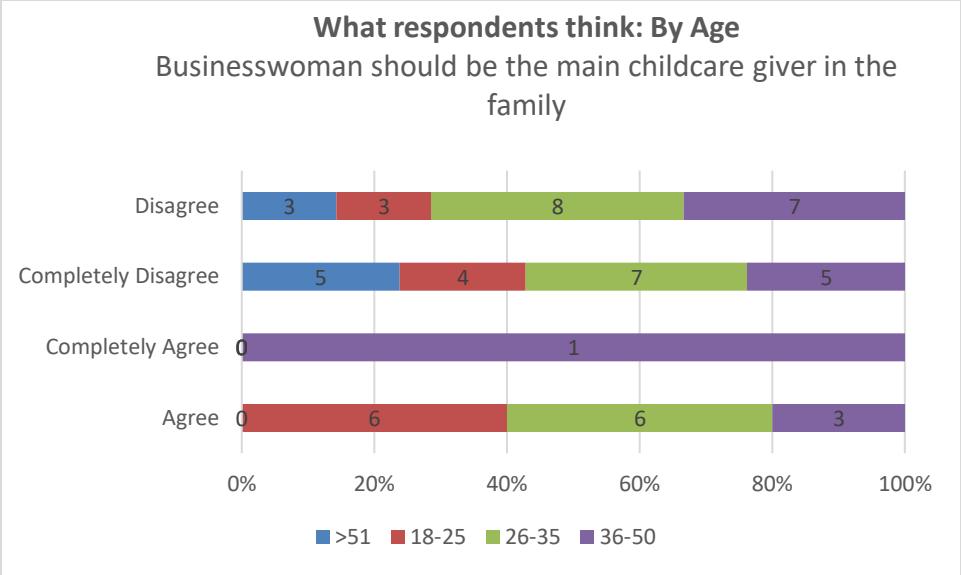
The minimum age the participant is 26 years and maximum of 51 years. 21% of the participants were male and 79% were female. The most common category of business type is Parlour/Beauty Salons.



## 2. Norm 1: Businesswomen should be the main childcare giver

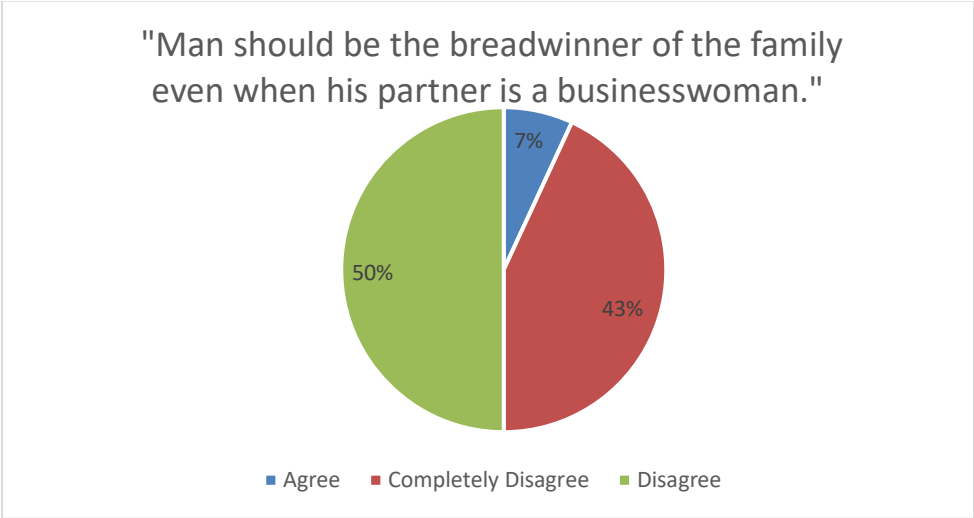
- 26% of respondents agree that childcare should be women's duties rather than men and 2% completely agree. 72% respondent disagree and completely disagree with this norm.
- On sex disaggregated data, 2% of male respondents agree that childcare should be businesswomen's responsibility – while 26% of women agree so. In contrast, 53% of women disagreed and 19% of men disagreed that childcare should be the responsibility of businesswomen. Age group of 26-35 is completely disagreeing with the statement.

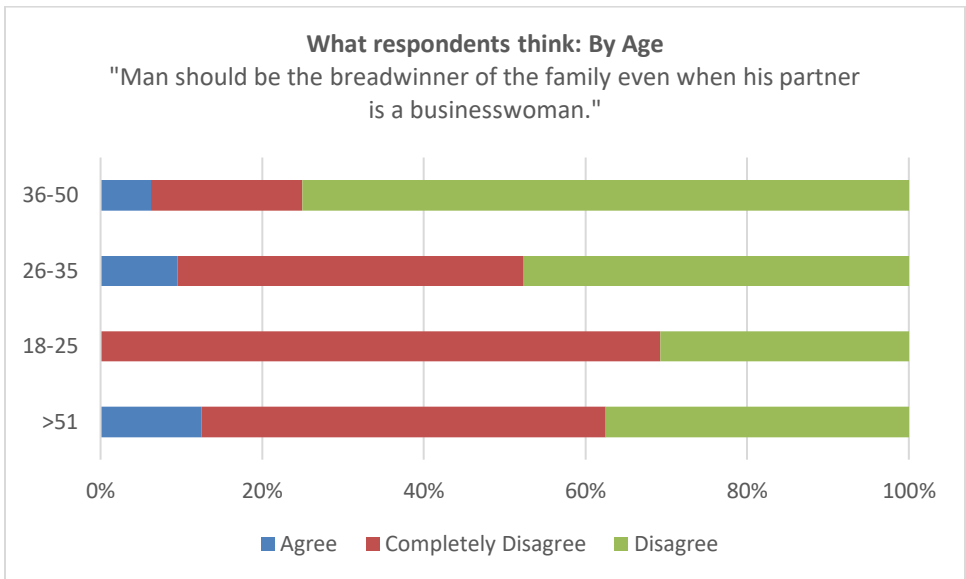
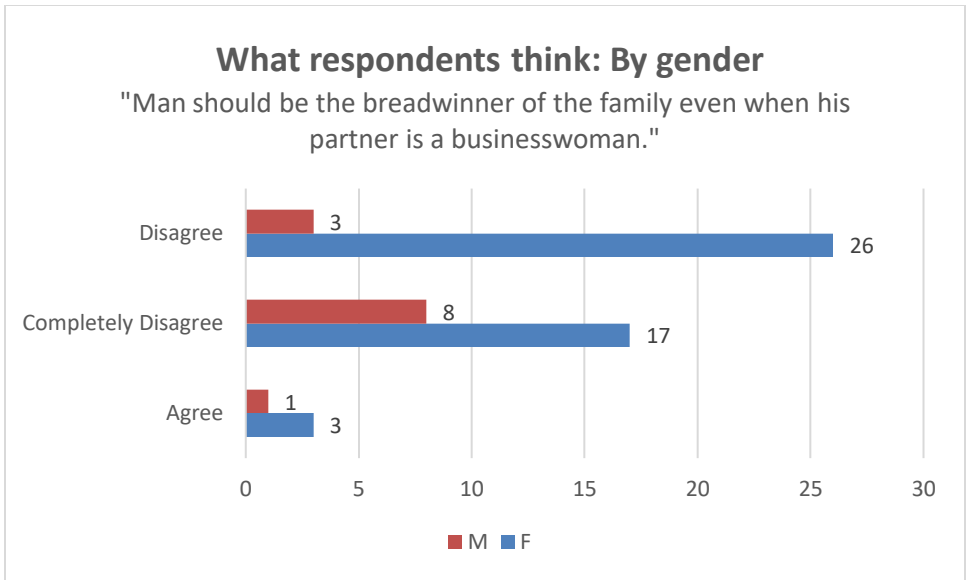




### 3. Norm 2: Man should be the breadwinner of the family even when his partner is a businesswoman

Regarding 'what respondents think' on Norm 2: 19% of men (vs. 74% of women) disagreed that men should be the main breadwinners. The younger the respondents are termed as the more 'progressive'. While 100% people in 18-25 group disagree, they think that women being primary earners should be positively welcomed.





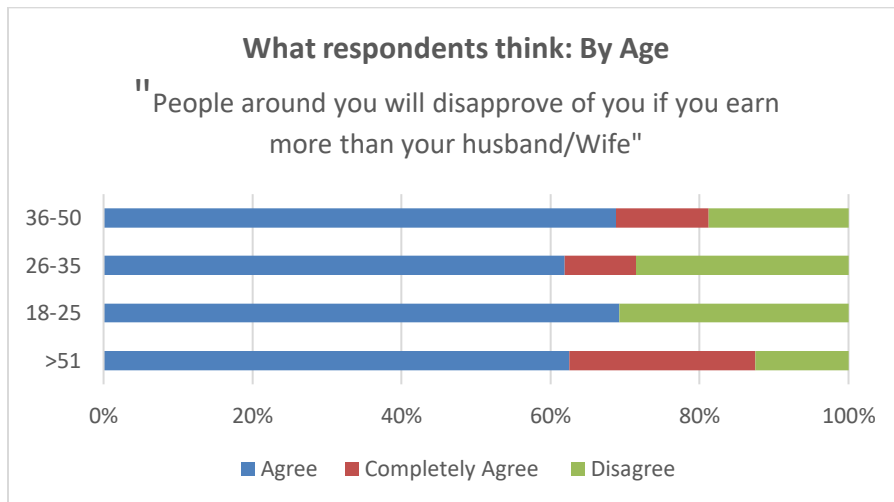
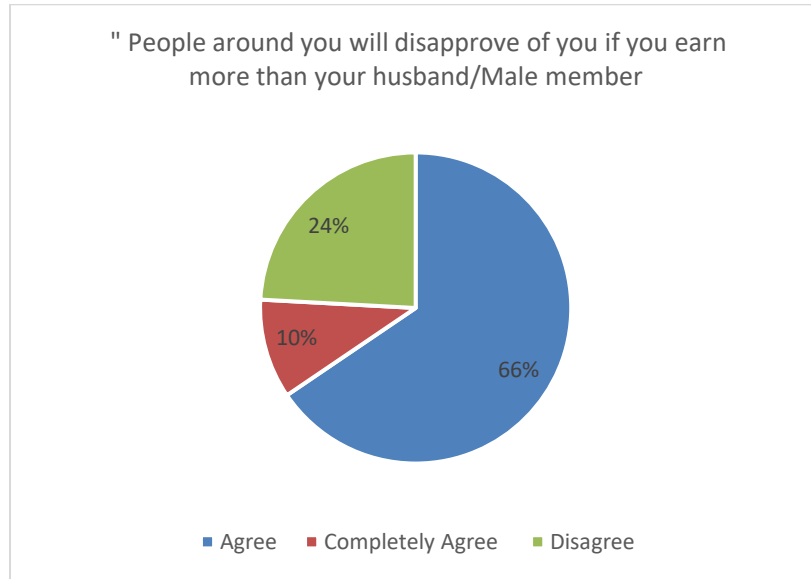
#### 4. Norm 3. People around you will disapprove of you if you earn more than your husbands/Male family member

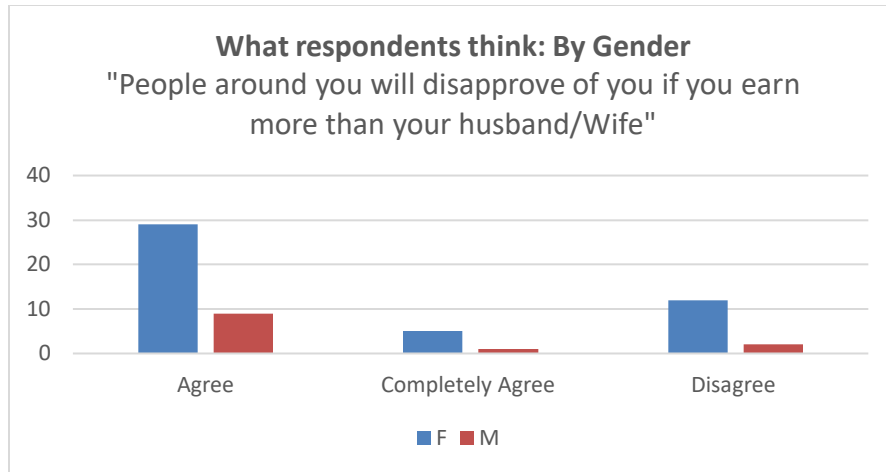
**76% of people will disapprove of female entrepreneurs if they earn more than their male.**

**Women are seen not accepted if they can earn more than their husbands.**

Participants shared that family members of husband, husbands' friends and at times even their own mothers and family members disapprove and are skeptical of the women's progress.

**It is an insightful point that women entrepreneurs may earn more than the men in their family but cannot claim their main role in the family's earnings and feel conflicted and unwelcome in doing so.**





## 5. Concept of Empowered woman

- Participants think that a woman who does not have any social limitations and has decision making power is empowered women. Some replies identified that a fair, just and honest woman is an empowered woman in their view.
- Participants shared their opinion about empowered women, one who continues to work regardless of what people have to say. One who is financially independent. Who are capable of making their own decisions Women who know their rights.
- Some participants identified that women who can handle all situations and solve their problems is an empowered woman. A confident woman who is not afraid to take big decisions and multi-task.

## 6. Social Norms for Women Entrepreneurs

- Participants think that people point fingers on women who step out of house for work
- There is a perceived belief that a man should be the breadwinner and a woman should take care of the family
- Another social norm is that women cannot make independent decisions and cannot run businesses.
- Women who go out for work are accused of being less moral
- Women face mobility problem because this is very common social norm that female cannot move independent, they must go out with their male family members.
- Women are considered to be less able to make decisions so they always face the problem that they cannot grow the business and become successful entrepreneurs.



## **7. Social Norm. if woman is earning more than men**

- If women are entrepreneurs and earning more than men, they are not appreciated for their efforts, rather are expected to take complete responsibility of the household work. Once they are unable to manage, they are told to leave work as it is not something they are told to do and they work by choice.
- In some cases, men would stop earning at all and would solely depend on the earnings of women. Women are asked to give money to the family members. Men get insecure if women earn more than husband
- Some participants mentioned that if a woman earns more than the male of the family, husband/brothers become insecure and thus criticize her, in some cases they become jealous and create obstacles for the woman so that she is unable to continue her business.

## **8. Social Norm. if woman is dealing with men in workplace**

- Women face many problems while dealing with men in the workplace, men do not take women's point of view seriously
- Secondly, sometimes women may not show that she is dealing with men in the public space to avoid family conflicts / lack of family support. If women reveal that they are dealing with men at workplace, they face accusations of immorality.

## **9. Social Norm. Financial decision Making**

- During the discussion with the participants, it is revealed that in Pakistani culture women are bound to share all financial ownership with the family/husband.
- Some women have independent bank accounts, whilst majority have joint accounts with family members/husbands. Women are often not able to take major financial decisions independently and need the approval of a family member/husband. Some participants think that bigger business decisions should be taken collectively or at least family should be consulted.
- Some women participants shared that earnings from the business should be reinvested into business and if there are savings then should be spent at home.
- It is shared by the unmarried/single entrepreneurs that parents/guardians feel the need to know about their financial whereabouts so that they can monitor that the girl is spending in the right place and not involved in wrongdoing.
- During the discussion it is also shared by a few women participants that women need to keep 'secret' savings, unknown to family/spouse, for rainy days.

- Collectively, the group agreed that women should have separate bank accounts and should have autonomy over major business-related expenses.


#### **10. Troubles for women at workplace**

- Participants shared that men don't take woman's point of view seriously
- Women are often subjected to bad mouthing and are claimed to have immoral relationship with the men she has to deal with in business.
- Sometimes women are subject to harassment and are asked for sexual/physical favors in return of work related settlement.

#### **11. What holds success and business growth**

- In group discussion it was shared by many participants that when women not coming home on time from their business is can cause discomfort with family and they face lots of complaints
- Responsibility of child care and lack of family support are a big challenge for women.

12. Annex.

<p style="text-align: center;"><b>Survey Tool</b></p>	<p style="text-align: center;"> Social Norm Study Tool-English.docx</p>
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