

## **“GENDER GAP INTO THE CREDIT SCHEMES OF BANKS LAUNCHED FOR DAIRY SECTOR IN PAKISTAN”**

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### **ABSTRACT**

Livestock is an important sub sector of Agriculture. It contributes about 49.6% of agriculture and 10.8% to overall national GDP. In livestock Sector Dairy is an important part of economy of any state. Pakistan is the 4<sup>th</sup> largest milk producing country of the world with 33 billion liters of milk production annually. Women also have a significant role in the Dairy Sector. More than 70% women contribute in the livestock. Majority of the women are engaged in cleaning, animal sheds, watering, milking of animals, and milk processing. After the great contribution of women in dairy sector, they are still independent on men. They are discriminating, even there is a gender blindness in schemes and policies. It was, therefore, carry out a study of “Gender Gap in the Credit Schemes of Banks launched for Dairy Sector in Pakistan” was conducted in macro finance and micro finance banks of Lahore, Pakistan.

*Key Words: Gender Gap, Macro Finance Banks, Micro Finance Banks*

### **1.1: INTRODUCTION**

Pakistan is the 4<sup>th</sup> largest milk producing country of the world. The milking animals rearing are primarily a subsistence activity to meet household food needs and supplement farm income. Almost every rural household owns some milking animals and men, women, and children are engaged with the husbandry. Rural women actively participate in agricultural activities particularly in livestock management. Several studies revealed that rural women participate more in livestock related activities than crop production activities. Majority of the women are engaged in cleaning of animal sheds, watering and milking of animals and milk processing. Cleaning of farmyard manure, stall feeding and watering the animals, fodder cutting, chopping and milking are the other significant activities where women participation is significant. Fodder cutting seems to be the more time consuming activity that takes about her one hour per day. Stall feeding is the second task for women in term of time spent (53 minutes/ day). Milking, farmyard manure gathering and cleaning of animal sheds are the other major activities where more than 68 percent of the time was spent. Rural subsistence smallholdings, Rural, market-oriented smallholdings, Rural commercial farms, and Peri-urban/urban commercial dairy farms are the major systems for the production of milk from cows and buffaloes in Pakistan

Macro Finance Banks & Micro Finance Banks are two main types of banks in Pakistan. Macro banks work at a large scale. A large number of amounts are financed by banks. Such type of banks is mostly



greater profitable. Micro Finance banks work at a small level. A small number of amounts are financed by Banks. Such type of banks is mostly less profitable. Askari Bank and Faysal Bank are the Macro Finance and Zarai-Tarakiati Bank and Khushali Bank are the Micro Finance Banks in Pakistan. According to the policy of 'State Bank Pakistan' these banks are offering credit schemes to the Livestock Development in Pakistan.

## **1.2: REVIEW OF LITERATURE**

According to Afridi, Ishaq and Ahmad (2009), Women were involved in almost all livestock activities and spent about five to six hours daily in livestock management. Diarrhea, Fever and Black Quarter are the most common animal diseases in the area. Such enterprises are major sources of jobs for females who are engaged in different kinds of farm activities including milking, farmyard manure gathering and cleaning of animal sheds; etc. Incidence of different diseases and insufficient veterinary facilities including lack of medicines in local markets resulted adverse effects on the livestock population and returns to farmers. Veterinary extension services should be strengthening in the area including upper alpine pastures particularly in summer. The availability of improved cattle and goat breeds should be further enhanced. Conventionally, many efforts have been launched to transfer knowledge and skills to dairy farming community but those could not sustain due to their faulty design. The public sector infrastructure and institutional base needs to be strengthened and reorganized to meet the emerging needs of the growing human population in the province. So far, emphasis has been mainly on the animal health side, on prevention of livestock diseases and their control measures. Time has now come to devote equal attention towards the dairy production and management through modern biotechnologies and their application. [1]

A Case Study: Analysis of Milk Production System in Peri-Urban Areas of Lahore (Pakistan). According to Hamid Jalil, Hafeez ur Rehman, Maqbool H. Sial and Syed Shahid Hussain, this study reveal that the lack of training and dairy related education hinders opportunity of value addition with undue cost of poor transportation, low quality and mismanaged distribution. Lack of marketing and supply chain in dairy industry is another bottleneck of development. Lack of quality check is the most neglected aspect of the whole system. There are a large number of biological, technical and socio-economic constraints like shortage of feed, high mortality rate, poor genetic potentials, high input cost, scarcity of resources and inadequate marketing system. [2]

According to Baig (1998), Women make a considerable contribution in livestock production, spending 5.5 hours on livestock care alone. Women involved in livestock care perform task such as making feed concentrates, feeding, collecting fodder, grazing, cleaning animals and their sheds, making dung cakes, collecting manure for organic fertilizer as well as making and processing. (ESCAP 1997), they are responsible for 60% to 80% of the feeding and milking of the cattle. With the exception of a few large cities, production of all fresh milk consumed is based on small domestic production run and managed by women. (FAO 2009), still these women face food insecurity. Inequality, ownership, her role is not recognized, training in food processing as food processing is increasingly becoming popular, formation of women cooperatives to enable them to get better prices. [3]

Nawaz Ahmad (2009), the aim of study is to point out the production performance of Balochistani buffaloes and the recommendations to improve their performance to fulfill the need of the population. Conventionally, many efforts have been launched to transfer knowledge and skills to dairy farming community but those could not sustain due to their faulty design. The public sector infrastructure and institutional base needs to be strengthened and reorganized to meet the emerging needs of the growing human population in the province. So far, emphasis has been mainly on the animal health side, on prevention of livestock diseases and their control measures. Time has now come to devote equal



attention towards the dairy production and management through modern biotechnologies and their application. Higher income increases the demand of livestock products and to a large extent the rate of increase in demand of livestock products is directly proportional to rise in the income of the population.

(Buzdar et al., 1989; Delgado et al., 1999; Lambert et al., 2000)

This province has international borders with two Islamic countries namely Iran and Afghanistan and is a gateway to Central Asian and Gulf States for the export of milk and value added products in future. In this review paper, an attempt has been made to bring out the present status of buffalo and its prospects for future in the province. The milk production and distribution system suffers from many anomalies (Faqr, 2005). All the problems of the sector are translated into low dairy productivity levels. Balochistan province does not possess any buffalo breed except off-shoot of Kundi and Nilli Ravi buffaloes in canal irrigated districts of Jaffarabad and Nasirabad. These buffaloes in milk are purchased from Sindh and Punjab on high prices. When these animals go dry these are usually sold for slaughter or are sent back through brokers to canal irrigated areas of Sindh or Punjab for grazing and breeding as their maintenance in Quetta and other towns of Balochistan, mostly devoid of fodder production is extremely expensive.

### **PROBLEMS AND ISSUES**

Dairy in particular and livestock in general in Balochistan face a number of constraints posing hurdles in its proper development is:

- Lower or unexploited genetic potential of local breeds.
- Scarce source of water for agriculture and livestock farming.
- Cow milk marketing is the biggest hurdle in dairy development in the province.
- In some potential areas farmers keep production low due to fear of weak marketing.
- Load shedding of electricity is another problem affecting every corner of life including dairy industry.
- Lack and insufficient availability of balanced feed and fodder.
- Lack of technology for manufacturing traditional and non-traditional dairy products on a commercial scale.
- No easy access to the information on the dairy business (for example equipment, inputs availability, markets, and so on).
- Absence or very weak farmers associations in the province.
- Government slab on the price of raw milk while lack of control on the prices of feeds and fodder and other inputs required by the dairy farms.
- Poorly developed Legal Quality Standards, and weak quality monitoring and enforcement mechanism.
- Little contact with provincial extension and animal health services.
- Improper management of Peri-urban commercial dairy farms.
- Small herd size and scattered nature of the dairy farms.
- Poor milk channelization in the province.
- Lack of awareness regarding value of hygienic milk in its various processes of production, distribution and consumption.
- Effluent and dung disposal problematic in peri-urban farms especially in Quetta.
- Cattle colonies have no land titles and therefore cannot get credit coupled with lack of credit facilities on soft terms.
- Lack of veterinary and laboratory testing facilities for milk and feeds adulteration.
- Limited human resource development in dairy technology and no easy access to training and skill development.



Despite these challenges, great many opportunities exist for operating small-scale dairy enterprises in the province, and the important ones are

(i) Privatization and government withdrawals from the large scale dairy farming will result in an increased market freedom. Now, these avenues are the opportunities for the small-scale processors.

(ii) Market opportunities for value-added milk products are growing due to the increasing trend of urbanization. Small-scale enterprises can focus on specific tailor made products, using simple and low cost technology, and that generates higher returns.

(iii) Small-scale enterprises could be family owned enterprises, thus the control on the business could be

much easier and better. These are good to generate sustainable self employment.

(iv) Management could be more simple and flexible.

Vaccination as a precautionary measure is undertaken with the help of staff of the livestock and dairy development department Government of Balochistan which has a good network in the field, against all the contagious diseases of viral and bacterial origin prevalent in the region like Hemorrhagic Septicemia (HS), Black Quarter disease and Foot and Mouth Disease (FMD) free of cost except for FMD. The vaccine for FMD is to be purchased from Lahore, while vaccines of all other diseases are prepared at the CASVAB Quetta [4]

### ***FUTURE PROSPECTS OF DAIRYING***

In Balochistan, dairy will be definitely developing after the completion of Gawader deep sea port especially the agriculture development which includes livestock and dairy development. Sizeable chunks of state land are being reserved for livestock grantee farms in command areas of Mirani Dam, Patfeeder and Kachhi canal to produce pure bred livestock as well as undertake feedlot ting fattening of buffalo male calves which are just slaughtered at the age of one week to avoid milk feeding which as such yields good income as compared to reared calves. Similarly suitable areas should also be reserved as Salvage Cattle/Buffalo. Farms to save precious stock from being slaughtered when these animals no longer produce milk and owners find it difficult and expensive to maintain dry animals in cities and towns till they are again impregnated. Un-availability of animals of high production potential from a known source in the country has resulted in import of animals from abroad for establishing these farms. These imported animals suffer from adaptability problems and are particularly prone to tick borne diseases and foot and mouth disease. The success of these corporate livestock farms will depend upon the professional competence of the farm management. So far almost everyone has hired managers from abroad. Success of these large dairy farms will also be directly correlated to the degree of mechanization at the farm particularly in machine milking, fodder cutting and silage making. The cost of production of milk at these corporate farms is expected to be higher than the one seen at smallholders' farms. However, availability of better quality milk in sizeable quantity from a single source will result in payment of higher prices for milk from these corporate dairy farms by the dairy industry. Many of these corporate entities will also directly enter into processing and marketing themselves. Six hundred Nili-Ravi buffaloes infested with Hyalomma ticks (Acari: Ixodidae) were selected and divided into two equal groups viz; A & B. The animals of group A were treated with various doses of 5% cypermethrine pour-on (Cipermetriven, Ivan Labs, Spain) while those of group B were treated with propylene glycol (Propandiol - (1, 2), Merck) as a sham treatment. Average milk production (L) and



butter fat (%) was recorded before and after treatment in order to calculate post-treatment increase in these parameters (if any). An average daily increase of 1.15L in milk yield per animal with 1.31% more fat was observed in acaricide- treated animals. A dose-dependent effect of acaricide was found on the number of ticks as well as milk production and fat. The results of current study support the previous reports as tick-free animals produced 1.15L per animal per day more milk with 1.31% extra butter fat as compared to tick infested animals. The estimated cost of treatment was found Rs. 283.3 (US \$ 4.9) In addition to these parameters, decreased body condition, severe Ital.J.Anim. Sci. vol.940. 6, (Suppl. 2),939-941, 2007 VIII World Buffalo Congress irritation, alopecia and tick-bite wounds were observed in the infested animals. A large proportion of livestock and dairy industry of Pakistan is composed of buffalo (which are comparatively less susceptible to tick infestation as compared to cattle). Moreover, Sahiwal is the local breed of Pakistan that is comparatively less susceptible to tick infestation than imported European breeds. However, there is an increasing trend of incorporation of European high yielding cattle breeds in the dairy industry that is increasing the risk of tick infestation in Pakistan. [5]

### **1.3: DATA ANALYSIS**

This chapter deals with the analysis, explanation and discussion of data which has been collected from Banks through un-structured interview schedule. The data is presented in tabulated form to explain the research.

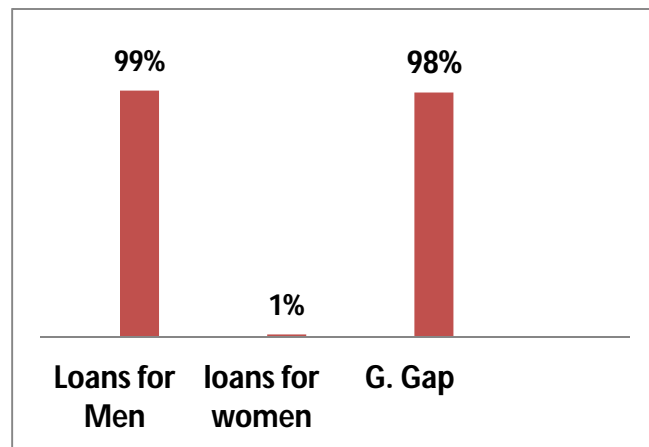
#### **1.3.1: Table showing Gender Gap into the Credit Schemes of Askari Bank**

<b>Askari Bank</b>	<b>Percentage</b>
Loans for Men	99%
Loans for Women	1%
<b>Gender Gap</b>	<b>98%</b>

The table shows 99% are men and only 1% is women who got benefit through loans. 98% Gender Gap is into the Askari Bank (Macro Finance) credit schemes.

#### **1.3.2: Graph showing Gender Gap into the Credit Schemes of Askari Bank**



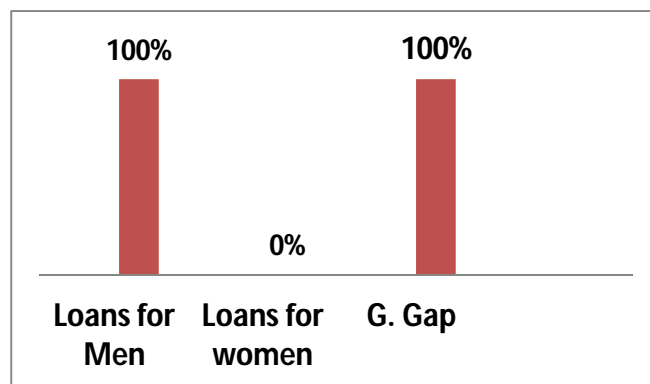


**1.3.3: Table showing Gender Gap into the Credit Schemes of Faysal Bank**

Faysal Bank	Percentage
Loans for Men	100%
Loans for Women	0%
<b>Gender Gap</b>	<b>100%</b>

The table shows 100% loans are in the favor of men. No woman got benefit through loans. There is 100% Gender Gap into the Faysal Bank (Macro Finance) credit schemes.

**1.3.4: Graph showing Gender Gap into the Credit Schemes of Faysal Bank**



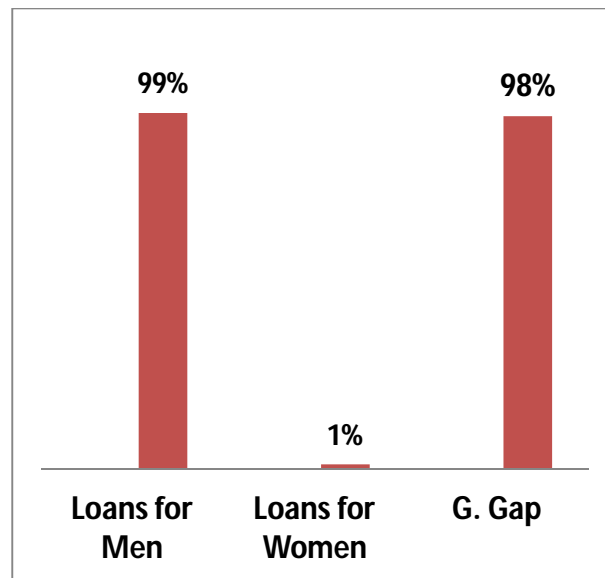
**1.3.5: Table showing Gender Gap into the Credit Schemes of Zarai Tarakiati Bank**

Zarai Tarakiati Bank	Percentage
Loans for Men	99%
Loans for Women	1%
<b>Gender Gap</b>	<b>98%</b>

The table shows 99% are men and only 1% is women who got benefit through loans. 98% Gender Gap is into the Zarai Tarakiati Bank (Micro Finance) credit schemes.



**1.3.6: Graph showing Gender Gap into the Credit Schemes of Zarai Tarakiati Bank**

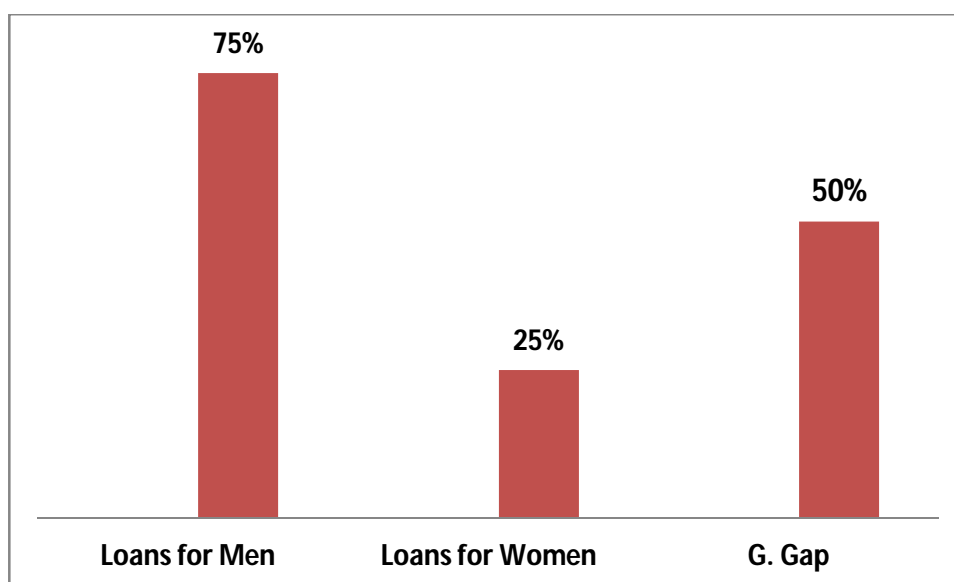


**1.3.7: Table showing Gender Gap into the Credit Schemes of Khushali Bank**

Khushali Bank	Percentage
Loans for Men	75%
Loans for Women	25%
<b>Gender Gap</b>	<b>50%</b>

The table shows 75% are men and 25% are women who got benefit through loans. 50% Gender Gap is into the Khushali Bank (Micro Finance) credit schemes.

**1.3.8: Graph showing Gender Gap into the Credit Schemes of Khushali Bank**





## **1.4: DISCUSSION**

Mostly men are getting benefit from the credit schemes launched by Macro and Micro Finance Banks. Experts said that allocation is not at a small level in banks. Women's don't have a great share of property or another thing as a security for large amount of loans, so their access to Banks is a difficult task. Banks are not beneficial for women in the Dairy Sector- sub sector of livestock. Small loans are not offering and women's have nothing in large amount for security. Each bank criteria is different. Policy is different so the masses are financed by Banks according to the criteria and policy. Banks are performing a great role in the livestock development but there are fewer opportunities for women as compare to men, because of having less security. There is no specific policy or scheme related with Gender. Banks do not discriminate woman. She herself not comes in front to take loans. Women's attitude should be changed.

## **1.5: FINDINGS**

- 98% Gender Gap is into the credit schemes by Askari Bank (Macro Finance Bank)
- 100% Gender Gap is into the credit schemes by Faysal Bank (Macro Finance Bank)
- 98% Gender Gap is into the credit schemes by Zarai Tarakiati Bank (Micro Finance Bank)
- 50% Gender Gap is into the credit schemes by Khushali Bank (Micro Finance Bank)

## **1.6: CONCLUSION**

It is concluded that Dairy- sub sector of Livestock is a vast sector and Pakistan is the 4<sup>th</sup> largest milk producing country. Rural women are actively engaged in Livestock rearing as compare to men. Although their contribution in Dairy is more than men but they are facing Gender Gap to great-extend. They are not in front in the marketing of milk Production Development while they are doing hard duty for the Dairy sector. The credit schemes are playing an important role in Livestock development but at all the banks policies having a great Gender Gap. Rural women are less conscious of their significant role, more exploited and less rewarded. Rural women should be equipped with the knowledge on animal diseases, vaccination and treatment of simple ailments. There is access of woman at micro level banks for loans. With the reference of Gender 'Micro Finance Banking' is good as compare to 'Macro Finance Banking' regarding credit schemes for Dairy Sector.

## **1.7: RECOMMENDATIONS**

- Livestock allocation of small Holders should be at large scale through Banks
- Upgrade the small holding farmers especially women
- Increasing the number of commercial farms.
- There is a great need of gender sensitization.
- Include women into the new or ongoing schemes into the livestock Development
- Need of Gender Budgeting
- Create awareness through education, conferences, seminars, media specially focus, should be women
- Livestock should be introduced as subject in all Universities or public or private colleges and focus should be on the livestock milking animals who are the great part of strong economy of any state



- Improve the Progeny
- Practical hurdles in the way of women should be minimized.



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