

POVERTY ALLEVIATION THROUGH HOME-BASED COTTAGE INDUSTRIES IN QUETTA BALOCHISTAN

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ABSTRACT

This descriptive study analyzes the impact of home-based cottage industries on alleviating poverty in Quetta Balochistan. Cottage industries play a significant role as the backbone for the socioeconomic development of a region. In the current study, 68.5% of the SMEs were found to be engaged in embroidery work, 24.5% in handicrafts and only 7% in making decoration pieces. The findings also showed that embroidery work offered the highest income compared to the production of handicrafts and decoration pieces. By working in one or more of these fields, many of the workers are able to earn enough to enjoy a good livelihood, supporting not only their own family's financial needs, but also taking part in the industrial development of the country. It is, therefore recommended that the Government of Balochistan and other responsible institutions systematize SME development plan to facilitate promoting Quetta's home-based cottage industries, especially among the female population. The Government may provide the cottage industry owners with the required resources, equipment as well as basic training to help them market their products domestically and internationally.

Keywords: Poverty Alleviation; Cottage Industries; Balochistan; Pakistan.

INTRODUCTION

Cottage industries are small and basic workshops which provide work opportunities to the communities in many developing countries, thereby helping industrial development. Cottage industries are mostly flexible in size and in management methods, which makes it easy for them to adapt to the changes related to the needs of the market and consumer (Etuk, Etuk, & Michael, 2014; Farid, 2016). In essence, the cottage industries can be called the 'agents of change' (Audretsch, 2000; SMEDA, 2019) which bring change through entrepreneurship. By providing employment and creating jobs with low capital costs, cottage industries also

significantly contribute to the economic development of a country (Mahmood, Sahibzada, & Azhar, 1988; Croes & Rivera, 2017). Similarly, previous studies strongly assert that the cottage industries particularly contribute to the economic growth of the country and improve GDP (Terziovski, 2010; Beck, Demirguc-Kunt, Laeven & Levine, 2008). In developing countries, cottage industries are known as the backbone of domestic resource mobilization. Schumpeter defines the entrepreneur in his book *The Theory of Economic Development* published in early twentieth- century, in these words:

“An entrepreneur characteristically innovates, introduces modern technologies, increases efficiency, productivity, or generates new products or services. He acts as a catalyst for economic change and research indicates that entrepreneurs are highly creative individuals who imagine innovative solutions by generating opportunities for profit or reward” (Croitoru, 2012).

The expansion of business ventures into cottage industries leads to job creation, increased productivity, and economic growth on the national level (Shaikh & Khoso, 2019; Muhammad & Orakzai, 2018). Many studies have identified the need for and importance of cottage industries due to the positive effect they have on the economic development of the state through different product processes (Ohashi, 2007; Soriano & Dobon, 2009).

According to a study by Kharbanda (2001), approximately 80% of the industrial enterprises in the Indian economy are SMEs. It is estimated that India has nearly three million SMEs, which account for almost 50% of the country’s industrial output and 42% of India’s total exports (Kharbanda, 2001; Farid, 2016). These figures underline the overall significance of SMEs to the Indian state as a developing country (Kharbanda, 2001). It has been reported that for the achievement of socio-economic objectives and poverty alleviation, it is important to empower the SME sector (Cook & Nixon, 2000). While high levels of cottage industries are important assets of developed nations contributing to their Gross Domestic Product (GDP).

Cottage industries are also found to have a positive impact on Pakistan economy (Muhammad & Orakzai, 2018). Strengthening SMEs means creating new jobs, which in turn strengthen the growth of the economy. In Pakistan, 90% of businesses are small and medium enterprises (GoP,

2017). The proponents of SMEs say that entrepreneurship and the creation of innovative ideas in SMEs help to escalate economic efficiency and remove poverty from the developing economies (Beck, Demirguc-Kunt, & Maksimovic, 2004; Jaffer & Kulsoom, 2018).

According to a study by Abor and Quartey (2010), the SME sector plays a particularly vital role in development, employment generation, and poverty alleviation in African economies. Their study found that about 85% of the manufacturing employment in Ghana was provided by the SME sector, which also comprised 92% of business and contributed 70% of the GDP in Ghana (Abor & Quartey, 2010). In South Africa, SME sector contributed 52-57% of the GDP and provided 61% of employment. The sector also constitutes 91% of the formal business in South Africa. However, it is also reported that further improvement and considerable initiatives are needed in Ghana and South Africa to support SMEs progress (Abor & Quartey, 2010).

According to the Ministry of Statistics, who provided the data about Labor Force Survey (LFS), the crude participation rate of Pakistan's total labor force is about 31.7% (Government of Pakistan, 2017-18). Comparing the results to the LFS 2014-15, the male workforce rose slightly from 48.1% to 48.3%, while the female workforce fell from 15.8% to 14.5%. Meanwhile, for the rural workforce, it decreased from 34.0% to 32.7% in the year 2014-15, while in urban areas, the workforce rate rose one percent from 29.0% to 30.0%. The manufacturing sector employment rose up from 15.3%, to 16.1%; the wholesale and retail trade increased slightly from 14.6% to 14.9%; and the transport/storage and communication sector also rose from 5.4% to 6.2%. However, the agriculture/forestry/hunting and fishing sector dropped from 42.3% to 38.5%. The predominant sources of employment were employees (42.4%), own account workers (34.8%), contributing family workers (21.4%) and the employers (1.4%). More than half of all female workers (51.9%) were contributing family workers while 39.1% of males were own account workers and 42.4% were employees. According to the labor force survey report 2017-18, during the comparative period, the percentage of employees rose from 38.7% to 42.4%; own account workers fell from 36.1% to 34.8%; contributing family workers dropped from 23.8% to 21.4%; and employers remained level at 1.4% (GoP, 2017). For women who stay at home, SMEs play a pivotal role in the creation of jobs at a low cost while at the same time developing the backward links between socially, economically, and geographically diverse parts of many economies (Anigbogu, Onwuteaka, Edoko, & Okoli, 2014).

Cottage industries are the most important income generating means for the unemployed rural and urban women of Balochistan according to both the mindset and the social aspects of people. It is suggested that the government should take steps to support the development of cottage industries or small businesses to increase the job opportunities for unemployed women in rural and urban areas of Balochistan. The development of cottage industries will support the development of rural and urban women as well as the development of Balochistan's economy (Parveen & Rubab, 2013; Dar, Ahmed, & Raziq, 2017). In order to improve the role of women entrepreneurs and enhance the quality of the work in cottage industries, it is first necessary to know the environment in which they would work. In Pakistan, women are already working hard, particularly the poor and those who are living in rural areas of the country, which means they are already a part of the economy, even though their work is not recognized (Parveen & Rubab, 2013).

SME owners face many difficulties in obtaining credit and loans from different banks and other organizations. First of all, micro finance banks are not ready to take the risk of funding SMEs. In the same way, many other financial institutions in developing countries are reluctant to provide funding to SMEs due to various risks. Sometimes when financial institutions do provide loans to SMEs, they will only be for a brief period. In the present time, however, the trend is changing, and many large banks, NGOs and development agencies are using SMEs to produce their products and do their marketing (Etuk, Etuk, & Michael, 2014). The problem in the Province of Balochistan is that cottage industries in both rural and urban areas are not yet as established as other large industries. The reason for this is that the owners of the small industrial units always run the business as a family concern and most of the time they have a low educational background with no training in the field of marketing and a lack managerial knowledge. They also have a conservation-oriented attitude to results leading to low growth in the establishment of cottage industries every year and it is on this basis that cottage industries have no proper place at the national or provincial level in Balochistan (Chand & Junejo, 2008; Zafar, Iraqi, & Mustafa, 2017). Also, in the cottage industries of Balochistan, women have limited access to modern sources of information by which they could know the demands of the consumers in various markets. Those women who are living in rural areas have to face more problems both at home and in work than urban women. Among rural women, only 10% have access to a credit and loan facility (Chaudhry, Muhammad, Saghir, & Ashraf, 2008). Women who are working in small industries face the problem of standardization and quality control because

the situation of small industries is one of a rather loose integration within the mainstream of the national economy since whatever they make, they do not meet the demands of national markets. As a result, this causes various problems for these women. In some cases, whatever the women are making in these cottage industries, the wholesalers purchase it at cost price which discourages the owners from continuing with their work (Chand & Junejo, 2008).

The rationale of this study is to show that SMEs will become powerful when they become flexible and accept the changes in the market quickly and take advantage of the opportunities that are available in the market at the present time. Time management is more important for SME entrepreneurs. Cottage industries can grow up to be medium-sized enterprises when they develop their resources according to their local economic system (SME Policy, 2010). In Nigeria, cottage industries began to appear in the early 1970s at the same time as many small industries were being established in various other developing countries; before the rise of these cottage industries, agricultural production was the most significant contributor to the Nigerian economy (Umebali, 2010). In a study which was conducted by Nigerian researchers in Anambra state of Nigeria, it was found that 90% of the SME workers were male in the area and only 10% of them were female. However, all of these Nigerian SME workers were agreed on the role of SMEs in community development. The reasons they gave the role to SMEs were to earn more money and income, to control their career, and to provide jobs for their community (Anigbogu et al., 2014). Some experts stated that SMEs proliferate in the industrialized East Asian economies like China and India, where they account for between 31-56% of all industry. This is less developed than the economy in Africa, but in African states such as Tanzania and Malawi, cottage industries account for less than 1% of all industries. Therefore, it is necessary to focus on policies which promote the SMEs' export potential to boost economic growth and development (Etuk, Etuk, & Michael, 2014).

Types of Home-Based Cottage Industries

Three main forms of cottage industry were covered in this study as defined below.

Embroidery. The way or method of decorating clothes by using artistic designs with hand or machine needlework is called embroidery. It is the art or method of using threads of silk, cotton, gold, silver or other decorative materials on any woven fabrics, leather, or paper with a needle. From the past until the present time, embroidery work has evolved into many unique styles, techniques and uses. Today we can see the popularity of this work on different

items such as wall clocks, dresses, shirts, bed sheets and many more items.

Handicrafts. Products made by hand in a traditional method rather than using machines or being produced in factories are called handicrafts. Handicrafts are always unique expressions which represent the culture, tradition and heritage of a nation or country. Handicrafts are decorative domestic materials or other objects such as lace, rugs, ceramics, or wooden works made by hand.

Decoration Pieces. Decoration is the activity of making something look more attractive by putting things on it or around it, or using something to beautify our surroundings or the area where we live. Decoration pieces are the items used to make a room or place more beautiful.

Background of the Study Area

Quetta, which is situated in the north of Balochistan, is the capital city of the province. Quetta District was selected as the research study area. The main reason for selecting Quetta District for this research was to identify the sources through which the women of the district adopted the skills of cottage industries and the socioeconomic and institutional impacts of working in cottage industries on their families/households. Quetta City is the main center where all the information related to handicrafts, embroidery and decoration pieces is available. At the same time, Quetta District is a place which is populated by different ethnic groups such as Pashtoon, Baloch, Siraiki, Hazara, and Punjabi. Therefore, it enables the study of all the potential and challenges of every ethnic group without any kind of difference and bias in the field of business and cottage industries. The study observed that women SME workers face many difficulties in this field due to a lack of skillful workers, modern machinery, electric facilities, quality marketing and honest middleman merchants. A lack of support from the government and other responsible institutions is another big challenge and a problem for this sector's women workers.

RESEARCH METHODOLOGY

Data Collection and Analysis

This research study is descriptive in nature and includes qualitative and quantitative data. After first reviewing the problem in depth, a reconnaissance survey was conducted. To understand the situation of women cottage industry workers, the authors visited the Women's Today Organization, AHAN Organization, and Khidmat-e-Khalq Foundation to collect effective and

valued information. The secondary data used in this study included published research articles, books, newspapers, and websites.

For gathering the primary data, 200 entrepreneurs were randomly selected from the study area list which was provided by NGOs from different sectors. In the first step, the questionnaire was pretested to 10 of the entrepreneurs, after which appropriate modifications were made as required. The answers from the questionnaire used in the pre-testing were not used as data for this study. To ensure that the questionnaires were filled out properly, each and every home-based cottage shop, workshop, and training center was visited. At the same time, some 75 entrepreneurs were approached and asked to complete questionnaires with the support of the Today's Woman Organization at one of its seminars, which was held in Quetta Balochistan on 11th September 2018. Almost all of the required quantitative data were collected through household questionnaire surveys completed by home-based SME entrepreneurs. The quantitative data included primarily demographic data such as the age, education level, and annual income of the entrepreneur, as well as the number of people engaged in their cottage industry, the occupation of the family head, the type of home lived in, and the kind of cottage industry involved in. The SME entrepreneurs were also asked to describe the hindrances they encountered and provide their suggestions for solutions. Additional information was gathered from NGOs, SME heads, and workers, who provided information on different sides of the cottage industries, including their services and the challenges faced by the industries, owners, and workers. In addition, some focus group discussions were also held: three with NGO heads and consulted persons, and some additional discussions with SME owners. Each focus group discussion was comprised of 4-6 persons. SME entrepreneurs provided information about their work satisfaction, problems and challenges, and marketing problems and demands. The author also collected valuable information through observations that included the place of work, the quality of work, the materials used, and the situation of the workers with regard to the profits they received from their home-based factory. The data were analyzed through the Statistical Package for Social Sciences (SPSS) using descriptive analysis such as frequency distribution and percentages.

RESULTS

The results of this study show that female cottage industry workers face many problems. There is no support or developmental program from the side of the government for them. In particular, they encounter finance and

marketing problems. As they do not have a suitable place to work, they face many issues, including not having electric facilities in their workplace. Similarly, they do not have modern machinery. These are all reasons why their work does not progress, and they do not have access to global markets. A significant total of 97.5% of the entrepreneurs in this study were found to be running their cottage industries alone while only 2.5% were working in a partnership. Comparatively, embroidery work was found to be the best type of work for the cottage industries because the income from embroidery was the highest compared to the production of handicrafts and decoration pieces. The results show that the women who were engaged in embroidery work earned an average of 29,777 Pakistani rupees annually, while the women producing other handicrafts earned an average of 18,687 Pakistani rupees and those producing decoration pieces earned only 10,297 Pakistani rupees on average each year.

Socioeconomic Conditions of the Respondents

The findings of the study reveal that 33.5% of the respondents received religious education, 22.5% completed primary education, and 21% completed their matriculation. However, 23% of the household heads were illiterate, while 77% were able to read and write (Table 1). The average age of the SME female entrepreneurs was 65 years. The highest majority (59%) of the respondents were married, while 33% were single and 8% were widowed (Table 1). The data shows that 64.5% of the respondents lived in a nuclear family while 35.5% lived in a joint family system (Table 1). The results related to the occupation of the family head illustrated that 12.5% of household heads were government servants while another 12.5% were engaged in private jobs and 8% earned daily wages. Another 5.5% worked for NGOs and 3% were engaged in other activities. Of the respondents, 58.5% had established their own cottage shop at the household level (Table 1). The results regarding the ethnic group of the respondents illustrated that 43% were Baloch; 29% were Pashtoon; 24.5% were Hazara; and only 3.5% were Punjabi (Table 1). The results regarding type of home show that 72.5% of the respondents lived in their own home, and 23% lived in a rented home, while only 4.5% lived in any other type of home. Categorically, the income from embroidery was the highest among the distinct types of cottage industry covered in this research. The results showed that the annual average earnings for women engaged in embroidery was 29,777 Pakistani rupees, compared to 18,687/- from handicrafts and 10,297/- from decoration pieces.

Table 1. Respondents' Profiles

Description	Frequency	Percentage
Household head's education status		
Illiterate	46	23.0
Primary	45	22.5
Matriculation	42	21.0
Religious education	67	33.5
Total	200	100.0
Marital status		
Single	66	33.0
Married	118	59.0
Widow	16	8.0
Total	200	100.0
Type of family		
Nuclear	129	64.5
Joint	71	35.5
Total	200	100.0
Household head's main occupation		
Cottage industry	117	58.5
Government servant	25	12.5
NGO job	11	5.5
Private	25	12.5
Daily wages	16	8.0
Shopkeeper	6	3.0
Total	200	100.0
Major ethnic groups engaged in cottage industries		
Baloch	86	43.0
Pashtoon	58	29.0
Hazara	49	24.5
Punjabi	7	3.5
Total	200	100.0
Type of home respondents live in		
Own	145	72.5
Rented	46	23.0
Any other (In laws)	9	4.5
Total	200	100.0

Field survey, 2018

The results of this study show that 68.5% of the SME industries engaged in embroidery work, while 24.5% of the SME industries engaged in handicrafts and only 7% were involved in making decoration pieces.

Table 2. Type of Cottage Industry

Type of industries	Frequency	Percentage
Handicrafts	49	24.5
Embroidery	137	68.5
Decoration pieces	14	7.0
Total	200	100.0

Field Survey, 2018

Entrepreneur Satisfaction with SME/ Cottage Industry Facilities

The results indicate that 73.5% of the entrepreneurs had not received any grant to improve their cottage industry, while 26.5% had availed grants for this purpose (Table 3). However, around 10% of the entrepreneurs were observed by the author to be dissatisfied with the poor situation of their cottage industry and the insufficient grants which they received. Almost three quarters of the entrepreneurs (73.5%) had taken a loan from a bank, while 17.5% had taken a loan from relatives, and 7.5% had used their own personal savings to establish their cottage industry. Only 1.5% of the entrepreneurs had taken a loan from an NGO to establish their own cottage shop. It was also observed that most of the entrepreneurs were worried about the loan which they had taken, whether it was from a bank, relatives, or NGO (Table 3). For the location of the cottage industry, 83% of the premises used for the cottage industry work belonged to the entrepreneurs, while only 17% of locations were rented (Table 3). From the author's observations, the entrepreneurs were not satisfied with the location of their cottage industry premises even though it was their own property because it was not suitable for business, while the same condition applied to the rented locations. A majority of the entrepreneurs (66%) had adopted the skills they used from their forefathers and family members, and they were observed by the author to be satisfied with their work situation (Table 3).

Table 3. Entrepreneurs' Socioeconomic Status

Description	Frequency	Percentage
Availed grant to improve cottage industry		
Yes	147	73.5
No	53	26.5
Total	200	100.0
Sort of loan		
Loan from bank	147	73.5
Loan from relatives	35	17.5
Loan from NGO	3	1.5
Personal savings	15	7.5
Total	200	100.0
Venue of cottage industry		
Own	166	83.0
Rented	34	17
Total	200	100.0
Source of skills used		
Forefathers/Family members	132	66.0
Government	5	2.5
NGO	47	23.5

Peers	16	8.0
Total	200	100.0
Skills developed		
Very good	72	36.0
Good	13	6.5
Best	115	57.5
Total	200	100.0
Major factors improved business		
Training	69	34.5
Marketing	8	4.0
Season	25	12.5
Skill	83	41.5
Workshop	15	7.5
Total	200	100.0
Assets purchased through cottage industry		
Not purchased	39	19.5
Established cottage shop	46	23.0
Purchased land/ house	11	5.5
Make dowry, jewelry, clothes	62	31.0
Purchased car or motorcycle	12	6.0
Purchased rickshaw/ restaurant	5	2.5
Washing & swing machine	2	1.0
Carpet & T.V.	9	4.5
Crockery for home	14	7.0
Total	200	100.0

Field survey, 2018

DISCUSSION

Home-based cottage industries have played a significant role in alleviating poverty in many developing countries. For example, Gilbert (2011), observed that many Asian countries, such as India, Korea, Thailand and Vietnam, experience good growth due to the production from such small businesses in established market segments. As a result, some of these countries (such as India, Korea, and Vietnam) have improved their export performance as well as recovering from economic shocks. Nevertheless, Gilbert (2011) also stated that Pakistan and Bangladesh have become unlike other developing countries of Asia in that they face economic problems and are becoming less involved in international trade over time. The global financial crisis started to have a worldwide impact in late 2008 and affected the developing Asian countries very strongly, due to which the ratio of unemployment rose significantly (Vere, 2011). While the labor force in Hong Kong, China grew by 9.0% between 2000 and 2009, employment in the import and export sectors increased by only 5.5%, even though both sectors were important in terms of employment and job creation.

To support SME sector, the Government of Pakistan, and the Government of Balochistan are responsible for ensuring its effective betterment. The findings of this research indicate that the governments of Pakistan and Balochistan are both responsible for ensuring collaboration and assistance to support SMEs or cottage industries to improve their activities at both the national and international level. The governments need to empower female cottage industry workers irrespective of cast, creed, religion, or other deliberations. Shah (2012) denied the existence of gender discrimination and inequality at the marketing level and also promoted awareness among merchants regarding the empowerment of women in business because women can make an important contribution to creating business (Shah, 2012). Even though the percentage of women entrepreneurs in South Asian states is less than 13% (Singer, Amoros, & Arreola, 2014), women on the global scale own 37% of all businesses and generate \$29-36 billion USD in South Asian states (VanderBrug, 2013).

Additionally, there is a need for time to locate, encourage and empower women in the field of industries. The present study proclaims the need to utilize more seminars and workshops at provincial and national levels to promote awareness regarding the benefits of cottage industries, as well as to improve the different skills required by female workers in cottage industries. However the findings of this present study show that the women workers were not satisfied with their working conditions due to many factors such as the non-availability of a suitable work place, the non-availability of raw materials, and also a lack of necessary machinery required for use in the production of *ceramics*, *woodcrafts*, *metal crafts*, *lokta*, and *thanka* painting. Furthermore, even if they are provided with these facilities, they still have many other challenges to face. For example, to this, some of the female workers face language problems too, due to which they cannot sell their products at the expected prices. During the discussions in this research, many of the women workers also commented that they have great issues with the marketing of their items. This study exposed that a lack of knowledge of marketing systems, un-skilled workers, the unethical behavior of middle men, the negative attitudes of shopkeepers, and the poor facilities with a lack of electricity and machinery all negatively affect the working level of female cottage industry workers. When the author enquired about the government's plans and policies in relation to their work and industries, most of this study's participants reported that they did not know about any kind of government policy

regarding their activities. This study revealed that due to the significant distance between women entrepreneurs and government authorities, women cannot get loans easily from government organizations.

The results from the assessment of this study's qualitative data reveal that a considerable proportion (23%) of the respondents were illiterate. The findings of this study also show that more than half of the respondents (59%) were married while 33% were single. The remaining 8% of the women involved in home-based cottage industries were widows. Interestingly, more than half of the respondents (58.5%) made their livelihood from their home-based cottage industry. Furthermore, the largest of the ethnic groups among the respondents was the Baloch people, who accounted for 43% of the total. A large majority (72.5%) lived in their own personal home, while 83% of the respondents ran their cottage industry from their home. Most of the respondents (73.5%) had taken a loan from a bank to start their own business. Surprisingly, more than half of the respondents (66%) acquired the skills they used from their forefathers or family members. Further, a high number of respondents (57.5%) believed that they had developed their skills to the best level.

Basically, it can be stated that before starting a cottage industry, the livelihood of most of the entrepreneurs was not good. Before they had their cottage industry, they did not know the value of education, and did not have access to health facilities and healthy nutritional foods. Their socioeconomic situation was also not good before they established their cottage industry; most of them had no assets or personal savings by which they could start some sort of business or those who had small workshops made no profit from them. However, after they had started their own cottage industries, their livelihoods had changed for the better. Now they have permission and the means to get an education and visit either private or government hospitals to receive medical treatment when necessary. In the same way, they are able to afford healthy and nutritious meals, all of which indicates that their socioeconomic condition has improved. Many of them also have personal savings, have paid back their bank loans, have purchased different assets, and have also started their own businesses.

The women who took part in this study have faced many great challenges along the way, such as opposition from family members, abusive words from different people of society, difficulties with the loan process, a shortage of suitable work places, a lack of co-operation from skilled workers, a lack of co-operation from middle men,

and a lack of co-operation from other shopkeepers. Access to different markets at local, national, and international levels was another big challenge for the participants. Indeed, the lack of awareness about marketing and market values resulted in them losing money. A shortage of advanced machinery and even electricity were additional challenges they faced, while there were many other small issues, too.

The results of four group discussions, which were held at three of the participants' homes and at the Boy Scouts Embroidery Exhibition in Quetta, Balochistan, Pakistan, were all the same. Most of the entrepreneurs had the same requirements from the government and responsible institutions in that such institutions should provide assistance with suitable workplaces, skill development centers, marketing methods, machinery, electricity, and access to local, national, and international markets. Furthermore, the women wanted to have a fixed salary as in other professions, while some also wanted to enter national and international markets. In addition, they all wanted it to be easier to secure a loan from state banks and other responsible institutions. The participants also wanted the government to provide them with health facilities while they also desired schooling and higher education for their children. Furthermore, the entrepreneurs had the requirement of baby day-care centers for working women, too.

Table 4. Comparative Analysis Before and After the Cottage Industry

Enterprises	Before Cottage Industry	After Cottage Industry
1: Embroidery	No suitable income.	Annual average earnings of 29,777.
Education	Almost no family support, no encouragement for studies and no interest in admission.	Full support for studies, full encouragement and no interest in admission and higher education.
Health & Nutrition	Almost always used homemade remedies or homeopathic medicines; no government or private hospital or clinics except very rarely in very serious cases; similarly, no good food, meat, milk, fruits, and juices were available.	Visit hospital and clinics both government and private depending on situation; have good food two times a day; eat meat, milk, fruits three to four times in a month and drink juices sometimes.
Economic factors	Very few entrepreneurs had a good economic condition; most of them lived a very rough and tough life. Most had no personal savings, no assets, and no suitable business.	Most of the entrepreneurs made their lives suitable by the help of their cottage industries. They had personal savings, assets, and suitable businesses.
Technical	Psychologically they were without hope due to their rough lifestyle. Most of the entrepreneurs adopted the skills from their forefathers and family members, some learned from NGOs and peers, and very few of them learned the skills from government institutions.	Psychologically they were hopeful about their future. Most of the entrepreneurs improved in their skills after attending different workshops, seminars and exhibitions arranged by different NGOs and government organizations to improve their expertise.

2: Handicrafts	No suitable income.	Annual average earnings of 18,687.
Education	Almost no family support and encouragement for admission and education.	Awareness about the importance of education and full support and encouragement to receive education.
Health & Nutrition	No visits to hospitals and doctors. No medicines, only homemade remedies, or very rarely homeopathic medicines to use. Likewise, no good food, no meat, milk, fruits, or juices.	Visit government and private hospitals and clinics for different health issues. Have mostly good food, three to four times a week have meat, milk, fruits and sometimes juices too.
Economic factors	Mostly a rough economic situation; no personal savings, no assets, and no suitable work to do. Psychologically not satisfied with future prospects.	Availability of basic sources of income with savings for future; have assets and small business. Psychologically satisfied with future prospects.
Technical	The skills adopted from forefathers, family members, NGOs, and peers.	Most of the entrepreneurs improved their skills from workshops, exhibitions and seminars arranged by different NGOs and government organizations to develop their expertise.
3: Decoration pieces	No suitable income.	Annual average earnings of 10,297.
Education	See no value in education. No support or encouragement and no admission to school; only learning the Holy Quran was considered enough.	Place value on education; receive support and encouragement and enroll in school to get an education.
Health & Nutrition	Only in profoundly serious cases, visit government hospitals. Overall no good nutrition.	Visit both government and private hospitals and clinics for health issues. Overall better nutrition.
Economic factors	No source of income, no assets, and no savings; life is very tough psychologically with no hope for future prospects.	Small source of income, little savings, no assets but own small workshop (not much profit).
Technical	Most of the workers adopted the skills from their forefathers and family members. Some of them learned from NGOs and some learned from government organizations.	With the passage of time, their expertise developed and by attending different workshops and exhibitions they learned more skills. Field Survey, 2018

CONCLUSION AND RECOMMENDATIONS

Cottage industries have had a significant impact on the progress and development of Pakistan. The females running the cottage industries in Quetta are comprised of the following ethnic groups: 43% Baloch, 29% Pashtoon and 24.5% Hazara. One crucial factor which was observed and studied during this research was that running their cottage industry was the main occupation for 58.5% of the household heads. In terms of their education, one third of the respondents (33.5%) had only received a religious education while almost one quarter (23%) were illiterate. Of the remainder, 22.5% and 21% had completed primary and secondary education, respectively. Also, worth noting is that 8% of the respondents were widows. Another significant finding from this study was that 73.5% of the respondents had received a bank loan to establish their own cottage

industry, while 23% of the respondents established their cottage industry from the income which they earned from this field. Although this study showed that the SME sector has made a substantial impact in controlling poverty, a better redistribution policy is required to better address the poverty alleviation process. It can be concluded that cottage industries have a significant impact on reducing poverty. This study showed that cottage industries generated high employment, increased the economic growth of the people, and decreased the poverty level among the people in Quetta District of Balochistan. This study also revealed the need for more training centers to produce more skilled women in Quetta City to start more sustainable SMEs with the ability to grow, which is very important for the development of the economy and poverty alleviation in the Province of Balochistan. In addition, in Quetta District, the entrepreneurs are living in the middle of the city as well as in different backward areas of the city due to which they face many social problems, market access and energy crises.

The findings of this study show that, overall, the majority of the entrepreneurs were not satisfied with either the marketing of their products or the actions of the middle men, which they attributed to a lack of support from the government for entrepreneurs and cottage industries. Therefore, it is recommended that the government must work to increase the number of small enterprises and facilitate their establishment and development by supporting female entrepreneurs with systematic planning. It is especially important that women entrepreneurship programs be developed or supported by the government. According to the social structure of Balochistan, demanding work and effective planning are required to promote, motivate, and empower female entrepreneurs to develop a sustainable infrastructure of businesses and cottage industries.

Moreover, the government and responsible institutions must take the necessary steps to address the challenges, hurdles, frustrations, depressions, and irritations faced by female entrepreneurs. In our society, working women face diverse types of challenges, such as harassment in the workplace, psychological torture from home and society, and a higher workload with lower wages. Therefore, there is a strong need for the government to identify and protect the working women from all types of work problems and challenges.

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