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# Store as a Brand and its Impact on Consumer Purchasing Behavior for Consideration

Abdullah Hashmi\* Madiha Nadeem\*\*

## Abstract

*Stores of apparel brands consider a driving force in boosting business and shaping consumer buying behaviors. The purpose of this study was to assess the impact of brand store image on consumer purchasing behavior in Lahore city. This study was conducted by using a mixed-method study design. Two well-known brands of male and female apparel were selected conveniently as a sample of this study. Interviews and focus groups were used for data collection, from managements and stores' staff, which were analyzed thematically. These qualitative results were then used to generate a questionnaire for customers. For this purpose, data were collected from 216 respondents. Quantitative data were analyzed by using SPSS. Results revealed that different strategies used by brand stores for the attraction of their customers while the attributes of stores, elements of the brand, and customer-friendly policies were found important influential factors in determining the purchasing behavior of the customers in this study. The findings of this study can be a source of implications for new store brands and future researchers, by extending the scope of the tool used in this study they can contribute to the literature.*

**Keywords:** Brand image; consumer behavior; retail industry; apparel store.

**JEL Classification:** M 310

## 1. Introduction

Consumers usually prefer uniqueness in products while visiting brand stores. Moreover, they examine some of the qualities of a product before purchasing anything (Schiffman & Kanuk, 2010). This perspective of the buyer about the product is usually linked with some desirable attributes which can fulfill their demands (Assael, 2004).

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So, in this regard, each retailer tries to offer something new in the products to give their consumer an exceptional shopping experience. The retail store needs to describe what is unique, different, and special about their products which makes them better than others. To accomplish this, the retail store has to combine special approaches of branding that draw the customers' attention at the time of shopping. One form of increasingly popular strategy is highlighted by Floor (2006), which is to convert the store into a brand.

Moreover, Floor (2006) indicated that customers positively get inspired when retailers make them see their stores as a brand. For this, the retailer has to do a lot of hard work on many factors comprising the diversity in quality of services and product items, store environment, exterior, attitude, quality in service of sales staff, price range, and the actions required for frequent promotion (Ailawadi & Keller, 2004).

In this regard, Gagliano and Hathcote (1994) emphasized that the atmosphere of the store is very imperative, particularly in fashion houses where customers usually like to utilize their considerable amount of time for shopping. Consequently, the importance of store environment was understood by various retailers in their store setting and numerous investigators started investigating the impact of a tangible atmosphere of the stores on customers' behavior (Turley & Milliman, 2000). This leads to the competition where retailers apply different strategies to get the attraction of customers and to look different from others such as; use of screens, lighting, visuals, videos, music, and fragrances (Marsh, 1999 & McGoldrick, 1990).

So it was explored that store environment can impact the buyer behavior and their views in addition to the general quality of the store, their service standard and distinctiveness in the product (Baker et al., 1994), purchase capacity (Milliman, 1982) and the level of price (Areni & Kim, 1993). Moreover, The importance of return policies for customers was also highlighted by Yarrow (2012). Other important factors highlighted by researchers are price and quality which consumers consider when going for brand shopping (Vranešević & Stancec, 2003). Similarly, the reputation of the retailer associated with the name of the brand is also considered critical (Agarwal & Teas, 2002). Moreover, Jobber (2001) mentioned various factors from the perspective of the customer while studying purchasing behavior such as; prices and quality, advertisements, promotions, brands, and group suggestions.

Keller (1993) stated this phenomenon as a brand image when retailers groups use different strategies to set; their brand position in the market and the perception of people about their brand. This insight usually leads to a positive or negative image of the brand, which can impact their performance. Esch et al. (2006) found that brand image directly affects the purchase decision made by customers. Likewise, Nasar et al. (2012) highlighted companies spend a large amount of their budget for the establishment of their brand image by considering its importance and developing special marketing approaches.

In Pakistan, market research is not considered important or used by various business houses for their products or services such as retail branding in apparel are emerging trends based on very limited research studies. In the past, the consumer was not used to do shopping from retail brands, but now trends are changing due to fast lifestyles and gradual growth of the sale of retail brands. An increase in credit facilities is one of the major causes other than possible causes behind this trend (Carpenter et al., 2005). This study is conducted to study the consumers' purchasing attitude towards branded apparel stores and to reveal the important aspects of apparel brand stores, which they use to capture the customers' attention. The consumer-oriented approach was used to find out the perception of users about their preferences and desires.

In present times, the competition in the market makes it harder and challenging for brands to define the exact demands and desires of consumers. In the context of Pakistan, consumers' purchase intentions and brand store depend on multiple factors, which need to be studied to promote the brand image successfully. Although this topic has been explored by many researchers in western countries (Boutsouki et al., 2008), however, the findings of those studies cannot be generalized in Asian countries. In Asian countries, particularly Pakistan, various private apparel brands are at their initial age of development with a continuous struggle of making their stores successful. In this regard, this study is an attempt to explore the factors that might affect the growth and penetration of private brand stores in Pakistan.

Further, this study can abet the retailers to concentrate on the features of the store image that are necessary for getting consumer's attraction. Additionally, this study is considered an addition to existing literature and might be a source of guidance for future researchers, they can replicate this study with other brands by widening the scope.

### **1.1      *Research Problem and Research Questions***

This study aims to explore the impact of brand stores on consumers' buying behavior in the retail apparel industry by figuring out which possible strategies might impact the consumers' behavior and decision of purchasing. The research questions are:

- What are the approaches that brands are focusing on expanding and maintaining the brand image and consumer attraction?
- Which strategies may be utilized in the future to improve the brand value and image for consumers?

In the quantitative section, this study investigates the possible differences in male and female consumer purchasing behavior.

## 2. Review of Literature

Retailers who call themselves a brand have the luxury to play with the customers' emotions and can develop rational relations. Rational relationships mostly can be achieved through a friendly shopping environment. A retail store can be progressed from just the distributor of products to become a brand that differentiates it from other retailers (Floor, 2006).

Over the most recent few decades, Pakistan has turned out to be the home of various fashion houses and innumerable dazzling local and global brands. The clothing business sector is continually extending, as a result of expanded requests coming from a fashion-sensitive population. The market is responding to the needs of men, women, and kids of various age ranges and offering a wide scope of lines, from easygoing to semi-formal, work, and wedding wear.

According to Jamal (2016), urbanization and changing trends in the spending behavior of consumers boosted the significant investment in the retail business in Punjab. Especially, in this province, the retail business is flourishing in even small towns. Estimates are given by the Punjab Board of Investment and Trade about retail business are approximately \$42bn with yearly sales beyond \$105bn whereas, the State Bank of Pakistan stated that retail trade escalated from \$96bn in 2011 to \$133bn in 2015. After agriculture and industry, it is considered the third largest sector of the economy, contributing about 18% to GDP, and is believed to be the second-largest jobs provider about 17% of the total workforce. With the increase in private label products in the market, whether or not this trend will continue as it is in the favor of the retailer manufacturer in Pakistan.

Researchers study various factors to investigate the customers' purchasing behavior and associated possible variables. In this regard, the term brand image is studied as the confidence placed by the consumers in the quality of products that are produced by the organizations. Pujadi (2010) defined brand image as the psychological aspects of the image or impression built on the subconscious of a consumer through the expectations and experiences associated with a particular brand. So, it creates a good impression of a brand and also develops a personal association with the brands that store in the customer's mind while purchasing products.

Blackwell et al. (2001) defined consumer behavior as a collection of conducts in which they own, utilize and motivate towards products and services. Khan et al. (2012) explained the criteria used by customers regarding their purchasing decision, for instance; prices, characteristics, quality, brand, presentation, consumer easiness and accessibility. D'Souza et al. (2006) specify that having a beneficial experience of purchasing makes the consumer share this experience with others and go again for shopping for the same product.

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Similarly, various factors regarding store environment that can influence consumers perception, regardless of the time and money they invest in the store reported as the color, music, and arrangement of the item displays (Milliman, 1982; Grewal et al., 1998). Baker et al. (2002) categorized these factors further into physical ones such as decor, lighting, design, ambiances such as music and smell, and social elements such as clientele, employees' availability, and the friendly attitude with customers. Stylish presentation of the clothes also nurtures the culture of promotion for consumers in Pakistan Richardson et al. (1996) also agreed and reported that consumers' ratings of brands' quality were higher in the conditions when they found a store aesthetically and physically more satisfying. Levy et al. (1998) recognized the significance of store environment as a tool to sustain in the market. In the beginning, only some selective community of consumers can reach the branded clothes, but nowadays clothes are accessible to the common people too (Rezvi, 2012). Especially, outlets of various brands provide the platform to the target consumers to get a variety of clothes that remain available throughout the year (Muzaffar, 2012). Similarly, several retailers have extended their services by placing online orders through the use of websites and other mediums, which made the reach of these brands approachable to many consumers (Taha, 2012; Muzaffar, 2012).

Additionally, other possible factors which might influence consumers' intention are personal motivation, attitude, values, needs, personality characteristics, socioeconomic, cultural background, age, sex, professional status, and social influence exerted by family, friends' colleagues, and society as a whole (Sivanesan, 2014). Advertisement is also studied as an important tool used by the business group to produce the positive image of their brands (Driessen, 2005) and usually, this attracts the youth more. Shoaib et al. (2012) also found the connection between the behavior of consumers, advertisement and brand image.

### **3. Methodology and Research Design**

The mixed-method design was used to investigate the different aspects of this study.

### **3.1      *Population and Sample / Sampling design***

This study was conducted in Lahore, and collected data were limited to two selected apparel brand stores; Sapphire and Equator. Data was collected from only two approachable outlets of these brands due to convenience, time, and financial restrictions. Additionally, data of this study were collected from multiple sources: from the salesperson of those stores to understand their interaction with consumers and other policies, the management of that brand was also contacted to gain information about approaches used at this level for setting their brand image and getting consumers' attraction and at the end consumers were also contacted to understand their background, perceptions, and attitude towards brand and products.

Their management and staff members were also then purposively selected for focus groups and interviews. Only those respondents from sales and management staff were selected who had at least two years of working experience. For the quantitative section, a sample of 216 respondents was taken conveniently.

### **3.2      *Tool for Data Collection***

Focus groups, interviews were conducted with the management and sales staff of both selected brand stores, whereas self-constructed questionnaires were used for data collection from consumers.

### **3.3      *Procedure and Data Analysis***

The primary data was collected by conducting four focus groups with the 5-6 sales staff from two branches of Sapphire and Equator. Focus groups provided insight into staff behavior and attitude towards their brand and store in a limited time. Furthermore, four interviews with the management of these brand stores were also conducted. These focus groups and interviews were conducted after taking informed consent. Field notes were taken along with the recording.

The gained data were then transcribed for analysis. Themes and codes were generated for the construction of the item in order to study the purchasing behavior of customers. For this purpose, a five-point Likert scale comprised of 25 items was created and their scoring is from 5 to 1 ranging from strongly agree to strongly disagree. These 25 items covered the four factors, emerged as a result of qualitative analysis, which was strategies, attributes of stores, elements of brands and customer policies. Additionally, questions to demographics were also included in the questionnaire. Survey data were analyzed by using inferential statistics.

### 3.4 Variables

Consumer behavior is defined by Blackwell et al. (2001) as a set of acts in which they get, use and decide and incline towards products and services. Whereas, demographic variables include gender, age, personal status, and income.

## 4. Results

Table 1  
*Respondents' Demographics*

Variables	N	%
Gender		
Female	108	50
Male	108	50
Age		
Less than 20	34	15.7
20-30	154	71.3
31-40	21	9.7
More than 40	7	3.2
Personal Income		
Less than 50,000	123	56.9
50,000-80,000	57	26.4
Above 80,000	34	15.7
Missing values	22	10.2
Personal Status		
Student	123	56.9
Professional	77	35.6
At home	15	6.9
Others	1	.5
Total	216	100

### 4.1 Quantitative Analysis

Table 2  
*Descriptives of factors: Strategies used for customers' attraction, Brand elements, Store attributes, and Customer related policies:*

Factors	Mean	SD	SE	Minimum	Maximum
Strategies	27.10	4.91	.334	9	40
Elements	20.22	3.12	.212	5	25
Attributes	27.50	4.89	.333	7	35
Customer policies	20.03	3.24	.220	5	25

The range of scores of factors, strategies used for customers' attraction was 9-40 against a possible range of 8-40 and the mean score is 27.10 with a standard deviation of 4.91, range of score of elements of the brand was 5-25 against a possible range of 5-25 with a mean 20.30 and standard deviation was 3.12 and the range score of store attributes was 7-35 against a possible range of 7-35 with mean 27.50 and standard deviation 4.89. Whereas, the range of score of the factor customers' policies were found 5-25 against the possible 5 -25 with a mean of 20.03 and standard deviation 3.24. The mean of all factors was taken as the base to divide the scores of respondents into three categories; less than mean score, mean score, and more than the mean score to identify the factors, which influence the purchasing attitude of the respondents.

Table 3  
*Score details*

<b>Factor</b>	<b>N</b>	<b>%</b>
Strategies		
Less than Mean	91	42.13
Mean	20	9.25
More than Mean	105	48.61
Elements		
Less than Mean	72	33.33
Mean	38	17.60
More than Mean	106	49.07
Attributes		
Less than Mean	74	34.26
Mean	18	8.33
More than Mean	124	57.41
Customer Policies		
Less than Mean	87	40.27
Mean	31	14.35
More than Mean	98	45.37

The results showed that near to half, 48.61 % of the respondents scored more than a mean, on the items given as the strategies used by the brands to attract the customers. Similarly, the majority of the respondents, 49.07% scored more than a mean score in their preferences towards elements of brands. Likewise, more than half, 57.41% of the respondents scored more than a mean on the factor marked as attributes of the store mentioned by brands for their customers. In the end, 45.37% of the respondents scored high on the items made to study the customers' purchasing attitude due to policies offered by different brand stores for their attraction

Table 4

*Independent sample t-test measuring the Gender Difference in Strategies, Elements, Attributes and Customer Policies*

Factors		Mean	SD	t	p
Strategies	Male	28.21	4.77	-3.40	.001*
	Female	25.99	4.82		
Elements	Male	20.45	3.06	-1.06	ns
	Female	20.00	3.19		
Attributes	Male	27.88	4.85	-1.15	ns
	Female	27.12	4.92		
Customer policies	Male	20.35	3.18	-1.45	ns
	Female	19.71	3.29		

\*Significant

The analysis showed that the mean of the male respondents found greater on the factor of strategies than the female respondents living in Lahore with the significance level of 0.001  $p < 0.01$ , which indicates the real difference between the two groups in their preferences towards the strategies used by brand stores for their attraction. However, significant differences did not find in factors such as elements (of brands), store attributes, and customer policies.

## 5. Discussion

In this study, the impact of brands' store image on consumers' buying behavior in the retail apparel industry was studied along with the factor which might influence their behavior. Demographic data about respondents were also collected to understand the characteristics of the respondents (Gender, Age, Income, and Personal Status). Data for this study were collected in two stages. For the qualitative section, staff and management of two brands (female and male) were purposively selected whereas, the stores of these brands were conveniently selected. The convenience sample was used by many previous researchers (Umbreen & Rashid, 2012; Vahdati & Mousavi, 2016), whereas simple random was used by Tariq et al. (2013). The survey data was analyzed by using t-test and descriptives, whereas previous researches used the correlation, descriptives, and regression test (Umbreen & Rashid, 2012; Tariq et al., 2013).



These brands were Sapphire and Equator. The management of these stores shared the following details about their brands: the Equator as one of the main male apparel brands has been present in the market since 2005 but working as a wholesaler/shopkeeper. Initially, it was difficult to estimate the market value of their products due to the wholesale business, so in 2015, it properly ventured into the retail business and later terminated its wholesale business operations. In the beginning, they were importing their fabrics mostly from China and Tukey but the Equator is now doing 50-60% of their manufacturing and has decreased 40-50% of their import.

It has been working on establishing its brand name and identity for the past 2-3 years but, its consumers were aware of this for the last 8 to 9 years. This brand is now working with 16 stores. Some of the Equator (3-4) stores are flagship stores with 10-22 people working in these stores whereas the regular stores have 4-6 people working in them.

Sapphire is an emerging known female clothing brand. Its first store was launched in 2011 then re-launched on 6th December 2014. They have 6 stores in Lahore with almost 400 employees. They claim themselves as competitors of Nishat and Khaadi as they are considered one of the top brands. The advantage they claim to have is in-house production from raw to finish ready to wear.

The qualitative analysis revealed four themes: strategies used for customer attraction, attributes of stores, elements of the brands, and customer policies. These themes were highlighted by staff and management of these brand stores which they consider important for influencing the purchase decision of their customers. This study explored the following strategies used by both brand stores for their customers' attraction; spending more on products' quality than marketing, decor, outdoor marketing, use of social media for promotion and facility of placing an online order, use of the technology for sending promotional messages SMS (direct marketing, responses to customer needs, print media (catalogs), and availability of many branches for their customers. As one of the staff members said during focus groups:

Sometimes our customers ask us about the décor instead of taking an interest in our product and they appreciate it..... *the majority of our regular customers visit after receiving messages about new volumes, but mostly come after getting messages about sales.*

Similarly, both brand stores also stated the following attributes which they were using in their stores for their customers; uniformity in stores themes focus on display presentation, large stores with good ambiance (sitting area, playing area and cafeteria, soft music in the background), as one of the Managers mentioned during the interview: *"We sapphire perhaps only apparel store who has a cafeteria inside Store"*.

Other mentioned attributes were; Lights direction on products, display with complete background combination, friendly environment, enough staff for the service of customers, always availability of the variety of products with active and enough sales staff in uniform with their name tags. These findings are also supported by the various previous studies (Ailawadi & Keller, 2004; Gagliano & Hathcote, 1994; Turley & Milliman, 2000; McGoldrick, 1990; Marsh, 1999). When they were asked to describe the main elements of their brand, during the interview they reply: *“Our logo works like word of mouth”*

The following elements were stated by the staff and management of both stores; logo Identity symbol, uniqueness, no comprise on the quality of product, customer service and consider their customers as, “word of mouth”. These results verified the findings of many previous pieces of research (Baker et al., 1994). Regarding customer-related policies, the following policies were emphasized by the management and staff of both stores: provision of claim and change item services with flexibility, always looking for customer feedback along with welcoming behavior of sales staff for their customers. As they mention during the interview:

*“Customer is always king... our customer policy is different from others we claim on the spot and our claim time is more than other brands even after 30 days if customers want to claim, and we have that product in our stock we feel no hesitation to accept that claim”*

This finding is supported by Yarrow (2012). This is the most interesting finding as little literature was found in this regard. This theme can be explored further in the future. The quantitative analysis of these factors verified that the majority of the respondents scored high in the items indicating purchasing preferences due to the strategies used by store brands for customer attraction, attributes of stores, elements of the brands, and customer policies. Additionally, it is revealed that male customers are attracted more due to the strategies used by the store brands as compared to the female customers which are supported by (Sivanesan, 2014). However, gender differences were not found in other themes. The most plausible reason could be that the majority of the respondents in this study were students. Other reasons could be individual differences and other variables which are not included in this study.

The above results show that consumers' buying behavior is mostly based on the strategies, attributes of stores, brand elements, and customer policies used by brand stores in this study. The gender of the customer is also found as an important factor that can impact the purchase intention in this study. However, in this study, qualitative data were taken only from two brand stores, therefore that the results could not be generalized to the other brands because some other factors affecting customers' behavior of purchasing may differ in other cases. Hence, the scope of this study can be broadened in the future by taking a large sample and adding other brand stores to increase its generalizability.

### 5.1 *Future Implications*

It is suggested to future researchers to apply the model that emerged in this study for other brand stores to make comparisons and to study the differences. In the light of the findings, it is suggested that other stores that are planning to launch their products, should focus more on the factors which could impact their customers' purchasing intention too as found in this study. Furthermore, the tool developed in this study can be further developed after establishing its norms, reliability, and validity as an indigenous tool for future researches and as a contribution to the literature.

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# Income Diversification by Agro-Pastoralists in Cholistan Desert Punjab, Pakistan

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## Abstract

*The pastoralists are economically dependent upon livestock for their income which includes their herds of livestock and the bi-products produced and sold. These nomads keep moving in search of food and forage so they do not completely destroy the natural resource of a particular area. During their journey of searching water, sometimes make them closer to the agricultural land near towns where they used to earn through off-farm activities which include the income earned through their unskilled labor activities. Present study employees the determinants of coping strategies which add in the income diversification decisions by pastoralists. Data was collected from 500 pastoralists' households in the Cholistan desert of Punjab, Pakistan. Results reveal that 56 percent of pastoral households were employed in other income diversification strategies along with livestock rearing activities. Agriculture farming was the most adopted coping strategy followed by labor activity. The multinomial probit regression was employed in this study for analysis. The marginal effects reveal that the variables like age, education of the pastoralists, rising expenditures of the households, number of small animals owned by the household, dependency ratio and higher number of earning members are the driving factors for participation in all income diversification strategies. Likewise, numerous income diversification strategies should be introduced so that agro-pastoralists can add in their income smoothly. Moreover, low interest and soft condition credit arrangement schemes should be initiated for the marginalized population of the Cholistan desert to start their own income-generating sources. The role of government and NGOs for infrastructure improvement is also envisaged which can improve the living of the population.*

**Keywords:** Cholistan desert; income diversification; livestock; bi-products; multinomial probit regression.

**JEL Classification:** J100, D33, E 250

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## 1. Introduction

In rural Pakistan, especially in the desert areas livestock rearing stands as an important proxy of asset holding. This serves as a regular source of earnings for families. This sector has gained importance since it has got status of major sectors in Pakistan agriculture. The livestock sector has employed 35 million rural people in the country (Akhtar et al., 2013). Pakistan lies in the neighborhood of India which is the world's top milk producer and Pakistan got a position of fifth largest in this regard (Government of Pakistan, 2006). The expected demand for livestock seems to increase in the future due to the increase in population. Improvement in the livestock sector can fulfill the calcium and protein requirements of the increased population. The calculated income elasticity of demand for meat and milk is greater than one (Farooq & Ali, 2002). The livestock farmers in the Cholistan desert are not only reliant upon animal husbandry but also acquire land so are called agro-pastoralists. These agro-pastoralists are a crucial part of Pakistan's economy. Their importance in terms of farm earnings along with their risk-averse behavior to add off-farm income in household livelihood can be discussed in detail.

Farming households are a vital part of the agriculture and livestock sector in all countries of the world. The history of the agriculture and livestock sector is as old as the history of mankind is. Many policymakers kept focusing on farming and little attention is paid to off-farm activities. Factually, farming is a complex system but its associated income suffers many fluctuations. Farmers try to cope with the risk arising due to fluctuations in income. Historically, farmers kept focusing on agriculture and livestock for their income and their perception was not to rely upon off-farm activities. Thus, the policymakers only paid attention to the income earned through farming whereas off-farm income remained neglected to be studied. However, the marginal farming households are now diverting their attention towards off-farm activities (Ping et al., 2016). It is indicated that almost half of the rural households' income is derived through off-farm activities in many developing countries of the world (Reardon, 2010). It is anticipated that increasing population and scarce farming sources will increase the off-farm income in rural households (Nazir et al., 2018).

Quite considerably, income diversification is a rural, farming household's strategy to cope with the diminishing marginal returns to farm labor (Nin-Pratt & Mc Bride, 2014). Moreover, income diversification reduces risks associated with farm income and fulfills the rising basic needs of farming households (Estruch et al., 2013). Nonetheless, non-farm income does influence the farm income, as the earnings from non-farm could be utilized on the farm at the time of need and timely benefits can be reaped (De Janvry & Sadoulet, 2001). Hence, off-farm employment is a self-guarding pillar to fulfill household needs (Alasia et al., 2009). Nevertheless, off-farm income is a push factor to boost the rural economy because it acts as a supplementary income source. Off-farm income is significantly adding to farm income (Corsi & Salvioni, 2012). Furthermore, it stabilizes variability in farm income.



The creation of multiple income sources through farming households is called income diversification (Minot et al., 2006). The number of income sources each household acquires at a time is the proxy indicator for income diversification which reflects the number of income-generating activities. In this process farming households increase their monetary rewards from off-farm activities. Likewise, the share of income earned from off-farm activity highlights the vitality of off-farm income in a household's budget (Rizwan et al., 2017). Income diversification typically relates to upsurging the household livelihood in order to avoid the uncertainties associated with farm income.

Marginal farming households have more probability to attain risk-averse behavior and acquire diverse livelihood sources than richer ones (Kahan, 2013). Keeping in view the determinants of diversification, the variables like the use of credit, size of household, gender of household head significantly affect the decision to earn from off-farm activity (Oluwatayo, 2009). Additionally, the factors like age, gender of household head, education of household head, farm size significantly affect the non-farm earning and its impact on farming households' living standards (Awoniyi & Salman, 2008). Those households are more prone to poverty and living in vulnerable conditions which did not earn from off-farm income sources than those farming households that are involved in off-farm income-generating activities (Nazir et al., 2018).

The objectives of the study are twofold: first, to highlight the determinants of income earned through different sources for incorporating the concept of sustainable livelihood. Second, to explore the income diversification strategies which are adopted by agro-pastoralists to prioritize income sources other than livestock rearing, in Cholistan desert Punjab, Pakistan.

## **2. Study area**

Desert covers one-fifth of Earth's land which is geographically 33.7 million square kilometers and almost 1500 million people are residing in them (Brown et al., 2008). The estimated population of the Cholistan desert is 229071 persons with 32140 households, Cholistan desert of Punjab, Pakistan is one of the large deserts in the world and is considered the driest and hottest sandy desert of Pakistan (Ahmad et al., 2012). This desert (Cholistan) is divisible into two demographic regions. The northern area covers the area about 7770 km<sup>2</sup> and the southern region covers 18130 km<sup>2</sup>. Both areas are called lesser and greater Cholistan respectively. The outskirts of the desert are thickly populated than the interior desert. The people of the desert are predominantly pastoralists and practice a nomadic-lifestyle for centuries (Baig et al., 1980).

Generally speaking, economically marginalized people live in the deserts of developing countries and do not have access to basic facilities of life which mainly include freshwater, healthy food, etc. The residents of the deserts also face numerous environmental

challenges (Manoli et al., 2014). The inhabitants of the Cholistan desert are directly dependent upon livestock keeping as their main livelihood activity. The population growth and changing socioeconomic setup are letting them adopt the other coping strategies as the prevailing subsistence livelihoods are under serious threat (Nagmay et al., 2013). Most of the people living in the Cholistan have adopted an agro-pastoral production system and are pursuing a nomadic lifestyle. Agriculture land is adopted by many landless people which is mainly irrigated through rain-fed water. Rainwater is collected in manmade ponds (Kunds) or is locally called 'Tobas'. The people who have adopted a nomadic lifestyle, are landless people, whereas the agro-pastoralists acquire the piece of land. The major source of animal feed in the study area is rangelands and the water requirements of animals are met through 'Tobas' or wells.

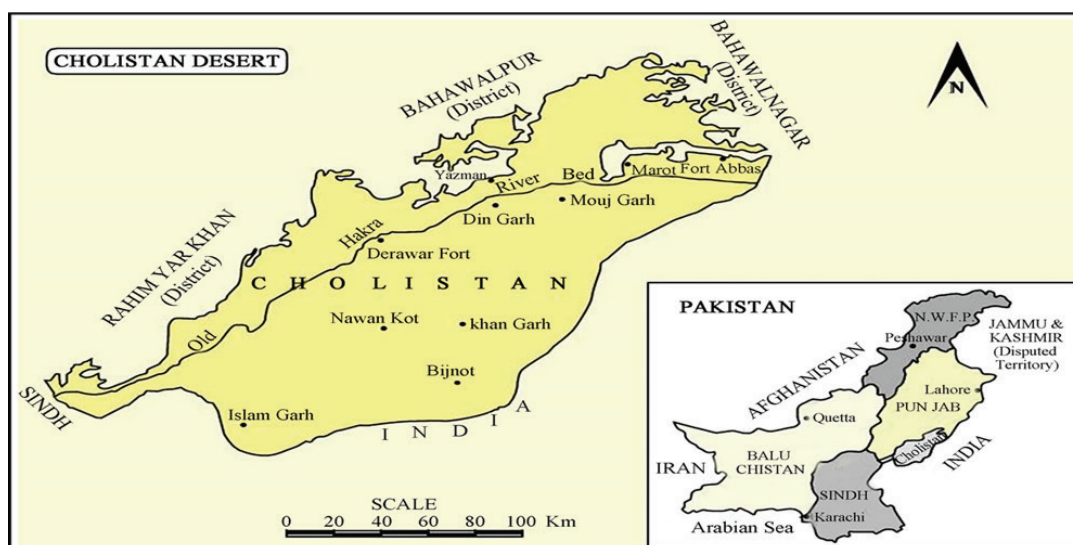


Figure 1: Map of Cholistan

Source: Adopted from (Malik et al., 2017)

The movement in the desert is through camels and jeeps because of no road network in the area. The connectivity of different regions is possible through sandy tracks and routes (Akbar et al., 1996; Arshad et al., 1999). The pastoralists keep migrating throughout the year in search of food and forage. Pastoralists cover many kilometers per year in search of food for livestock.

The agro-pastoralists of the area have their close connection with agricultural land, which is sometimes partly or completely irrigated through the canal irrigation system. The predominantly nomadic people are usually landless or acquire barren lands, so their central activity remains livestock rearing with partial involvement of agriculture-based income (tenant, cotton picking, wheat harvesting, etc.) and off-farm income activities. (GOP, 2012)

challenges (Manoli et al., 2014). The inhabitants of the Cholistan desert are directly dependent upon livestock keeping as their main livelihood activity. The population growth and changing socioeconomic setup are letting them adopt the other coping strategies as the prevailing subsistence livelihoods are under serious threat (Nagmay et al., 2013). Most of the people living in the Cholistan have adopted an agro-pastoral production system and are pursuing a nomadic lifestyle. Agriculture land is adopted by many landless people which is mainly irrigated through rain-fed water. Rainwater is collected in manmade ponds (Kunds) or is locally called 'Tobas'. The people who have adopted a nomadic lifestyle, are landless people, whereas the agro-pastoralists acquire the piece of land. The major source of animal feed in the study area is rangelands and the water requirements of animals are met through 'Tobas' or wells.

### 3. Sampling and data collection techniques

The Cholistan desert is spread over three districts of Punjab, province of Pakistan which are Rahim Yar Khan, Bahawalpur and Bahawalnagar. The collection of primary data is made through focus group discussions (FGDs) and structured questionnaires. In the first stage, cluster sampling technique was applied and 20 clusters were selected from the Cholistan randomly which ranges upon three districts of Punjab. In the second stage, a systematic random sampling technique was applied to select the households with a random start. Under the systematic random sampling technique, 25 households were selected from each cluster. Data were collected by trained enumerators through a structured questionnaire. Furthermore, a questionnaire was also pre-tested in the field for quality improvement in the survey and to avoid any missing data and relevant attributes. Different questions related to various household characteristics and about income diversification strategies to involve in other than livestock rearing activity were asked during the survey which was conducted from April to June 2019.

#### 3.1 Econometric Approach

The theoretical underpinnings of the study originate from the decision-making theory (Hill & Kau, 1973). Furthermore, the factors affecting the participation of agropastoral households in two more income-generating activities are determined by the multinomial probit model (Xiaoping et al., 2007). In this case the outcome variable  $Y_i$  is polychotomous variable revealing the number of off-farm activities,  $Y_i = X_i' \beta + \varepsilon_i$  equation (1)

$Y_i = (1 \dots m)$  which means  $i$ th agro-pastoral household ( $i = 1 \dots n$ ) whereas  $X_i'$  is a  $1 \times k$  vector of variables that affect the off-farm activity preference.  $\beta$  is the  $k \times 1$  vector of unobserved parameters while  $\varepsilon_i$  is the error term. The Stata statistical software is used to estimate the unknown parameters in equation (1). The pastoralists of the Cholistan desert sometimes do acquire land in the outskirts of the desert and earn income from agriculture

activity. Purposefully, the governmental agencies allot land to pastoralists in different phases which are portrayed in the table (1). The descriptive statistics of the variables are given in Table (2) whereas the composition of off-farm activity involvement is depicted in the table (3).

### **3.2 Variables with their Specifications**

#### **3.2.1 Dependent Variable**

The negative externalities can be harmonized through diversifying income sources (Ullah et al., 2015). The present study reveals that pastoralists adopt the off-farm income-generating activities which are other than livestock rearing, only to manage the discrepancies in household income. It takes the value 1 if the household only depends upon livestock for household livelihood which is also the reference category for the multinomial probit model. The value 2 is assigned when the pastoral household adopts agriculture as earning activity along with livestock whereas attribute 3 is assigned to those households who acquire livestock, agriculture and also perform some labor activity.

#### **3.2.2 Independent Variables**

The questionnaire contained the demographic, social and economic attributes of pastoralists' households. It is depicted that age, gender of household head and education of household head significantly affect pastoralists' decisions to become the potential contributor in risk coping strategies (Abid et al., 2016). Lesser income or high expenditures of households also significantly affect the decision to move towards risk coping instruments (Cohen & Siegelman, 2010). A larger farm size shows a prosperous family especially when the land is not barren but cultivable in the desert area leads to lesser risk management connotation (Ullah et al., 2015). Several dependents and earning members in the pastoral household do determine the decision of pastoral household to fortify the household livelihoods by adding through off-farm income activity. The higher number of earning members provide labor for other earning activities (Beyene, 2008). The distance to transport pick-up point affects the willingness of labor to go to the nearby town to perform labor activities (Iqbal et al., 2016). Livestock heads either in small or large animals are the core assets of agro-pastoralists in the Cholistan desert. Livestock is a shock-absorbent of these households and can be used for generating cash at the time of need (Bekele & Drake, 2003)

## **4. Results and Analysis**

Nomads always give high value to their livestock and those are usually used as an asset and are the predominant determinant of a person's status in the nomadic lifestyle. All livestock is based upon indigenous breeds as it is the only breed that suits the prevailing temperature and environment in the study area (FAO, 1993). The income of females is also an

integral and indigenous part of family income which is generated through livestock bi-products. The pastoralists earn in fairs through their livestock and move it to the places for such earnings. The bi-products sold by pastoralists to the middleman or the nearby clan are usually under-rate than the market rate. The livestock sector enhancement can uplift the socio-economic conditions of the area. People seasonally migrating to lesser Cholistan also participate in cotton picking and wheat harvesting otherwise females remain busy in livestock rearing and preparing the bi-products of it. The livestock herd owners sometimes also own land-holdings in lesser Cholistan. The pastoralists avoid shocks in their livestock-based income through agriculture farming and other off-farm labor activities.

Table1

*Land Allotment policy*

<b>Scheme</b>	<b>No. of Allottees</b>	<b>Area Allotted (Acres)</b>
Shahi Muzarian Scheme Since 1950-51	170	8500
Grow More Scheme since 1959-60	2091	31041
20-years Temporary Cultivation Scheme Since 1970-71	2038	25475
15 Years Temporary Cultivation Scheme	11598	144112
Years Temporary Cultivation Scheme since 2000	4556	57075
Allotment Balloting 1983 ordered in (2005)	245	3063
Area reserved for Army Welfare Scheme	133	2390
Agri Graduate Scheme (2010)	05	100

Source: Cholistan Development Authority

The Cholistan Development Authority (CDA) and Revenue Board of Punjab set the rules to allot and lease out the land to the peasants of Cholistan. The CDA has been allotting the cultivable land to pastoralists under the guidance of the Government of Punjab since 1950 to date through different allotment schemes which are presented in table-1.

Table2  
*Descriptive statistics*

	<b>Variables</b>	<b>Unit</b>	<b>Mean</b>	<b>SD</b>	<b>Max</b>	<b>Min</b>
Household attributes	Age	Years	39.01	7.318	62	22
	Education	Years	1.20	1.43	Higher Secondary	Illiterate
	No of Children	Numbers	4.33	1.713	10	0
	Dependents	Numbers	7.144	1.86	13	3
	Earning Members	Numbers	2.213	.774	5	1
Income Sources	Livestock Income	PAK Rupees	146966	88320	580000	0
	Livestock Bi-Product Income	PAK Rupees	151709	112208	714000	12080
	Land Income	PAK Rupees	55113	120315	920000	0
	Off-Farm Income	PAK Rupees	34300	61964	200000	0
Assets	Farm Size	Acers	2.908	3.874	16	0
	Livestock Heads (Large)	Numbers	25.471	19.556	105	0
	Livestock Heads (Small)	Numbers	19.944	31.742	225	0
Other Attributes	Expense on Livestock diseases	PAK Rupees	913.33	1613.639	7000	0
	Mortality of Livestock Heads	Numbers	1.48	1.787	10	0

Source: Author's survey Results, 2019

The concept of sustainable livelihood was declared in the advisory panel of the World Commission on Environment and Development which aimed to assist the poor in achieving improvements against poverty indicators (Dixon et al., 2013).

The total human population in the area is 229071 persons. The population consists of diverse tribes and clans acquiring dissimilar languages and traditions. These people migrated from different regions of the sub-continent long ago. In the study area, the average age of respondents is 39 years' average education in years is primary. The respondents are not acquiring education and 53.8 percent reported for no education while 8.5% reported for below primary education and 14.2%, 16.5% and 4.5% reported for primary, secondary and

higher secondary education respectively. Only 1.5% reported for technically educated. The average number of children in the study area is 4.33 while the average no of dependents is 7 persons per family. Farmers in the study area responded to preferring large family sizes to add in the family labor. As the residents of the area are nomadic in their style so getting children admitted to schools and educating them does not entail plausible. They make their children involved in economic activities so they seem uninterested in getting the children educated. A few percentages also reported poverty to be the main cause of low or no education which again primarily involves the reason of children to be economically active at household levels.

Since childhood children remain involved in collecting firewood for cooking purposes as a source of energy and involved in domestic activities. As they grow they are kept busy taking care of livestock and arranging fodder for them as it is the main source of income for pastoral families. In adulthood, they sometimes perform off-farm activities in nearby towns where they stand as unskilled labor or are sometimes accompanying their livestock in greater Cholistan with their elders so acquiring education remains at stake. They are poor in their health due to the low quality of water and are also malnourished. It is overt from the study that 30% of families are nuclear but the mainly prevalent family system is joint and 70% of families in the sample reported that the family system is joint.

Moreover, the income diversification strategy was adopted by respondents and almost half of the population reported acquiring land. As people are living in a joint family system and are allottees of a piece of land through Cholistan Development Authority (CDA) and these allotments are near canal belts adjacent to the desert belt. Mostly these people grow wheat, cotton and partly fodder for animals. Crop yield remains low due to a lack of farm inputs and water shortages. Average farm income is Pak RS 55113/- per annum and average off-farm (labor) income is Pak RS 34300/- per annum so they mostly rely upon their livestock herds for their income and the income earned through annual sale of livestock is Pak RS 146966/- while the average annual earnings from livestock bi-product is Pak RS151709/- Almost one-fourth persons reported for off-farm income which meant they were involved in unskilled labor activities.

Along with the agriculture activity they used to keep participating in labor-based activities like plaster roof making bricks making and these people are not very much keen on finding the economic activity which can add to the financial budget of the family but mainly rely upon their livestock herds. The average land reported by interviewees was 2.8 acres. They used to sell animals annually and keep selling animal bi-products to finance the day-to-day requirements of the family. They keep a few animals in the irrigated area with a few family members while taking the rest to the greater Cholistan with 2 to 3 family members in search of food and fodder (Akhtar et al., 2013). The average herd size for large size animals is approximately 25 and the average herd size for small animal heads is approximately 19 in the Cholistan desert.



The herd of large size animals includes cows and camels while the small animal's heads include goats and sheep. The annual expense upon the livestock disease is Pak RS 913/- which is a meager annual amount of money to be spent upon. The disease is also reported for small and large animals in the desert area which includes Foot and mouth, Black quarter, Warble fly and Ticks for large animals while small animals used to suffer PPR (Peste des Petits Ruminants), CCPP (Contagious Caprine Pleuropneumonia) and Enterotoxemia. Government is providing its medical veterinary services for livestock through dispensaries and most of which are mobile to help in vaccinations while a helpline for the report is also established in the year 2015 for the support of residents. PPR is mostly controlled in the last three years but there is a complaint about other prevailing diseases in the area. Residents of the area seemed fairly satisfied with the veterinary services provided by the government.

Hence, livestock remains the primary occupation of desert residents so they also focus upon the livestock bi-products. They used to sell milk and butter in the livestock bi-product markets. They used to sell the products to a middleman at an underrate than the market rate so the middleman can share the income also. Livestock mortality is also reported in the area. On average 1.48 animals, mortality is recorded per herd in the last year. Drought is also causing the death of livestock units in the rangeland of the desert. 70 % of respondents reported the death of animals due to drought consisting of both water and forage shortages. The rangeland of the study area is around 2.6 million hectares and the livestock population in the study area is 134798 which has a demand of 344409 tons for dry forage but the available forage is 117896 tons creating a shortage of 226513 tons (Akbar et al., 1996). This shortage is increasing day by day and the livestock population may suffer severe degradation which is a threat to the livestock population in the area.

Table 3

*Composition of pastoralists adopting different income management strategies*

<b>Occupations</b>	<b>Frequency (N)</b>	<b>Percent (%)</b>
Livestock Only	194	43.1
Livestock and Agriculture	132	29.3
Livestock and Labor	124	27.6
Total	450	100.0

Table 3 provides the proportion of pastoralists using different risk management tools or coping strategies measured in this study. The multinomial probit estimates emphasized different explanatory variables. The most attractive strategy after involvement in livestock rearing is agriculture which is further followed by labor activity to be adopted as a coping or risk management strategy. These strategies are managed for income diversification by pastoralists in the study area.



Income diversification involves a process of creating multiple income sources (Minot et al., 2006). The proxy indicator in this study is the number of sources of income for each household studied and is the reflection of income-generating activities. Sometimes the time spent upon such income-generating activities other than the sole source of income or the income earned through such sources highlights the off-farm income in household livelihood (Barret et al., 2001; Rizwan et al., 2017). Thus, farmers select a new activity to avoid the risk of weather shocks (Kahan, 2013; Harvey et al., 2014).

Table 4

*Multinomial Probit model estimates for different income coping strategies*

Independent Variables	Agriculture	Marginal Effects	Labor	Marginal Effects
Age	-0.109*** (0.0416)	-0.0076*** (0.0017)	0.203*** (0.0647)	0.0069*** (0.0015)
Education	0.446** (0.223)	-0.029** (0.013)	4.676*** (0.986)	0.1269*** (0.0214)
Gender	0.791*** (0.284)	0.0399** (0.021)	-0.0816 (0.487)	-0.0109 (0.0163)
Distance to transport pick up	0.00275 (0.00288)	0.00035 (0.00022)	-0.0200*** (0.00710)	-0.00059** (0.0003)
Ln annual expenditures	5.504*** (1.382)	0.236*** (0.044)	3.290*** (1.152)	0.0325 (0.0293)
Ln livestock income	-1.226*** (0.423)	-0.039** (0.017)	-1.882*** (0.429)	-0.0396*** (0.0083)
Ln Agriculture income	0.476*** (0.0804)	0.024*** (0.0020)	-0.000124 (0.969)	0.0052** (0.0024)
Large animals	-0.0515*** (0.0127)	-0.0013 (0.00085)	-0.114** (0.0494)	-0.0026*** (0.0010)
Small animals	-0.0166*** (0.00549)	-0.0016*** (0.00042)	0.0676*** (0.0157)	0.0021*** (0.00053)
Dependency ratio	-2.965** (1.395)	-0.226*** (0.068)	7.313* (4.418)	0.2386** (0.0967)
Earning members	1.197*** (0.377)	0.069*** (0.0168)	-0.911 (0.817)	-0.0388*** (0.0149)
Constant	-51.66*** (12.62)		-40.49*** (11.46)	
Wald $\chi^2$	179.94			
Log-likelihood	-438.13			
Prob > $\chi^2$	0.000			

Note: Standard errors are given in parenthesis. \*\*\*, \*\*and \* indicate the significance level at 1, 5 and 10 % respectively

The risk aversion behavior of households in the study area is observed through involvement in the economic activity other than livestock rearing. The uncertainty attached with livestock rearing in the study area is drought and diseases which cause livestock mortality. Natural hazards in the form of droughts occur in desert areas. Historically, the intense spell of drought occurred from 1999 to 2002 which caused huge destructions. This spell of drought caused 120 deaths and affected 2200,000 people in Pakistan (Middleton, 2009). The mortality rate became high in drought conditions and led to malnutrition and lack of water which caused deaths (Schmidt & Doerre, 2011; Khan & Ali, 2015; Ahmed et al., 2004). Moreover, the main factors for farmers' participation in off-farm work are more benefits with lesser risk of investing in other sectors (Killic et al., 2009; Kotu, 2014). The income earned from agriculture and land acquired by pastoralists positively influence the decision to maintain the coping strategy to generate income other than livestock (Nin-Pratt & MCBride, 2014). It is an overt fact that farmers in Asia diversify from low-value crops to high-value crops and keep themselves involved in other farm activities to boost the livable income (Pingali, 2007).

Results obtained from multinomial probit regression are presented in table 4. The test of goodness of fit is realized satisfactory. The majority of the variables show significant results in both activities (agriculture and labor activity) other than livestock rearing. The coefficient of age is significant and negatively affects the agriculture to adopt as a coping strategy while it affects positively when labor activity involvement is materialized. Further, these results coincide with other studies which showed that age has a negative association with the adoption of diversified income (Iqbal et al., 2016; Yusuf et al., 2016).

The coefficient of education is significant and positive in both coping strategies. Moreover, the fact reflects that members with more education may be more capable of managing the on-farm and off-farm income (Ping et al., 2016; Ullah et al., 2016). Similarly, the gender of household head (if male) positively and significantly affects the adoption of agriculture as a coping strategy. Likewise, distance to transport pick up point negatively and significantly affects adoption of labor as coping strategy because movement towards towns for unskilled labor activity performance needs to reach the transport pick up point to move ahead towards the workplace. These results are also supported by another study (Iqbal et al., 2016). Annual family expenditures have a positive and significant effect to adopt both coping strategies.

Furthermore, Income earned through livestock is significant and negatively affects the decision to adopt the coping strategy, these results are akin to another study (Bekele & Drake, 2003). Income earned from agriculture significantly and positively impact the adoption of coping strategy of agriculture to adopt while it is insignificant for labor activity adoption, these results also gained support from a study (Ullah et al., 2015). Income earned from livestock is significant and negative in affecting agriculture and labor activity adoption as a coping strategy. The coefficient for large animal heads and small animal heads is significant

and negatively affects the adoption of coping strategies which coincides with the result of another study (Iqbal et al., 2016).

Dependency ratio negatively and significantly affect agriculture to adopt as a coping strategy which may be due to the reason that number of dependents are under aged to perform farm work while it is positive with significant marginal effects in labor activity adoption. A higher number of dependents have a higher probability to adopt more coping strategies. Similarly, coefficients for earning members are positive and significant in agriculture activity performance while its marginal effects are significant and negative for labor activity participation. Quite clearly, households with a greater number of adults face the constraint of income opportunities but they can be well able to utilize such options of adopting coping strategies (Iqbal et al., 2016). Moreover, it is reported that dependency ratio and earning members increase the probability of farmers' attraction towards coping strategy (Ullah et al., 2015).

## **5. Supporting Institutions**

Many institutions and organizations are working in the Cholistan desert for its development and improvements. A few research institutions are primarily working on livestock-related issues which include the Pakistan Council of Research in Water Resources (PCRWR), Cholistan Institute of Desert Studies (CHIDS), Arid Zone Research Institute (AZRI) and Jojoba Research Stations (JRS). Several NGOs are working for improvement in the education and health of pastoralists and their livestock herds. Bahawalpur Rural Development Project (BRDP) which is a project of the Asian Development Bank is helping the poor in the area through credit facility and a community-based participatory approach is applied upon the inline project through a bottom-up approach. The most responsible institution is Cholistan Development Authority (CDA) which is providing allotment to the residents, providing safe drinking water and water for irrigation. The rulers of Dubai, Abu Dhabi and Qatar have a special association with Cholistan residents. They used to visit the area every year in winter for hunting. They are also contributing in the development of Cholistan through the construction of roads, routes, wells and schools.

## **6. Conclusion**

The results from the multinomial probit model conclude agriculture is the most preferred coping strategy adopted by pastoralists and it is followed by labor activity to be adopted by pastoralists. It is also overt from the study that farm size, earning members in the family, higher dependency ratio and years of education add to involve in the diversified income sources. Far away transport picks up point influences the labor activity involvement negatively. It is suggested that improved infrastructure can add in the involvement in the risk management strategies. Furthermore, it is also suggested that increased government involvement in

taking care of animals from diseases can further add to the income levels of agro-pastoralists of Cholistan. Moreover, the enhancement of education can make pastoralists diversify their income and adopt risk management strategies. Furthermore, it is suggested that government and non-governmental organizations (NGOs) should provide off-farm coping strategies to the pastoralists within the region so that they (agro-pastoralists) can gain better output of their work and alleviation of poverty can be realized in the study area. Low-interest credit should be introduced to the marginalized pastoralists so they can start their own small-scale businesses to avoid the risks attached to livestock rearing.

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# Social Development or Marketing: A Discourse Analysis of Female Borrowers in Lahore Pakistan

Seemi Waheed\*

## Abstract

*The microfinance organizations (MFOs) espoused marketing approach for financial sustainability over the shadows development agenda. Originally community-based organizations that were designed to bring lender-borrower closer for socio-economic development are now used to identify customers with repaying capacity. The MFOs derived international financial organizations' financial sustainability discourse remains predominant and community organizations (CO) are means to develop relationship building for commercial goals. The interdisciplinary study uses an interpretive methodology, discourse analysis and case method, interviewing 120 female borrowers individually and collectively in more than 120 hours juxtaposing MFOs, and international financial organizations discourse with the borrowers' text. The findings show there is a mismatch between stated social development goals and microloans only meet social and consumption needs. The study suggests MFOs dual strategy barely serves social development goals and there is a need to reinvigorate the original purpose of CO.*

**Keywords:** Social development; relationship marketing; community organization; microfinance.

**JEL Classification:** M310

## 1. Introduction

Microfinance organizations (MFO) were envisaged by practitioners for socio-economic development and sustainable financial services to the poor excluded women (Yunus, 2007). Over the years MFOs experienced impressive growth in borrowers and high repayment rates. The impressive growth of MFOs operations drew the attention of international financial institutions (IFIs) engendering financial support to MFOs social development discourse. Gradually the development discourse of the two synced, particularly MFOs adopted many aspects of the IFIs development discourse (Khavul, 2010). The critics; however, also noted the influence of commercial banking on MFOs, overshadowing socio-economic development goals.

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The MFOs notable development goals targeted the poor women, assuming credit inaccessibility a limitation for capacity building to independently manage the income-generating enterprise. The MFOs philosophy, therefore, builds on women's prudent use of money, and loan repayment manageability (Strøm et al., 2014). To avail the female strength a community organization (CO), a foundational structure comprising five to ten females was created for female capacity development and lending. The core idea of CO rested on female prudent use of money, building trust relationships among members; and members-loan officers (Godfroid, 2019) and for social development.

Over time the MFOs used CO for relationship building for increased product sales (Cornwall & Karen, 2005) and financial sustainability, which transformed MFOs into a dual-purpose organization pursuing both the goals (Yunus, 2007; Battilana et al., 2012; Kent & Dacin, 2013). The MFOs profitability became contingent on maximum credit outreach in a bid to secure funding from IFI, provide space to serve the poor and cover the high cost of reaching out to micro borrowers (Im & Sun, 2015).

The paper argues that MFO vie for IFIs fund (Kleinman, 2014), therefore, they adopted their discourse for financial sustainability and in the process the social development discourse drifts towards relationship building with the communities to increase the number of borrowers for profitability. The study draws on Nordic School relationship marketing theory, though still maturing (Brito, 2008; Palmer & Koeing-Lewis, 2009; Gummesson & Gro'n-roos, 2012; Efrat et al., 2020) where firms identify consumer needs, provide incentives, build trust, create interdependencies, and serve the loyal customer. There are a few studies that view MFOs and borrower relationships from this perspective. The research adds to the existing literature in two ways. One, it presents the problem from a unique perspective of relationship marketing, largely ignored in the extant literature and secondly, it shows development goals mutation into service relationship for commercialization employing CO for the latter purpose. And lastly, the critical discourse analysis approach is seldom used in MFO studies. The study is contextualized in the poor area of Lahore, the second-largest city of Pakistan and the thirtieth largest in the world in terms of population. The incidence of poverty in the Lahore District in 2015 was 4.3%.

The study addresses three questions: Does the development discourse of IFIs reverberates in the selected MFOs text? Is this discourse translated into MFO's stated objectives and loaning operations? From the borrowers' perspective does the credit enhance their socio-economic development (capacity building, empowerment and poverty alleviation)? In order to explore answers, the study adopts interpretive critical discourse analysis (CDA) methodology, compares the selected MFO's socio-economic development discourse, with an international organization and consumers' text.

The rest of the paper is structured as follows: Section 2 and 3 presents a brief review on IFIs, MFOs and capacity building followed by relationship marketing and the MFO, section 3 explains the methodology, sample, data collection and the context of the study. Section 4 presents text analysis and discussion of global organizations and borrowers, and finally, section 5 presents the conclusions.

## **2. International Financial Institutions, Microfinance organizations, and social development**

In the 1970s the Grameen Bank started as a microcredit organization with the sole purpose to meet the small entrepreneurial needs of the poor women. Through community development workers it created awareness among female borrowers of their rights and responsibilities, growing kitchen garden, starting a small business, and sending girls to school. The success of this experience drew the attention of the IFIs and gradually the old model of Grameen became history. The ‘full cost recovery’, model overtook not just businesses but almost all other organizations as well, neoliberal policymakers were intolerant to the situation where the host of MFOs was subsidized. Hence, under the USAID umbrella, the microcredit earlier model was steered in the direction of commercialization and deregulation, to ensure its effective transformation into a financially self-sustainable for-profit model no longer in need of subsidies. This commercialized model became so attractive that in the late 1990s and early 2000s new regulations for MF Banks were introduced in many developing countries (Bangoura, 2012; Siwale et al., 2021).

In a bid to receive support MFOs mimicked multilateral organizations’ development text often found in written and verbal discourse (Cornwall & Karen, 2005; Springer, 2012). Funds’ availability was contingent on MFO’s financial sustainability (Im & Sun, 2015) which was predicated on building relationships, trust and loyalty for increasing loan portfolio. World Bank criteria for sustainability included increased MFOs loan portfolio, outreach, and profitability (Nanayakkara, 2012; Kleinmann, 2014). IFIs and other “investors are testing the feasibility of engaging with MFOs and find these as attractive ventures” ([www.findevgateway/paper/2007/11/international](http://www.findevgateway/paper/2007/11/international)) funding. Dated 12 September 2020). Performance criteria for MFOs, repayment process, incentives for repeat loans, and non-compliant borrowers’ exclusion veil development discourse.

Development goals generally were the prime *raison d’être* for the microcredit industry. In underdeveloped countries, women are believed as less powerful and mobile, marginalized, lack independent decision-making, have low self-worthiness, are inadequately informed, unable to exercise their rights, and lack knowledge about fertility (Zaman, 2001). Schuler et al. (1997) used multivariate analysis to understand and measure eight dimensions of empowerment, and credit. Credit was used only to support family income, mobility and petty decisions. Family influence on fertility decisions and male domination continued.

Others (Banu et al., 2001) explicate empowerment as freedom from male domination, access to income opportunity, control over assets and household resources, domestic decision-making like daily shopping and the purchase of the moveable and immoveable property. The development literature understands capacity building as the foremost in the empowerment of women. It is argued lack of variety of abilities, two of which are financial and technical (skills) causes poverty and consequently disempowerment. Essential to capacity building is dovetailing the two abilities for improved living.

The literature also shows that microfinance improves livelihood and living conditions (Rahman et al., 2009; Rooyen et al., 2012; Aninze et al., 2018). The alternative view holds misdirected use of credit (Okesina, 2021; Ali et al., 2012; Ali, 2019), apathetic and mechanical loan delivery mechanisms without informational support to the borrowers (Jose & Buchanan, 2013). The MFOs approach mismatched micro entrepreneurs' small working capital needs and underestimated their deficient entrepreneurial capacity and misdirected use of credit. The causes of the misdirected use of loans are barely mentioned in scholarly work. Most of the studies use positivist epistemology to show women's empowerment but overlook neoliberal development discourse pursued by MFOs, a greater focus on relationship and credit disbursement, and credit as a continuous income source to meet consumption needs in a patriarchal society. Thus, studies that highlight capacity building and empowerment due to microfinance ignore the misuse of credit, CO's changed role and MFOs' avant-garde credit sale strategy (Alam & Molla, 2012). The neoliberal social development overlooks the right and responsibilities considering freedom as the only empowering tool (Murshid, 2020)

To summarize, we learn that MFOs adoption of IFIs financial development discourse in the garb of social development discourse and giving little attention to capacity development of the female borrowers. The gradual 'full cost recovery model' overshadows the social development approach. Earlier, MFOs assumed a critical role to fill the socio-economic development gap, increase in income, legal awareness and mobility in developing countries, particularly for women. Misdirected use of credit increasing consumption, mismatched small entrepreneur needs, little attention to training in entrepreneurial skills for productive utilization of the microcredit were noted failures of microcredit. CO, established for self-organization, identification of collective problem solving was forgotten in the process, and it became a vehicle of relationship building for increased loan sale.

### **3. Relationship Marketing and MFO**

Relationship marketing (RM), an emergent marketing sub-field having protagonists and critics (Palmer & Koenig-Lewis, 2009). The champions of RM consider losing a single customer is many times costlier to the organization than to attract a new customer actively participate and interact with the focal object (e.g., brand/organization/ community/ website/ organizational activity), [which] varies in direction (positive/negative) and magnitude

(high/low) depending upon the nature of a customer's interaction with various touchpoints (physical/virtual)"). Thus, RM's foremost focus is developing long-term customer relationships (Nyongesa et al., 2020). Close proximity, trust, frequent communication, commitment, knowledge of customers' needs allows information to hone competencies necessary for product sale (Gonzalez et al., 2014). Relationship marketing is about developing long-term buyer-seller relationships, mutually rewarding to all parties. Studies recommend the use of relationship marketing factors for MFOs, particularly greater face-to-face communication with the un-bankable borrowers outside the financial system with limited debt repayment ability (Pralhad, 2005).

Central to redesigning of credit products is the borrower-lender relationship strengthened through CO. This helps in identifying small borrowers' needs and cost-effective products for financial sustainability (Chikako & Hamu, 2021; Arnett & Badrinarayanan, 2005; Godfried, 2019) based on mutual trust, loyalty and commitment to re-buy, patronize products and services in the future choice decision (Wairimu & Osieko, 2020). Studies show RM impacts customer loyalty, commitment and trust when customers' needs are focused (Alrubaiee & Nahala, 2010).

MFOs original philosophy incorporates a development strategy that rests on mutual trust, commitment and participation for social development. It encouraged borrowers to constitute CO which helped in the identification of common problems, search solutions, and execute them for collective benefits (Khavul, 2010; Bruton et al., 2011). The particular mechanism, however, shifted into a collateral and marketing tool ensuring regular repayment and indulging customers to borrow. The visits of loan staff also dissipated into repayment collection (Kent & Dacin, 2013) rather than social development and training in capacity building.

One of the purposes of RM is to reduce credit risk default in the short run. The magnitude of the relationship as it matures, in the long run, increases credit risk because borrowers' incentive to repay declines, as it graduates to sustainable business. Innovative measures for financial sustainability, therefore, reduce default risk (Shahriar & Garg, 2017). Thus, MFO borrowers seldom graduate to sustainable business, instead, dependence on the loan is encouraged.

RM engenders high loan repayment rates not due only to the product quality, loan staff behavior and customer satisfaction but attributed to peer pressure, fear of collecting agents, and future loans rejection (Noble & Joanna, 2004). The high repayment rates engender trust relationships riveted to financially sustainable customers (Kleinman, 2014; Aninze et al., 2018) who continue to borrow as long as they can repay.

In summary, relational attributes (trust, communication, loyalty, and commitment) create lasting lender-borrower relations. Considering micro borrowers' low income and small

needs the relationship and coercive means are employed for ensuring loan repayment. But CO facilitates the identification of credible borrowers with repaying capacity rather than fostering social development among borrowers.

It is argued that interdiscursivity found between MFOs and IFI financial sustainability discourse with the former mimicking the latter's discourse in pursuit of financial support. The CO of borrowers becomes a vehicle for need identification, relationship building disregarding social development.

#### **4. Methodology, sample, data collection and the study context**

Fairclough's critical discourse analysis (CDA), the order of discourse and the case study method are used. A discourse is a) an element of social process, b) the language associated with a particular field, and c) a way of interpreting an aspect of the world associated with a specific social perspective, for example, the neoliberal discourse of globalization. Fairclough (2003) suggests that semiosis has many modalities, like images, body language, and material things. Language and text are the semiotic objects that explain the social process. Elements of text are dialectically related while they are different but not 'discrete'; each 'internalizes' the others without being reducible to them (). So social relations, power, institutions and cultural practices are in part semiotic, they internalize semiosis without being reducible to it. Thus, business organizations, IFIs are partly and not purely semiotic objects. CDA focuses on semiosis, as well as relations between semiotic and other social relationships. CDA brings in the language (text) for the critical tradition in social analysis, and contributes to critical social analysis with a particular focus on discourse, and on relations between discourse and other social elements (power, ideologies, institutions, social identities, etc.) (Fairclough, 2003).

The discourse as used in the research is the text of the order of discourse (OD) that is the organization's (IFI & MFOs) text on their websites is a genre with a purpose. The semiotic dimension is the text of the organization on the websites. An order of discourse is a social structuring of semiotic difference, a particular social ordering of relationships between different ways of making meaning – different genres, discourses and styles (Fairclough, 2003). The order of discourse maintains financial influence on MFOs. The order of discourse is shared, and stable. Its analysis helps understand why and how discourses are chosen in a situation, drawn from previous discourse, events or practices and dominant force text used for aligning and seeking patronage (Fairclough, 1992; The interdiscursivity in IFI, MFOs and borrowers' discourse is analyzed. The themes and textual discursive practice were drawn to understand the power of IFIs discourse engendered at the global level, picked by the selected MFOs to receive patronage and support. The emerged textual themes of the selected IFI and collective interviews articulated nodal discourse assigned numbers to each line to draw meaning from the language which shapes borrowers' reality, contrasting with the text of IFI. For the analysis, the study combines and compares the IFI, MFO and borrowers' text.



#### 4.1 *Sample and data*

The three-lead development funding organizations' websites include IFC /World Bank (WB), Consultative Group to Assist Poor (CGAP) and Mixmarket.org (<https://www.themix.org/what-we-do>) respectively. The WB's "Open Knowledge Repository" was accessed and relevant studies were downloaded. CGAP, a think tank engaged in financial inclusion to "empower" poor women and Mix market provides data analytics to show market risk and opportunities for "inclusive" finance. The mix data provides insights into the market dynamics of 1500 MFOs in developing countries covering 94 million micro borrowers. They disseminate knowledge, strategize operations, propagate norms, values and channel funds to retail MFOs.

Likewise, the three local organizations, Pakistan Poverty Alleviation Fund (PPAF) (<http://www.ppaf.org.pk/>), and two retail MFOs, "DAMEN" (<http://damen-pk.org/wp/>) and National Rural Support Programme working in the study area were selected. Of the six selected organizations material from websites including relevant research studies, and reports from 2016 to 2019 was downloaded.

"Poverty alleviation", "empowerment", "capacity building/ development", "financial sustainability", "outreach", and "financial inclusion" are the six frequently used text in the development literature extracted from the documents, mission, objectives, strategies and research studies. From the 100 identified documents of the six organizations, two coders independently categorized and determined six words frequency using NVivo 12 pro. To ensure coder agreement and reliability the researcher worked on a demarcated text comprising six constructs. The paragraph text is a unit of analysis for inter-coder reliability both for document and interview text. The same was done for the interviews text cross-sectional collected in 2019. Using NVivo Cohen Kappa score and overlapping Kappa scores a 0.79 intercoder reliability was estimated.

Table 1 T

*The frequency of the six text words in the study.*

	<b>poverty alleviation</b>	<b>Women empowerment</b>	<b>capacity building/ development</b>	<b>outreach</b>	<b>financial sustainability</b>	<b>Financial inclusion</b>
IFC/World Bank	55	60	45	53	57	48
CGAP	54	45	30	52	47	50
Mixmarket.org	40	10	48	52	60	67
Pakistan Poverty Alleviation Fund	56	61	59	55	50	55
DAMEN	35	20	25	18		15
NRSP	28	32	30	35	31	30

## 4.2 Data collection

The participants were borrowers of Development Action for Mobilization and Emancipation (DAMEN) and National Rural Support Programme (NRSP) Urban Poverty Alleviation Program (UPAP), with branches in other areas of the city, operated in Shahpur Kanjran. Table 2 shows the loan portfolio, number of active borrowers and number of loan officers of the two MFOs.

Table 2

*The gross loan portfolio, number of borrowers, savings and loan officers of the selected MFOs (2016-2017)*

	<b>Gross loan portfolio (million US\$)</b>	<b>No. of active borrowers</b>	<b>depositors</b>	<b>No.loan officers</b>
DAMEN	17.17	58000	0	148
NRSP (UPAP)	115.75	649000	0	3014

A semi-structured, open-ended interview template was developed after a thorough literature review, to understand borrowers' discourse. The template was slightly modified after the pilot test (20 out of 120 samples). The interview template was prepared in the local language, translated into English by the language expert. The recorded and written text was carefully transcribed ensuring meaning retention of borrowers' discourse need and loyalty, relationship, loan use, capacity building, poverty alleviation and empowerment.

A purposive 120 female random sample, 60 NRSP and 60 DAMEN selected. Collectively<sup>i</sup> and individually interviews were conducted. The individual interview was conducted in the interviewees' house, lasted approximately 60 minutes entailing 120 hours of interviewing. Ethnographic observation of social practices, artifacts, noted along with the recorded interview. The nodal discourse articulated textual analysis, derived and assigned meaning. For example, "need", "relationship", "loyalty/ dependence", "empowerment", "poverty alleviation", "capacity building", "repayment" are nodal points around which other signs are organized. All nodal discourses are constructed linguistically (Jorgensen & Phillips, 2002). The interview text was also member-checked to ensure the credibility of the data.

To summarize, we collected 1000 pages of archival data and 120 in-depth collective and individual interviews. This wealth of data allowed us to gain insight into the borrower-MFO relationship, interdiscursivity of text, nature of relationship posture, borrowers' loyalty, capacity building, loan repayment process, outreach and poverty alleviation and empowerment.



### 4.3 *Context of the study*

The study is contextualized in a poor and less governed area of Lahore, the second-largest city in Pakistan in the South Asian region. It is the twenty-third most populous city in the world (<http://worldpopulationreview.com/world-cities/> dated December 2019). The reason to select the Lahore district is that it is populous, and is a home to the head offices of many MFOs assuming a better understanding of the social development phenomenon. The study area, Shahpur Kanjran, is located on the South edge of Lahore, on the Multan Road. The location was selected for two reasons. One, two credible MFOs worked for the last thirty years alongside money lenders. Second, the locality comprised a sizeable 1000 rich and poor households.

Thirty years ago, Shahpur Kanjran comprised seven villages, controlled by powerful landlords benefiting from cheap labor and lending money to small peasants, agriculture labor and other menial workers. The urban growth towards the south-west, guzzled many villages, this being one. The growth transformed physical appearances, lifestyle, and other visible artifacts little affecting rural culture, temperaments and values. On the east side of Shahpur Kanjran is Multan Road, a highway, connecting Lahore city to Multan (the fifth largest city). The western side of the village touches River Ravi, and the North and East have middle-class gated housing schemes.

Lavishly constructed big houses and humble abodes of rich and poor show socio-economic contrast. While the rich own agricultural land, trucking business, money lending and coveted drug dealing. The poor male-population works as agricultural labor, run small businesses and is factory workers. A large number of women work as domestic employees for sustained income in the nearby middle-class localities. The encroachments, unstandardized narrow streets, meandering and uneven road, difficult even for a standard vehicle to drive broken and dusty roads, filth piles, roaming cows and domestic fowl give a rural site. Christians and Muslims inhabit the area no difference in poverty, except the Christians and Muslims live in respective cohorts with an equal amount of sub-standard living. Figure 1 shows the location of Shahpur Kanjran on Google map.



Figure 1: Location of Shahpur Kanjran on Google map

## 5. Text Analysis and discussion

### 5.1 Organizations' text analysis

The IFC (<https://www.ifc.org/>) a subsidiary of the WB (<http://www.worldbank.org/en/topic/poverty/overview#2>) engaged in investment of “exclusively for-profit projects in developing countries, and charge market rates for products and services”. It is the main investor of the WB in MFO. The WB also “aspires to fight poverty in all its dimensions”. The text of both organizations shows the lack of women’s economic participation as the barrier to poverty alleviation. IFC/ WB are protagonists for women capacity building, poverty alleviation and empowerment.

CGAP ([www.cgap.org/about](http://www.cgap.org/about)) envisions “a world where poor are empowered to capture opportunities and build resilience through financial services”. The strategy supports the vision to “deliver financial services, incorporating digital technologies to outreach”. The strategies’ main thrust is on women and maximizes reach out for most innovative enterprise”. The text’s tone is formal, marketing and business-centered, like “creating customer value”, “emerging business model”, “financial markets work for low-income people”.

PPAF([sitesources.worldbank.org/INTPAKISTAN/RESOURCE/PPAF.pdf](http://sitesources.worldbank.org/INTPAKISTAN/RESOURCE/PPAF.pdf)) WB-funded wholesale organization supports retail MFOs engaged in poverty reduction and empowering rural and urban poor. It provides “access to microcredit and grants for infrastructure and capacity building and gender and women empowerment”.

DAMEN credit is for women only. Its logo symbolizes three women, each woman’s right hand on the other woman’s shoulder and left hands of all the three as tree branches (Figure 2). The symbol depicts the collective strength of women. One of the most recurring themes in the selected MFO text is “capacity building”, “poverty alleviation”, and “empowerment”. The motto, “strong women, strong society”, encapsulates the values of the MFO,



Figure 2: DAMEN Logo

to provide credit directly to women only. These terms appear in DAMEN’s vision, mission, and organizational objectives. DAMEN’s vision states: “Development” as a process of “capacity building” of the people in order to “empower” them to solve their socio-economic problems through collective action and their own “participation”. “Empower” is an adjective that describes the condition to solve own problem “together” (participation). DAMEN’s text further states: “To make the people of marginalized communities understand the true notion of development and build their capacity, which would enable them to organize themselves into groups for collective action leading towards self-reliance and empowerment”. The objectives of DAMEN state:

1. “Concentrate on activities for the integrated, self-reliant and long-term development of the communities through various programs of education and health.
2. Enhance the cause of women development by initiating programs for income generation, provision of credit and awareness of their legal and basic rights”.

The bold phrases in item 1 above claim communities’ self-reliance and development contingent on education and health programs. The word ‘integrated’ is used in the ‘participatory’ sense. The second item underscores women’s development through credit, assuming it will be utilized in income-generating activities. The second item is more lucid because the text is understood as women’s capacity development for self-reliance supported through credit. Misdirected use of credit and low female literacy, alone in patriarchal societies may not ensure women’s autonomy and empowerment (Ali et al., 2012). The text further adds:

“This is achieved through a variety of training programs and awareness sessions for the community that deals with relevant social issues and mechanisms to cope with them, Community capacity building is primarily achieved by holding regular Women Social Organization (WSO) meetings.....”

The text shines, on the social development of women through collective initiative; information sharing and solving common social issues. The text assumes the creation of WSO for dealing with social issues enhancing women’s capacities.

The text of NRSP (UPAP) states: “NRSP’s Social Sector Services encompasses education, health and nutrition and the ‘social development’ aspects of water, environment, and sanitation (WES). The latter complements the engineering inputs”.

The NRSP’s discourse confirms the iniquitous distribution of services in health and education as a governance challenge:

“...Since the Government is responsible for health and education and has the financial resources to ensure that services are provided, NRSP works on two fronts: (a) building people’s capacities to access services from schools and health facilities and to have a say in the local management of those facilities and (b) working with Government Departments to improve infrastructure, managerial and teaching skills, nurture an ethics of responsibility to and from those seeking services”.

The NRSP text confirms the poor governance in government services (education and health), works with the government to improve school and health infrastructure (lines 3). The text asserts government alone possesses resources to provide health and education (Lines 1-2) and emphasizes social development but does not particularly mention women.

After the textual analysis of the global and local level organizations, the borrowers’ perspective on credit use for social development is analyzed and contrasted with the organizations’ claims.

## **5.2      *Customer’s text analysis and discussion***

Three interconnected themes, borrowers’ needs, relationship/interaction, capacity building, poverty alleviation, and empowerment from literature are combined with the participant’s interviews.

### 5.2.1 Borrowers' need

The lynchpin to the relationship between borrowers and the MFOs is the “need” discourse. Women borrowers’ needs are embedded in the social context, social capital and espoused cultural values. Their latent consumption needs are hyped by media (watching local soap operas in spare time is common among female borrowers), social comparison, and imitation inducing compulsive consumption. Most of the borrowers in the sample are employed and own houses with an average size of 1360 square feet. Only fifty respondents lived in rented accommodation. The average income ranged between Rs. 20000<sup>ii</sup> to 40000 per month. But the large family size (4 to 12), owing to son desire a socio-cultural value, the per capita income dilutes. Despite, income and assets, the demand for credit mainly stems from social needs. Ten respondents replied:

1. *“It was brothers (or sisters) wedding and I wanted to look my best.*
2. *My husband’s income is low to buy nice clothes for the family.*
3. *I borrowed before from MFO and repaid the amount”* (Interview, Shahpur Kanjran, 20 January 2018).

Line (1-3) the cultural values and “need” as the nodal discourse around which other signs are organized. Participation in the “Wedding” participation is the external force compelling subjective modality (line 1) for borrowing. It shows text has roots in her viewpoint when borrowing becomes an objective modality. But it also shows the repaying capacity and credit accessibility. Thus, borrowers’ social needs, like social position and ostentation are the foremost reasons for borrowing. Others narrated:

1. *“Our social needs are met from the loan. We pay off a loan and prepare for the next.*
2. *Is this not enough for us? Loans keep life going.*
3. *We borrow, either from a moneylender or MFO. But MFO loan terms are better”.* (Interview, Shahpur Kanjran, 20 January 2018).

Lines (1-3) reveal the diverse needs and the subjective modality. Repeated borrowing and repayments are means to meet social needs. It gleams MFOs are preferred over moneylenders (line 3) for ease of borrowing and repayment. Borrowing is a way of life among poor households, not because the incomes are meager, but poor mental accounting and prioritizing needs and expenditures. Thirty females responded, *“When we receive monthly salaries, we are unable to prioritize our expenditure and the urgent expenses overtake important ones”*. Others responded: *“For us joining family gatherings is important because we exchange cash as a gift”*. (Interview, Shahpur Kanjran, 22 January 2018).

Based on need information the MFOs leverage daily consumption and social needs for designing the loan product and building relationships. Interestingly, the social consumption needs and not the entrepreneurial needs drive product design and CO formation. Most of the women in the sample are domestic employees and have permanent income sources therefore, they are not aspiring for a self-generating income source.

### 5.2.2 *Relationship/interaction*

Information about customer needs enables MFOs to identify the best customers, retain them to maximize customer value for profitability and design relationship for selling the loan. It is a process of engaging customers in collaborative endeavors for mutual benefit (Parvatiyar & Sheth, 2000). Some relationship programs include loyalty cards, company credit cards, and discount offers, personalized offers delivered through the mail and email list. Microcredit products link borrower-lender through a lending process involving prompt payment of loans to borrowers, incentivize timely installments repayment, creating trust and reciprocity on one side and ensuring the financial sustainability of MFO on the other. Retaining the compliant and weeding out non-compliant customers (Churchill, 2001) is a strategy for sustainable profitability. According to the NRSP (UPAP) customers textual discourse,

1. *“Credit disbursement and recovery methods are based on effective supervision and borrowers’ follow-up.*
2. *This is done through regular monitoring and by developing a relationship of respect with the community members”.*

The text language, ‘methods based on effective supervision and borrowers’ follow up’ show the discourse on recovery which is important for financial sustainability. The phrase “relationship of respect” is conditional to compliance text which affects financial sustainability. But at the same time, MFOs are respectful of a meaningful long-term relationship to sell financial products. The adjective “effective” used in the website and other text, shapes meaning to social practice when non-compliant borrowers are treated otherwise. The discourse makes an oblique reference to the relationship which is not well elaborated. On the other hand, the MFO-borrower relationship is more noticeable in the social practices where the loan operational staff interact with the community. According to the NRSP (UPAP) borrowers:

1. *“Our experience is very satisfying.*
2. *They came and asked us to borrow.*
3. *They formed the group*
4. *We live in rented houses and our ages are 60 plus, but we are credible and permanent borrowers.*
5. *They have our personal information, we gave them hypothetical business information”* (Interview, 15 February 2018).

The borrowers experience trust and reputation for the MFO (lines 2-4). The lenders reach out to borrowers and are persuasive to sell the product. For credible borrowers, the lending criteria like age and rented accommodations are waived (line 3) for the maximum sale of the loan product. It is the mutual exchange and trust, a criterion in relationship marketing that is adopted on both sides.

The house ownership tacit collateral manifests some level of repayment capacity. According to DAMEN borrowers:

1. *"The loan is given to a group of five women, who own a house.*
2. *We are each other's guarantors.*
3. *Women living in rented accommodations are not given loans. They check owner's name on the electricity bill".* (Interview, Shahpur Kanjran, 21 February 2018).

CO is carefully constituted considering members' debt repayment capacity from the physical asset ownership as noted in the text, in line 1. Tacitly this action ensures financial sustainability for MFO (Murdoch & Barbara, 2002), however, very poor's exclusion dilutes the stated development text showing CO's original purpose placed in the back-burner.

The prompt credit payment also leverages relationship which is reciprocated as complying with the repayment schedule, rivets mutual exchange and trust. It ensures loyal customers who purchase the product when needed are rewarded. According to the respondents of both the MFOs:

1. *"If we pay our installments regularly, we have the incentive to receive a greater loan amount next time.*
2. *Each time we pay installments as per schedule, the future loan amount is increased with a cash reward. We got Rs. 500 each"* (Interview, Shahpur Kanjran, and 15 March 2018).

Line 1 and 2 show loan recovery incentivized to compliant customers and MFOs leverage to reward and punish borrowers alongside maintaining the trust and mutual exchange. Despite low literacy, borrowers understood verbal text and the meaning which modifies repayment behavior, practices and the relationship.

According to Alice<sup>iii</sup>:

1. *"It is for the first time a little difficulty is encountered, but when you become a regular borrower, trust develops and the MFO differentiates between compliant and non-compliant borrowers.*
2. *Timely installment repayment is more important.*
3. *Loan utilization is of least concern"* (Interview, Shahpur Kanjran, 20 March 2018).



The identification of loyal, trusted, repaying borrowers is more important than credit utilization and non-economic use of money. Though the loan temporarily improves living the capacity-building goal is deferred in the long run.

The MFO incentive induces obedience and compliance discourse changing customers' economic aligning it to their goal of profitability. Incentives, disincentives and the use of shame in the community cause loyalty, while non-compliance is dealt with high-handedly. Both the NRSP (UPAP) and DAMEN borrowers responded:

1. *"A delay of a day or two is acceptable but if we are unable to pay monthly installments, they sit at our doors till night.*
2. *We have to repay, either sell household things or borrow.*
3. *It is socially humiliating when people sit outside your house for installment"* (interview, Shahpur Kanjran, 3 April 2018).

'Shame' and 'carrot and stick' approach exudes high-level intertextuality inducing borrowers to disciplined repayment. These subtleties modify repayment behavior, maintain MFO financial sustainability and the continued presence (Czura, 2015) in the area.

The MFOs main concern is selling products and establishing a relationship with credible borrowers. The repaying capacity is the foremost criteria for selling products instead of capacity building. The borrowers' discourse corroborates CO's newly defined task as leverage for need identification for product design and relationship building through carefully constituted CO to sell product to loyal customers rewarding the compliant repayment behavior.

### ***5.2.3 Capacity Building, Poverty Alleviation and Empowerment***

"Capacity building", 'poverty alleviation' and 'empowerment' are interlinked. Enhancing the capacity to independently establish, organize and graduate a micro-enterprise, helps reduce poverty which slowly empowers an individual. One of the barriers to capacity building is the lack of education and skill in self-organizing. For capacity building CO, a participatory tool originally conceived for the purpose degenerated into a loan sale tool and for identifying needs of credit-worthy borrowers evading the original development purpose. The customers' discourse shows social needs and the MFOs recognize contextual realities, however, their imitated discourse hardly has a benchmark to evaluate MFOs social development performance (Mosedale, 2005).

When asked from the participants about capacity building and awareness workshops organized at CO level by MFOs, the collective text was:



1. *"There was no capacity building, financial or social training workshops.*
2. *They only form CO for lending microloans.*
3. *Even details of our business are not solicited and a loan is readily given.*
4. *they don't even monitor the business, nor do they give any advice"* (Interview, Shahpur Kanjran, 3 June 2018).

Customers' discourse, lines (1-4), show COs function as a conduit in the identification of credible borrowers and product sale. It bespeaks contrary to the MFOs text. It can be safely inferred capacity building and poverty alleviation are relegated to relationship marketing.

Repeat borrowers of both the MFOs were specifically asked, about capacity building, poverty alleviation and empowerment discourse. They responded:

1. *"Small amount does not reduce poverty.*
2. *This loan only meets recurring expenditures.*
3. *Can your life be better, with an Rs. 20000 or Rs. 60000?*
4. *As an old borrower, see my house, do you see prosperity?*
5. *We take loan after loan to meet expenditures.*
6. *There are happy occasions and tragedies in our lives.*
7. *My nephew died and we had to go to the funeral.*
8. *You have to pay for groceries, sickness, electricity bill, and much such expenditure"* (Interview, Shahpur Kanjran 2 June 2018)

The repeat borrowers' text lines (1-8) show that capacity building, poverty alleviation and empowerment appear in the textual discourse while the reality remains unaddressed. The discourse lucidly shows the perpetuity, and dependence on loans for consumption needs (lines 4-8).

The development text of the customers does not align with the formal discourse of the two retail MFOs. The lenders focus on borrowers repaying capacity and adherence to the repayment schedule and are intolerant to loan default aligning with the discourse of IFIs.

## 6. Conclusions

Enunciated international organization's social development discourse (capacity building, poverty alleviation and empowerment) and the similitude in MFO text are found. It is concluded that interdiscursivity found between MFOs and IFI financial sustainability discourse with the former mimicking the latter's discourse in pursuit for financial support. The CO of borrowers becomes a vehicle for need identification, relationship building disregarding social development. Yet the consumers' discourse is at variance with the former

two. In the instant case, the emphasis is on relationship building to sell the products (credit). Emphasis on relationship building, (Understanding borrowers' needs, and developing product characteristics according to consumers' needs) and financial sustainability (debt repaying capacity, loan payment and repayment criteria) constitute a deeper meaning of microcredit, veiled in multilateral organizations' development discourse to seek financial sustainability and profitability. The original cooperative ideals to enhance capacity building and empower women to appear to recede to the back lane.

To maintain financial sustainability a considerable trust and credibility in borrowers' repayment capacity is created for the MFOs to design products and its sale for only those who can repay. In this process, the adherent customers are discounted by giving increased future loans and cash awards which is a kind of loyalty tool used in relationship marketing strategy. MFOs have endeavored to familiarize themselves with customers in identifying loyal customers and their needs to create dependence which consequently ensures multiple borrowings and regular repayments. These strategies are to sell loans to those with debt repaying capacity and the written claims of social development goals diffused in the relationship marketing which ensures only financial sustainability.

The CO originally envisaged to identify collective problems and empower communities to self-organize to seek a solution to the problems, however, for marketing the sale of product it is used to identify the need and create dependence on loans to meet non-economic expenditure and create a relationship of trust and loyalty. The instance community's low education and skills hinder capacity building and empowerment, the microcredit can only increase consumption but may not enhance capacity, poverty alleviation and empowerment. The small number of loans can only meet recurring expenditures, social needs and create perpetual dependence where poverty is managed and not alleviated.

It is, therefore, suggested to policymakers and the MFOs to focus on capacity building. Social development requires training of staff, monitoring staff and ensuring social development happens. Use of relationship marketing just to sell loans to poor (and not to very poor) for financial sustainability, and continuously identify potential borrowers' repaying capacity, incentives and rewards to improve repayment rate, ensure promptness, create credibility and trust alone would be a disservice to social development. Reviving and strengthening CO's original development philosophy is necessary for capacity development for small entrepreneurs. It is suggested to maintain development agenda in the fore.

As a qualitative case study, the researcher does not generalize the findings, however, presents a rich contextual understanding of the interdiscursivity of MFOs and IFIs discourse for commercial purposes affirmed by juxtaposing it with borrowers' discourse which is rarely undertaken in literature. The suggested future research is the social development through CO as a change agent.

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<sup>i</sup> A focus group comprising 10 women borrowers

<sup>ii</sup> Rs. 110 to \$1 (Jan 2018)

<sup>iii</sup> All names used in the paper are fictitious.

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# Developing Gwadar Port in Contemporary Blue Economy

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## Abstract

*Gwadar Port was inaugurated on 20 March 2007 and on 31 October 2016, the first CPEC convoy consisting of 95 trucks reached Gwadar Port from China. On 17 April 2020 Afghan Transit Trade started through Gwadar port. Presently Gwadar Port is functioning with three berths however it will be operating with 150 berths by 2045. As a Transshipment Port Gwadar will not only be supporting the Persian Gulf Region ports but also the ports around the Horn of Africa and Bay of Bengal. It is appreciated that geo-political and military developments in Indo-Pacific Region will further add to the influence of Gwadar Port in Blue Diplomacy; however, the regional and extra-regional competition in Indo-Pacific Region combined with expanding Eurasian Trade links implies to develop Gwadar Port into a regional transshipment hub between Singapore and Rotterdam in an early time frame.*

**Keywords:** Gwadar; influencing; indo-pacific; CPEC; transshipment and port.

**JEL Classification:** Z 000

## 1. Introduction

Gwadar is a port that will be commercially competing directly with Dubai Port World (DPW) and indirectly with Port Singapore Authority (PSA). Ports of DPW have the capacity to handle a ship carrying up to 8000 TEUs; comparatively, Gwadar Port which by adopting Special Port Agreement has the facility to accommodate MSC Gulsun; Very Large Container Ship (VLCS) with the capacity to carry more than 23,000 TEUs and Gerald R. Ford Class aircraft carriers with the draft of 16 M and 12 M respectively. By the end of phase-3, Gwadar port will have enough depth to accommodate Hellsport Fairfax (Ultra Large Crude Carrier (ULCC), with the capacity to carry 3.15 million barrels of oil having a draft of 24.5 M. Success of a port depends upon various facets; a few of the most dominating are mentioned below:

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- The volume of sea-based traffic to include imports and exports.
- Port handling rules and regulations and availability of facilities like refueling etc.
- Swift port operation and minimum competitive charges.
- Port depth, harbor size and mean tide.
- Geo-political value of the port.

### **1.1      *Research Question***

What measures should be taken to quickly develop Gwadar Port and how it will be able to influence the Blue Diplomacy; particularly encompassing the facets mentioned below:

- Since the completion of the first phase of Gwadar Port in 2007 very few commercial ships have made a port call at Gwadar. Even as part of the much needed Afghanistan Trade only one ship has been unloaded in the third week of Jan 2020 and since then no ship has made a port call from even other regional countries in CPEC environments (Adnan, 2020).
- Due to not being utilized for commercial purposes, Gwadar is not influencing the Blue Diplomacy as per its potential as it is ascertained that Beijing will fully utilize it after creating the architecture required to pragmatically exploit commercial and military capabilities of ports including Gwadar Port (Wan, 2021).

### **1.2      *Theories***

Considering the facets of regional and extra-regional interests in Gwadar, Its comparative geopolitical maneuver space, its comparison with Chabahar, and Jask Ports and its position in Blue Economy and Diplomacy the subject is meddling between the Power, Realism and Neo-Liberalism. However, keeping in view its ultimate utilization and predominant Chinese role, it is ascertained that the theory of Neo-Liberalism will remain more influential.

### **1.3      *Opportunities and facilities***

In the ever-emerging scenario of global interdependence and economic competition to be commercially viable a port needs to be offering the following attractive opportunities and facilities.

- Social parameters and environments, SHO, Patwari and Mullah Culture offend the international community hence Gwadar should be kept free from these.
- Within Pakistan's geographical boundaries Gwadar port shall be made to operate as said a state within a state with complete business and administrative authority for contemporary competition.



- Availability of contemporary port facilities including lodging facilities, hotels and restaurants with internationally branded cuisine and formal food; for economic and commercial viability of the port.
- Luxuries are available to businessmen for relaxation and enjoyment as per contemporary standards and cultures. Dubai is a living example of growing fortune for over 60 international brands, with freedom and no religious restrictions and checks.
- Availability of infrastructure for international brands, their stuffing and de-stuffing, further dispatches to various destinations alongside warehousing facilities, charges that too in the least possible times.
- Until and unless it is more lucrative, comparatively cheaper, has more accommodating space for maximum ships and availability of all arrangements for ships with lesser charges, it will be difficult for Gwadar Port to compete with existing ports and emerge as a better one.
- It should be traffic friendly where ships do not have to wait in the deep sea for their turn; with special protocol agreements for larger ships.
- Commercial viability /availability of facilities, the system to deal with seaborne traffic should be made more attractive. It must be rendered that Gwadar Port will be in direct conflict with DPW rather it will be at cost of Dubai Port.
- Transshipment facilities include proximity to other less deep and small ports, hinterland development, availability of modern and contemporary warehousing facilities, availability of ferry services for further transshipment operations and refueling arrangements readily available like Port Singapore Authority will enhance port operators.
- Conduct/attitude of port operators; China being the most important port operator shall have to ensure Pakistan's interest and the interest of other port users. Port friendly environment shall fetch maximum advantages.
- Gwadar Port should initially be operated by hiring competent/skilled professionals and developing domestic successors to take over port operations smoothly and gradually.
- One of the port attractions is its size which implies to number of births, ships that can dock on it, number of TEUs housing capacity. Shanghai Port handles almost 40 million TEUs per annum and own 6.3 million containers; in term of volume, it handled one billion tons of cargo during 2017 and 2018.
- Port should be developed on Inter Modal approach; where it has oil piers to store oil, barges to fuel the ships, container terminals, bulk cargo terminal and breakbulk cargo terminals from where cargo can be transferred through various modes of transportation efficiently and smoothly.
- Speed implies the efficiency of port handling; involving the unloading and reloading of the maximum ship in minimum time. Chinese Qingdao Port can handle 39.74 TEUs in an hour; saving of each hour amounts to \$ U.S 1644.
- In the contemporary era a port should be smart enough to operate with advanced technology; thereby enhancing the quality and ensuring ever-improving competitive professionalism. China has developed and has employed 5 G Technology at Qingdao Port

for all the port operations primarily including, unloading of TEUs, stacking of TEUs, Loading of TEUs, Automated Cranes, and Unmanned Terminal Tractors.

- A contemporary port needs a developed hinterland that can work as a depth for the port. The well-developed hinterland includes communication infrastructure, International standard airport, hydrocarbon pipeline not only for its transportation but also to refuel the port calling ships, shipyards and close proximity of cities or towns.
- Ports are a hub for transportation for out and inbound cargo; imports and export are dependent primarily on raw material and finished products. Distance between a port and industry is a significant facet to save time and money, hence it is imperative to have industry closer to the port. Approaches like developing special economic zones and industrial zones at ports have proved to be a prudent trend. Vibrant port industrial zones like DMCC are housing 13,000 companies, employ 92,500 people and have 900 outlets (Prichard, 2017). Busan-Jinhae-Free Economic Zone holds 40 percent of the country's mechatronics and machinery companies (Prichard, 2017). However, in the case of Pakistan, the priority one Special Economic Zone as part of CPEC has been selected at Rashakai instead of Gwadar. The distance between Gwadar and Rashakai is 2118 km, entailing a distance of about 36 hours. Alberta, Rotterdam, Tangier and Jubail are other examples of port industrial parks.
- International Banking and International Insurance facilities for port and shipping are vital; about 200 ships sink every year and approximately 400 fall victim of piracy.
- A special attractive package for global fortune to divert from Jabel Ali port to Gwadar shall further facilitate the import-export traffic volume which shall enhance the manpower consumption manifold into packaging and repacking.

#### 1.4 Analysis

Table 1

*Renowned Port Operating Countries (Lloyd's, 2018)*

Company	Country	TEUs Handled	Ranking
Port Singapore International	Singapore	60.3 Million	1
Hutchison Hong Kong	Hong Kong	46.7 Million	2
COSO Shipping	China	46.1 Million	3
DP World	Dubai	44.2 Million	4
APM Terminal	Netherlands	42.8 Million	5

### 1.4.1 *Security Environments*

The vital and dictating facet to render the port operable or otherwise is Port Security including the following:

- Security of Port Operations.
- Security provision for all the staging agreements.
- Security of inland routes connecting ports with respective destinations within geopolitical boundaries.
- A single blast at the port can render the port a total failure for times to come.
- Army echelons / naval forces etc. should not be kept at the port site as it can scare and make the port operations and business community tense. Only Gwadar Port security echelons should be employed in port or Special Economic Zone (SEZ).
- Rail/road connectivity and route security.
- It is agreed that CPEC is a game-changer however it will be pertinent to say that for whom; China or Pakistan.
- The Arabian Sea may likely become a future battleground between China and U.S.
- Security echelons have to ensure that no foreign/Indian supported Baluchies uprising takes place, involvement of foreign elements have to be kept under check/surveillance constantly.

Table 2

*Regional Port Comparison*

Port	Depth (M)	Location	Trade (TEUs)	Turnaround Time
Gwadar	18.2	Arabian Sea	-	-
Karachi	12.2	Arabian Sea	02,198,468	20 for 3000 container
Jabel Ali (Dubai)	11 to 12.2	Persian Gulf	14,954,000	1 to 2 days
Bandar Abbas	14	Persian Gulf	02,021,542	-
Chabahar	11.5	Gulf of Oman	-	-
Fujairah	15.2	Gulf of Oman	1000,000	(2030) 1 to 2 days
Kandla	9.5 to 13	Indian Gujrat	110.09 MT	2.08 days
Mumbai	9.1 to 10.5	India	5,133,274	2.08 days
Colombo	15	Sri Lanka	7,000,000	3 to 4 days
Singapore	15.7	Malacca	36,599,300	1.24 days
Salalah	18	Arabian Sea	3,385,000	2 to 4 days.

## 2. *Comparison of Gwadar Port with Chabahar Port*

- Chabahar has a capacity of 8.6 MT whereas Gwadar has a Capacity of 400 MT.
- Gwadar port has the depth to accommodate ships carrying more than 20,000 containers whereas Chabahar Port can house a ship carrying 5000 containers.

- Gwadar port as compared to Chabahar is part of a large protected harbor. Gwadar Port's eastern side (Demi Zar) is open and its western bay (Padi Zar) is having a width of 18 Km. On the contrary, Chabahar is port is restricted to be a part of 14 Km wide Chabahar Bay.
- Gwadar Port being part of a 13 km long Isthmus with a width of 13 Km is having an open approach channel.
- Gwadar Port is closer to Kabul as compared to Chabahar Port by 168 km and 8 hours away.
- Chabahar Port is 72 km more closely to the Strait of Hurmuz as compared to Gwadar Port.
- Communication Infrastructure from Gwadar to Kabul is better developed than Chabahar to Kabul with various alternates and is continuously being improved as part of CPEC.
- Chabahar Port will be run by India Global Port Limited which will be its first experience running an overseas port on the contrary Gwadar Port would be run by one of the experienced Chinese companies.
- Route to Kabul from Chabahar passes through Zaranj, Delaram and Kandahar; southern Afghanistan, dominated by Taliban's who have no love for Indian especially after revoking cation of article 370 and 35 A in Kashmir. The situation in Balochistan has improved a lot; the facets like U.S-United Emirates of Afghanistan/ Taliban Peace Agreement, Chinese Projects of Social development in Afghanistan, diminishing Indian Interest in Afghanistan, Fencing between Pakistan and Afghanistan, improving Pakistan - Iran relations, Operation Rad-ul-Fasad by Pakistan Army and opportunities in the shape of CPEC are further improving the security situation.
- India had made an agreement to spend \$ U.S 100 million in Chabahar port in 2002 which has not yet been materialized. Later on 23 May 2016, India and Iran agreed to ink a deal to equip and operate multi-purpose terminals at Shahid Beheshti port in Chabahar with the capital investment worth \$ U.S 85.21 million and annual expenses of \$ 22.95 million on a 10-year lease ( Manoj, 2019). The delays by India to invest in Chabahar Port are due to Indian policy to keep the U.S alongside as it had unilaterally imposed sanctions on Iran in 2018. However, In the case of Gwadar Port, it would be operated by China; a time-tested friend with Veto Power. Beijing is also spending billions of U.S dollars on CPEC Projects in Pakistan.

### 3. Contemporary Blue Diplomacy

- Although Chabahar is part of the 7200 km long International North-South Transport Corridor (INSTC) (Kandla to Saint Petersburg) since 2002 however it still has terrain, financial and geopolitical issues.

- Gwadar is about 500 km and 24 hours closer to the world's largest Khorgos Dry Port; between China and Kazakhstan than Chabahar Port.
- As per Afghan Pakistan Trade Agreement 2010, trade through Gwadar Port Afghanistan was permitted on 17 Apr 2020 (Shahid, 2020). LINE A MESSINA carrying 16000 tons of Afghan cargo arrived at Gwadar on 29 May 2020 (Yamin, 2020).
- Apart from terrain, financial and geopolitical issues, the security of INSTC in Afghanistan and Iran due to regional and extra-regional concerns will disquiet Chabahar Port development in the future.
- The majority of Ashgabat Agreement (Multimodal Transport Agreement) members are looking forward to joining CPEC and BRI hence further diminishing the value of INSTC; hence prioritizing Gwadar over Chabahar.
- Iranian, Supreme Leader Ayatollah Ali Khamenei announced that "Iran will not cooperate with America over the regional crisis; their aims in the region are 180 degrees opposed to Iran's. (Robbins, 2016) Furthermore recently on 17 May 2020 Iran's Deputy Foreign Minister Abbas Araqchi has passed on a message to the ambassador on Sunday warning against any U.S. threat against the Iranian flotilla of five oil tankers supplying oil to Venezuela" (Reuters, 2019). In such a scenario it will be difficult for India to maintain a balance between U.S and Iran, hence Indian investment in Chabahar is likely to remain a fallacy.
- "Iran once again, by all means, has expressed his willingness to join CPEC to promote bilateral or trilateral diplomatic relations with Pakistan mainly in the field of economy. Iran accused US sanctions which affected the economic progression" Iranian Ambassador Seyed Mohammed Ali Hosseini" (CRI, 2020).
- Relations between Iran and Pakistan are improving and Iran is supporting the Pakistani core issue of Kashmir. On 26 June 2017; the Iranian Supreme Leader said that "wounds inflicted upon the Islamic Ummah", called upon the Muslim world to support the Kashmiris and not condone atrocities committed by 'oppressors' attacking them" (Django, 2017). Later on July 3, 2017, Ayatollah told the Iranian judiciary to express support for the Kashmir cause, by developing supportive legal positions for the Kashmiris. Iranian foreign ministry also spoke its concern over the recent killings of Kashmiri civilians by Indian armed forces in Kashmir (Django, 2017).
- On 27 May 2016 Iranian ambassador to Pakistan, Mehdi Hoonerdost, at the Institute of Strategic Studies Islamabad expressed that Chabahar Port and Gwadar Port are not rivals but sister ports (Haider, 2016). The Prime Minister's Advisor on Foreign Affairs Mr. Sartaj Aziz had said that Pakistan would connect Gwadar with Chabahar through road and rail links (Express Tribune, 2017).
- Since July 2015 agreement, Tehran is trying its best to be part of the mainstream transnational arena by rushing up trade with a view to push its blocked economic wheel back on track (Fazil, 2016). Iran is not likely to allow the Indian Central Asian dream to come true at the cost of its interests (Ahsen, 2019).

- Iran and Pakistan have decided to complete of Iran –Pakistan Gas Pipeline by 2024 as part of the Third Amendment Agreement inked in Turkey (Singh, 2020).
- Beijing Tehran emerging rapprochement revealing an upcoming twenty-five years plan for multipurpose cooperation will further enhance the regional and Indo-Pacific peace; despite any possible Indian sabotaging efforts.
- China is pursuing its “String of Pearls Policy” in Indo-Pacific Region to secure its sea lines of communication (SLOCs); the policy is also being viewed as to balance the U.S domination of the Indo-Pacific Region. Apart from the Horn of Africa, China is extending its naval influence in the Gulf of Oman and Maldives. China is not only strengthening its military base in Djibouti but is also developing a base at Faydhoo Island in the Maldives (Singh, 2020). Through this “String of Pearls Policy” apart from securing the SLOCs, this will reduce the distance from about 14,000 km in the sea to the following:
  - From Gwadar to Kashgar the distance will be 2500 km for road, rail transport and hydrocarbon pipelines.
  - From Sittwe to Kunming 800 for hydrocarbon pipelines.
  - From Gwadar to Chabahar 290 km.
  - From Gwadar to Jask Port 470 Km.



Figure 1: String of Pearls Strategy



- On 28 Jan 2018 China adopted 'Arctic Policy' as per which China and Russia are already adopting Polar Silk Route to further diminish the U.S influence in Indo-Pacific Region and have securer navigation. China is already transporting LNG from the Russian Yamal Gas Field and plans to transport gas from Gydon Peninsula and Gas from Payakha Oil Field (Wrong, 2018).
- In 2018 India has adopted the 'Necklace of Diamond Policy' to garland China against its 'String of Pearls Strategy'. India plans to encircle China by developing relations and bases in Magnolia, Chabahar, Duque, Seychelles, Sabang, Changi, Vietnam, and Japan (Hindol, 2018).



Figure 2: (Indian Necklace of Diamond Policy)

Source: [https://uk.images.search.yahoo.com/yhs/search;\\_ylt=AwrJ3s8GDihfN9sABae3olQ;\\_yluHRvbg](https://uk.images.search.yahoo.com/yhs/search;_ylt=AwrJ3s8GDihfN9sABae3olQ;_yluHRvbg)

- The U.S is trying its best to deny Beijing to lease Tulagi Island in the Solomon Islands. The U.S is trying its best to cancel the lease or to deny the freedom to Beijing to move ahead with its agreement as the U.S considers that Beijing is supplanting it in Indo-Pacific Region. Tulagi Island is located within the second and (Allan, 2018) third Island Chain (Reuters, 2019). Apart from being of a strategic value; historically Tulagi Island has been a Japanese Naval base.
- With a view to secure its Diplo-economic interests, Beijing is strengthening its foothold in the South China Sea by building bases on various islands including Cuarteron, Fiery Cross, Gaven, Hughes, Johnson, Mischief and Subi reefs. Intending to further secure its position Beijing has planned Air Defence Identification Zone for South China Sea covering Pratas, Paracel and Spratly islands (Chan, 2020).



Figure 3: (South China Sea Scenario)

Source: [https://uk.images.search.yahoo.com/yhs/search;\\_ylt=AwrJ7Y4bDihfdJoAAbCe3oIQ;\\_yluHRvbg](https://uk.images.search.yahoo.com/yhs/search;_ylt=AwrJ7Y4bDihfdJoAAbCe3oIQ;_yluHRvbg)

- With a view to continuing the “Great Power Competition” since 2017; the U.S first time in 2018 formulated the “Indo-Pacific Strategy” as part of the national security plan. It aimed at protecting U.S supremacy in global and regional affairs by taking into account the political and economic issues apart from security. To implement the strategy, the U.S has enlisted 375,000 personals in Indo-Pacific Command which includes 60 percent of its navy, 55 percent of the army and two-third of its marines with an additional 85,000 forward-deployed soldiers. In 2020 U.S adopted various procedures to contain Beijing on account of Covid -19, Hong Kong, Taiwan and has moved three of its aircraft carrier strike groups in the western Pacific around Xisha and Nansha islands which were expelled by Beijing (Xuanzum, 2020).
- China and Iran have concluded a Military Deal for 25 Years; the China-Iran strategic partnership is built upon a previous agreement signed in 2016. China will invest \$ U.S 280 billion to develop Iran’s oil, gas and petrochemicals sectors and \$ U.S 120 billion. These amounts will be front-loaded into the first five-year period of new of the deal. The investment will include electrification of 900 km long Tehran- Mashhad Railway Line, Upgradation of network up till Tabriz and development of High-Speed Tehran-Qom- Isphan Train. China will buy all hydrocarbon products at a minimum guaranteed discount



phan Train. China will buy all hydrocarbon products at a minimum guaranteed discount of 32 percent with the right of delayed payment up to two years; significantly Beijing will be able to make payments in soft currencies accrued from Africa and Former Soviet States (Rasmussen, 2010).

- Iran has canceled the deal with India to construct a rail line from Chabahar Port to Zaranj in Afghanistan via Zahedan (Haider, 2020).
- In the 19th century, US Naval Strategist Admiral Alfred Mahan emphasized the need for Sea Power and the US started extending its military power onto the sea by controlling the sea lanes through domination of bottlenecks like the straits of Malacca, Hormuz, Aden, Suez and Panama Canals mainly during and after WW-II era thus influencing the global Diplo-economic domains. However Chinese objectives to emerge as a modern economic power by 2028 (Jinping, 2020) and to be a top tier military power by 2050 (Military Strategy, 2021) to lead a competition between China and U.S which started a trade tension between China and US since 2018. The U.S apart from Freedom of Navigation Operations in the South China Sea initiated a few moves. On the diplomatic front, U.S adopted the “Better Utilization Investment Leading to Development” (BUILD) act in 2018 not only to pursue its national interests but also to provide an alternative to the Chinese Belt and Road Initiative (Ramay, 2020). In the economic domain, it institutionalized U.S International Development Finance Cooperation (USID-FC) in 2019 to reinvigorate U.S investments (Ramay, 2020). In Nov 2019 Washington and Canberra established “Blue Dot Network” to attract capital for infrastructure building. Lately, on June 21 U.S and G-7 launched a “Build Back Better World” (B3W) infrastructure partnership to reduce 40 trillion USD infrastructural gaps in developing countries by 2035. In case of military moves Quadrilateral Security Dialogue (QUAD) involving Australia, India, Japan and U.S were formed in 2017 to check Chinese Naval expansion. Apart from this Maritime QUAD U.S also initiated a land-based central and South Asia Quadrilateral Bloc (CASA - QUAD) in the Chinese Xing Jang Region (Maria, 2021). Lately, on 15 Sep 21 U.S announced AUKUS Alliance with Australia and UK for the provision of nuclear-powered submarines to Australia to be most likely used against China. Considering the emerging Chinese Diplo-economic strength and depleting U.S Diplo-economic influence it appears that such U.S geopolitical moves are aiming to attract Chinese attention for some deal.

#### **4. Relevant Conclusions**

- A separate Gwadar Company should operate the port having all facilities like visa-issuing/ renewal and other business documentary affairs. All like facilities should be least time-consuming problem-free and under one roof. No one should be visiting Islamabad for any problem. Gwadar Port Authority (GPA) should be entitled to resolve all business and legal problems on the spot.

- It is a famous proverb that “No one wants to see the son of neighbor stronger than one’s own son” hence there is a need to develop Gwadar Port in an early time frame at least as compared to DPW and Chabahar Port.
- Considering regional and extra-regional interests and concerns in the Arabian and South China Sea and the emergence of naval bases in the Indo-Pacific Region it is imperative to protect the Gwadar Port by having a multinational military presence in Jiwani or Pasni.
- A cantonment in the vicinity to take care of security concerns shall be preferred but not in very close proximity to ensure the minimum presence of soldiers in the port area which would be detrimental to the port users.
- Keeping in view being part of initiatives like BRI and CPEC and stake of other players and states in the region it is imperious that Pakistan should safeguard its diplomatic, economic, exploration, and military securities in its Exclusive Economic Zone by instituting an Air Defence Identification Zone and founding an Island military base for its futuristic policies. It is significant to note that many nations including the U.S, South Korea, Japan and China have already established such air defense identification zones over the adjacent waters in the Pacific and the Atlantic Ocean and are establishing military bases on atolls or islands (Yaser, 2020).
- Since seventh, eighteenth, nineteenth-century Germany is continuing diplomatic ties with China, Afghanistan and Central Asian Republics respectively. Principal facets of German involvement have been diplomatic, economic and social development. Germans have demonstrated their worth by effectively handling the difficulties hence rising to the status of a resilient nation. Currently, Germany is the principal European economic power and is averring to augment its trade and diplomatic ties with Beijing in Indo-Pacific Region. It will be prudent to extend its approach to Indo-Pacific Region through Wakhan Corridor to Gwadar. This route will improve German Diplo-economic influence in Indo-Pacific Region (Yaser, 2019).
- Siliguri Corridor being part of Indian West Bengal is a diplomatic maneuver place located between Nepal, Bhutan, Bangladesh, Seven Sister States and Chumbi Hills in Eastern Himalayas Region. Being centrally situated the land-locked Siliguri has an economic and political value for Beijing. Notwithstanding its geopolitical implications, it could not develop much. During 2002 Bhutan, Nepal and Bangladesh deliberated a plan to formulate a free-trade corridor nonetheless no such agreement could be concluded however with Beijing’s involvement an accord can be concluded for regional peace and development and to diminish the issues like terrorism and smuggling.
- Considering the availability of superior communication infrastructure available between Gwadar and Kabul as compared to Chabahar and Kabul, U.S diplo-military concerns with Iran, people-to-people affinity between Afghanistan and Pakistan and Gwadar’s port capability to be transshipment port it appears that Gwadar Port will be the priority over Chabahar Port.

- Although Chabahar is part of INSTC however apart from its terrain, financial and geo-political limitations it is about 500 km or 24 hours more distance to the world's largest Khorgos Dry Port; between China and Europe through Kazakhstan than Gwadar Port. Hence Gwadar will be a priority for Europe and Central Asia.
- Unloading of Afghan Cargo by a ship at Gwadar Port on 20 May 2020 has further galvanized the Pakistan Afghan Trade Agreement hence Afghanistan Government will prefer Gwadar over Chabahar Port.
- Mainstream members of the Ashgabat Agreement are willing to join CPEC and BRI hence further diminishing the value of INSTC; hence prioritizing Gwadar over Chabahar.
- An improvement in the relation between Beijing and Tehran and the conclusion of 25 years agreement among both will diminish the effects of U.S sanctions on Iran which in turn will strengthen Chabahar Port to be fed by Gwadar Transshipment Port.
- Improvement of ties Diplo-economic ties between Tehran and Islamabad and exclusion of India from projects in Chabahar by Tehran will add to economic coherence between Gwadar and Chabahar ports.
- Gwadar being part of BRI, and being closer to African Peninsula will be a primary Diplo-economic link between Africa, Asia and Europe.
- Gwadar Port being part of BRI and due to its Diplo-military strategic value as a primary pearl among a string of pearls strategy will add to Beijing's influence in the Pacific Sea and will invigorate Chinese Arctic Policy.

## 5. Critical Analysis of Pakistan's Blue Economy

Eighty percent of global trade volume and 70 percent by value is being carried out through sea and is increasing significantly; out of which Asian ports loaded and unloaded 41 percent and 62 percent respectively in 2020. Sea trade is not only preferred due to its flexibility but also being the cheapest mode of transportation. Transportation through the sea is 10, 45 and 163 times cheaper than rail, road, and air respectively. In the case of Pakistan, 95 percent of its trade is carried out by the sea. However despite its huge dependence on sea trade, possession of 1050 km long coast, and 29, 0058 sq. km of Exclusive Economic Zone in the Indian Ocean through which 70 percent of global oil is traded Pakistan has not been able to pragmatically make use of these potentials to an advantageous and sustainable socio-economic scenario. Unfortunately, it is significant to note that since 1971 Pakistan shipping fleet has reduced sharply from 71 to 11; ships out of which six are oil and five are bulk carriers; which transport only 5 percent of Pakistan's trade worth 0.25 billion USD thus compelling Pakistan to spend 5 to 6 billion USD of its valued foreign exchange as freight charges annually to foreign ships; who may increase the freight cost or may not be available during war or other crisis. Hence it is imperative for Pakistan to not only reduce this independence but also to enhance in Blue Economy for Diplo-economic sustainability and strength in an emerging

era of global interdependence. As Pakistan has been blessed with a long coast, five major rivers and the world's largest canal network hence all should also be integrated into Blue Economic Policy for at least fishing, transportation and hydropower generation. Danube, Mekong, Morava, Magna and Padma rivers are points in the case. Like Bangladesh who transported 27.80 lac tons of cargo through inland waterways in the financial year 2019 to 2020, Pakistan can also make use of its 10,370 km long Inland waterways for transportation. As far as sea trade is concerned apart from increasing the number of ships there is a need to enhance port handling capacity from 37 to 217 million tons per annum within five years by transforming Gwadar into a SMART Automated port. It is estimated that by 2050, 50 percent of global oil and gas needs will be met through offshore resources, for which Pakistan needs to continuously enhance its offshore exploration and drilling by partnering with countries like China, Germany, Iran, Russia and Turkey. Along with oil and gas, other seabed resources like copper, zinc, nickel, gold, silver and phosphorus should also be explored. Despite having five large rivers, the world's largest canal network and Exclusive Economic Zone Pakistan's fishing export is only worth 451 million USD out of 270 billion USD of the global fishing trade. Regrettably, despite being blessed with a 1050 km long coast with a diversity of flora and fauna, the share of Pakistan in coastal tourism was only worth 50,000 USD as compared to the global share of 2.9 trillion USD in the year 2020. Although the capacity of the Pakistan shipbuilding industry is improving with the help of the Pakistan Navy however on the contrary ship breaking industry is diminishing; in 1980 Gadani Ship Breaking Yard was the largest facility in the world with 30,000 employees however since 2020 it has come down to the third place with 6,000 employees after Indian Alang and Bangladeshi Chittagong ship-breaking yards. Apart from improving the above mention facets, now that once Pakistan is part of Belt Road Initiative it should also concentrate on the earliest development of Gwadar Shipyard which is located at the mouth of the hydrocarbon-rich Persian gulf through which Ultra Large Crude Carriers and Large Container Carriers pass hence provision of an advance and a contemporary repair facility at Gwadar Shipyard will not only be economically beneficial for Pakistan but will also add stake of global shipping companies in Gwadar. In order to make the Blue Economy more pragmatic and to complete the trade cycle it will be vital to priorities the development of Special Economic Zones closer to ports and to establish Gomalay Midway Transit Transshipment Hub 20 km north of Gilgit from where containers and other load brought from the south will be shifted to transport from other countries. Moreover, there is also a need to evolve an integrated policy for a sustainable Blue Economy by strengthening the concept of public-private partnership.

## 6. Conclusion

Gwadar Deep Seaport is a Geo-Strategic Manoeuvre Place in the contemporary and vibrant Indo-Pacific Region. Gwadar Port will play a vital role in Blue Diplomacy by influencing the facets like economy, geopolitics and military. Geographically it is situated at the

confluence of Eurasian and Australian Intercontinental plates in proximity with the African Peninsula. Gwadar Port is turning into a mosaic of various cultures by linking billions of people from Europe, Russia, Asia, China, Africa and Australia for trade and development. Gwadar Deep Sea Port is located at the mouth of hydrocarbon-rich Hormuz Strait; the most vital chokepoint in Indo-Pacific Region. Strategically, being part of String of Pearls Gwadar will influence the Extra Regional Players for Blue Diplomacy. This book covers the demography of Gwadar and its linkages and concerns with Afghanistan, Central Asian Republics, China Pakistan Economic Corridor, Wakhana Corridor, Extra Regional Forces and Germany. Considering the facets like the location of Gwadar Port it will emerge as a Regional Trans-shipment Port.

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# Exploring the Risk Factors of Suicide Attempters Among Young Individuals

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## Abstract

*Suicide has been described as the act of intentionally ending one's own life. It is one of the leading causes of death and a major public health concern. The present study was designed to examine the potential causes of suicidal acts through qualitative research design. The sample comprised 30 individuals admitted to Jinnah hospital, who tried to attempt suicide. The participants were selected by purposive sampling and the data were gathered by qualitative semi-structured individual interviews. Data were analyzed using the conventional approach, whereby the content was analyzed to identify codes, categories, and themes. The results indicated four main themes from the current study, which included family factors, social factors, environmental factors, and individual factors. These results have important implications for the prevention of suicide. Psychological clinic practitioners and prevention programs should include the above factors in their assessment checklist.*

**Keywords:** Risk factors; self-harm; suicide; suicide attempt; suicidal behaviors; suicidal ideation.

**JEL Classification:** Z 000

## 1. Introduction

Life is a precious gift from God. Each year eight hundred and thousands of people end their life by committing suicide (World Health Organization, 2014). In other words, every 40 seconds, one person dies by suicide. People die, life changes, people come and go, but life goes on. It is believed that for every problem there is a solution, which can be resolved individually or with the coordination and facilitation of relatives and friends.

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Suicide is an act of intentionally ending one's own life, while a suicide attempt can be defined as potentially self-injurious behavior with an aim to end one's life, but with an innocuous upshot (Esposito- Smythers & Goldston, 2008). The center for Disease Control defines suicide as a corrigible self-directed, detrimental event, where there is an intention to die, but the attempt may not result in injury (Centre for Disease Control, 2016). These definitions clearly indicate that suicide is an attempt with the intention to end one's life.

### **1.1     *Types of suicide:***

The following types of suicides are given by Durkheim (1897) based on different ideologies:

#### **1.1.1   *Altruistic suicide***

Altruistic suicide transpires when involvement is inordinately high in society. They sacrifice their lives in order to fulfill some obligation for a group or society, for example, Japanese kamikaze pilots give their lives in the hope that they win. Captain Rashid Minhas Shaheed crashed his plane to prevent the hijack plan of the enemy. These people believed in their nation's cause (Lee, 2018; Lubell et al., 2002). Guardian reported the incidence of child sacrifice for goddess Kali in Uttar Pradesh, India.

#### **1.1.2   *Anomic suicide***

Anomic suicide is committed during periods with high levels of frustration and stress, which is unexpected and sudden, like disappointment or extreme financial loss. According to research, during the economic upheaval, the ratio of suicide among people of 15 to 64 years increases (Sternheimer, 2011).

#### **1.1.3   *Fatalistic suicide***

Fatalistic suicide is committed by individuals who are kept under strict rules and regulations or placed under high expectations, which destroys their sense of self and individuality. Examples of fatalistic suicide may be persecution and slavery where an individual chooses suicide in order to escape from such a detrimental situation. Celebrities in South Korea, like Kim Jong-Hyun, attempted suicide due to the pressure of being in the spotlight (Cheng et al., 2007).

#### **1.1.4   *Egoistic suicide***

Egoistic suicide is committed when individuals feel that they are alienated. These feelings stem from the absence of social integration. Such individuals receive no social care and support, which leads them to commit suicide in order to escape from being an outlier (Lee, 2018; Lubell et al., 2002).

### **1.1.5 Prevalence**

Suicide is a global phenomenon. Worldwide, each year 1.5 million people commit suicide. This means that 12 out of 100, 000 people are involved in a suicidal act. For each person who dies by suicide, ten people have attempted suicide (World Health Organization preventing suicide, 2014). Worldwide, 1.4 million people ended their lives in 2017. It is approximated that about 1.5 million people put an end to their lives through suicide in 2020. In 2016, the suicide rate in Pakistan as given by the World Bank was 7.28 per thousand individuals.

Although suicide affects all age groups, during recent years it has been witnessed and reported that the ratio has increased among the adults aged 25 to 44 years as compared to the older adults between the age of 65 and above. The global mortality rate of suicide is 16 per hundred thousand males and 7 deaths per hundred thousand females (WHO, 2016). In 2017, the suicide rate for males was 13.9 deaths per hundred thousand and 6.3 deaths per hundred thousand for females. The methods of suicide attempts vary from country to country, and it is also associated with access to murderous means (Chen et al., 2011). Women mostly self-poison, while men hang from fans or firearms (Kaplan et al., 2009).

### **1.1.6 Risk factors**

According to the American Psychological Association (APA), risk factors can be defined as any environmental, psychological, or other characteristics that can increase the possibility of developing a disease or disorder. Suicide has multiple triggers. It is often associated with stressful life events, health issues, daily life stressors, and accompanied by a feeling of hopelessness. Mental illnesses like major depression, substance abuse and psychosis are the main predictors of suicide. Anxiety, personality, eating, and trauma-related disorders also contribute to suicidal thoughts (Bachmann, 2018). A suicide attempt may be associated with various psychological, social and medical conditions. Psychological and social studies suggest that contextual factors such as unemployment, divorce rates also contribute to suicide rates (Rehkopf & Buka, 2006). Whereas, some studies have indicated that low socioeconomic status, isolation, and limited access to mental health facilities may contribute to high suicidal rates (Hirsch & Cukrowicz, 2014) that erupt from stressful events and are thoughts of past memories or painful events (Phillips et al., 2007). It should be noted that suicide attempts increase with the increasing number of risk factors (Luoma et al., 2002).

## **1.2 Problem statement**

The current study aims to explore the risk factors that can trigger the act of suicide. According to Kessler et al. (1999), suicide attempts have been reported to be a cry of help from someone at the time they feel desperate to live their lives and are unable to solve

stressful life events (Luoma et al., 2002). In the light of these researches, this study aims to explore the causes that where did as mothers, as a fan there and as friends we go wrong? Why do the individuals resist sharing their feelings with their loved ones and embracing suicide? As far as the researchers' knowledge goes, his topic has not been studied using the qualitative method, which provides deeper insights into the issues. The findings of this study may guide the practitioner to set interventions for its prevention.

### **1.3      *Research questions***

This research aims to explore the answers to the following questions:

1.    What are the risk factors that lead a person to attempt suicide?
2.    What are the most common factors that lead to attempting suicide?
3.    Which methods are common for suicidal attempts?

## **2.        *Literature Review***

### **2.1      *Suicide and Culture***

Suicide attempt and actual suicide is a phenomenon that occurs in every culture, but the methods and frequency may vary from culture to culture (Canetto, 2008). A person's age, sex, family background, religious background, types of people involved also differ within cultures. Lester (1998) argued that suicide models have to be grounded culturally.

### **2.2      *Cultural script theory***

Cultural script theory is rooted in social psychology and anthropology. States that suicide is a behavior that is modeled socially (Canetto, 1997; Canetto & Lester, 1998). This theory represents scripts of culture or narratives about people who commit suicide. The theory elaborates the different ways and reasons for ending their lives in different cultures. This theory presents writings for ethical and non-ethical suicide. Ethical suicide is validated socially and non-ethical suicide is stigmatized socially. Good scripts of suicide dictate permission of committing this act. As in European and American countries, suicide is expected from those patients who are terminally ill and disabled (Stice & Canetto, 2008). This indicates that suicide is acceptable in the West and is common, which leads to a higher rate of suicides among older adults. Positive script increases the propensity of suicidal thoughts (Eshun, 2003; Gutierrez et al., 2000; Joe et al., 2007; Limbacher & Domino 1985; Stein et al., 1998).

### **2.3 *Suicide process:***

Suicidal ideation is an initial process that leads to suicidal plans, suicidal attempts, and complete suicide. Ideation includes thoughts and feelings about suicide (Arria et al., 2009; Harris & Barraclough, 1997). Gould and Kramer's (2001) study showed that thoughts about suicide consists of multiple stressful life events like the socio-economic status of the family, substance use, impulsivity, aggressiveness, poor communication with family, low performance in the work setting, relationship problems, low self-esteem, family history of suicide, exposure of suicide, prior suicide attempts, personality issues, discord in the family, homosexual orientation, impaired strategies of coping, abuse physically, abuse sexually, ethnicity, mental disorders (depression, anxiety, bipolar disorder) and hopelessness (Cukrowicz et al., 2004; Furr et al., 2001; Gutierrez et al., 2000; Hintikka et al., 2008; Konick & Gutierrez, 2005; Smith et al., 2006; Spirito et al., 2005; Stephenson et al., 2006).

### **2.4 *Suicide rate in Pakistan***

According to the World Bank (2017), Pakistan's death rate in 2016 was 7.28 per 100,000 people whereas, in 2015, it was 1.4 deaths per 100,000 people. First suicidal attempts, on the other hand, account for only 1.2 percent of all deaths. Over 300 suicide deaths were recorded in Pakistan over a two-year period, according to one study of suicide reports from 35 different cities (Khan & Reza, 2000). The results revealed that males outnumber females by a factor of two and that the majority of male suicides are unmarried men and the same is true for female suicides. According to a study, the majority of female suicides occur in women under the age of 30, with domestic issues being the most common explanation given. Unemployment, health problems, poverty, homelessness, family tensions, depression, and a number of social factors and reasons are among them. Suicide in Pakistan is most often carried out by hanging, using insecticides, or using weapons.

### **2.5 *Suicide and risk factors***

Low socioeconomic status, exposure to suicide, mental disorder, unemployment, isolation, helplessness, interpersonal relationship problems, hopelessness, (Gutierrez et al., 2000) hostility, disorientation, substance abuse, lack of social support and low education are the risk factors that can contribute to suicide (Suokas et al., 2010).

Wagner's study (1997) also validates the contribution of these factors to suicidal behavior. Childhood maltreatment includes bullying, school violence, criminal victimization (Johnson et al., 2002). Strict parents, extreme problems in the family and poor communication with family members are other factors contributing to suicide (Wagner, 1997).

### **2.5.1 *Interpersonal relationship***

Research supports that negative life experiences and interpersonal problems may play a predictive role in suicidal activity in later life. Parenting either overprotective or avoidant also envisages suicidal behavior in their later lives (Garber et al., 1998). Individuals with problems in interpersonal relationships commit suicide with a non-fatal outcome especially those who have a strained relationship with their guardians as children (Heikkinen et al., 1993). The relationship is found among burden of emotions and thoughts about suicide, plan about suicide, and attempt suicide with a non-fatal outcome and complete suicide (Hill et al., 2018).

### **2.5.2 *Unemployment***

Suicide has been connected to a number of social circumstances which include unemployment and poverty (Skapinakis et al., 2006). Longitudinal research using mixed methods to account for observed and unobserved mystifying patterns showed that the unemployment period was positively associated with suicidal ideation (22.9 percent of the sample,  $p=0.005$ ), and slightly positively associated with suicidal attempts (6.3 percent of the cohort,  $p>0.40$ ), among a cohort of young adults ( $n=1053$ ) (Fergusson et al., 2001).

### **2.5.3 *Substance abuse***

Alcohol and substance use disorders have been shown to be strongly linked to the risk of suicide (Poorolajal et al., 2015). Individuals with a substance use disorder (i.e., a diagnosis of addiction or dependency on alcohol or drugs) are almost six times more likely than those without substance use disorder to experience a lifetime suicide attempt (Kessler et al., 1999). According to numerous reports, suicide attempts in the past and current suicidal thoughts are widespread among people who are undergoing drug and alcohol treatment (Ilgen et al., 2010; Roy, 2009).

### **2.5.4 *Hostility***

The connection between hostility and suicidal behavior has been studied extensively. Some of these researches used non-clinical samples or focused on the broader occurrence of intentional injury to self, yielding just circumstantial confirmation (Aubert et al., 2004). Most of the researches that found clear evidence of a correlation between aggression and completed suicide is retroactive, as compared to the people who attempted suicide with a non-fatal outcome, were mentally ill, but did not commit suicide and the people who completed suicide were the ultimate sufferers (Conner et al., 2001).

### **2.5.5 Marital status**

Marital status is one of the major components which contributes to suicidal thoughts. Being single, separated, divorced, and widowed may lead to suicidal behavior (Smith et al., 1988). Rao conducted a study on the relationship of marital status with suicide attempt in India. Rao concluded that marital status is not the only predictor of suicide, while social integration and family support are more significant (Rao et al., 1982). In developing countries, there is little evidence that marital status can lead to suicide. According to Kposowa et al. (1995), marriage provides the strongest defense against suicide for the reason it allows society and group incorporation and decreases community alienation. According to Durkheim marital status in both genders has been presumed to be interrelated with suicide; however, it is also stated that suicidal behavior can be a result of the interaction of psychological (Ribabchych & Kaplan, 2021), culture (Cornutiu & Cornutiu, 2014), and social and biological factors (Russell et al., 2017). According to Cavanagh et al. (2003), among married women, husband's infidelity is also a risk factor of suicide.

### **2.5.6 Mental disorders**

Adults who are engaged in suicide attempts reported that their suicide attempts are due to depression (Bae et al., 2005; Evans et al., 2004; Garlow et al., 2008; Konick & Gutierrez, 2005; Spirito et al., 2005; Westefeld et al., 2006). Various studies show the link between hopelessness and suicide attempt, suicidal ideation and actual suicide (Esposito-Smyther & Christianne, 2005).

## **2.6 Low socioeconomic status**

Poverty and suicide rates were found to be linked in a structured study of public level researches (Hiyoshi et al., 2018). The greater ratio of suicide is related to the higher ratio of unemployed people (Stuckler et al., 2009). Furthermore, there is evidence that social stability and suicide have an inverse relationship (Baller & Richardson, 2002). According to a more recent meta-analysis, unemployment was found to be linked to suicide (Milner et al., 2013). After adjusting for previous mental health, the relative risks of these interactions were decreased. A review of American youths, which is based on the family circle and financial burden as determined by earning of family members was found to be linked firmly to suicide or suicide ideation (Pan et al., 2012). Quantitative meta-studies point to mental illness as a potential mechanism linking low SES levels to the greater possibility of suicide allowing for causality in both directions. Although low SES may be the cause of poor mental health, it might be the result of mental illness. Various researches indicate that mental wellbeing and socioeconomic status are related over time.

### **2.6.1 *Suicide and domestic violence***

Violence at home with the marital partner erupts violence and is characterized as a form of persistent dominance directed, which gives vent to physical, sexual, and/or psychological assault (Oram et al., 2017). Abuse at home has recently received a lot of attention from researchers and human rights activists as a cause of suicide attempts in women (Indu et al., 2017). Intimate partner abuse seems to be one of the most consistent components for a non-fatal attempts by women in an international report (Kavak et al., 2018). The original suicide theorist, Emile Durkheim, famously suggested in the 1800s that women's rate of actual suicide is low for the reason that they chose to remain in the safe confines of the home (Braswell & Kushner, 2006). Suicidal activity among women has received relatively little attention as a public health issue, despite subsequent studies criticizing Durkheim's thesis (Canetto & Lester, 1998).

### **2.6.2 *Interpersonal violence***

Interpersonal abuse is related to a greater chance of suicide and is more prevalent in people with mental illness due to a number of causes. Since violence is linked with the intensity of drug abuse, it may be used as a surrogate measure for the relationship between substance abuse severity and the possibility of suicide (Chermack et al., 2000). Furthermore, aggression has been linked to increased impulsivity, which is again linked to a higher risk of suicide. According to Kral's (2010) study, people who injure themselves have established the potential to do so through prolonged exposure to aggression and unpleasant stimuli. Inflicting harm on another person may be a form of behavioral rehearsal for suicidal actions

Conclusively, many factors contribute to suicide attempts and these risk factors increase the possibility of suicide attempts. The current study investigates these risk factors, which can lead the person to a suicide attempt. By knowing the risk factors, suicide attempts can be prevented by designing effective interventions.

## **3. *Methodology***

The current study is based on a qualitative research method using a phenomenological approach. The sample of the current study consisted of 20 participants who were approached through purposive sampling. Ten participants were men and 10 were women, who had attempted suicide. The participants' age was between 18 to 35 years. The data was collected from Jinnah Post Graduate Medical Centre, Karachi.

### **3.1 *Exclusion and inclusion criteria***

The exclusion and inclusion criteria are as follows:



- The participants who attempted suicide were included.
- The participants with physical disabilities and attempt suicide were also included.
- Only those participants who were able to talk about their traumatic experiences were included. Participants with severe mental illnesses were excluded.
- Patients above 35 years were excluded.

### **3.2 Measures**

#### **3.2.1 Demographic form**

The demographic form consists of 9 questions that gather information about the background of participants. The demographic form includes the eligibility criteria of participants such as age, gender, education, socio-economic status, family structure, marital status, occupation and religion.

#### **3.2.2 Questionnaire for suicide attempt**

This open-ended questionnaire of a suicide attempt is in the Urdu language, which consists of 24 items dealing with the risk factors of a suicide attempt which covers social, psychological and physical aspects. Items are rated on open-ended detailed answers. This open-ended questionnaire takes 1 hour to administer.

#### **3.2.3 Ethical considerations**

Entire research participants are participating in this research voluntarily and participants were informed by the researcher that any information of the participants will not be disclosed, as well as confidentiality matters have been assured to all participants.

#### **3.2.4 Procedure for data collection**

Before the interview of participants, the administration of hospitals was approached and informed consent was signed. The researcher describes the objective of the study and permission for taking interviews of patients. After getting permission from authorities of hospitals participants were approached. Participants were informed about the purpose of the study. When they agreed to participate, they are requested to give verbal and written consent. They were assured that their information will be kept confidential. After taking the consent of the participants the researcher interviewed the patient with the help of an open-ended questionnaire of the suicide attempt. The researcher gave a briefing about the research's objective to participants. In order for the participants to take the interview seriously and respond honestly, the researcher emphasized the significance of the suicide issue and also put a great emphasis on the increasing rate of suicide attempts among youth. This interview takes around



45 minutes to 1 hour to complete. The queries of participants were also entertained for the questionnaire. Complete interviews were recorded in audio for the data analysis and scored through conventional content analysis of the qualitative approach.

### **3.2.5 Data analysis procedure**

A conventional approach is used to determine the research questions. The qualitative method is employed to analyze the data by the conventional approach of content analysis.

### **3.3 Operational definitions**

Suicide: The act of taking one's own life is referred to as suicide (Lippincott et al., 2006).

#### **3.3.1 Suicide attempt**

A suicide attempt is characterized as a voluntarily, possibly harmful action accompanied by the non-fatal result and proof of aim to lose one's life (either direct or indirect) (Esposito-Smythers & Goldston, 2008).

#### **3.3.2 Suicidal ideation**

Suicidal ideation is described as any self-reported desire to commit suicide or become involved in suicide-related actions (O'Carroll et al., 1996), rather than the behavior itself, intent refers to the behavior's intention, meaning, or objective (Silverman et al., 2007).

#### **3.3.3 Self-harm**

Self-harm is characterized as voluntarily, possibly harmful actions for which there is proof (implicit or explicit) that the individual did not plan to kill himself (i.e., had no intent to die) (Silverman et al., 2007).

#### **3.3.4 Suicide threat**

A suicide threat is characterized as any interpersonal activity, verbal or nonverbal, that a rational individual would perceive as signaling or implying that suicidal behavior will occur in the near future (Silverman et al., 2007).

### **3.3.5 Suicidal related behavior**

Suicide-related activity is self-inflicted, potentially suicidal actions for which there is proof (either explicit or implicit) that: (a) the person intends to end their lives to accomplish any other goal; or (b) the individual intends to kill himself/herself to some undetermined or known degree (Silverman et al., 2007).

## **4. Results**

### **4.1 Individual factors**

Results of the study show that 27.88% of individuals attempt suicide due to individual factors, which include psychological and emotional problems, previous suicide attempts, depression, chronic illness, regrets and interpersonal relationships. Many individual factors play key roles in the destruction of self-life, one among them is psychological issues. Research suggests that the presence of depression is believed to be one of the vital precursors for suicide attempts in youths (Apter, 2010; Hawton, 1999). In the current study, 18% of individuals attempt suicide due to major depressive disorder which is the highest percentage among all risk factors. There is evidence that psychiatric disorders increase the risk of suicide most importantly affective disorders (Page et al., 2004; Qin & Nordendtof, 2005; Shaffer, 1996). Exploration shows that 60% of young men and 44% of young ladies who attempted suicide have manifestations of moderate depression (Ssegonja et al., 2019). A few examinations have discovered lower self-esteem in young people who belong to this group (Wilde, 2000).

In the current study, 6.83 % of individuals attempt suicide due to the risk factor of psycho-emotional problems like guilt, hopelessness and worthlessness. Various studies showed that suicide attempts are characterized by a greater level of mental pain especially hopelessness. Beautrais et al found that hopelessness is a major risk factor of suicide attempts (Beautrais et al., 1999). Soloff found that suicide attempters are more impulsive and aggressive than people who actually commit suicide (Soloff et al., 1994).

This study shows that 7.38,% of individuals who attempt suicide had a history of previous suicide attempts rendering them more vulnerable to suicidal ideation, attempts and actual suicide (Leon et al.,1990; Coryell & Young, 2005). The history of suicide attempts strongly predicts that an individual will attempt suicide again (Brown et al., 2000). After a suicide attempt, the time ranges from an attempt to two years people are at risk of the suicide attempt. The presence of mental disorders and female gender are potential factors for repeated suicide attempts (Christiansen & Frank Jensen, 2007). The possible reason for the higher risk of female gender for a repeated suicide attempt may be explained by the higher rate of depression among women (Piccinelli & Wilkinson, 2000).

Chronic illness is one of the major risk factors of the suicide attempt. In the current study, 6.83% of individuals attempt suicide due to chronic illness. Individuals with chronic diseases also suffer from psychological and social problems such as fear of death, hopelessness, dependent on others, extreme sadness and loneliness (De la Grandmaison et al., 2014; Bag, 2014). Individuals with chronic illness who are unable to cope with illness and perceive their illness as a burden feel overwhelmed and exhibit suicide-related behaviors (Ahn et al., 2010).

Table 1

*Respondent's demographic, frequency and method of suicide attempt*

Case	Gender	Age	Frequency of attempt	Method of suicide attempt
1	Men	24	1	Hanging
2	Men	25	1	Firearm
3	Men	23	1	Pesticide poisoning
4	Men	30	2	Hanging
5	Men	28	1	Pesticide
6	Men	23	1	Hanging
7	Men	20	2	Cutting
8	Men	26	1	Jumping
9	Men	25	2	Hanging
10	Men	32	1	Poison
11	Women	23	1	Poison
12	Women	24	2	Cutting
13	Women	25	1	Drug overdose
15	Women	28	2	Medicines
16	Women	20	2	Pesticide poisoning
17	Women	18	1	Medicine overdose
18	Women	19	2	Poison
19	Women	28	1	Medicines overdose
20	Women	30	2	Medicine overdose

#### 4.2 Family factors

The present study shows that 26.92% of individuals attempt suicide due to family factors, which play a key role in life. Communication barriers or emotional distance between young individuals and parents are major factors that contribute to a suicide attempt (Lai & Shek, 2010). Individuals who attempted suicide in this sample reported that they have poor relationships with their family members or failed to express their problems in front of the family. Research suggests that family factors are directly correlated with youth suicide ideation and attempts (Oppenheimer et al., 2018). Whereas, transverse exploration over the pre

vious decade uncovered a connection among potential factors of family and suicidal hazard, which includes family mental history and family-ecological elements e.g., a family group of stars, family connections (Amitai & Apter, 2012; Brent & Melhem, 2008; Bridge et al., 2006). Cross-sectional investigations have over and again shown that significant degrees of negative parent-child relationship quality, and low degrees of positive relationship quality, are precursors of youth suicide conduct in societies and nations (Fleming et al., 2007; Kim & Kim, 2008).

According to the present study, 9.84% of individuals attempt suicide due to low socio-economic status which if accompanied by unemployment are the potential elements that can increase the possibility of suicide attempts (Keyvanara & Haghshenas, 2011; Keyvanara & Haghshenas, 2010). A meta-analysis conducted by Li et al. (2011) found that people with low socio-economic status and low educational achievement are at the highest risks of suicide attempts (Li et al., 2011), however, the relationship between the socio-economic status of family and suicide is not direct. Other factors are playing a role in suicide attempts such as the relationship between low socioeconomic status and psychopathology (Jenkins et al., 2008; Bjelland et al., 2008).

Table 2

*Themes and subthemes of suicide attempt*

Themes	Subthemes
<b>Family factors</b>	Family relationship, family socio-economic features
<b>Social factors</b>	Exposure of suicide in family or media, social isolation and professional support.
<b>Individual factors</b>	Psycho-emotional problems, Previous suicide attempt, mental disorder depression, chronic illness, regrets, interpersonal relationship problems
<b>Environmental factors</b>	stressful life events, violence

### 4.3 *Social factors*

The study also found that 21.15% of individuals attempt suicide due to social factors. A person who attempts suicide may influence other person's thoughts about suicide. This exposure of suicide can be from an individual's family member or through social media (Hill et al., 2020). A systematic review suggests that suicide attempt of friend or acquaintances is also associated with suicidal behavior (Crepeau-Hobson & Leech, 2013). Social isolation

serves as a root cause of thwarted belongings. Thwarted belongings are an important factor that plays a role in developing suicidal ideation and suicide attempt (Kral, 2010). Social isolation and loneliness predict suicidal behavior (Stickley & Koyanagi, 2016). Some participants reported that social isolation made them feel inferior and also increases the risk of the suicide attempt.

In the current study, participants reported that they did not receive any professional support when they have suicidal ideation or unbearable emotional pain. The barrier in taking professional support is the stigma associated with mental illness. Stigma is viewed as a stressor strong enough to constitute a predisposing factor for suicidal behaviors. Stigma regarding mental illness is associated with suicide attempts especially among people who have mental disorders (Campo-Arias et al., 2019). The current study reveals that 13% of individuals attempt suicide due to environmental factors like disturbing life events and intimate partner violence. Stressful life events like breakup failure in the exam, death of a loved one, etc are seen as critical for developing suicidal behavior among young individuals (Nock et al., 2008; Brent et al., 1993; Zhang et al., 2012).

Researches showed that individuals with histories of stressful life events or who experience trauma are at highest risk of suicide than those without stressful life events (Zhang et al., 2012; Flannery et al., 2001; Uğurlu & Ona, 2009; Kim & Yang, 2014). Again, stressful life events are not directly linked with suicidal behavior. This link is mediated by coping skills, active coping is seen as better handling with stressors while avoidance coping is seen as worse which may lead to psychological problems and even suicide ideation and attempt (Steiner et al., 2002). Most people with histories of stressful life events do not attempt suicide because of the presence of social support. People have a different threshold of pain this is why the individuals who cannot cope, attempt suicide (Gardner et al., 2020).

Gold and his colleagues found a strong association between intimate partner violence and suicide attempt (Gold et al., 2012; Logan, 2011). The relationship between intimate partner violence and suicidal behavior is also not direct rather mediated by psychological disturbances. These disturbances in psychological functioning may lead to suicidal behavior (Wolford-Clevenger & Smith, 2014).

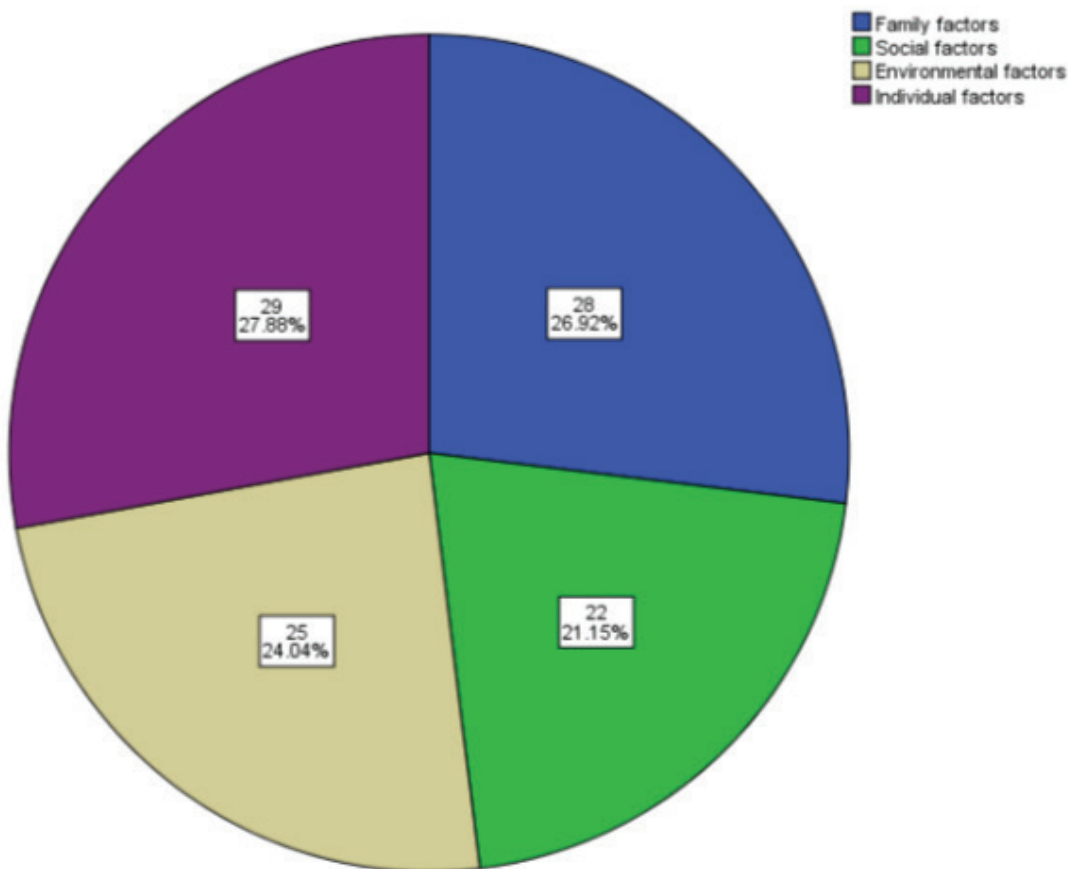


Figure 1: Pie chart showing percentages for different themes of suicide attempts

#### 4.4 Mode of suicide attempt

According to this study, the most common methods of suicide attempt are poison and over-dosage of medicines. Studies demonstrate that the approach used in attempting suicide is a predictor of a subsequent hit suicide (Hawton et al., 2003). Researchers took a look at with follow-up for 21-31 years located that people who had tried suicide by using hanging, strangling had an extremely bad diagnosis. Other strategies (leap over from a height, the use of a weapon) had considerably decreased risk than for striking. In addition, their study also showed that the maximum number of people who commit suicide make use of the identical method—as an example, the method of hanging is 90% in women and men (Tidemalm et al., 2008).

In summary, current research helped in increasing our understanding of suicide attempts, especially among young adults. The findings of risk factors that contribute to suicide attempts are worthwhile. It is important to note that there is not only one factor that leads the individual to suicide attempts, there is an interconnection of risk factors that combine and complicate the risk of the suicide attempt. On the other hand, these factors are not directly linked with a suicide attempt. These factors create disruptions in individual mental health. These disruptions lead the individual to a suicide attempt.

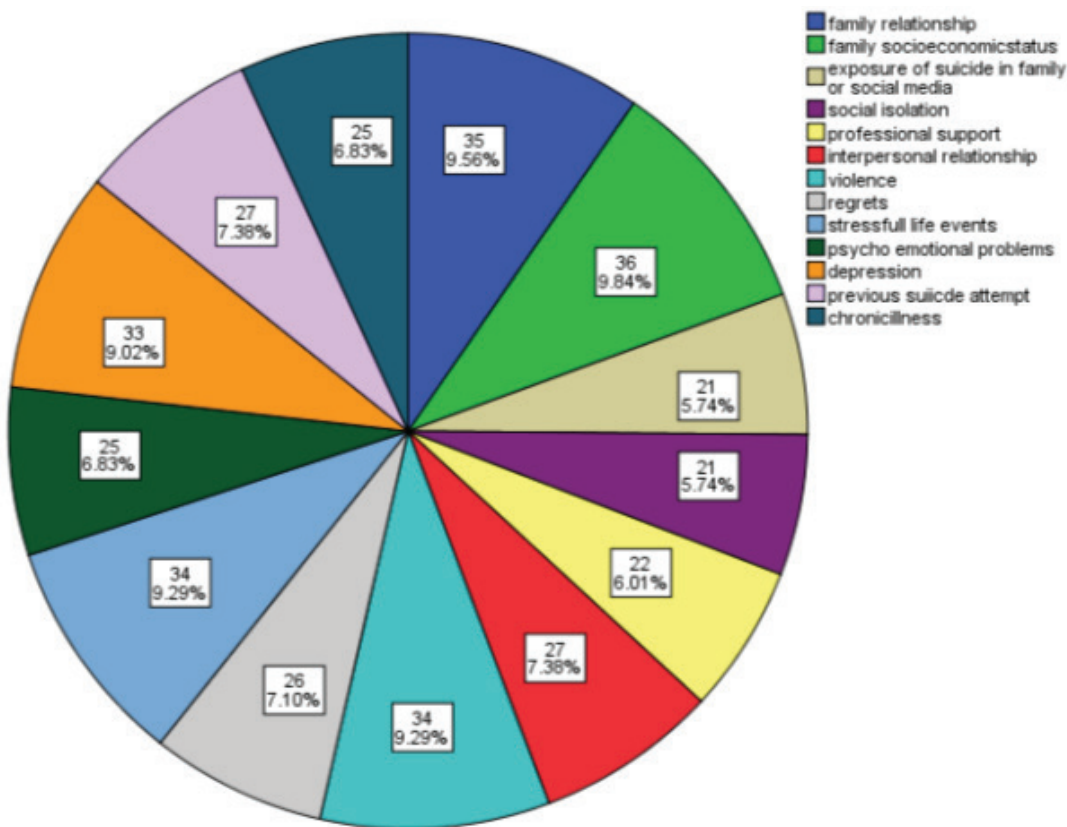


Figure 2: Pie chart showing various subthemes for suicide attempts

## 5. Conclusions and implications

The current study provides important findings on those factors which may lead to the suicide attempt. Suicide attempts are affected by a variety of factors which include social, family, environmental and individual factors. The findings of this study certainly have implications for educational and as well as clinical areas. Moreover, the extra findings that depression, hopelessness, and social isolation are also independently predictive of suicide ideation among young individuals have crucial implications for suicide evaluation and

prevention. The current study has contributed to our understanding of suicide, especially among young adults. It is proposed that suicide prevention applications, counseling facilities, and psychology clinics on university campuses ought to include suicide evaluation programs.

The results are particularly important due to the significant role of context-related factors in suicide attempts. It's critical to confirm the interconnectedness and multiplicity of various factors in a suicide attempt for a specific person, family, and social situation. As a result, suicide prevention and care should be developed on a holistic approach that takes into account the interaction of medical, social, cultural, and family factors in their evaluation and treatment.

The goal of primary prevention is to screen individuals who are predisposed to attempt suicide based on the risk factors identified in this report. Educating teenagers, adults, their families, and the community, especially schools, about risk factors through workshops, brochures, seminars, and media, promoting successful stress management strategies, and offering a support system for this group through healthcare providers are the most rational strategies, according to researchers.

### **5.1      *Limitations and Recommendations for future research***

This study looks at only participants' suicide attempts as the criterion. This might also have impacted the volume which tremendous findings had observed. Perhaps future researchers need to take a look at other variables, along with suicide conduct, that may encompass suicide ideation and suicidal behavior. Suicidal ideation is an initial step of the suicidal process so researches on the prevention of suicidal ideation will play a vital role in reducing the suicide rate.

Consequently, the cutting-edge findings might not generalize to different populations. Future studies need to replicate this study in different sample compositions. To better recognize cultural and ethnic subgroups that are more vulnerable to suicide and suicidal behaviors.



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