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## Internally Displaced Entrepreneurs in Pakistan: The Case of Abdullah

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### 13.1 Country-Specific Information and Data

The Federally Administered Tribal Areas (FATA) is a semiautonomous tribal region consisting of seven tribal agencies, namely Bajaur Agency, Mohmand Agency, Orakzai Agency, Kurram Agency, North Waziristan

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Agency and South Waziristan Agency, all located in the Khyber Pakhtunkhwa province of Pakistan and under the direct control of the federal government. Orakzai Agency belongs to a Pashtun tribe known as “Orakzai” that spreads over an area of 1,538 square kilometers. It is bounded by Kurram Agency in the west, Khyber Agency in the north, Kohat district in the south and Peshawar district in the east. Orakzai Agency does not have a direct border with Afghanistan, but it borders with Kurram Agency, which does border Afghanistan.

The Talibanization and the counterinsurgency operations in FATA have resulted in large-scale displacement of people, creating one of the greatest humanitarian crises in a country that is already hosting Afghan refugees. According to the UNHCR (United Nations High Commission for Refugees) report on global trends of 2016, Pakistan had the second-largest refugee population, after Turkey, of around 1.4 million.<sup>1</sup> The movement of IDPs (internally displaced persons) further added to the burden on the resources of this third world country. As of July 2015, there were more than 1.8 million people displaced by insurgency, counter-insurgency and other related violence in Pakistan.<sup>2</sup> The UNHCR global report (2013) shows that an estimated 747,500 IDPs were living in Khyber Pakhtunkhwa (KP) province—5% of which resided in three IDP camps, and 95% of which lived with host communities.<sup>3</sup> The main host communities are primarily settled in Dera Ismail Khan, Hangu, Kohat, Peshawar, Tank, Nowshera, FR Peshawar and Kurram Agency, either with extended family members or in rented accommodation. The IDP population is expected to be much higher, as reported by several governmental and aid organizations, since there are several unregistered IDPs, and it has not been possible to ascertain the exact number of IDPs in the region. However, the figures do show that the displacement has been massive and has affected the lives of several families.

### **13.2 Personal History of Reasons for Leave One’s Home Country and Traveling to the Specific Host Country**

Abdullah is a 25-year-old electrician displaced from Orakzai Agency—an agency located in the FATA of Pakistan—due to the armed conflict between the Taliban insurgents and the military operations in his area.

Abdullah led a peaceful life in his village, although he was poor and had to bear all the expenses of supporting his family by himself. He began school but had to leave and start working to feed his family. His father had died a long time ago. His brother got married at a young age but has been ill for several years due to mental health problems. His exact illness is undiagnosed, since his family could not afford to pay for his health care. His brother has three daughters and three sons. Abdullah had the responsibility of caring for his brother's family, too, since he was the sole male member of the family. He always wanted to be an electrician, so he started working in a friend's shop, where he learned how to fix electrical products. He could not study in a proper institution to become an electrician due to finances and because there were no such educational institutions in his area. The usual practice has been that people learn various skills from their elders, who are already running their businesses. A small, fertile plot of land, as well as cattle, were an additional source of income, albeit meagre, for Abdullah's family. In 2007, Abdullah managed to start a business of selling small electrical items and solar panels in his village. His business progressed gradually, and he was very content with his life.

However, there were some developments in his village and the nearby areas. The Taliban had entered the tribal areas. Initially, they were welcomed by the tribal elders and the local people. No one knew about their real motives. They intermingled with the local people and manipulated them to gain their support by establishing Shari'ah law.<sup>4</sup> People were happy with this law, since it made them feel secure. Theft was no longer a problem, even valuables were left unattended, and several historical disputes among families and tribes were resolved. People were not fighting or killing each other any longer. Mainly, poor people were happy, since their lives and rights were protected. People started to go to the *masjids* to pray. No one felt oppressed due to fair treatment of the rich and the poor, but this did not last for much longer. The Taliban were increasing in numbers, and soon they started to dictate and impose strange laws on the local people that did not make sense. People were confused, surprised and shocked about what was happening. They began to get offended and feel suppressed. The Pakistani military had already started military operations in the tribal areas. In 2009, they turned their attention towards Orakzai Agency and asked

all the inhabitants to vacate the area. The Taliban began to harass and threaten the local people for money to purchase weapons to fight against the Pakistani armed forces, saying that they were not being allowed to retain Shari'ah law in the region. The situation was becoming dangerous for local people like Abdullah. The Taliban were becoming cruel. They had started to torture and kill people who refused to support them financially or to fight with them against the government. They had made their own prisons, and many people were sent into these prisons. The positive feelings towards the Taliban had turned into hatred, and the atmosphere of peace and happiness had turned into nervousness and panic. Some of the people had already left, but the large-scale movement started during and after the counter-insurgency operation led by Pakistan's armed forces. People still had false hope that their homes would not be attacked. They waited until the last minute for circumstances to improve, but eventually they had no other choice than to run for their lives.

### **13.3 Personal Reasons for and Circumstances of Traveling to the Specific Host Country**

The war had begun to shatter Abdullah's hopes and dreams. Forced to leave in haste, he could not carry all his valuables and belongings. He could not afford to hire trucks or taxis, since the drivers and transporters were taking unnecessary advantage of the situation. They had raised the fare charges to Rs. 5,000 per person instead of Rs. 500 per person, which of course Abdullah could not afford for his entire family. Taxi drivers were scared, too, since it was not safe for them to drive in the midst of fighting and explosions. The Taliban had hideouts along the shortest route, which is hardly an hour's drive, and there were heavy military operations in that area. Also, the Taliban were firing on local people who were leaving. Therefore, they had to consider the safer and longer route and had to walk for at least six hours to come to a place near a city where taxis and public transport were charging normal rates. The circumstances were no different for Abdullah. The path that he took to reach Kohat was long and difficult.

Abdullah and his family could not carry much. The cattle had to be left behind. They had no time to pack their belongings and no transport facility. People could not help each other. They had their own wives and families to take care of. Those who were richer and had resources had already left. Everyone was nervous, scared and panicking. Abdullah recalls, "it was like a day of judgement for us. There was chaos everywhere. Nobody had time for each other. We all were running to save our lives". Abdullah and his family carried whatever they could and walked through the rough paths of the hills and mountains. Abdullah felt himself losing his strength. His mother was already ill and too feeble to walk. The children had fallen ill as they walked for miles. On his way, Abdullah noticed several empty houses, except for one house where a man was offering food and shelter to the people on the move. After walking for hours, they reached a place where taxis were charging normal rates. Abdullah complains that the government was not supportive and that they were left to take care of themselves.

At first, Abdullah could not decide whether to go to a camp established by the government and UN aid agencies, or to rent a house somewhere else in a safer location. His friends informed him of the miserable situation in camps. It was unsuitable for women and younger girls due to 'Purdah',<sup>5</sup> which, according to Abdullah, is taken seriously in Pakhtun culture. The camps were too small to accommodate his large family and they had insufficient basic facilities, such as, clean drinking water. Hence, most of the IDPs avoided moving to camps, except for those who could not find shelter elsewhere. There was a large-scale preference for taking shelter among host communities. Thus, moving to a camp was the last resort for Abdullah. Abdullah and his family reached Kohat, where other IDPs had already taken refuge. The local community included people from similar tribes who were already settled and helped the IDPs by giving them rental accommodation. Abdullah had a distant relative in this area, but he could not help him much in this regard. He had a small house that he had already rented to two families. Other people took advantage of the desperation of IDPs as an opportunity to raise their rents. Abdullah's relatives eventually helped him to find a house.

## 13.4 History of Establishing Business

Initially, Abdullah had to work on daily wages to pay for their rent. Unfortunately, the food “rations” that the government and UN aid agencies tried to provide were not being distributed fairly, since people with more resources and networks bribed them. Most of the needy people, like Abdullah, were left empty handed. Others could not understand the process of getting a ration card, and there was no one to help them to understand how to go about it. The staff distributing ration cards told Abdullah: “your work cannot be done because you have double addresses on Identity Cards and I saw most of the people who had the same double addresses as myself, but they got it by giving bribe”. The income from his daily wages was not enough to feed his family, so he had to ask for financial help from his friends to start his own business. This was risky, because he was starting from scratch and was not sure if he would succeed. He did not know much about the local market, although he used to occasionally visit Kohat to buy goods for his shop in the village. He felt that he was a stranger and did not know much about his surroundings. The constant worry of not being able to repay his loan bothered him, but his precarious circumstances pushed him to take the risk. Furthermore, he was moving house, which made it very difficult for him to concentrate on starting his own business.

As time went on, Abdullah began to settle down. He started to think about various options of starting a business. Over time, he managed to save Rs. 25,000 through his daily wages, but it was not enough, so he had to borrow Rs. 150,000 from a relative. He was also getting some “zakat” (charity that Muslims pay every year to the needy as an obligation) from his relatives that helped him and his family to survive. It took him three years to start his own business in Kohat. Abdullah learned very late in the process that he could borrow money from the bank, but they required various documents and collateral to ensure that he could repay the load. He felt bewildered and hesitant to take a loan from a bank due to religious reasons. He says, “interest is forbidden in Islam and I prefer to borrow from someone and then repay in time rather than indulging into something which is not halal”.

Now, Abdullah has a small shop selling solar electrical devices in Dheri Banda at the main Dhoda Road in Kohat, where he sells mainly solar panels, as well as solar fans and coolers, and where he also repairs devices. His main suppliers are based in the Karkhano Market in Peshawar, but he also seeks out more options in the wholesale market and tries to find the most economical product. His main customers are the people living in the village and his friends who often purchase from his shop. The rent for a shopfront in the main city was very high, so he started his business in the small community where he settled. He wanted to learn more and further develop his skills of fixing electrical items, but he had no extra time, so he started with what he had already learned. Abdullah believes that his previous experience has proved to be very beneficial for him when starting his business in Kohat. Also, he is interested in doing electrical work, like fitting electricity in homes and repairing different electrical devices, such as, fans, iron and other items. He can also install solar panels for tube wells and for homes and is eager to learn more to enhance his expertise. He is still planning to expand his business and wants to move to the main city, but he is unable to pay high rents at the moment. However, he is determined and has faith in God and himself that he will be able to move his business to the main city. He believes that his business would expand and flourish even better in the central city in Kohat. The current major constraint is the lack of adequate financial resources. Getting communal support and help has not been easy. Everyone is busy and has problems to take care of. He says that you could hardly find fewer people who would be willing to help you. Back in village, they used to help each other. They used to share their happiness and sorrows. For instance, the entire village used to come together for funerals and cooked for the bereaved family for days. In weddings, they used to share tasks and make all the wedding arrangements for others.

With pride, he says “Pashtun show love and unity towards each other and we always welcome our guest very warmly and we are very hospitable. We are also very “Ghairati”. He explains that “Ghairat” means that “we never asked helped from anyone and we take care of our women and their purdah”. Now, he feels depressed that he is losing his identity as a “Pashtun”.

## 13.5 Individual Enablers and Constraints

The troubles and setbacks were enough to shake his courage and confidence. His friends were a good source of moral support for him. They could not help him financially but helped him to regain his confidence. Abdullah feels lonely, but he has friends who are financially weak but are nevertheless there to support him through their words of encouragement. They encouraged him, emphasizing that he had the relevant skills and that he could do it. He appreciates his friends' kind words: "you cannot make your business successful until the one day for which you should be patient and it will take some time". They also tell me that personal business is very good and I should not go for partnership. Unfortunately, all of his friends are in a similar plight—suffering from the poor economic situation and unable to help him financially—which is why they just encourage and help him with words of appreciation, which actually gives him energy and keeps him going. Abdullah recalls, "In business, I just got guidance from my friends not local community here. No one told me that I will take less rent from and no one told me to come and work with me and no give me money to run business. I asked from people to give me loan but they were not even ready to give me money on loan".

Abdullah believes that he has to take risks, and one such risk was borrowing money from a relative, but he is confident that he will pay it back in time. He believes that hard work is always fruitful and that we should have faith in ourselves and God. He has been able to build networks and is using social media to advertise his products and services. This helps him to gain access to new customers. In Orakzai Agency, Abdullah had a range of customers. People used to come from other surrounding small villages to buy electrical and solar items or to seek his services for repair. He was well known for his skills and expertise. He thinks that good customer skills, dealing with people kindly and offering reasonable prices can help to make one's business successful.



## 13.6 Community Enablers and Constraints

The cultural shock that he experienced over time was discouraging, too. Abdullah discovered that Kohat was different from his village. Even though people spoke the same language, the accent and meaning of words differed. He had never previously thought that of himself as unfamiliar with this place, since he used to visit Kohat sometimes before his displacement to buy electrical goods for his shop. He knew a few people around from similar tribes who used to do business in his village. After he moved to Kohat, he realized that things are completely different from his village. He experienced a culture shock. The people had different lifestyles, and the women commonly go out to the markets not fully covered, unlike those in his village. He was not used to seeing women going out of their homes that frequently and without a male member of their family. Another difficulty that he faced was being alone and being more individualistic. He recalls that people in his village had lived more collectively and shared their happiness, sorrows and grief with each other, but this was not the case in Kohat. Everyone was busy in their lives and no one had time for each other. The way Abdullah dressed was different from the people in Kohat. His Pashto accent and walking style is different from the people around. He feels uncomfortable when people stare at him as if he is some kind of an alien. Over time, he is learning to adapt. Abdullah, along with other people from similar tribes and regions, have been trying to sustain their cultural practices. They still discourage their women from going out alone or without a male member of the family.

To add further misery, the security personnel who were supposed to look after the IDPs were harassing them by asking them for money. They threatened to make false allegations of terrorism against them and frequently took them to the police station to harass them. This was very frightening for people like Abdullah and their families, since they were deeply frightened about being falsely labeled as terrorists. Their houses were raided and searched several times due to the fear of them being terrorists. Later, he registered with the police, too, so that they would know that he is an IDP. He used to feel like an alien because of the way he and his family were treated by the police and the local community. However,

over time, things have improved, and now he believes that he is being treated well, since people know that he and his family are innocent and that they migrated for safety.

## 13.7 Institutional Enablers and Constraints

Abdullah strongly feels that the government should help people like him who had to migrate and who lost everything. He suggests that helping to start new businesses would create less of a burden on the government and would improve the economy. Fortunately, Abdullah does not have to register his business at the moment, and it is legal for him to work. The size and the nature of his business does not require it to be registered. However, he will have to register and pay taxes when he expands his business and shifts from retail to wholesale.

## 13.8 Concluding Remarks

Abdullah also wants to improve his qualifications and is preparing for his intermediate exams. He cannot afford to attend the college, so he will take exams as a private student. Although he does not have children at the moment, if he does he would want them to be educated. He advises that people should be patient. Calamities arise, because everything is uncertain and unpredictable. Just as he kept up his courage when he was reliant on his daily wages, which was very tough, so he urges other people never to lose courage. He says: “you should always work hard and never lose faith and hope”. He also says that one should try to deal with stress and cope with one’s situation. He also believes that we should help other people who are in need. Humanity is like a family, and people should console each other. Bad things happen, but they should be handled with patience and courage.

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## Notes

1. UNHCR. 2016. "Global Trends—forced displacement in 2016". <http://www.unhcr.org/globaltrends2016/>. Accessed on 14 September 2017.
2. Internal Displacement Monitoring Centre. 2015. <http://www.internal-displacement.org/south-and-south-east-asia/pakistan/figures-analysis>. Accessed on 10 October 2017.
3. UNHCR. 2013. "Global Report". <http://www.unhcr.org/539809fbb.html>. Accessed on 4 April 2017.
4. Religious law in Islam.
5. According to Encyclopedia Britannica, Purdah, also spelled Pardah, Hindi Parda ("screen," or "veil"), is a practice that was begun by Muslims and later adopted by various Hindus, especially in India, and that involves the seclusion of women from public observation by means of concealing clothing (including the veil) and by the use of high-walled enclosures, screens and curtains within the home.