

Culture and Barriers to Women's Entrepreneurs in Pakistan

Shaista Jabeen¹, Farid Ahmad^{2*}

¹PhD Scholar, Hailey College of commerce Punjab University Lahore Pakistan.

²PhD Scholar, Karadeniz Technical University Trabzon, Turkey.

***Corresponding Author:** Farid Ahmad, PhD Scholar, Karadeniz Technical University Trabzon, Turkey.

ABSTRACT

This study investigates the interaction of cultural factors, gender, training and society in explaining the barriers faced by women's entrepreneurs in the Lahore Pakistan. By implementing the social constructionist approach, in this research in-depth interviews with 10 women's who doing their own business (entrepreneurship) in the Pakistan are used to investigate the interaction among macro socio-cultural values and the obstacles experience throughout their entrepreneurial careers. QSR Nvivo is used for data analysis and the result shows that the substantial social-cultural impact: that business start with family supports and extends to the large scale influence on the entrepreneurship network and females access to capital. The finding also indicates that the role that females practical experience, self confidence, training, education and society are playing in encouraging the appetite of local females for business and overcoming the obstacles. Further research studies can be conducted to support this research and to explore new dimensions of barriers to women entrepreneurship.

Keywords: culture, women's entrepreneurship, barrier, training, access to capital

INTRODUCTION

Pakistani society is male ruled and male dominated society where females are the center of attention and life but also people considers women as no more than inferior and secondary citizens which is maybe due to the customary standards dominant in the entire the social order. The status and role of Pakistani women has been highly undermined in all walks of life. However, over the passage of time in underdeveloped third world country Pakistan, this setup has transformed and the awareness of woman's abilities, her rights and her status has extended to almost in all parts of Pakistan. The Pakistani women majority belong to the rural areas who work in the industrial centers and in the fields. It is a virtually illiterate and poor majority, which leads a life of physical suffering and hardship which including long hours at tiresome and tedious responsibilities for which there is neither recognition nor compensation. Most of these women tolerate the twofold burden of outside work and housework. Not only do these women are being the last to eat, they eat less and suffer from malnutrition and anemia, but also have longer days than the rest of the family.

In Pakistan the status of women is not consistent because of the gender interconnection with other forms of segregation in society. Religious and

spiritual prescriptions, social customs, norms and practices associated to women's status and role fluctuate extensively and are every so often clashing or contradictory. Furthermore, capitalist, feudal and social mores and patterns can limit the actions and tasks of female entrepreneurs all the way through their operational lives. Debatably in association to a man's, a woman's condition is one of complete subordination which is determined by the patriarchy forces. Significantly these practices hamper the accessibility of work-related prospects open to women all over Pakistan.

Women have to follow two considerable traditions professionally, namely pardah (veil)—exactly a 'curtain' indicating a constructed system on isolation of women—and execution of 'high' principles of woman diffidence. In many South Asian societies gender discrimination and female isolation is the custom. The burqa, frequently worn by Muslim females, has been defined as a manageable means of isolation or seclusion by Papanek (1982). As females are considered to be the repositories of their families' chastity and their honor so women business persons also need to recognize the impression of izzat (honour), and their good character are extremely appreciated and encouraged (Shaheed, 1990, p. 27).

Culture and Barriers to Women's Entrepreneurs in Pakistan

Due to worldwide attraction to women entrepreneurship in the past few decades, abundant growth in many woman held businesses' and their input to economic evolution, the creation of employment and growth in many economies has established. In developing countries, although the research on females entrepreneurs increase (Datta, Mondal & Sengupta, 2015), but much of this devotion and interest has been established in Nordic countries and Anglo Saxon. Therefore, the studies which are carried out in the context of the Asian region are nominal, where the cultural factors influenced significantly the female's work. Furthermore, the presently existing studies in this region are commonly fascinated in exploring entrepreneurial inspirations and motivational impulses (Tlaiss, 2013) or general barriers (Sidani, Baalbaki & Itani, 2013). Consequently, in this context numerous questions linger on unanswered, mainly on the subject of the role of cultural traditions, holy teachings and macro social values on females' entrepreneurialism.

Research Purpose

The purpose of this article is to qualitatively explore:

- The entry barriers faced by the woman who intends to start up their own enterprise.
- The difficulties in starting up the business and in accessing finance and training.
- The support they need in order to start up and manage their own enterprise.
- The socio-cultural factors and social trends that hinders the ways of women entrepreneurs in the Pakistan (PAK).

It should be noted that this study used the terms 'entrepreneurship', 'business', 'entrepreneurialism', and 'enterprise' for the same entity.

It should also be noted that for this study 'barriers', 'hurdles' and 'obstacles' are used interchangeably.

Research Questions

The proposed research questions for this study are:

Q1: What are the different barriers that women face for starting their business?

Q2: What difficulties women face in accessing finance and training?

Q3: To what extent family supports the intentions of women towards starting their own business?

Q4: To what extent socio-cultural factors contribute to the women's business intentions in Pakistan?

The proposed research questions are examined by:

- Analyzing and integrating the literature to deepen understanding of the important links between the women's entrepreneurship barriers and the cultural values or the factors that influence the business capabilities of the female entrepreneur.
- Developing the conceptual model linking cultural values to barriers and, ultimately, to women entrepreneurship and then exploring the model by preliminary data collection from the population of interest for this proposed study.
- Reconciling the findings of preliminary data collected with the relevant literature.

Significance of the Research

The various aspects contributing to the significance of this study are acknowledged below.

- This study is designed to contribute to advance understanding of barriers obstructing the entrepreneurial spirit of women in the Pakistan as practiced and observed by self-employed local women.
- This study will help to know that what factors influence the women's intention to make decision about starting up a business.
- This study will help to know that what support women need in order to start up and manage their own business that can influence their decision making.
- The findings of this study reflect the hurdles faced by the females who intend to start up a business in a developing country. This study will be of significance in comparing the western concepts with those observed by females in developing countries.
- In addition to theory, it is expected that the findings from this study will be useful to assist policy makers in improving the provisions for women's entrepreneurship and adds to the conventional research about the low performance of woman business persons in the developing country like Pakistan.
- This study will also provide opportunity to other researchers to contribute in the literature by doing research on training and education for starting up the business in the

same country may differ on the basis of gender.

Problem Statement

For the economic growth of a country entrepreneurship can be one of the important factors. For women there might several inspirations such as family business, education, friend's inspiration, courage to do something exceptional and intention of financial strength in the future behind taking on entrepreneurship as a career. There are only few researchers who tried empirically to determine the obstacles faced by the females in the selection of their own business as an alternative of employment in the context of culture. This study has been initiated to discover the influence of the cultural and social variables on the barriers to women entrepreneurship in Pakistan. Basically this study explores the main barriers which are faced by women who tend to be entrepreneurs in Pakistan.

LITERATURE REVIEW

In the recent decades, substantial advancement is made by women. Economic, social, political, technological and industrial change facilitate to introducing a newest social-structure, its aided females continuing drive into the public circle starting the imprisonment of their households and families. Circumstance in the developed or developing nations and Western nations are not same as in Pakistan. In 2008, Roomi and Parrot suggested that although, for those who are willing to let their women's go out educate themselves and participate in the economic arena, insufficiency of transportation, both public and private, work as an authentic restriction on their physical movement.

Researcher suggests that the social-disapproval of the business ladies in Pakistan also indicate the invisibility of women participation in the workforce (Kamal, 1997). Kamal (1997) moreover, their participation in family and other matters of the house is seen as a social responsibility in place of an economic participation. But, the situation is changing due to social progress and globalization. Now the women's play their active role in increasing the Pakistani economy. The researcher indicate that the recently women's are now trying to get income oriented jobs and trying to obtain the social-status as men (Firdous, 2014). The typical Pakistani society is changing particularly in the urban areas of Pakistan; women's are no longer stay home to take care of their family, where

both husband and wife work to meet their family expense.

Wilmerding (2006) says that a woman's who decide to run their business is flexible situation to succeed in her career opportunity that gives the factorable to her children and married life style, however this option normally leads to clashes. Managing entrepreneurship with family responsibilities are often "a difficult positions for most women especially those with children" (Wilmerding, 2006, p. 149). Although getting to succeed in meeting family and job demands, women's have a tendency to normally make complex decisions and work hard, even at any cost just to stay their families happy and to meet their customer needs. The others researchers describe that the women's fall in negative-consequences due to collective stresses of family and work (Jacobs & Garson, 2004).

Stevenson (1983) explains, entrepreneurship is "the pursuit of opportunity without regard to the resources currently controlled" (Stevenson, 1983, p. 1). In 2000 Shane and Venkataraman describe a little more detail, entrepreneurship is exploitation and evaluation of opportunities, opportunity discovery process, and entrepreneurship regards the possibility packaging environment and individual decision makers who do these things. In a context of limited resources in itself such as the social-status of female in many Islamic communities, many barriers prevent all but the mainly determined entrepreneurs pursuing and perceiving opportunities, due to presence of social risks and obstruction of access to resources- these are exaggerated factors than those in many non-Islamic and developed communities.

Now, the literature is very little, but it is useful to examine the different features of women's entrepreneurship in Islamic-societies will be implemented in the perspective of Pakistan. Researcher suggests that to improve the bargaining power of the women's is a valuable skill for entrepreneurs (Goheer, 2002). In Dhaliwal (1998) the perspective of immigrant is examined, who look the women's of South Asian in the UK. The researcher examines the structural aspects that influence the decisions of Pakistani women to initiate a business, but the research is small: during a training program 33 women are interviewed, of which only 16 have start a business. (Shabbir & Di Gregorio, 1996).

The results indicate that women starting businesses to get free personal, satisfaction and

safety, starting decisions based on external and internal structural factors. Although attractive, the findings are not exhaustive; this information may be more helpful for the promotion of female entrepreneurship in Pakistan as for the development of training programs to improve the entrepreneurial skills of women. Similarly, other researchers also examine the obstacles to female's entrepreneurship in the Pakistan, afar from the specific effects of Islamic-tradition, but their suggestion are enable further development are instead primarily related to education or policy oriented training (Roomi& Parrott, 2008).

Regardless of all socio-cultural issues, in Pakistan the position of female is not homogenous. There are many females who are capable to overcome these obstacles and actively participate in economic activities. The participation of women in the household affairs and other family is seen as a social-duty instated the contribution in economic activities (Kamal, 1997). Though, because of globalization and social progress, the situation has changed. Female are becoming more and more active in Pakistan's economy and arrive on the market of employment and the struggle for salary oriented employments in order to become liberal or independent and to get the same prestige and status as men (Gregorio& Shabbir, 1996). Within Pakistan's society a female stays at home to take care of the family, particularly in cities of Pakistan, where the wife and husband both work to encounter their family necessities. The females' who initiates their personal business, the real perception of Islamic principles concerning females participation in economic activities, the moral support of members the immediate family, transportation assess and mobility and their communication with the opposite gender for dealings and businesses, will be helpful for them to succeed in their businesses (Roomi and Parrott, 2008).

Conclusion of Literature Review

It is generally based on the empirical evidence and theory increasingly the social context of entrepreneurship and training is a key aspect in the entrepreneurial skills development. Precisely, there is also much to think of empirical work and theory that this is correct in various, particular means for female entrepreneurs. Lastly, this empirical support and theory implies a specific importance to female business leaders in Pakistani society which is socially constrained.

On the basis of my study, I suggest these inter-related propositions about Pakistani females' entrepreneurship. The 1st obstacle to female entrepreneurship and the 2nd related to overcome these obstacles:

Proposition1: In Pakistan women face entrepreneurial capacity development (Training and education) barriers to becoming entrepreneurs.

Proposition2: In Pakistan women face capital (social and financial) barriers to becoming entrepreneurs.

Proposition3: In Pakistan women face social cultural (Pardah and Izzat) barriers to becoming entrepreneurs.

Proposition4: Entrepreneurial capacity development (Training and education) barriers can be reduced by women only entrepreneurial skills training.

Proposition5: Capital (social and financial) barriers can be reduced by women financial support.

Proposition 6: Social cultural (Pardah and Izzat) barriers can be reduced by women only family support.

Proposition7: Family support is positively link to women's entrepreneurial.

METHODOLOGY

Research Approach and Paradigm

The aim of this research study is to explore the social and cultural obstacles that Pakistani female entrepreneurs face in starting their own business. Therefore, the objectives of the study determined the design of the study. Considering the religious, cultural and social experiences, a qualitative method is implemented in an effort to capture the diverse factors that influence the women entrepreneurial process. This study is based on the real time and rich data from the participants in the natural environment. Therefore this study is qualitative and inductive in nature. Whereas the researcher is involved personally in the process of the research either in the form of discussions with the respondents i.e. interviews or the content analysis of the data obtained. Renewed entrepreneurship research in the area (Tlaiss, 2013) advised that this study required the practice of an interview based methodology. According to Sengupta (2011) Semi structured, in depth and face to face interviews are recommended by other exploratory researches in the perceptive of

developing countries. Data is collected from 10 Pakistani female entrepreneurs. These interviews produced rich, in-depth data which helped the researcher to better understand the hurdles faced by female business persons.

The current study used an ontological social constructionist approach, which helped the woman entrepreneurs to report their experiences (Sengupta, 2011; Smith et al., 2013) and helped researchers to understand the female entrepreneurship social phenomenon and obstacles confronted by them through their experiences. Referring to epistemological assumption, this study has been directed in a way to gain deeper understanding and a vigorous observation by getting the investigator (myself) closer to the subjects (respondents) under consideration.

Sample Size and Population

To gather rich data mixed sampling technique was used which includes purposeful and convenient sampling. The purposeful sampling was used because it allowed the selection of participants which provides rich information for in-depth study (Patton, 2002). This approach is considered as the most suitable in the context of qualitative inquiry which usually focuses on the small sample size as compared with the quantitative studies which focus on the random selection of larger sample size. (Tlaxi, 2013; Patton, 2002). In this study, the women entrepreneurs of Lahore that are running their businesses (parlors and boutiques) have been chosen as sample. The population of interest for this study consists of all women who are doing their own businesses in Lahore Pakistan. In this research in-depth interviews with 10 women who do their own business (entrepreneurship) in Pakistan are used.

Data Collection

For an in-depth study about the women's entrepreneurship barriers and culture, the researcher used investigatory methods to get the proper information. Qualitative Interviews have been conducted from the selected women entrepreneur so that their views regarding the entrepreneurship barriers and prevailing culture are taken for further consideration. These interviews were about 25 to 30 minutes long on average and the answers were tape-recorded under flexible and open environment allowing in-depth analysis of the phenomenon.

The interviews were conducted at the various places preferred by the respondents.

Interviewees were assured of privacy at the start of every interview and encouraged describing their experiences and understandings from their individual perceptions.

Data Analysis

Data collected through interviews is analyzed by using different qualitative techniques. All interviews have been audio taped and transcribed verbatim individually to develop a complete view of each participant's responses. Interview data from the participants has been analyzed during the QSR NVIVO software package to inductively produce categories of different facets and to explore the relationships among them. Apart from the relationships, according to the suggestions of prior studies thematic or template analysis has been done for refining and generating meaning, this analysis process was conducted by Huberman's and Miles (1994) and other approaches are used to code the data. Using thematic analysis data has been further analyzed in order to quantify persistent ideas and repeated themes. Interviews have been treated further for in-depth analysis and the transcriptions of the interviews have been segmented into particular themes. The data has been allocated into two main themes nodes and their respective child nodes. The relationships among themes and child themes are shown in the model. It can be seen that cultural and social barriers are associated through the thematic relationships e.g. training and education is associated with the cultural aspects, if there is a culture which supports female's business education and training then they face less hurdles to be in an entrepreneurship.

Ethical Considerations

In the research process the ethical considerations are the key elements. No ethical issues have been faced while conducting this research though full awareness has been secured in this case.

- **Confidentiality:** The participants have been insured that the data/information obtained from them would not be misrepresented or misused.
- **Anonymity:** In addition to that it has been assured that the identity of the participants of the study would not be disclosed to any one and at any stage of the research.
- **Withdrawal from the Study:** The participants had been given complete freedom to withdraw from the study at any time with no

Culture and Barriers to Women's Entrepreneurs in Pakistan

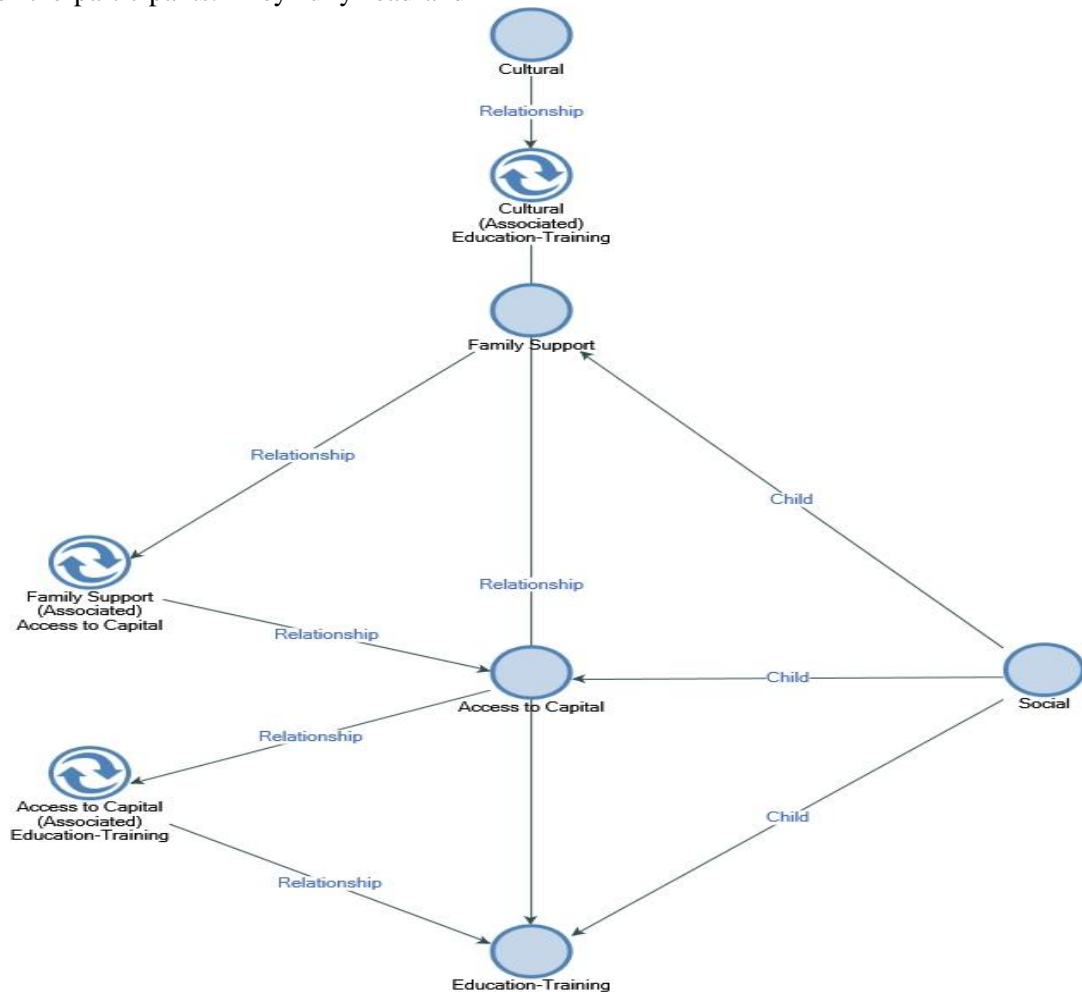
reasons and that their participation in the study is voluntary.

- **Informed consent:** A consent form (containing the purpose of the study, use of the data acquired from the respondents and role of the researcher) have been given to each of the participants. They fully read and

understood the use and purposes of the information obtained from them and have provided the full authorization regarding the usage and referencing the data.

F. Model

The propose Model of study is as under:



This model is showing the main themes and their relationships.

RESULTS AND DISCUSSIONS

Matrix Coding

The below matrix is coding matrix from QSR NVivo and this section considers four themes of women's entrepreneurship barriers and matrix is showing that the frequency of all the themes emerged from the literature well from the

interviews of the respondents. This matrix is showing the intensity or frequency of occurrence of each theme separately. From the analysis of this matrix we find that the cultural theme is more recursively impacting the women entrepreneurship decisions and their business insight.

	Cultural Values	Access to Capital	Education-Training	Family Support
Case 1	4	3	1	4
Case 2	4	4	2	3
Case 3	6	4	2	2
Case 4	6	3	2	4
Case 5	5	3	4	2
Case 6	6	2	3	2
Case 7	4	5	3	2
Case 8	4	5	2	6
Case 9	4	2	2	2
Case 10	5	2	4	3

Cultural

It is showed in the table that most of the respondent stated that cultural is important because they consider it as most important factor which eventually affects the decisions of the women who wants to start up a business in Pakistan. Cultural values are considered most important and highly mentioned factor among the females for entrepreneurship. Respondents faced many barriers due to the prevailed culture in Pakistan.

"In Pakistan cultural barriers and Islamic barriers affect the starting business here. Because in Pakistan the people think that the women cannot run a business. Most of the peoples are also against the women's job." (Case 1)

"The biggest issue lies in our culture that is our society has wrongly attributed women only to household and anyone who is participating in practical life is not considered as pious and virtues. There is hell of character assassination for undue reasons." (Case 6)

Social: Access to Capital

The above table of matrix coding is also depicting that there can be social barriers as well which influenced or could influence women's decision regarding adoption of their own business.

"Family support and financial support are the main problems face by women who want to start their own business. But for me this time I don't have a family problem. But I am facing financial problem because I belong to low income family." (Case 2)

"As women it is a major constrain. Because normally families don't support financially the women business they normally support the male business. Banks can also not give easily loan to women because our culture is male dominated." (Case 3)

"In our society it's a hard thing for a woman to get finance on easy notes. People don't trust on females as we live in a male dominated society so if we get finance then it must be on stricter terms and conditions." (Case 4)

Social: Education and training

According to the respondent education and training for some specific business is important and complimentary and they consider it as it enhanced their skills most and also the majority was inclined towards the proper now how of the

business to get it started mean they prefer practical considerations along with proper education. Most of the respondent lacks proper education but yet running their business successfully with the help of proper practical knowledge. It is also showed from the response of the interviewees that they face hurdles being women to get business education and training.

"As such I did not get any specific training about this business. But I was having little bit experience about this business as one of my family members was already doing this." (Case 1)

"Practice and training is more important because I saw many womens who are well educated in business but havenot any now how that how can they start the business." (Case 1)

"According to me education, skills and experience are the major factors to start up the business. A good plan always works when it is supported by these factors" (Case 2)

Social: Family Support

The above table of matrix coding is also depicting that there can be social barriers in terms of family support as well which influenced women's decision regarding adoption of their own business.

"First is your family support being a woman its foremost important thing you need to star up your own profession and then comes Finance." (Case 4)

"Although I have very supportive family background yet they have to face a lot of undue criticism from the suspicious part of society. So family support contributes a lot towards your decisions" (Case 6)

Following is the Graph (bar chart) showing matrix coding results it is also depicting the same.

From the bar chart we can see that the cultural barriers seems to be most considered in the women entrepreneurship decisions and less then that is family support.

Word Cloud

The word cloud is clearly showing that the most of the time words used by the respondents in their conversations are business, financial problems, society, education, Barriers culture, finance, people support, problems, training etc. Most they talked about is business and it is topic oriented.

REFERENCES

- [1] Bruin A, Brush C, Welter F. Advancing a framework for coherent research on women's entrepreneurship. *Entrepreneurship Theory and Practice*. 2007; 31(3): 323–339.
- [2] Dhaliwal S. Silent contributors: Asian female entrepreneurs and women in business. *Women's Studies International Forum*. 1998; 21(5): 463-74.
- [3] Fels A. Do women lack ambition?. *Harvard Business Review*. 2004: 50-60.
- [4] Goheer N. Women Entrepreneurs in Pakistan: A Study to Understand and Improve their Bargaining Power. *International Labor Organization, Geneva*; 2002.
- [5] Higgins D, Smith K, Mirza M. Entrepreneurial education: Reflexive approaches to entrepreneurial learning in practice. *Journal of Entrepreneurship*. 2013; 22(2): 135–160.
- [6] Hofstede G. *Culture's consequences: Comparing values, behaviors, institutions, and organizations across nations* (2nd Ed.). Thousand Oaks, CA: SAGE Publications; 2001.
- [7] Itani H, Sidani Y, Baalbaki I. United Arab Emirates female entrepreneurs: Motivations and frustrations. *Equality, Diversity and Inclusion: An International Journal*. 2013; 30(5): 409–424.
- [8] Jacobs J, Gerson K. *The Time Divide: Work, Family and Gender Inequality*, Harvard University Press, Cambridge, MA; 2004.
- [9] Kamal S. *Women Empowerment and Poverty Alleviation in South Asia: The Dual Benefits of Microcredit*, South Asia Poverty Alleviation Program, Vol. 114, UNDP (United Nations Development Programme), New York, NY; 1997.
- [10] Leitch C M, Hill F M, Harrison R T. The philosophy and practice of interpretive research in entrepreneurship: quality, validation, and trust. *Organizational Research Method*. 2010; 13(1): 67–84.
- [11] Miles M, Huberman A. *Qualitative data analysis: A sourcebook of new methods*. London: SAGE Publications; 1994.
- [12] Papanek H. *Pardah in Pakistan: Seclusion and modern occupations for women*. In H. Papanek and G. Minault (eds), *Separate Worlds* (pp. 3–53). New Delhi: Chanakya Publications; 1982.
- [13] Patton M. *Qualitative research and evaluative methods* (3rd Ed.). London: SAGE Publications; 2002.
- [14] Roomi M, Parrott G. Barriers to development and progression of women entrepreneurs in Pakistan. *Journal of Entrepreneurship*. 2008; 17(1): 59-72.
- [15] Sengupta A, Datta S, Mondal S. Women's entrepreneurial abilities: A study in the Indian informal service sector. *Journal of Entrepreneurship*. 2015; 22(2), 223–243.
- [16] Sengupta A. Network strategy and access to business finance. *The Journal of Entrepreneurship*. 2011; 20(1): 103–126.
- [17] Shabbir A, Di Gregorio S. An examination of the relationship between women's personal goals and structural factors influencing their decision to start a business: the case of Pakistan. *Journal of Business Venturing*. 1996; 11(6): 507
- [18] Shaheed F. *Pakistan's Women: An analytical description*, Lahore: Shirkat Gah; 1990.
- [19] Shane S, Venkataraman S. The promise of entrepreneurship as a field of research. *Academy of Management Review*. 2000; 25: 217-26
- [20] Stevenson H. *A Perspective on Entrepreneurship*. Harvard Business School Press, Cambridge, MA; 1983.
- [21] Strauss A, Corbin J. *Basics of qualitative research: grounded theory procedures and techniques*. Newbury Park, CA: SAGE Publications; 1990.
- [22] Tlaiss H. Women entrepreneur motivation: Evidence from the United Arab Emirates. *International Small Business Journal*. 2013. DOI: 10.1177/ 0266242613496662.
- [23] Wilmerding G. *Smart Women and Small Business: How to Make the Leap from the Corporate Careers to the Right Small Enterprises*, John Wiley & Sons, Hoboken, NJ; 2006.

Citation: Shaista Jabeen, Farid Ahmad. " Culture and Barriers to Women's Entrepreneurs in Pakistan". *International Journal of Research in Business Studies and Management*, vol 5, no. 10, 2018, pp. 21-29.

Copyright: © 2018 Shaista Jabeen, Farid Ahmad. This is an open-access article distributed under the terms of the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original author and source are credited.