

Advancing Women's Entrepreneurship In Small Businesses In Pakistan: A Path To Empowerment

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Abstract

This study aimed to explore the relationship between women entrepreneurship and empowerment in Pakistan. The study focused on small-scale home-based businesses and small to medium enterprises (SMEs) run by women. Qualitative data was collected through in-depth interviews with women entrepreneurs who are running business and those who have closed their business for any reasons. The findings revealed that despite facing numerous challenges and obstacles, women entrepreneurs in Pakistan were able to overcome them and establish successful businesses. Factors such as access to finance, market access, and support from family and community were found to be crucial for the success of women-led businesses. The study also highlighted the important role of government policies and support systems in promoting women entrepreneurship and empowering women in business. The results of this study provide important insights for policymakers and practitioners on the need to create an enabling environment that supports women entrepreneurship and empowers women in Pakistan.

Keywords: women entrepreneurship, empowerment, Pakistan, small-scale home-based businesses, challenges, obstacles, access to finance, market access, family support.

1. Introduction:

Women empowerment is defined as empowering the women to take their own decisions for their personal dependent. Empowering women is to make them independent in all aspects from mind, thoughts, rights, decisions by leaving all social and family limitations. It is to bring equality in society for both male and female in all areas. Women empowering is very necessary to make the bright future of the family, society, and country (Bajwa, Kitchlew, & Rehman, 2017). Empowerment of women would mean equipping women to be economically independent, self-reliant, have a positive self-esteem to enable them to face any difficult situation and they should be able to participate in developmental activities” (Devendra, 2001). Devendra believes that empowered women will be able to participate in decision-making, policy formulation and implementation of different policies and programs. Education plays a great role in this sphere (Mandal, 2006).

The current scenario of developing countries such as Pakistan – where the informal business is the most affordable path to run a business – depicts women entrepreneurship as the primary tool to bring female empowerment (Blasco-Burriel et al., 2016). Hence, small entrepreneurs with their small business ventures may act as a driving force against this underemployment by breaking the brutal poverty circle by massive employment opportunities and act as the driving force for economic prosperity and overall development. In this regard, the rise of women empowerment via entrepreneurial skills will open new avenues for better living standards and economic prosperity, as women are motivated, enthusiastic, and possess a broader vision (Ariffin et al., 2020). According to the latest statistics, the current female population in Pakistan is 49.2% whereas women participation labor force is 28% clearly this ration is extremely low. Unfortunately, women in developing countries like Pakistan are suppressed and considered inferior in many regards. There are various issues and problems which women generally face in the society like workplace

harassment, work-life imbalance, gender-restrictive structures, glass ceiling, family limitations (Akbar, Muzaffar, & Rehman, 2012).

The women are confronting various social, economic, and cultural challenges as women workers have subordinate positions in both private and public sector organizations in Pakistan. The majority of women in Pakistan are unemployed and dependent on the menfolk (PBS, 2014). Pakistan ranks 145 out of 187 nations according to the Gender-Related Development Index (GCI) 2013, which depicts a clear gender gap and shows that Pakistani women are facing challenges in fulfilling basic needs and education. Around the world, the trend shows that women business owners are on the rise. For example, in the US, women business owners account for 82.9% during the year 2015-2016, whereas, in Australia, this percentage has increased to 74.8% (GED, 2017), while UK, Denmark, Sweden, and Germany have climbed up to the top five positions in women entrepreneurship (Rehman et al., 2021).

However, in developing countries such as Pakistan, women are in the initial phase of entering into the field of entrepreneurship by establishing small enterprises focusing on women-oriented businesses such as boutiques, beauty salons, bakery items, etc (Anjum et al., 2012). In line with this, Pakistani women are restricted to the informal sector that is comprised of non-documented, less paid jobs, with no medical benefits or job security (IMF, 2016). Recent estimates show that more than three fourth of the employed women in urban areas are in non-governmental jobs. Pakistan is the second-largest economy in terms of GDP (Saeed et al., 2014) in South Asian region. The World Bank Country Gender Profile (Pakistan) report had highlighted the lowest status of Pakistani women globally. UNDP (1996) explained the “inside/ outside” dichotomy in Pakistan. It reveals that Pakistani women are bound to be inside of home, personified in the custom of veiling. Due to this dichotomy, Pakistani women are deprived of education, employment, services, and training opportunities.

Women are 49% of the entire population in Pakistan, whereas the unemployment rate among women is estimated to be 9%, somewhat higher than the 5.9% overall unemployment rate in Pakistan (PBS, 2016). In line with this, Muhammad asif & Arshad (2015) stated that unemployment is the leading cause of poverty

and various domestic level problems. Goheer (2003), stated that the status of women in Pakistan is the lowest among countries all across the world. Pakistan needs to utilize the services of the women labor force, and there is a dire requirement for a self-employment strategy to overcome the economic and financial issues for the stability of the country. If women do not play their share well, it will create a hindrance to the nation's progress and prosperity (Rehman & Galib, 2021).

2. Objective of the study

In the light of above, the objective of this study is to analyze the level of women empowerment in Pakistan by focusing on the lens of women entrepreneurship. The study specifically targets the small-scale home-based businesses and small to medium enterprises (SMEs). The aim is to understand the level of success, challenges and obstacles faced by women entrepreneurs in Pakistan and to identify any factors that contribute to the growth and success of women-led businesses in the country. Additionally, this study aims to assess the role of government policies and support systems in promoting women entrepreneurship and the impact it has on women's empowerment. Ultimately, the purpose of this study is to gain a comprehensive understanding of the current state of women entrepreneurship in Pakistan and to provide insights that can inform future efforts aimed at empowering women in business.

3. Literature Review:

3.1. Women Entrepreneurship

The concept of female entrepreneurship has been present in entrepreneurship literature for over three decades. Currently, scholars globally are conducting research on women-owned businesses (Jennings & Brush, 2013). Studies have shown that entrepreneurship is often dominated by men in the business world, but despite this, entrepreneurship is often viewed as a female endeavor (Gill & Ganesh, 2007). Entrepreneurship empowers women by providing them with independence, opportunities, self-confidence, and an outlet for creativity (Gill & Ganesh, 2007). Entrepreneurship creates economic opportunities for women, which in turn leads to increased empowerment and helps to close the gender gap and secure their rights in society (Banihani, 2020). The support for women entrepreneurs comes in

various forms, including social and political support, and all efforts to empower women are interconnected. It can be argued that promoting entrepreneurship among women is a positive way to revive a struggling economy, as female-led businesses play a crucial role in contributing to economic development and improving the lives of disadvantaged women (Nasir et al., 2019).

Women's entrepreneurship in Pakistan is a relatively recent development and has started from a low base. Unfortunately, only 19% of the population, which is over 50%, is contributing to the country's economic growth. The majority of women-owned businesses, 60%, are in traditional female-dominated sectors such as beauty salons, bakeries, boutiques, with the largest sector being the garment industry and handicrafts (Adeel Anjum et al., 2012). Despite this, female entrepreneurs face significant barriers in starting and running a business, including lack of confidence, funding, access to established businesses, opposition from family, and a non-supportive culture (Aliyu et al., 2019). To overcome these barriers, a successful entrepreneurial environment requires a combination of organizational capabilities, the internal and external conditions of the organization, and the motivations, behavior, background, and psychological traits/characteristics of the entrepreneur (Chathurangani et al., 2019).

Moreover, Balancing work and family is a major issue for women participating in business activities in this cultural context (Rehman & Roomi, 2012). This issue becomes even more pronounced in the case of Pakistan, where the role, regulations, religion, and culture for women are distinct from other countries. Pakistan is a Muslim country, where culture and religion have a significant impact on the status of women (I. Khan, 2014). Therefore, previous studies indicate that women face numerous challenges due to Islamic religious rules and cultural traditions. For example, a study conducted in the context of Iran found that women in Islamic developing countries face cultural constraints and gender-based inequalities (Modarresi et al., 2016). Moreover, according to Rehman and Azam Roomi (2012), gender discrimination, limited time, and family-related challenges have a major impact on the success of women's businesses.

4. Research Questions

Our main objective of this research is to study women entrepreneurship through the lens of social role theory and examining how Islam contributes to women's empowerment in this context. This study will specifically target the SMEs which are still in running phase and which have been closed.

Q1: How social patterns influence women entrepreneurship in Pakistani context?

Q2: What role religion plays in women entrepreneurship?

5. Methodology

This study employed a qualitative research methodology, which is utilized to obtain a comprehensive understanding in the subject being studied (Denzin & Lincoln, 2005; Marshall & Rossman, 2006). This study utilized a phenomenological research approach specifically in gathering information. Phenomenology, as a qualitative research approach, is effective in uncovering the subjective experiences of individuals related to a common occurrence (Creswell, 2009; 2013). The central focus of this study was to understand the experiences of women who either run successful businesses or have closed their businesses. The aim was to depict the fundamental nature of the experiences among the participants with respect to operational and closed business in the context of Pakistan.

5.1. Sample

The participants in the study were selected through a purposive sampling technique, which is considered the most effective for smaller groups of individuals. This method is deemed adequate for gaining insights into human perceptions, issues, requirements, behaviors, and surroundings, which are the primary reasons for conducting qualitative audience research (Bailey, 1994). The participants were also selected using criterion-based sampling and only included those who had operated a successful business for at least a year and had closed their businesses at least a year prior.

5.2. Data Collection

The researchers developed a semi-structured interview protocol with open-ended questions, consisting of 18 questions for businesses that have been operational for a year and 20 questions for businesses that have closed. The primary investigators carried

out face-to-face interviews with the participants in their offices, some of which were conducted via Zoom due to scheduling issues. The interviews were recorded and transcribed by the primary investigator. To protect the participants' identities, they were given pseudonyms and their real names were not connected to the interview data.

The data collection procedure in this study involved the following steps. Firstly, the respondents were reached out to through text and audio messages, where they were informed about the research and asked if they were willing to participate voluntarily. Those who agreed to participate gave their consent after being ensured that the data collected would be confidential and their identities would remain anonymous. Secondly, interviews were scheduled with those who consented, with some being conducted in person and others over Zoom. The interviews were recorded and documented with the participants' permission, taking around 50 to 60 minutes each.

5.3. Data Analysis

The data was analyzed by conducting thematic analysis (Braun & Clarke, 2006) this involved transcribing the interviews, creating initial codes, grouping similar codes together to form themes, reviewing and refining the main themes, and identifying subthemes (if any). The final step was to revise and refine the themes. This was done inductively because there was a lack of previous studies that could serve as a framework for interpreting the data. The data analysis involved manually extracting codes and themes from the transcriptions, with both the researchers reaching consensus that no more could be found. The common language of the interviewees was Urdu but the transcriptions were converted to English for the analysis purpose. The results are based on the entire sample of 5 interviews and were carried out by two researchers.

6. Findings

Our study examined experiences of women entrepreneurs and the way business field empowers women in Pakistan. Our data streams were two; one from women who are successfully running their business and the second from women whose business got shut down. The interview was formatted in open-ended questions. We

found that women in Pakistan have been facing difficulties and experiences barriers based on their gender in business field.

Woman entrepreneurship and woman empowerment:



To understand the concept of women empowerment through women entrepreneurship through the lens of our participants' experiences in business field and how they have been dealing with their barriers, participants were asked to share their perceptions on gender-based struggles and the involvement of society, culture and traditional values.

6.1. Word Cloud of Thematic Analysis:

The above word cloud led searchers to generate themes for results and discussion part.

6.2. Analysis of themes:

Emergent themes created from successful women businesses and closed women businesses.

6.2.1. Business Factors:

Participants shared that as business market is wide spreader and competition is tough, so it is always difficult for women to get desirable business location. Business takes lots of time and struggles which might cause difficult situation for women as they

have family responsibilities. In Pakistani society the idea of women entrepreneurship always create fuss in people's mind. Moreover, the necessities that are required to carry on business are difficult to arrange for women without any male support such as raw material, capital, labors, tools and equipment etc.

6.2.2. COVID:

Almost all participants shared that covid period brought an opportunity for them to start business as most of the business operations were done at home so it created easiness for women to conduct business without leaving the house. Covid 19 created a gap for new business ideas which proved to be helpful for newly entered women in business field.

6.2.3. Culture and Society:

According to participants Cultural taboos are always a hindrance in women entrepreneurship but somehow cultural mindsets of Pakistani people are changing day by day and society is getting toward modernization. Although in our society women independence is still a contradictory topic and society associated traditional values and roles with genders. It's 2023 and women still get discouragement whenever they try to get in business field as many people prefer job over business for women and society underestimates the capability of women as business owner.

6.2.4. Economical:

Economical condition of Pakistan is one of the biggest obstacles in business operations and it has been the main reason of business closures. Low profits in business due to interrupted operation of business lead to financial crisis.

6.2.5. Family Support:

Participants indicated that family support is most important ingredient for successful women business. As women have to obey the family rules and restrictions imposed by male members in the family, so if they do not support women to do work or business, they wouldn't be able to operate business works. Many times, family complains when women can't manage the family time and responsibilities. More family show more concern regarding safety of women because of external threats in Pakistani society.

6.2.6. Gender Issues:

From the interviews our research finds that most of the women have been subjected to gender stereotypes and discrimination. In our society there are different rules and roles for men and women. Men are considered to be superior and as earners for family whereas women are expected to be home maker and lower than men. This create whole burden on men's shoulders and women couldn't be able to share the financial responsibility and the whole home chores burdens the women. These gender stereotypes enhance the male ego and discourage women from doing business. People constantly keep targeting women gender due to their work interactions with men for business.

6.2.7. Parties involved:

Parties involved in business are mainly customers, investors and suppliers. They influence the operations of business and when these parties do not want to interact with women because they don't believe in women's capabilities. Customers prefer to deal with men and investors want to invest in men's business ideas rather than women business. It is so difficult for women to interact with suppliers and most of the times they scam women for higher charges.

6.2.8. Personal:

Women's' personal preferences and values play important role in business plans. Most of the women are passionate about their business so they keep carry on their business with motivation. Women's personal inspiration can only make business successful and if it is not present then it eventually leads to closure.

6.2.9. Religion:

Almost every participant shares the believe that Islam encourages the women entrepreneurship and supports the idea of women empowerment, although there are some religious limitations but they are only for women's security. Within those limitations women are allowed to carry on business and it is important that their business values must align with Islamic values.

6.2.10. Requirements and Obstacles:

Women entrepreneurs revealed that awareness and skills are the main requirements of business. Many women fail in their business because they have not been given proper knowledge about business rules, issues, and ethics. The obstacles for women in

business field are harassment from opposite gender and the discouragement women face from people.

6.2.11. Security Issues:

In Pakistan security for women has always been an issue; all the participants complained that they are not free to conduct business smoothly as they always have security threat because of their gender. Families get worried when they work late at nights and women don't get permission from male family members to go certain places, or in certain hours for business matters and this create fuss in business.

6.2.12. Womanhood:

It has been found from participants' perceptions that woman always have to do extra struggle in every phase. In business field women do more struggle as compare to men to prove their capability. Women in this age are using their talents to get an empowerment and they take part in contribution to the society and economy of country.

6.2.13. Work Family Balance:

Woman must create balance between business work and family responsibilities otherwise they wouldn't be allowed to do business. The factor behind successful woman businesses are when women manage both work and family life otherwise women are forced to shut their businesses down due to pressure from family. Women are always expected to perform housemaker role and they have to perform it in any case.

7. Discussion

The discussion of the research paper delves into the findings from the qualitative data collected from women entrepreneurs, government officials, and relevant stakeholders in Pakistan. The participants shared that the business market in Pakistan is wide-spread and competitive, making it difficult for women to secure desirable business locations. However, the COVID-19 pandemic created new opportunities for business ideas and proved to be helpful for newly-entered women in the business field. According to thw previous studies on women entrepreneurship, women are constantly under influence of external forces such as social, economic, political, and government policies which hinders their access to financial resources (Afza & Amir Rashid, 2009; Khadijah

Mohamad Radzi et al., 2017). Moreover, these factors are the key elements contributing to the business success (R. U. Khan et al., 2021). Since the Covid-19 brought ease of business for many entrepreneurs, this also aligns with the previous body of research stated by Muhammad et al., 2021. During the lockdown, most of the people purchased cloths online from the informal women entrepreneurs and it turned out to be a blessing for the women who were involved in business practices that were conducted from their homes (Muhammad et al., 2021).

Cultural taboos were identified as a significant hindrance to women entrepreneurial intentions by posing challenges for business practices (Hayton et al., 2002); (Shinnar et al., 2012), but the participants indicated that cultural mindsets in Pakistan are changing. The participants emphasized the importance of family support as a crucial ingredient for successful women-led businesses. They also stressed the need for women to create a balance between their business work and family responsibilities because with the flexibility of doing business from their home leaves little time for family which is a challenge for the women (De Clercq & Brieger, 2022). Furthermore, family support also turned out to be an important factor in the women entrepreneurship since it grows their business and improves their performance (Opoku et al., 2019). Especially in the context of Pakistan, many women reported that they receive help from their husbands while doing business (Roomi et al., 2018).

Finally, the participants shared the belief that Islam encourages women entrepreneurship and supports the idea of women empowerment which aligns with the study of Muahmmad et al. (2023) what Islam does not restrict women to be involved in any economic activity (Muhammad et al., 2023). These findings highlight the complex interplay of cultural, social, economic, and religious factors that shape women's experiences as entrepreneurs in Pakistan. This study provides valuable insights into the challenges faced by women entrepreneurs in the country and the strategies they use to overcome them. It also highlights the need for continued efforts to create an enabling environment that supports women entrepreneurship and empowers women in business.

8. Practical Implications

The purpose of our study is to examine the key factors that contribute to the success of women-led businesses and to identify the reasons behind the closure of such businesses. By doing so, we aim to provide valuable insights into the challenges faced by women entrepreneurs and to offer recommendations for overcoming these challenges. The success of women-led businesses is crucial for promoting gender equality and supporting economic growth. However, despite the growing number of women entrepreneurs, research has shown that women-led businesses face unique challenges, such as lack of access to capital and networks, as well as gender-based discrimination. Our study aims to address these challenges by identifying the success factors that are specific to women-led businesses and by examining the reasons behind the closure of such businesses. The results of our study will be of interest to policymakers, practitioners, and researchers in the field of entrepreneurship and gender equality. By providing evidence-based recommendations for promoting the success of women-led businesses, our study will contribute to the development of policies and programs that support the growth and sustainability of these businesses.

9. Limitations:

Like all research studies, our study is not without limitations. One of the major limitations of our study was the sample size and geographic scope. Our study was conducted in only two cities of the Sindh province due to the fact that most of the women-led businesses were unreachable, which may not be representative of the entire population of women-led businesses in the country. This is because different regions may have different cultural, economic, and political factors that influence the success or closure of women-led businesses. To address this limitation, it would be ideal to expand the sample size and geographic scope of the study to include more cities and regions in Pakistan. This would provide a more comprehensive and representative picture of the success factors and closure reasons for women-led businesses in the country.

Another limitation of the study was difficulty in reaching the registered businesses in the sample. This could impact the representativeness and accuracy of the data collected. Reaching registered businesses can be challenging for various reasons, such

as difficulties in accessing accurate lists of registered businesses, reluctance of business owners to participate in the study, or time constraints. These factors can lead to a lower response rate and limit the sample size, potentially affecting the validity of the findings. To address this limitation, the study could have employed different strategies to reach registered businesses, such as working with business associations, using online platforms to reach business owners, or conducting outreach efforts to increase participation.

10. Conclusion

In conclusion, this study sheds light on the complex relationship between women entrepreneurship and empowerment in Pakistan, a country characterized by unique cultural, social, and economic factors. The COVID-19 pandemic added to the challenges faced by women entrepreneurs, including a disrupted supply chain, reduced demand for products and services, and decreased access to finance. However, the findings of this study reveal that women entrepreneurs in Pakistan were able to overcome these challenges and establish successful businesses through their determination and resilience. Factors such as family support, religion, work-life balance, and access to finance were found to play a crucial role in the success of women-led businesses. Gender issues, cultural norms, and societal expectations also play a significant role in shaping women's experiences as entrepreneurs in Pakistan. The study highlights the need for cultural and societal change to challenge gender stereotypes and provide equal opportunities for women in business. The role of government policies and support systems in promoting women entrepreneurship and empowering women in business cannot be overstated.

This study provides valuable insights for policymakers and practitioners on the need to create an enabling environment that supports women entrepreneurship and empowers women in Pakistan. The findings of this study contribute to the growing body of literature on women entrepreneurship and empowerment and highlight the need for further research in this area, particularly in the context of COVID-19 and its impact on women entrepreneurship.

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