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Gender Specific Barriers to Female Entrepreneurs in Pakistan: A Study in Urban Areas of Pakistan

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Authors' contributions

This work was carried out in collaboration between all authors. Author BM performed the statistical analysis, wrote the protocol and managed publication process. Author MMS designed the study and wrote the first draft of the manuscript. Author IB managed the data collection. Author SK managed the literature searches. All authors read and approved the final manuscript.

Research Article

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ABSTRACT

Aims: The prime objective of this study is to examine the gender specific barriers that cause exclusion from mainstream entrepreneurship faced by female entrepreneurs in Pakistan.

Study Design: The study employed a research design where qualitative method was used. Self administered surveys were used to collect data from 160 Pakistani women.

Place and Duration of Study: The study was conducted in four major cities of Pakistan i.e. Faisalabad, Multan, Sargodha and Sialkot. The duration time was 6 to 8 months.

Methodology: Qualitative method was used. The sample of this research focuses on female entrepreneurs selected by research team. The data was collected through native field researchers who understand local culture and language better.

Results: Pakistani female entrepreneurs were found to exhibit many similarities in issues

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with other female entrepreneurs in developing countries. The findings indicated that factors like "Lack of finance, Restriction on mobility, Limited decision making, Lack of role models and guiders, Men's hold on markets, Family pressure and Discrimination are major barriers in the way of entrepreneurialism.

Conclusion: The paper shows that the female entrepreneurs in Pakistan are very important to economic and social development but they are facing serious troubles. Women's entrepreneurship, properly exploited, has great potential as a tool for transforming Pakistani economy. In conclusion, the results of this study proved that the in Pakistan women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves, their families and their social environment.

Keywords: Pakistan; gender specific barriers; female entrepreneurs.

1. INTRODUCTION

Economic disparity and unemployment are central issues to Pakistan in this decade. In presence of other pivotal issues like war against terrorism, political instability and economic calamity, government is unable to pay attention to potential sources of economic activities in country. Policymakers, academics and researchers agree that entrepreneurship is a vital route to economic advancement for both developed and developing economies [1].

It is indispensable to pay attention on entrepreneurship policy, a rapidly-evolving area of policy about which very little is known. Policy actions should be taken to increase the level of entrepreneurship in an economy like Pakistan [2].

Entrepreneurship is an organizational level phenomenon that focuses on innovation, risk-taking and pro-activeness [3]. Earlier definitions of entrepreneurship also focus on the willingness of entrepreneurs to engage in calculated business-related risks [4]. This implies that lack of willingness to undertake risk can be seen as a barrier to entrepreneurship.

This paper is going to examine the implications of the global crisis for women's entrepreneurship, from the perspective of inequality, exclusion and gender differences. Until the late 1970s, the role of women entrepreneurs was rarely considered [5]. Nowadays, however, research on entrepreneurship is moving from looking at whether gender makes a difference to how it makes a difference [6]. With the growing interest in entrepreneurship in general, there has been a growing interest and research that focused on women's entrepreneurship [7, 8]. This interest is relatively recent.

Since 1998, the global entrepreneurship monitor has outlined the significance of entrepreneurship to the world economy [9] through a capacity to enhance innovative and creative ideas, which are translated into job creation and ultimate economic growth. Entrepreneurial activities are, therefore, a mechanism for millions of people to participate in the mainstream of society, both economically and socially, and as such are of vital importance.

Despite the growing interest and the fact that many of women entrepreneurs has accelerated radically in recent years, women's entrepreneurship potential has only started to become evident. This is clearly manifest in the General Entrepreneurship Monitor (GEM) Report on

Women and Entrepreneurship [10] that examined the rates of entrepreneurship in 43 countries and showed that in all these countries the rates of women's entrepreneurship were lower than men's.

It seemed surprising that the percent of women entrepreneurs is higher in countries where the general income per capita is small and where women have no other option for making a living (such as Angola, Bolivia and Peru) and lower in countries where the general income per capita is high (such as Israel, Germany and the UK). This has been explained as a result of the difference between "necessity" and "opportunity" entrepreneurship, with necessity entrepreneurship found to be more prevalent among women [10, 11] Related terms used in the entrepreneurial literature are "push" vs "pull" factors, where "push" factors force people to become entrepreneurs, while "pull" factors attract them to entrepreneurship [12]. Women in poor countries, it seems, are more influenced by "push" than by "pull" factors. A 2007 analysis of women's entrepreneurial motivation, comparing "necessity" and "opportunity" entrepreneurship.

The promotion of entrepreneurship has been a constant feature of European Union (EU) employment policy in so far as it is considered to drive innovation, competitiveness and growth. Nonetheless, the entrepreneurial potential of EU countries is currently facing several challenges to develop this capacity. As data from the Eurobarometer indicate, although 47 per cent of citizens prefer self-employment, only 17 per cent actually set up their own businesses. Attitudes in the EU also differ from those of other countries [13]. A vast majority (65-75 per cent) of business owners or company managers in the EU continue to be men. In the USA, for example, only 29 per cent of citizens state that they would not launch a company if there were a risk of failure, while this same figure is 44 per cent for the EU [14]. Given this situation, greater attention must be paid to the role of women as they are a driving force in the creation of companies.

In view of this gender gap, policymakers are actively promoting measures to support female entrepreneurship in the belief that just as the presence of women in the labor market has progressively increased, gender differences in the business sector will steadily decrease in the future. In this context, research focusing on entrepreneurs' profiles and motivations has taken on special relevance. Moreover, given that the literature has now moved beyond the gender-blind vision of entrepreneurship, it is necessary to take account of the differences between potential female entrepreneurs and their male counterparts, specifically their psychosocial features, the stimuli that prompt them to embark on business ventures and the main obstacles they encounter when launching their own businesses. Considering that higher education has an important influence on potential entrepreneurs, this paper examine gender differences in depth by means of an empirical study using a large sample.

This paper aims to investigate potential barriers specific to female entrepreneurs in Pakistan (Fig. 1). As it is a complicated area for research, researchers have tried to probe the responsible factors for female exclusion from mainstream entrepreneurship in Pakistan.

1.1 Research Objectives

- To determine gender specific barriers for female entrepreneurs in Pakistan.
- To determine the impact of barriers to entrepreneurialism.

1.2 Hypotheses

- Capital unavailability is barrier to female entrepreneurship.
- Customs and local culture are barriers to female entrepreneurship.
- Men contain full control over market which restricts women success.
- Women entrepreneurs face discrimination and are excluded from mainstream.

1.3 Capital Unavailability

ILO reports the foremost barriers to expanding women enterprises are a lack of affordable technology and training and a lack of sufficient financial resources to buy inputs in bulk [15]. According to Rama yah and Harun, capital access is one of the most difficult impediments to the growth of entrepreneurial ventures [16]. Entrepreneurs who are setting up a new business face the obstacles of getting funds and financing in a banking system where collaterals and track records are required. Although motivation may well drive individuals to engage in the behavior necessary to start a business, entrepreneurship research demonstrates also that availability of resources is an important determinant of entrepreneurial processes. Some of the critical resources that impact the success of start-ups include financial capital, access to markets and availability of information and training [17, 18, 19]. In a research Carter and Rosa revealed that women entrepreneurs are affected by the shortage of capital. Therefore, they need to be supported by formulating some criterion-based schemes. Low interest rates, priority allocation of credit and foreign exchange and preferential loans can help in mitigating this problem [20].

1.4 Customs and Local Culture

A substantial amount of research effort has been invested in the issue of women's low representation in non-traditional or male-dominated occupations. Due to early sex-role socialization experiences, women lack strong expectations of efficacy for many career-related behaviors. The findings revealed that the strongest predictors of career options for male and female college students were vocational interests and occupational self-efficacy. Furthermore, the expectations of these students concerning their ability to pursue various male- and female-dominated occupations corresponded to prevail patterns of occupational sex typing. In particular, male-dominated occupations requiring physical science and technical backgrounds were consistently characterized by sex differences in self-efficacy expectations. The observed differences were due primarily to the substantially lower expectations of females regarding their own ability to attain the educational requirements or perform the job duties for these occupations. The females' self-perceptions of low efficacy prevailed despite the fact there were no significant sex differences for any measures of academic ability in this study [21]. Several studies have indicated that the emergence of female entrepreneurs in a society depends to a great extent on the challenges they encounter towards entrepreneurial development. These challenges are often underpinned by the economic, cultural and religious environment [22, 23].

1.5 Gender Discrimination with Female Entrepreneurs

Gender-related barriers seriously obstruct the economic potential of women as entrepreneurs and workers (Fig. 1) and have an evident negative impact on enterprise development, productivity, and competitiveness, and reduce the growth potential of the region as a whole. As such, it stands to reason that working to both eliminate gender-related

barriers in the business environment and take advantage of optimum participation by both sexes in private sector development represent a critical opportunity to give free reign to the country's productive potential and strengthen its economic growth [24].

The understanding of women's careers requires the acknowledgement that women have fundamentally different experiences and find themselves in different situations when developing their careers as compared to men. Women have had traditionally less orderly careers because they have followed their husbands' career paths; they have had family and domestic responsibilities and have been subject to male managers' prejudice [25]. Women have been forced to adapt to limited opportunities by becoming job rather than career oriented, focusing on the immediate intrinsic rewards of the task rather than the long-term benefit.

Female entrepreneurs face a host of problems, many of the problems reported for American women managers are common to those faced by Nigerian businesswomen [26]. In addition to the general problems faced by women worldwide, Pakistani female entrepreneurs face problems attributable to socio-cultural factors. Cultural and social traditions play a large role in determining who becomes an entrepreneur; for example, social conditions in some parts inhibit women from starting their own businesses [27, 28].

Female entrepreneurs also lack managerial skills [29]. These females have less knowledge about market conditions and lack basic training to run a business enterprise [30]. In Pakistan, both local and international efforts are being made in this area but females are still facing this problem. The ILO report on Pakistan also revealed lack of knowledge as an important factor that was holding back female entrepreneurs [31].

Currently Pakistan's economy is facing difficult times. It is becoming difficult for young graduates to enter into the job market due to the fiscal constraints of public sector and squeezed industrial and services sector. Potential of our youth is not being exploited in the nation building process. An unnecessary craze for white collar jobs is mainly due to uncertain business environment and social fabric of society. It is widely considered that such jobs carry high value in the marriage market. Sagagi has explained the noteworthy relationship between entrepreneurship and economic development [32].

Goheer elucidates business environment for women in Pakistan in following paragraph;

The business environment for women in Pakistan reflects the complex interplay of many factors, which fall into two basic categories. The first is made up of social, cultural, traditional and religious elements. This aspect of the environment has taken shape over many centuries: it is anchored in the patriarchal system and clearly manifested in the lower status of women. The gender bias of this type of system is rigid and deep-rooted as it draws legitimacy from the perpetuation of a traditional mind-set, established rituals and a firm belief system. The second group of factors derives from the first group, taking the form of constitutional structures, policy documents, regulatory arrangements and institutional mechanisms. This category is contemporary rather than traditional, so it is cosmetically impartial. The traditional systems pose difficulties for women in general and entrepreneurs in particular in two ways. First, they are inherently discriminatory; and second, they inhibit the equity-based composition of modern institutions and their fair working, as modern institutions are derived from traditional [33].

The World Bank Country Gender Profile of Pakistan criticizes the fact that the status of women in Pakistan is among the lowest in the world [34]. UNDP describes the strong inside/outside dichotomy in Pakistan, where women are limited to the inside space of home and household, embodied in the tradition of veiling. This restricts women's access to education, employment, training opportunities and social services. Social disapproval of women working outside the home translates into the invisibility of women in the labor force and job market [35]. Although they participate actively in the family and farm affairs, their unpaid work is perceived as a social duty rather than an economic contribution. Gender has expressed grief the poor indicators of Pakistan compared with other developing countries [36].

Pakistan is a "society of employees." The education and social system does not encourage entrepreneurship as a preferred career option among the youth. Entrepreneurship is usually undertaken by those belonging to existing business families. There are thus only a small number of new enterprises created, in only the most traditional sectors, resulting in business overcrowding. However, there is no shortage of entrepreneurial capability. If this entrepreneurial potential can be harnessed, a larger segment of the educated population will take an interest in establishing their own businesses and implementing their own ideas. As a result, there will be a rapid increase in enterprise creation, thus adding jobs to the economy and improving income distribution. However, in order to make this happen, the government needs to provide level playing fields, information, awareness, and support in establishing enterprises.

1.6 Lack of Training and Education

Entrepreneurial success in general seems to be closely related to the motives, skills and attitudes of the entrepreneur [37]. The ability to create an economic opportunity, creativity, visionary targets, imagination, innovation, need to achieve, initiative, imagination, risk taking attitudes, co-ordination and allocation abilities, decision-making, managerial, supervising, marketing and accounting skills, trust, dynamism, cooperativeness, ability to trust and communicate, internal focus of control and problem solving are amongst the most cited characteristics of an entrepreneur in the history of entrepreneurial thought [38, 39].

Recognizing that the entrepreneurial role can seemingly be culturally and experientially acquired [40] indirectly gives support to the view that it might also be influenced by education and training interventions [41]. The content of entrepreneurship education and training programs varies. Some programs stress practical application at the expense of conceptual development. As knowledge, skills and attitudes are major features of entrepreneurs in most formal education situations, the first is treated thoroughly and in an analytical manner; the second receives sketchy attention and is harder to impart within formal educational systems; the third is hardly addressed at all [42].

Yet attitudes, the psycho-social forces of the individual and the cultural context, are of prime importance in influencing entrepreneurial behaviour patterns. If entrepreneurship education and training is to be effective, the contention is that it must be so not only through factual knowledge and the limited skills acquired in the classroom, but also through the stimulation of new ventures, the success of those ventures and the increasing capacity of the entrepreneur to pursue even greater success [43]. ILO report the major barriers to expanding women enterprises are a lack of affordable technology and training or low level of education [44].

2. MATERIALS AND METHODS

The criteria for inclusion in this research were to be a female running her business in urban area. This criterion is a bit restrictive for those who do not belong to urban areas but it will facilitate to focus on the problems of female entrepreneurship in urban localities. The sample of this research focuses on female entrepreneurs selected by research team. The data was collected through native field researchers who understand local culture and language better. The survey was written in English but it was translated into Urdu because greater part of female entrepreneurs was not able to understand English. The demographic questions included: age, gender, marital status, number of children and level of formal education. The remaining questions were about capital unavailability, culture and local customs and gender discrimination. The results were drawn by applying certain descriptive and inferential statistical techniques. In addition, similar studies by other researchers on similar problem and universal were also considered to compare the findings.

2.1. Data Collection and Processing

To study the gender specific barriers to female entrepreneurs in Pakistan, a self-administered survey was constructed and used as data collection apparatus for a diverse sample of 160 females. Demographic and personal factors as barriers to entrepreneurial intentions Wang and Wong in their studies on university students in Singapore found that gender, family, business experience and education level had significant influence on intention to do business [45]. Female were found to be less interested in entrepreneurship than males. Several studies found that higher education influences individuals to become entrepreneurs [46].

3. RESULTS AND DISCUSSION

3.1 Locations

Data were collected from different urban areas of province Punjab, Pakistan. The areas were selected on basis of diverse representativeness of female entrepreneurs. More than 38% participants were from industrial city of Faisalabad.

3.2 Age Group

About 15 percent of the participants were between the ages of 20-29 years, a considerable majority of 40 percent was between the ages of 30-39 years, 20 percent were 40-49 years and 25 percent fall in category of above 49 years old. This, as will be noted later, is important in explaining the behavior and perceptions of this age group. Overall, we observed that the greatest majority of our sample (45 percent) was composed of older female entrepreneurs who had greater exposure to the realities of business before moving into entrepreneurship than the younger aged group (Table 1).

3.3 Marital Status

About 20 percent of the participants were single and 70 percent were married. Below is a presentation of the results of the second section of the study's survey describing various aspects of the demographic profiles of the businesses started by Pakistani women entrepreneurs (Table 1).

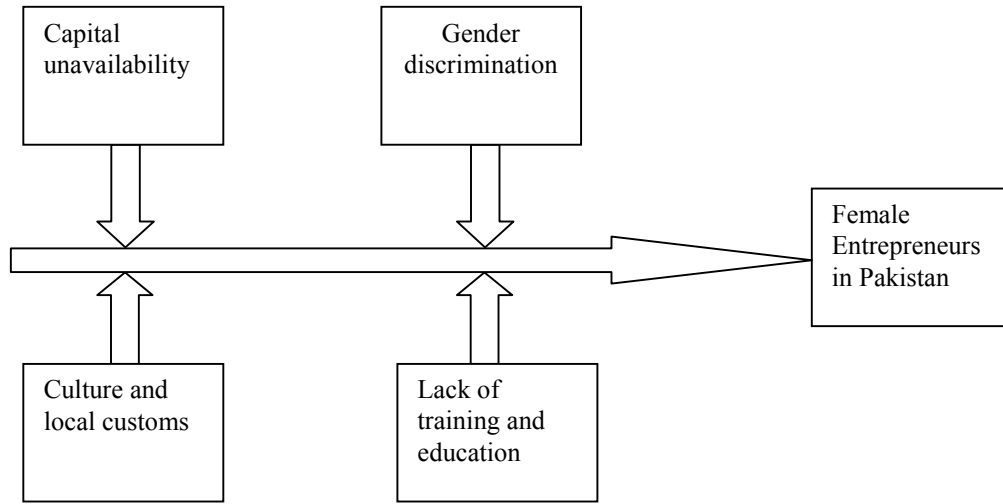
3.4 Education

About 20 percent of the participants had a higher education/university level degree, while 30 percent of them had a degree of graduation. All the recorded data show that a huge majority i.e., 42 percent were under graduation (Table 1). It was evident that a minority held degrees in business, engineering or technical disciplines, which would support previous findings [47, 48].

3.5 Barriers to Female Entrepreneurs

Table 2 indicates the findings about the perceived barriers in the way of female entrepreneurs of Pakistan. After a close examination of the literature, it was predicted that the types of obstacles these women would have to overcome include financing the business [49, 50, 51], acquiring appropriate training [52], overcoming cultural conditioning especially in the case of developing countries where women often take the maternal role of raising a family [53] and gender stereotyping [54]. The findings of study have supported the predictions of pre existing literature to greater extent. In Faisalabad female entrepreneurs considered main barriers such as "Lack of finance" (x=3.66), "Restriction on mobility" (x=3.62), "Limited decision making" (x=3.59), "Childcare burden" (x=3.55), "Family pressure" (x=3.57) and "Discrimination" (x=3.51). While motivation may drive individuals to engage in the behavior necessary to start a business, entrepreneurship research demonstrates also that availability of resources is an important determinant of entrepreneurial process (Table 2). As far as harassment is concerned, a study conducted in Bangalore (India) supports the findings of present research [55]. Some of the critical resources that impact the success of start-ups include financial capital, access to markets and availability of information ([56, 57]. In Lahore the barriers to female entrepreneurs such as "Lack of finance" (x=3.56), "discrepancy in property rights" (x=3.70), "Limited decision making" (x=3.49), "Communication gap with men" (x=3.56), "Discrimination" (x=3.43) and "Harassment" (x=3.66) appear to be strongest. However, from the data only a minority identified this as an issue. Sexual harassment was instead, and somewhat paradoxically, a major problem identified. This form of behaviors by men has emerged from other studies in this and similar contexts as a common experience for women [58], possibly reflecting patriarchal attitudes to those women who venture into the public sphere [59, 60]. One possibility for this paradox is that the choice of sexual harassment as an overt form of discrimination "over-rode" the more "oblique" description of gender discrimination and that the latter item was accordingly less likely to be selected. Alternatively, the language of discrimination may not be so "mainstream" in this context (compared to the West which is steeped in equal opportunity ideologies) and so had less purchase in women's experiences. In Sargodha, the decisive factors which were perceived as barriers to female entrepreneurs are "Lack of finance" (x=3.49), "Restriction on mobility" (x=3.55), "Limited decision making" (x=3.69), "Lack of role models and guiders" (x=3.52), "Men's hold on market" (x=3.52), "Family pressure" (x=3.65), "Discrimination" (x=3.51). The respondents in Sialkot indicated that factors like "Lack of finance" (x=3.43), "Poor knowledge about loan process" (3.51), "Limited decision making" (x=3.52), "Lack of education" (3.45), "Childcare burden" (x=3.55), and "Discrimination" (x=3.51) are major barriers in the way of entrepreneurialism (Table 2).

4. TABLES AND FIGURE



**A conceptual model explaining barriers to female entrepreneurship in Pakistan.*

Fig. 1. Conceptual model explaining barriers

Table 1. Personal Details of Female Entrepreneurs

Items	Percentage
Personal details	
Age	
20-29	15
30-39	40
40-49	20
Above	25
Marital status	
Single	20
Married	70
Divorced/widow	10
Education level	
Under metric	08
Under graduation	42
Graduated	30
Above	20

**Table contains demographic details of participants.*

Table 2. Barriers to Female Entrepreneurs

Items	Faisalabad		Lahore		Sargodha		Sialkot	
	Mean	Standard deviation	Mean	Standard deviation	Mean	Standard deviation	Mean	Standard deviation
Capital unavailability								
Lack of finance	3.66	0.95	3.56	0.95	3.49	0.77	3.43	0.90
Poor knowledge about loan process	3.21	0.92	3.13	0.97	3.21	0.98	3.51	0.96
discrepancy in property rights	3.60	0.98	3.70	1.15	3.20	1.39	3.20	1.12
Culture and local customs								
Restriction on mobility	3.62	1.04	3.18	0.88	3.55	0.97	3.29	0.82
Communication gap with men	2.86	0.74	3.56	0.86	2.89	0.82	2.46	0.92
Limited decision making	3.59	0.97	3.49	0.75	3.69	0.98	3.52	0.86
Lack of role models and guiders	3.20	0.93	3.29	0.65	3.52	1.18	3.02	0.75
Lack of education	3.45	0.95	3.49	0.82	3.49	1.18	3.45	0.65
Gender discrimination								
Men's hold on market	3.30	0.89	3.10	0.77	3.52	0.94	3.30	0.97
Childcare burden	3.55	1.10	3.25	0.78	3.13	0.99	3.55	0.89
Family pressure	3.57	1.29	3.30	0.74	3.65	0.77	3.37	1.12
Discrimination	3.51	0.92	3.43	0.97	3.51	0.98	3.51	0.96
Harassment	3.26	0.95	3.66	0.95	3.26	0.77	3.30	0.90

*Table contains the responses on all tested variables.

5. CONCLUSION

The findings show that women entrepreneurs in Pakistan are embedded in the family and social relations to a greater extent than women entrepreneurship literature has recognized to date. This situation also prevails in some other south Asian and Muslim countries. Most of them have children and dependants such as aged parents, husbands, siblings, and extended family members who reflect the burden of family and home care responsibilities of the women. The Pakistani traditional society do not often perceive women as powerful and influential business leaders because of their low level of education and low-societal status compared to their male counterparts. Women are expected to be submissive, docile and supportive of males instead of taking lead roles. The findings indicated that factors like "Lack of finance, Restriction on mobility, Limited decision making, Lack of role models and guiders, Men's hold on markets, Family pressure and Discrimination are major barriers in the way of entrepreneurialism. In conclusion, the results of this study proved that the in Pakistan women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves, their families and their social environment. Thus, if there is going to be any sustained development in developing economies, this important segment of its population cannot be ignored and underestimated. There is a need to understand these women, recognize and support them so that their full potential can be developed to the benefit of their nation.

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COMPETING INTERESTS

There are no competing interests in this work.

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