

WOMEN ENTREPRENEURSHIP: OPPORTUNITIES AND CHALLENGES IN PAKISTAN GUIDELINES FROM EXTANT LITERATURE

*Dr. Misbah B. Qureshi**

Dr. Ashique Ali Jhatial†

Dr. Jamshed Adil Halepoto‡

Aftab Hussain Raja§

ABSTRACT

This research article presents critique on the extant literature and provides material for ongoing debate on women entrepreneurship (WE) in Pakistan. Study seeks to motivate academia and professional community to enhance understanding on the subject of WEs in Pakistan with the belief that WE can ensure women empowerment and reduce their socioeconomic inequality. Research published in context of WEs in Pakistan is very limited, however, study identified that most of the women entrepreneurs are engaged at micro-level or small and medium enterprise with larger focus on service sector. The literature review has also identified a number of social, cultural and economic challenges that WEs face and attention of decision makers and academic community has been drawn for their part to play. Implications for policy-making and research are discussed in the last section.

Keywords: *Women Entrepreneurship, Social, Cultural, Impediments, Inequality, Empowerment, Service Sector, Pakistan*

* Assistant Professor, Institute of Gender Studies, University of Sindh Jamshoro.

† Associate Professor, Institute of Commerce, University of Sindh, Jamshoro.

‡ Assistant Professor, Institute of Commerce, University of Sindh, Jamshoro.

§ PhD Scholar, Institute of Business Administration, University of Sindh, Jamshoro.

INTRODUCTION

Rural woman in Pakistan is portrayed as a picture of destitution, despondency, powerlessness and voiceless. Many authors sketched rural women with strokes of poverty, illiteracy, remoteness, prey to feudal mindset and cultural norms which make women as some of the most marginalized communities in the world (Jones & Snelgrove, 2006, p.3). Independence, independent thinking and deciding about their academic and professional career appear to be dream for rural women in conservative societies of developing countries including Pakistan. Statistics reveals that 65 per cent of women in Pakistan are illiterate (UNDP, 2004), with higher rates in rural areas about 88 per cent, and climbing to over 93 per cent in Balochistan province (ADB, 2000). On the same canvas, the other side of the picture reveals some hopeful women of middle and upper class families with lots of education, job and business opportunities, mostly living in urban areas. It is yet debatable as to what extent urban women are independent in making decision regarding education, doing job or establishing enterprise.

Despite increasing trends of women participation in small and medium enterprise (SMEs) in North America, Europe, East Asia (e.g. Asian Tigers) and elsewhere, women entrepreneurship is largely in low growth in Pakistan. And those women who are already in the business, they had experienced unconventional economic, cultural, social, religious and familial hardships and those who intend to do business they get ready first to face weighty and grave challenges. Generally, women entrepreneurship has under-performed in Pakistan as a result the creation of meaningful and sustainable jobs and contribution to national and regional economy. On the contrary, women entrepreneurship has skyrocketed in Western and developed countries. For example, it is considered as a powerful job engine for the U.S. economy and generates large number of jobs with career growth. US Center for Women's Business Research (2009) presented WEs success with great statistics like in 2008 WEs in the U.S. made \$1.9 trillion in sales

and created 13 million jobs across the country. Consistent findings were presented by claiming that WEs grew by 50 percent since 1997 (Clegg, 2004). Similarly, in Europe and developing countries across the continents, WEs are growing faster with lots of challenges and opportunities.

In past couple of decades, mainstream literature of entrepreneurship and management has continuously focused women entrepreneurship and their businesses. Recent scholarly publications (e.g., DeLollis, 1997; Fisher, 2006; Klein, 2006, Sands, 2006) provide examples of successful women entrepreneurs, their businesses and expected future growth of the field. Nevertheless, literature seems still inclusive and debate yet continues with number of inconsistencies and contradictions on (a) practical directions for female entrepreneurs wanting to establish or grow small businesses, and (b) policy makers seeking to improve the entrepreneurial business climate.

In order to attend these shortcomings in the extant literature, this paper provides a critical assessment of the mainstream literature on women entrepreneurship published in peer-reviewed journals by identifying key challenges and opportunities for prospective women wishing to do business in Pakistan. As a result, this paper enhances understanding of female entrepreneurship by synthesizing the research related to following key questions: What major issues have been addressed in the WE literature so far and what issues are unaddressed yet? What are the sociocultural problems that women entrepreneurs face? What types of businesses do the women create? And how women entrepreneurs manage networking and access to financial facilities for carrying out business operations?

LITERATURE REVIEW

A careful review of the literature published in Pakistan on the subject of women entrepreneurship explicitly indicates that there

are few studies available for review such as Goheer (2002, 2003) and Ahmed & Naimat (2011). As a result, it is hard to make academic guess or draw conclusions. Against this backdrop, this study has reviewed mainstream literature on the subject for more comprehensive understanding of the field. According to Hisrich, Langan-Fox & Grant (2007) the roots of entrepreneurship literature are set in a number of disciplines such as economics, sociology, business, management, and psychology. Earlier, similar evidence was presented by Moore (1990) arguing that most of the entrepreneurship research has been contributed by management researchers. Alongside, marketing research community seems having increasing interest in study of small business and entrepreneurship (Bjerke & Hultman, 2002; Buskirk & Lavik, 2004). Researchers in the discipline of economics and associated areas are also contributing significant amount of research in the field especially in the areas of government data analysis, venture capital and financing of women-owned businesses (Devine, 1994; Walker & Joyner, 1999).

Empirical evidence on female entrepreneurship literature appeared in late 1970s and women entered in corporate life in the United States and Europe. Chusmir and colleagues (1990) found out that active researchers in psychology have contributed significant amount of research related to gender issues in organizations with focus on women at work. Carter, Anderson & Shaw (2001) investigated the extant literature on the women entrepreneurship with especial focus on demographic characteristics, motivation of women in business and their business ownership experiences. Authors reported a large body of research literature focused on women entrepreneurs. However, knowledge on female entrepreneurship is still inconclusive and inconsistent with reference to country contexts (Baker, Aldrich & Liou, 1997; Carter, Anderson & Shaw, 2001; Terjesen, 2004). From 1976-2001, about a ninety per cent research based literature related to female entrepreneurship found in entrepreneurship journals was of an empirical nature (Greene et al., 2003).

There has been acute shortage of reviews of the literature on the subject of WEs. Only a few studies have been published on extensive review of literature with insights into female entrepreneurship. For example, Moore (1990) published one of the first literature reviews on the subject of WE which invoked a wave of academic research about female entrepreneurship and identified that there is strong need to have more empirical evidence for theory development. Baker, Aldrich and Liou (1997) reported ignorance of journals and electronic and print media for not noticing the tremendous growth in women's entrepreneurship.

Greene, et al (2003) contributed more detailed and in-depth review of literature and with insights into 25 years of research published in entrepreneurship journals from 1976 to 2001. An important aspect of the study was the inclusion and discussion of literature grounded in feminist theory, social theory that addresses issues of political, economic, and social rights of women. Feminist theory-driven research has provided additional perspectives, such as work-family balance (Honig-Haftel & Martin, 1986), gender differences (Chaganti, 1986), and arguments related to methodological biases of previous research (Brush, 1992).

Some investigations have focused on the success stories of male and female enterprises and traced factors that contribute to the success and failure of the enterprise. Sabarwal and Terrell (2008) provide evidence of contradictory findings related to gender differences and attribute some differences to data classifications. On the contrary, Chaganti and Parasuraman (1996), identified that female-owned businesses perform equally good like firms owned by males in terms of job growth. Nevertheless, Bosma et al. (2004) found significant difference associated with male and female enterprises and found male-owned firms do better than female-owned businesses. According to Fischer, Reuber, and Dyke (1993) previous empirical findings related to female entrepreneurship —diverse and often contradictory by concluding that there are significant

gender differences in manufacturing, service and retail industries. Those differences relate to training, motivation, and experience.

An increasing body of empirical research attributes some of the gaps and contradictions in the literature to the lack of theory-driven research about women entrepreneurs (Moore et al, 1997). According to DeBruin, Brush, and Welter (2006) growing focus of research scholarship on the subject of women entrepreneurs and the top eight entrepreneurship journals published nearly 10 per cent literature was on WE. Researchers increasingly focus on illustrating separate theory on WE. However, some researchers have raised serious academic concerns to develop a separate theory on women's entrepreneurship and call for theoretical concepts that incorporate women's distinctive experiences (De Bruin, Brush & Welter, 2006). In order to improve the research focus Brush (1992) suggested holistic approach to investigate women entrepreneurs by pointing out the importance of integrated network of relationship may yield better insights into female entrepreneurs and their businesses.

A most recent study contributed on the subject of women entrepreneurship in Pakistan by Ahmed & Naimat (2011) which emphasized on the importance of networking for the promotion of WEs in Pakistan. Authors reiterated that social, cultural, legal, and religious are serious and major impediments in the way of WEs and that the forces of patriarchy manipulate their professional role and create stumbling blocks for women's career development motives (Shabbir, 1996; Shaheed, 1990; Shah, 1986). Nevertheless, the study reveals that young women have capability to recognise opportunity and also get engaged in networking to smoothen their way out.

According to Goheer (2003) WEs in Pakistan concentrates on retail, industrialized business and service sector. The service sector is dominant and focus remains on education, healthcare, beauticians and garment (Goheer, 2002). Another crucial problem for Wes' slow growth in developing countries including Pakistan is attributed to

the lack of women mobility, uneducated and rude, mostly rude and rough male workforce that is not ready to accept the authority of women (Goheer, 2003). Additionally, socio-cultural norms and values support patriarchal societal structure and roles based on gender. This is a critical omission in academic literature on WE especially limited knowledge exists on the importance of social compositions, work, family, and planned social life differ broadly in rising economies (Allen & Truman, 1993; Aldrich et al., 1989). In developing countries, mainstream literature has missed out this aspect which creates academic and research gap.

RESEARCH METHOD

The first phase of the study was involved to identify and critically review extant literature on women entrepreneurship. The central objective of this study, therefore, is to present critique on existing literature. Through criticism this study identifies issues of critical importance that affect women entrepreneurship in developing countries and Pakistan. The approach taken for this study was first to identify and second to critically review research on WE. We extensively reviewed WE literature published in high impact factor peer-reviewed journals in the fields of social sciences management, psychology, sociology, organizational studies, economics and entrepreneurship between 1980 to date. In an attempt to review top-rated literature, authors surveyed top-ranked journals. Moreover, we logged on to <http://www.jstor.org/> and <http://scholar.google.co.uk> and searched web-based sources with following key phrases and terms: women entrepreneurship, women-owned businesses, success stories of women entrepreneurs, women manager-owners of businesses, gender-differences in male-female enterprises, challenges and opportunities of women enterprise and women enterprises in Pakistan.

PROCEDURE OF REVIEWING LITERATURE

Firstly, authors collaboratively searched extant literature on WEs with special focus on theory, empirical evidence and case studies in different country contexts. Secondly, large number of papers were downloaded, carefully reviewed and only most relevant research studies were selected for further review and reporting in the study. Thirdly, abstracts, models, conceptual and theoretical frameworks, theories, methods, conclusions and recommendations were extensively reviewed. Finally, the journal papers and reports which were most relevant to the central research question of this study were selected for detailed review and reference. The most recent studies of Parker (2010) and Jonson (2009) used similar method for literature review which is commonly used for surveying literature.

FINDINGS AND DISCUSSION

Major themes under consideration whilst reviews of literature were as follows: female business, women enterprises; the processes that they use to start and develop businesses; the enabling environment as well as the broader socio-economic hardships and opportunities in the way of doing business.

Major challenges of Women Entrepreneurs

Evidence gathered from extant literature suggests that most of the WEs concentrate in the informal, micro, low growth, low profit areas across developing countries including Pakistan. Women business owners in Pakistan share similar experiences by focusing major three business areas such as primary schools, boutiques and beauty parlours. The literature review identified a number of micro and macro challenges to the women-owned enterprises in developing countries including Pakistan.

1. **Micro-level challenges:** (a) Education and managerial training: women entrepreneurs generally lack proper business education and managerial training on one hand and they also seem

short of necessary technical and management skills. Interpersonal and communication skills are of high importance for a successful businessperson including the sophistication to negotiate and work with financial institutions. (b) Career motives: majority of the women entrepreneurs seem just doing business and do not innovate and expand their business line. They lack enthusiasm and motivation business expansion due to socio-economic and cultural reasons. (c) Access to supporting services: Women entrepreneurs experience restricted supporting services including credit, technical, management, training advice and marketing.

Although accessing finance is one of the major challenges WEs experience in developing nations especially Pakistan, however, micro-finance facility is also available only for urban women. Most of the women do not necessarily aim to grow big and open chain stores. Another stream of problems WE may experience include: (i) No common perspective in terms of objectives and targets for the WEs either shared by provincial or federal government with coordinated effort to alleviate poverty and establish entrepreneurship. There appears no linkage of WEs to alleviate and reduce poverty especially rural women. (ii) Currently, government of Pakistan shares limited policy and practice of promoting WEs in rural areas to strengthen rural women. (iii) Limited information and guidelines are available from government on impact and initiatives and best practices in supporting and promoting WEs. (iv) Even the role of non-governmental organisations (NGOs) that focus on women rights also lack interest to promote WEs and/or influence government policy decisions on the issues of WEs. (v) Corruption and bureaucratic mindset of government officials' delay decision making which create hurdles for WEs. Especially for women who already do not have the same opportunities as men do to meet and negotiate with predominantly male public officials. It is also little known how women, wishing to establish enterprise, may face cultural barriers such as bribe, sycophancy, favouritism, nepotism, red-tapism, *sifarish* or connection in Pakistan. Most importantly, there is lack of information and literature available on women

entrepreneur role models and success stories for encouragement and promotion of the sector.

2. *Macro-level challenges:* (i) The cultural traditions of the country make it harder for women (e.g., rural women) to start up and run small business due to the expectations and demands of their traditional reproductive and domestic roles. Women's traditional reproductive and patriarchal culture leave limited opportunity for women to do business in rural areas. (ii) Government policy does not match with women empowerment making WE as tool for poverty alleviation. Government policy making and initiatives do not mirror what women enterers really want for their business in terms of financial and technical assistance which aggravate further rather than redressing the marginalization of women especially rural women. To summarize, the main challenges for WEs include limited access to quality and affordable business development services, access to finance and working and patriarchal culture. No systematic research has been done to capture and analyse these differences.

LIMITATIONS

This study is based on review of literature as a result it bears a number of limitations in terms of criticism, findings and conclusions drawn. Although an extensive and careful search of extant literature on the subject under discussion was made however, there may be some pertinent studies unattended which may impact the findings and conclusions of current research. Limitations require academic community to contribute an empirical and rigorous research on large scale at cross-section and cross-industry to examine the subject under investigation. This research, however, attempted to open up fresh dialogue in academic and professional settings regarding importance and challenges of WEs in Pakistan and its role in poverty alleviation and minimizing marginalisation of rural women. In particular, Pakistan-focused research will allow researchers to extend and revise existing

knowledge about and theory on WE through the consideration of new country-contextual variables. Fine-tuning existing theories will allow researchers to develop new theories and constructs which will be generalizable at cross-national level.

CONCLUSIONS AND RECOMMENDATIONS

The participation of women in economic activities is crucial not only from a human resource development perspective but vital even for the objective of raising the status of women in society. Women participation enhances women empowerment and reduces socioeconomic inequality. The present research is intended to present critique on the extant literature and provide material for ongoing debate and discourse to motivate academia and professional community to enhance understanding on the subject of WEs in Pakistan. Study identified that most of the women entrepreneurs in Pakistan are engaged in small medium enterprise with larger focus on service sector. The literature review has identified a number of issues, for which policy makers need to concentrate and academics to do additional research for better understanding of the WEs in the country. Following aspects require urgent academic and research attention for common understanding on the subject. Moreover, these issues also need government and policy makers' due attention to facilitate WEs in the country for women empowerment and their participation in the national development.

Extant literature on the subject reiterated the commonalities of WEs experience in cross-cultural settings. Women observe that doing business raises their social and economic status in society and offers them the opportunity to socialize and contribute to the development of the family in particular and country in general. Some women also share their fears of failure and hardships in the business. It would therefore be helpful to do empirical research for a better understanding of women's experiences and develop conceptual framework to help build theory.

Female business owners prefer to start a variety of smaller business in education, garment and beauty parlour rather than expanding their existing business into a medium sized enterprise. It has also been reported that women are less motivated than their male counterparts to develop microenterprises vertically. It would be useful to determine the validity of these claims through empirical studies.

NGOs that represent women voice need to advocate and establish strategies that may be used to enable and empower women by creating opportunities for them make their voices heard in both the provincial and federal power corridors.

There have been several financial institutions and/or initiatives that only benefit urban women which do not reach out to more deserving rural women. The full socioeconomic impact of such programmes is widely missing. It would therefore be useful to identify the financial programmes and best practices to support all women entrepreneurs.

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