

Women Entrepreneurship and Empowerment in Pakistan: Gender, Culture, Education and Policy in Broader Perspective

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Abstract

This study intended to explore the gender, cultural and professional aspects of rural women entrepreneurs in Pakistan in broader perspective which constitute a contextual framework. Numerous aspects such as government policies, cultural norms, women empowerment, entrepreneurial capacity and orientation, which have shaped women entrepreneurship in Pakistan, were discussed in detail. The literature review was carried out based on research questions. Themes based on contextual framework were interpreted in the light of available reports, research studies and policies on women empowerment and entrepreneurship published by Government of Pakistan and international organizations. Gender gap, discriminatory socio-cultural system, low literacy rate and lack of economic incentives were found to be main hindrances for women empowerment. The study concluded policy guidelines to empower women through entrepreneurship by focusing on gender equality, social status, women education and supportive economic policies for women entrepreneurs

Keywords: women entrepreneurship; empowerment; Socio-cultural restrains; education; Entrepreneurship policy

Introduction

The development of entrepreneurial culture in a country's economy is considered to be essence to enhance economic development (Schumpeter, 2003). During the 20th century economic development through women entrepreneurship has been a prominent point of discussion among researchers (Santos, 2018). Eleanor Schwartz (1976) is considered to be first researcher who introduced the term women entrepreneurship (Zerwas, 2019). Therefore, gender specific domain of entrepreneurial research is known as women entrepreneurship (Shanine, 2019). Women entrepreneurship empowers women socially and economically by providing them the opportunity to utilize their potential to contribute as a significant component of the community. The role of women

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entrepreneurs as significant contributors to world economy was not realized in the past (Ahl, 2006). Empirical research found varying patterns of business choices among men and women (Brieger, 2019). This is due to demographic differences among them. Regardless of their approach, both men and women as entrepreneur are considered to be essential for the growth and development of economy due to their unique diversified characteristics (Cromie, 1987). The difference in approach of men and women entrepreneurs is more significant in rural areas of developing world due lack of education and religious restrictions for women (Hasan, 2020). But research findings about women entrepreneurship suggest variety of results based on the nature of context. There is yet to be found an entrepreneurial theory whose results can be generalized to all such regions of the world (Hopp, 2018).

Generally, in developing countries literacy rate is higher in urban areas therefore such environment is more suitable for women to develop economically and socially. An organized social pattern regarding women empowerment such as women entrepreneurs and working women is acceptable to the society whereas the situation in urban areas is different due to lack of women education, religious restrains, feudal system and conflicts which creates social and mental discrimination (Ahmad, 2020). The role of women is mostly restricted to household activities (De Vita, 2014). Within such patriarchal society, where there is restriction on women to interact with males other than their own family members, few women engage themselves in business like dress making and embroidery at a micro level from their homes to support their sustenance. Unlike men they are not allowed to do any entrepreneurial activities directly. It mostly includes poor and needy women. This pushes the rural women to act differently than men in their approach to entrepreneurship. Therefore, they find very low-income entrepreneurial opportunities. Instead of focusing on business structures, its development, marketing and management strategies (Gatewood, 2003) women entrepreneurs are involved to combat the social patterns which restrict their entrepreneurial activities (Brush, 2009).

Women empowerment and entrepreneurship in Pakistan's economy could not make prominent place due to cultural restriction on women in rural areas (Williams, 2016). This is why women in rural areas of Pakistan were always socially and economically handicapped (Emmett, 2006). Their contribution in economic development is not significant. Being a developing country with feudal culture in rural areas and low literacy rate of female population accompanied with lack of government

focus has cornered the state of women empowerment and entrepreneurship in Pakistan.

There is huge potential for the development of women entrepreneurship in Pakistan. Which can have multifaceted benefits apart from women empowerment; the existing situation of economy can be improved; it can contribute in sustainable development and has future prospects for the economy. The government, community and welfare organizations are also sensitized towards it and taken initiatives for its improvement. But still its outcome is negligible. In order to make all these factors coherent and to develop women entrepreneurship on strong, sustainable and effective grounds, the research conducted worldwide in almost similar scenarios underpins gender (Fischer 1993), culture (Chitsike, 2000), education (Türko, 2016), and government policy (Tambunan, 2011) as key factors. These factors provide basis to develop contextual framework for this study. On theoretical grounds, these factors have already been established as means to success for entrepreneurial economies through women entrepreneurship. But in Pakistan, so far, no such research has been conducted. Thus, the study is intended to empower women by exploring policy guidelines for the development of women entrepreneurship in Pakistan.

Literature Review

Women entrepreneurship has been recognized by researchers as an engine of economic development (Dodescu, 2010). Like other forms of entrepreneurship, women entrepreneurship also fosters innovation (Akbar,2021), employment, productivity and directs the individuals and societies in to productive ways (Lee, 2000). The globalization has encouraged non-gender biased social patterns even in rural areas of developing world up to some extent. (Terluin, 2003 & Fielden, 2005). Unfortunately, women as compared to men do not enjoy the same social status which makes them deprived of entrepreneurial opportunities (Goffee, 2015 & Bari 2000)). Unlike, developed world, social and legal justice in developing world has been resistant towards women rights and resultantly they could not make women productive segment of their societies (Sen, 1988 & Rochon, 2000). Female entrepreneurs in some developing countries face problems due to social restrictions in religion and culture (Bock, 2018).

This shows that the most prominent of the difficulties that women face is on the basis of their gender (Jones, 2017). The research studies directed towards investigation of gender related issues in the field entrepreneurship has attracted the interest of scholars and policy makers

(Malmstrom, 2017). A part from gender discrimination, there are a number of challenges that women entrepreneurs face, prominent of which are financial, community support and business control by her male counterpart. But all these stems from the gender bias of the community towards women empowerment. The feminist studies have developed and encouraged the will of women around the globe towards establishing their own businesses (Simpson, 2011). But its ripple effect yet to reach developing world especially the rural areas therein. The women in such parts of the world lack behind men in education, this hamper them from access to information about financial firms to obtain capital and other resource (Jack, 2002). The tribal system led to the defined role of women as mother and wife where the father, husband and son earns money and women manages household activities (Hurley, 2002). In industrialized societies, nuclear families have replaced joint family system which has made both husband and wife to earn to have better economic and social livelihood. But mostly in rural areas societies are still stereotyped in their cultural norms and are not flexible enough to encourage women empowerment through their engagement in entrepreneurial activities (Vossenber, 2013). The entrepreneurs during their entrepreneurial process of establishing a business, besides other factors, needs support and motivation (Hofer, 1992). This comes from their family, community, culture, and government policy. But the environment for the development and growth of women entrepreneurs in developing countries is not suitable due to lack of these factors.

Like other developing countries almost similar scenario exists in Pakistan. The society of Pakistan is much diversified but the restrictions to women empowerment are common in all parts of the country (Akram, 2018). The Gender Inequality Index (2017) ranked Pakistan 133 out of 160 countries. This shows gender bias restricted female participation in the economy of Pakistan. In Pakistan when compared to other countries in the region, women entrepreneurs are mostly engaged in self-employed units (Sinhala 2005). This shows that there are less numbers of opportunities where they can enter into business partnerships with other firms for their business development. Women entrepreneurs in Pakistan are engaged in low return and growth business; their business activities are limited to household businesses; their success rate is very low as compared to men entrepreneurs; their business motivation is limited to personal objectives and if they do not meet them, they go for closure of their businesses (Government College University, 2004). Women in rural areas of Pakistan do have entrepreneurial intentions and they opt for it to improve their financial position to meet their living expenses. They lack

access to information due to low literacy rate. Many rural women belonging to poor families lack basic education and therefore, their awareness about outside world is restricted. In other words, it can be stated that there are many skilled women in different household items in rural areas of Pakistan but majority of them are unable to convert their skills to business ventures and then in to enterprises due to cultural and other constraints. They learn some skills during their childhood and teenage. But after getting married and having household responsibilities of cleaning, cooking and child rising, they are deprived of their basic right to education. A research study suggests that women in developing countries mostly belong to poor families and are involved in survival-oriented activities (Idrus, 2014). The Government of Pakistan established few organizations to support women entrepreneurship but its objective had never been to empower women (Hyder, 2016).

This concludes that the state of women entrepreneurship in rural areas of Pakistan is in deprivation mainly due to gender gap. This together with low literacy rate hindered the supporting role of socio-cultural environment (Shaheen, 2021). The government policies overlooked the context and women entrepreneurship could not make its place as an important pillar of society and economy.

Methodology

In coherent with objective and contextual framework, methodology of the study is based on Preferred Reporting for Systematic Reviews and Meta-Analyses (PRIMA) (Moher,2014). Due to heterogeneity in the nature of published data, Systematic Review was used for research studies and policy related documents while Meta Analysis was used for related reports published by Government of Pakistan and international organizations

Results and Discussions

Gender Discrimination and Women Entrepreneurs in Pakistan

According to Government of Pakistan Censes Report (2017), total population of Pakistan is approximately 200 million (207,774,520) out of which approximately 100 million (101,314,7080) are women. This mean more than 50% of the total population of Pakistan constitute women. The equal participation of all segments of society is mandatory for its development. Women constitute a major significant portion in the economy of Pakistan but yet it is facing inequalities in education, empowerment and social justice. In rural areas still, entrepreneurship is considered as male dominant field (Adeel, 2012). Women in Pakistan face

challenges in interactions due to dependence on their male-counterparts and over cultural restrictions only because of their gender (Ahmad, 2011). According to a research study on rural women entrepreneurs in the province of Khyber Pakhtunkhwa Pakistan, lack of education and training, community support and access to information are major hurdles for women entrepreneurs (Afza, 2010). This suggest that the root cause over here is gender discrimination. In almost all parts of the world women face gender, social, financial and professional problems in initiating their own business (Palaniappan, 2012). But in order to make women productive segment of the society and economy many governments facilitated their women socially.

According to a report of World Bank, in the category of factor driven economies for the year 2012, the highest growth rate of women entrepreneurship was observed as 40% in Zambia and the lowest growth rate was recorded in Pakistan as 1% (Kelly, 2013). This suggests that the women entrepreneurship development in a country does not depend on its level of economic development only. But other factors within socio economic context play an important role. For instance, in Pakistan, these factors may be attributed to cultural restrictions. The gender equality and equal job opportunities in developed and high-income nations have motivated women towards jobs (Sarfaraz, 2014).

According to a report of International Labor Organization published in the year 2010, the women participation as labor force was 52% worldwide but in Pakistan it was 22% (ILO, 2010). This shows that majority of the women are not allowed to do jobs and businesses. The social norms of restricted gender participation, hinders women from making contribution to economic structure. The mobility of women for success of their entrepreneurial venture is must, but societal norms restrict their movement. Even those who are involved in businesses, their business transactions are managed by their male counterparts who are either their father or brother or husband or son. This shows that women have marginal or little control of their businesses. This is mainly due to isolated or passive role of women in their business due to stereotype about their gender in the society. The recent research studies in developed countries are focusing on characteristics of both genders (Henry, 2016: Fischer, 1993) that provide them unique advantages over each other but unfortunately in developing world women entrepreneurs biggest challenge is gender equality. This effect and limits their innovation, productivity, mobility and active participation in society. The gender bias is deep rooted in culture, rituals, belief system and anchored in patriarchal mindset.

The developed world provided equal opportunities to their women. The indices of gender equality show improvement when per capita income increase (Dollar, 1999). The societies that treat them as second gender, they waste their huge human potential. According to a Report published by Global Entrepreneurship Monitor (2012) around the world 98 million women are operating established businesses while 126 million are running new businesses. The conception of gender depicts the roles within human population that were socially created to describe the roles of men and women in society. All such steps that facilitate the reduction in gender gap in Pakistan are required to be taken. This may not only provide equal opportunities to all segments of the society but will enable these segments to become more productive towards their economic contribution.

Social and Cultural Context for Women Entrepreneurs in Pakistan

The entrepreneurship function is dependent upon context and operates within socio-economic environment (Jack, 2002). The discriminatory socio-cultural system in rural areas of Pakistan restricts women entrepreneurs to enjoy same opportunities as men (Hussain, 2019). The patriarchal attitude of the society, determined the role of the women as homemaker (Habiba, 2016). But on the other hand, the society did not develop any parallel system to finance needy women, families, unmarried women and widows. The psychological mindset of the society embedded in feudal culture where the status of women is inferior than men (Bhattacharya, 2014), is the main cause behind women deprived status in the society

Most of the families allow women for jobs in only female schools. (Azhar, 2011). While on business side they work as paid worker in their homes for cloth stitching, weaving, knitting, and embroidery works (Azid, 2001). This is how they earn some income but they are not empowered to run their business (Safavian, 2013). On the other hand, those women who even break the cultural norms and decides to do a business, the bigger challenge she faces is to involve her in what type of business? Due to unavailability of business structure in rural areas, the women tend to involve themselves in boutiques and beauty parlors. It is very rare for them to think of small manufacturing units or other entrepreneurial activities to expand their business vision (Zulfiqar, 2012). Opening a shop or office is beyond their social limitations where they can directly engage with men. They usually opt for such businesses where their potential customers are women (Anwar, 2012). These constraints exclude the rural women from entrepreneurial activities.

Women literacy and Employment in Pakistan

Women literacy rate in Pakistan is 51.8% as that of men which is 72.5%. The 30.6% of women are below matric and only 5.1% are degree and above level. The following table explains the situation in detail:

Table-1

Level of Education - Distribution of Population 10 + Years of Age by Sex

Level of Education	2017-18		
	Total	Male	Female
A. Literate	62.3	72.5	51.8
No formal education	1.6	1.8	1.3
Below matric	36.9	43.0	30.6
Matric but less than Intermediate	11.9	14.3	9.6
Intermediate but less than Degree	5.9	6.7	5.2
Degree and above	6.0	6.8	5.1
B. Illiterate	37.7	27.5	48.2
Total (A+B)	100.0	100.0	100.0

(Source: Labour Force Survey, Government of Pakistan, 2018)

The low literacy rate of women is alarming for a nation as it affects all the social and economic activities where female participation is mandatory to foster development. Secondly in Pakistan almost every region has its own native language therefore women in such areas can speak only their native language unless a woman is educated (Rahman, 2006). This makes them unable to read newspaper and communicate with outside world through internet. Majority of the women get education up to primary and secondary level. A very small percentage joins universities for higher education.

In Pakistan majority of women are contributing as family workers who are not paid. Secondly their percentage is comparatively better in own account workers that mean they do have skill but they are getting less commercial or economic benefit from it. The following table further elaborates it.

Table -1
Employed - Distribution by Employment Status and Sex

Employment Status	2017-18		
	Total	Male	Female
Total	100.0	100.0	100.0
Employers	1.4	1.7	0.1
Own account workers	34.8	39.1	19.5
Contributing family workers	21.4	12.9	51.9
Employees	42.4	46.3	28.5

(Source: Labour Force Survey, Government of Pakistan, 2018)

Majority of women owned businesses in Pakistan are in the form of SMEs (Small and Medium Enterprises) which are usually sole proprietorship in rural areas (Wellalage, 2017). They are household-based therefore low return and growth prospects due to urbanized activities. Their business activities are concentrated in selected sectors such as small level retailing and skill-based households like weaving, dress making and utensil making. Their outlook to economy is as invisible entrepreneurs (Zahra, 2013). The closure rate of such businesses is very high (Sarfaraz, 2018). This shows that women involve in these businesses for their personal reasons rather for economic purposes (Niethammer, 2007). Based on these facts, the motivation behind women entrepreneurial activities appears to be self employment only (Shaheen, 2018). There seems to be no economic interests as they are unaware of the concept of enterprise through partnerships, joint ventures, market development and product development. In scholarly words the concept of “Push” and “Pull” where the entrepreneurs do not find the environment in the favor of their entrepreneurial intentions and they use “Push” strategy to accomplish their goals (McGowan, 2012). There are few success stories of rural women entrepreneurs with regard to “Push” but that needs strong motivation and support from family members. While the “Pull” where the support system within the socio-economic system is compensated and requires the individual to act in available conducive business environment. It will take

long time to develop “Pull” in the Pakistani context. But individual motivation and resilience may utilize “Push” strategy. These strategies may be adopted to enlighten the society about rights of women and benefits of their empowerment for the community as a whole.

Government of Pakistan Policy and Initiatives

In order to develop women entrepreneurship, the Government of Pakistan has formulated some policies from economic perspective. Historically the government has focused on investment in large scale industries and neglected entrepreneurship (Haque, 2007). Therefore, the economic and finance policies were developed to encourage industrialization. The government policies were concentrated towards facilitation of large enterprises through institutions such as Board of Investment, Trade Development Authority of Pakistan and Central Board of Revenue. On December 15, 1999, the Government of Pakistan in their new policy prioritized SMEs (Hobohm, 2006). For the support and growth of SMEs a number of specialized offices were established. Various ministries such as commerce and industries took SMEs at their priority list. In this regard as a major development, Small and Medium Enterprise Development Authority (SMEDA) was established in 1998 under the Ministry of Industries, Production and Special Initiatives. Subsequently SME Bank was setup in the year 2002, to support the development of SME sector in Pakistan. On the same pattern the provinces also established their corporations for development of small industries (Fayyaz, 2009).

The goal five of Sustainable Developmental Goals refers to “achieve gender equality and empowerment of all women and girls”. The women empowerment here refers to their social, gender and financial empowerment. According to Government of Pakistan (2019), the Ministry of Planning and development has taken some initiatives for promotion of women entrepreneurship under a project “Centre for Social Entrepreneurship”. The project has funded 09 social entrepreneurship startups by granting 0.5 million to each project as a seed money. Benazir Income support program is providing financial assistance to women so as Pakistan Bait ul Mall established centers and schools for them. According to labor force survey (Government of Pakistan, 2018) in occupational group women are mostly working as skilled agriculture workers 55 percent, unskilled workers 18 percent, craft and trade 14 percent. Under ICT program for girls which is about digital learning at a cost of 260 million 120 digital labs have been established at women empowerment centers. Similarly, under poverty elevation program sub component Livelihood Enhancement and Protection LEP, 2310 individuals received

entrepreneurial trainings out of which 42 percent were women. Vocational Training Centers now called Women Empowerment Centers have been established throughout the country since 1995. 154 Women Empowerment Centers WECs are providing free training to widows, orphans and poor girls in different skills i.e. cutting, sewing, knitting, computers and embroidery along with other trades. The trainees are being provided with free training material. An amount of Rs 258 million is utilized from July, 2018 to March, 2019 (Government of Pakistan, 2019).

All the above-mentioned efforts by government did not made any significant impact on women entrepreneurship development because the key issue was to empower women socially for which understanding the context is necessary. Until such policies are not developed that provide social support and empowerment to women, the objectives of women entrepreneurship cannot be achieved.

Conclusion

The study concludes that the gender discrimination in the whole system is the biggest hindrance in women empowerment and entrepreneurship in Pakistan. The socio-cultural environment restricts women entrepreneurial activities. The women literacy rate is low so as their entrepreneurial education and skills to conduct business. No special incentives have been provided to women in economic policies to encourage their participation.

Policy Recommendations

The policy recommendations of the study are as follow:

1. The policies for reducing gender and supporting women rights may be devised.
2. Polices related to equal employment may be formulated to penetrate women empowerment and entrepreneurship in the society.
3. The country needs legislation for female compulsory education. It is recommended that at education policy level the basic course of entrepreneurship may included in curriculum.
4. Economic policies may be relaxed to encourage women participation in entrepreneurship.

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