DEVELOPMENT OF INTEGRAL MODEL FOR WOMEN ENTREPRENEURSHIP IN SOUTH ASIA
(Evidence from Pakistan)

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Abstract

This is the part of ongoing Ph.D research. The objective is to investigate the barriers those are affecting women entrepreneur and process of entrepreneurship in Pakistan. The motivation for this research is problems (e.g. discrimination, harassment etc.) faced by working women in South Asia. When women launch after leaving their jobs, they have to face new challenges.
A galaxy of researchers conducted studies for success of entrepreneurship with respect to male but no single study was conducted to know about factors that prohibited the female participation in entrepreneur. (Birley & Westhead 1994; Cooper & Dunkelberg 1981; Denison & Alexander 1986; Dubini 1988; Hisrich & Brush, 1985; Scheinberg & Macmillan 1988; Shane, et al, 1991;Shapero1975). This investigated gap invites academician to conduct research to flourish entrepreneurship from women perspective.

In order to fill the gap, authors conducted a comprehensive literature review and developed an integral model for women entrepreneurs based on the barriers/factors influence the women entrepreneur and process of entrepreneurship in south Asia. We adopt case study as qualitative research methodology and conducted six detail case studies. We find that women faces diversified barrier from launching, running and managing their small venture in Pakistan. This might indicate that government is weak in institutionalization of small firm. Family's support to women entrepreneur found rare in Pakistan. As a collectivist culture, women can not take her decision and live independently.

Introduction

The importance of entrepreneurship is widely accepted by literature and researches as key driver of economic growth (Hisrich, 2005).
However, in the west world where the education, political and social sector is conducive to female, the women are also facing problem as entrepreneur. Observing the significance of theme, the present study is little effort on the issues of women entrepreneurs that is according to (ILO, 2006 & Buttner, 2011) a neglected part of previous studies and literature. This study is focused on the issues faced by women entrepreneurship in South Asia, Pakistan where the women influenced by man dominance, inequality (Abbas, 2012).

The every literature on women entrepreneurship has travelled from west emphasizing on equal opportunity of both genders (Chodorow, Nancy J.1991). The issues of women entrepreneur alone are ignored. The knowledge gained through literature of feminist theory highlights the women issues (Marianne weber) regarding socio-cultural and economic empowerment of women (Ahl, 2002). The present information from the literature also supports study regarding the barriers to women in entrepreneurship.

The World Bank (2003 -2006) reports, "In the Middle East and North Africa women own only 13% of Businesses. This number is significantly lower than those in East Asia, Latin America, or Europe and Central Asia. The share of female-owned firms in the Middle East varies significantly across the region, however—from nearly 30% in Lebanon and 20% in Egypt to just 10% in Morocco and Syria".

There are several factors involve in the failure of women businesses around the world (Asghar, 2004 & Akanji, 2006). These factors normally motivational, personal /behavioral factors, socio-economic, structural, cultural and environmental factors influence their performance (Shane, 2003). Similarly the political & social institutions are also a great hurdle against the women in this part of the world (Roomi & guy Parrot 2010).

Literature review comprised of environmental factors dissatisfaction with current job, unemployment, social status, economic independence, to make more money, for self esteem, to support the family financially, autonomy and

independence, need for change, desire for flexible work schedule motivated women to be an entrepreneur (Buttner & Moore, 1997;Birley, 1989; Batory, 2004).

Socio-cultural factors like discrimination trends, social acceptance, attitude authorities towards women, View of society towards women, lack of awareness of society towards importance of entrepreneurship, lack of social capital (Aldrich & Zimmer 1986; F.Niazkar and N Arab Moghaddam, 2011; Zahra Arasti, 2012; Pateicia H.Thornton, 2011).

Eco-Financial commercial factors, financial problems (long term), Lack of cooperation to allocate the expenses, Lack of support (relevant org), Problems of market, Production problems, Instability of Foreign exchange rate, Lack of cooperation in allocate of seasonal exhibitions to the entrepreneurs,

Lack of cooperation in creating market place(F.Niazkar and N Arab Moghaddam, 2011), (Jacques Ascher, 2012).Structural factors, Legal problems, Land & assets, Education, lack of coordination of information, Entrepreneurial trainings in govt policies, Assistance of banks to give loan, Paying attention to required technology, Paying attention to women partnership (F.Niazkar and N Arab Moghaddam, 2011), (Aldrich, 1986).Environmental factors

Political instability, Corruption, Access of infrastructure, Bureaucracy & inconsistency of govt policies, Lack of saving & social networks & limited choice of industry, Gender related discrimination, Glass ceiling, Local competition, behavior of people with women entrepreneurs, Marketing problems, Behavior of org & eco institutes, new trends (Olm & Eddy, 1985;UNDP, 2005;Zahra Arasti, 2012).

The Literature review further suggests that the women face teething problems in developing countries not only at work place and but also entrepreneurial activities like Pakistan is the 8th largest populated country in the world and 50% population consists of women. World's major portion of economy is female economy and in Pakistan 80% household purchase females make decisions.

Moreover, entrepreneurial sector is male oriented. If female starts any entrepreneurial activity, they face number of socio-economic problems, which hinder their future participation. Female entrepreneurship ratio is just 17% to male ratio 83%(GEM, 2012).

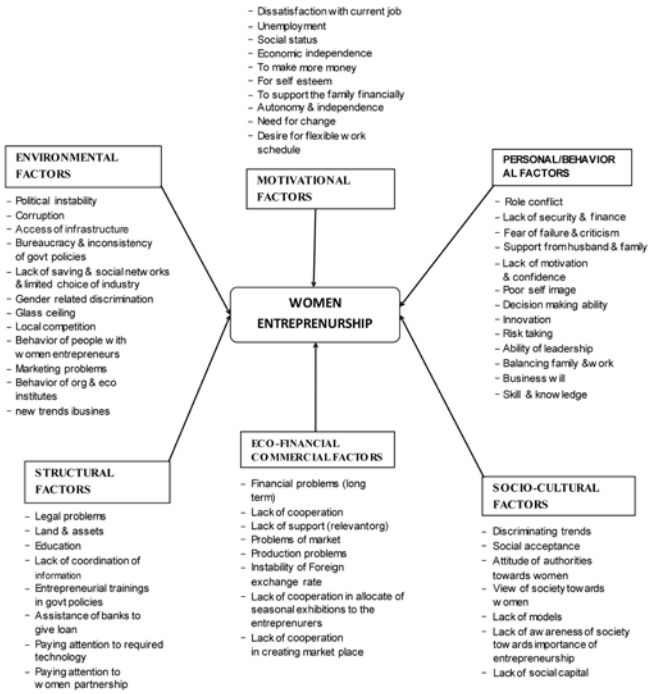
The entrepreneurial environment of Pakistan is not conducive for female to involve in entrepreneurship. The factors generated from literature review are shown below in Table.1

Table.1 Factors Women Entrepreneurship

S.NO	FACTORS	DIMENSIONS	SOURCE
1	Motivational factors	Dissatisfaction with current job, unemployment, social status, economic independence, to make more money, for self esteem, to support the family financially, autonomy and independence, need for change, desire for flexible work schedule.	Buttner & Moore, 1997; Birley, 1989; Batory, 2004
2	Personal/behavioral factors	Skill & knowledge, Business Will, Balancing family work, ability of leadership, risk taking, innovation, decision making ability, poor self image, lack of motivation and self confidence, support from husband & family, fear of failure and criticism, lack of security and finance, role conflict.	F. Saber 2000 Golrad 2005 Jadhawrao 2014
3	Socio-cultural factors	Discrimination trends, Social acceptance, Attitude authorities towards women, View of society towards women, lack of models, lack of awareness of society, towards importance of entrepreneurship, lack of social capital.	Aldrich & Zimmer 1986), (F.Niazkar and N Arab Moghaddam, 2011), (Zahra Arasti, 2012). (Pateicia H.Thornton, 2011) Javaheri & Ghorati 2004, Golrad 2005
4	Eco-Financial commercial factors	Financial problems (long term), Lack of cooperation to allocate the expenses, Lack of support (relevant org), Problems of market, Production problems, Instability of Foreign exchange rate, Lack of cooperation in allocate of seasonal exhibitions to the entrepreneurs, Lack of cooperation in creating market place	Azari Nia (2007) Arasty 2006 (F.Niazkar and N Arab Moghaddam, 2011), (Jacques Ascher,2012)
5	Structural factors	Legal problems, Land & assets, Education, lack of coordination of information, Entrepreneurial trainings in govt policies, Assistance of banks to give loan, Paying attention to required technology, Paying attention to women partnership	F.Niazkar and N Arab Moghaddam, 2011), (Aldrich, 1986)
6	Environmental Factors	Political instability, Corruption, Access of infrastructure, Bureaucracy & inconsistency of govt policies, Lack of saving & social networks & limited choice of industry, Gender related discrimination, Glass ceiling, Local competition, behavior of people with women entrepreneurs, Marketing problems, Behavior of org & eco institutes, new trends	(Olm & Eddy, 1985), (UNDP, 2005), (Zahra Arasti, 2012)

Source: Literature review

Theoretical framework



In **research methodology**, authors used the case study method for current research. This research will be conducted on women having on personal / behavioral, motivational, socio-cultural, economic financial commercial, structural and environmental barriers that cannot be conducted via survey etc. For case study, women owned small business two years old were selected. They were located in Islamabad and Rawalpindi and registered with women chamber of commerce & industries, Islamabad. The number of case studies to be preferred for research due to many issues for research such as research purposes, available resources and also some constraints like time and cost along with deep understanding of women barriers. Gummesson (2000) suggests that the researcher should stop adding cases when theoretical saturation is reached, at which point incremental learning is minimal. Some researchers suggest that maximum 12 – 15 cases (Miles and Huberman 1994) for reasonable data generation. Similarly, the lower limit for case studies research is 2-4 because less than 4 case studies remain unable to satisfy the researcher (Eisenhardt 1989). Therefore, selection of the 6 case studies for current study is within the ranges. **Results** of case studies as identified factors those affect Pakistani women entrepreneurs are shown table 2.

Table 2. Factors Identified in Case studies

S.No.	Case Studies Factors
1	Lack of managerial skills
2	Competition
3	Partnership issues
4	Lack of marketing and Advertisingskills
5	Cultural problems
6	Political and economic instability
7	Employee behavior
8	Support family
9	Lack of financial problems
10	Gender discrimination
11	Insecurity
12	Negative view of society
13	Cultural barriers
14	Socio barriers

In these case studies main focus was on business challenges, which were faced by women at their work places. The method of survey provides a cross sectional picture and quality of data regarding current practices that recognize outcomes and describe the relationship between variables.

Conclusion & Implications of the case studies tells that women entrepreneurs in Pakistan face barriers and challenges in embarking upon funding a self-employed and self managed enterprise. The respondents are found agreed on highlighted barriers, which seriously limit businesswomen to access the essential funds, Lack of managerial skills Competition, Lack of implementation of legal requirement of business, partnership issues, Lack of marketing and advertising skills, single women issues, cultural barriers, political & economic instability and support framework.

The paper findings contribute in theoretical body of knowledge related to businesswomen challenges and barriers and it is an extension to qualitative

empirical studies from Pakistani perspective related to women entrepreneurs. Women should be aware of and fully understand their rights and learn how to attain them. Women should know the factors those may influence their business. Potential women entrepreneurs should be exposed to different types of emerging opportunities.

Government should provide better entrepreneurship education facility and schemes to women folk and also should be a continuous monitoring, improvement of training programs, practical experience and personality development programs to improvise their overall personality standard.

Government should be establishing of proper training institutes for enhancing their level of business knowledge skills and risk taking abilities.

The government should implement affirmative action and formulate a legal framework for implementing the presidential policy to register the women business. The government should also provide an enabling environment for women to excel and have policies, which will place more women in business.

Banking system is not sufficiently responsive to social banking needs and has not been able to deal with a barrier that hinders women from using a gaining access to credit. Therefore, creating a provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.

The research is limited to the participant&organizations in twin cities. Further researches can be extended to rest part of the country with large sample size to investigate the similar case and also this can be quantitative. Women's entrepreneurship is a comprehensive area of study is not an end in itself rather it highlights some of its aspects consequently there is need for future research in this area. Theoretically the framework can be further improved when applied on research. The issue of collecting finance by women entrepreneur can be compared to men entrepreneur as the females are to collect finance from several resources then males.

Similarly discriminatory factors for women in policy making process at governmental level in Pakistan can be compared with men.