

# GENDER ISSUES WITH WOMEN IN BUSINESS: A QUALITATIVE STUDY FROM SINDH PAKISTAN

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## ABSTRACT

*This study seeks to address gender-related and other major problems women businesspersons encounter in major cities of Sindh province. Drawing upon qualitative data gathered through focus group discussions, this study contributes important findings in the area of women entrepreneurship. Empirical evidence suggests gender discrimination prevails irrespective of big and small town across the study areas. Immediate family members such as husband or brother in the name of culture, family-name and honour resist women engaged in business. Study also provides policy recommendations for government authorities, family members, friends and relatives how to motivate women to do business and seek empowerment and motivation. Also, study suggests that successful women need to come forward to present themselves as role models for women in business.*

**KEY WORDS:** Gender issues, women, business, focus group, qualitative, Sindh

## INTRODUCTION

There is an urgent need for adopting innovative approach with unconventional wisdom and support to resolve long pressing problems of women in our society business (Cleveland, Stockdale and Murphy, 2009). Such innovative approach and unconventional wisdom need to

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be based on sound research findings. Literature suggests that taking serious efforts can improve women participation in business which virtually enhances women empowerment and their contribution to society. According to Cleveland et al. (2009) women make up about 45 percent of US workforce which is encouraging sign for women in other societies. Research literature on gender issues has identified successful women in business and their success stories across developed and developing countries. Literature speculates that more support and opportunities of microfinance and technical assistance will encourage significant results for women engaged in business. However, women in business especially in developing countries experience gender discrimination in terms of accessing financial help and other technical services.

In order to address gender and other main issues women come across at work or doing business, United Nations has initiated several programmes and set guiding principles for their support. In year 2009, UN Women in collaboration with UN Global Compact launched the Women's Empowerment Principles which offer guidance on how to empower women in the workplace, marketplace and community. These principles tend to present best practice by elaborating the gender dimension of good corporate citizenship and support women in business. However, a careful review of extant literature on women entrepreneurship published in context of Pakistan suggests that there is acute shortage of empirical evidence. As a result, this study embarks upon investigating gender-related and other problems women experience in doing business across Sindh province of Pakistan. We employed focus group discussion (FGDs) technique to gather qualitative data which subsequently was analyzed in light of the frameworks suggested in figure 1.

## **LITERATURE REVIEW**

Women in business across developing and developed countries experience different problems. Some of their problems are common and challenging. Similarly, the feelings of women entrepreneurs are also mixed, some find it esteemed and celebrated activity and others express fears of failure and repercussions from family and society, which ultimately would lead them to familial hardships. Alongside, women face very crucial issue of gender discrimination in terms of

accessing financial and technical help from government and banks across developing countries (Collins, Chrisler and Quina, 1998). Nonetheless, their personal motivation and family support help them in pursuit of success (Kickul, Welsch & Gindry, 2001).

According to the findings of Carter and Cannon (1992) gender discrimination has been one of the critical factor in accessing finance. Previous research has suggested that it has been more difficult for women to manage start-up capital and maintain everyday operational expenditure. Women in business also encounter credibility problems when dealing with bankers because of their gender. Consequently, gender is significant demographic variable affecting the business financing process and successful operations (Carter and Rosa, 1998). A similar picture emerges in relation to adoption to quality standards, recruitment, keeping talented employees at work, which tends to be seen as a problem for small businesses in general, rather than a gender-related issue. Gender-related issues also apparently surface when entrepreneurs need to deal with administrative and social responsibilities including discharge of daily management of the business.

Researchers identified different elements that influence women motivation to do business. Amongst personal factors personality, ability to face the challenges, work experience and contextual elements such as social, economical, political, religious and financial factors are significant (Goheer, 2003). According to Shapero (1975) entrepreneurship is kind of behavior that includes initiative taking, reorganizing economic activities and the acceptance of its risks. Sue et al. (2000) suggested entrepreneurial behavior is influenced by genetic power, family background and economic environment. Woman entrepreneurs in male-dominated societies especially in Asia and Africa face unending challenges in doing business (Schaefer, 2003). Similarly, Ayogu (1990) pointed out that women in developing and conservative societies are groaning under unjust culture, beliefs and overbearing influence of a male domination which largely stops them to grow independent businesses. A stream of research has increasingly identified different challenges. The recent investigation of Salleh, Hassan & Osman (2007) highlighted on goal orientation of WEs who own smaller firms. Inspiration to accomplish ambitions increases confidence in women for doing more. Likewise, Okafor and Amula (2010) investigated relationship between WEs motivation and

challenges women entrepreneurs may face. They also highlighted some practical implications for policy makers both in the government and women entrepreneurs. Similarly, Mayoux (2001) and UN (2006) investigated causes of success and failure in WEs and identified that poor financial management e.g. books of records, lack of ready cash, managerial experience and skills, sales and marketing problems, staffing, the failure to seek expert advice, limited social and business networks, a low level of demand in the local economy and lack of role models. Other barriers to WEs development may include cultural obstacles, lack of motivation, high crime rates and problems during the transition from reliance on government benefits and employment.

More recently, Ahmed and Naimat (2011) investigated the circumstances of WEs in Pakistani context and revealed that networking plays a vital role in motivating and enhancing women participation in entrepreneurship. They acknowledged WEs in Pakistan focus more on SMEs sector. Authors also suggested that it will be worth investigating to see how networking could enable female entrepreneurs to overcome social, cultural, legal, and religious barriers faced by women in Pakistan. The review of extant literature indicates that women across the cultures face numerous gender, socioeconomic, familial, financial, managerial, marketing and logistics problems. Female entrepreneurs in Pakistan equally face various challenges such as gender-discrimination, government rules and regulations, lack of access to finance, assets, information technology, infrastructure and other facilities that enable their efficiency and business growth (UN, 2006).

Literature review for this study suggests that most of the research on the subject has been undertaken in different country contexts excluding Sindh Pakistan. In Pakistan 60 percent women are operating traditional business that is beauty parlours, boutiques, bakeries, schools etc. Cross-cultural studies, for example, (Shapero and Sokol, 1982; Sexton and Vasper, 1982; Hisrich and Brush, 1986) revealed that most women whilst facing challenges experience gender biasness, frustration, job dissatisfaction, deployment, unrest in family, not being able to put attention to children, quitting the business. This study seeks to examine gender-related issues women businesspersons face in urban centers and business hubs such as Karachi, Hyderabad, Sukkur, Mirpur Khas and Larkana through focus group discussions.

## RESEARCH METHOD

### *Focus Group Discussions*

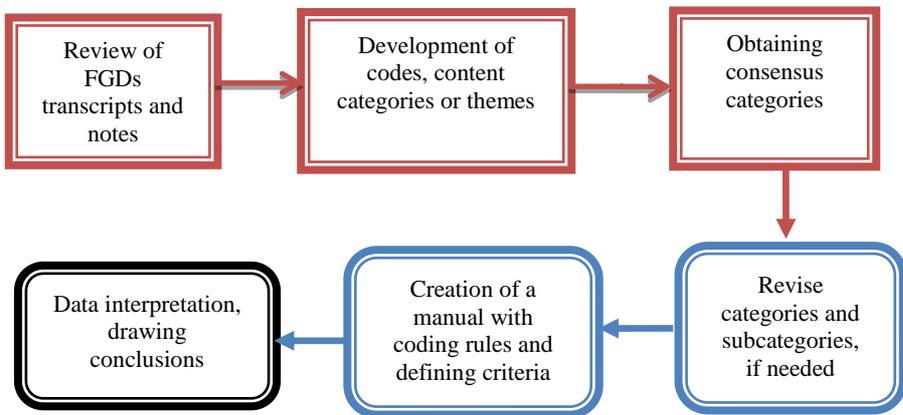
In an attempt to address central research questions raised in this research employed focus group discussions (FGD) for qualitative data collection. In light of the literature review, we developed checklist (e.g. a list of questions to be discussed with participants in FGDs) of issues women might encounter in doing business in Sindh. Because, FGD s as data gathering method employs purposively selected set of participants to discuss issues and concerns based on a list of key themes drawn up by the researcher (Kumar, 1987). This method is a cost-effective technique for eliciting views and opinions of a several participants at one place. In management and social science disciplines have shown great interest in the FGDs. Focus groups have been used to obtain insights into target audience perceptions, needs, problems, beliefs, and reasons for certain practices. This study employed following framework (see figure 1) for analysis of qualitative data gathered through FGDs. Next section presents brief discussion on the research ethics, conduct of FGDs and analysis strategy. Researchers ensured participants for maintaining confidentiality and anonymity. FGDs were held at several different cities in different districts across Sindh. Groups of each FGDs activity were between 6-8 participants. Schedules and checklist were prepared beforehand. Researchers ensured to introduce and get introduction of the each participant in the beginning of the session and set the group at ease. Participants were told that the discussion is informal, everyone is expected to participate, and divergent views are welcome. FGDs were recorded with prior permission of participants and the hand-written notes were taken.

### ANALYSIS OF FGDS

Constant comparison analysis: A qualitative data analytical strategy developed by Glaser and Strauss (e.g. Glaser, 1978, 1992; Glaser and Strauss, 1967, Strauss, 1987) also referred as the method of constant comparison. According to Leech and Onwuegbuzie (2007, 2008) constant comparison method can also help analyze focus group data. This study adopted three steps in data analysis that were suggested by (Strauss and Corbin, 1998). Firstly, study employed 'open coding' for analyzing the chunked of data into small units. The researcher attaches a descriptor, or code, to each of the units. Secondly, axial coding was

assigned smaller group or units of data into categories. Finally, we developed one or more themes that express the content of each of the groups, this was called as selective coding (Strauss and Corbin, 1998). Briefly, this study adopts following framework for data analysis (see figure 1) which provides step by step guidance. This framework has gained immense popularity in recent past (Moretti et al. 2011).

**Figure 1 FGDs Analysis Framework**



## RESULTS AND DISCUSSION

**Sample:** A care has been taken to have equal sample representation from all major cities of the province. One focus group discussion has been conducted in each city. Personal contacts, alumni and snow-ball sampling techniques were used for data collection. Owing to cultural sensitivities such social, religious and familial restrictions, many female businesspersons declined our request of participating in the FGDs. However, personal and family contacts were used to manage data collection activities. Moreover, lots of efforts were put in place to arrange FGDs at one place and manage logistic arrangements along with seeking permission from female participants' parents or spouses by ensuring their safety, security, confidentiality and anonymity in the research.

**Demographics:** Table 1 demonstrates demographic information of participants such as age, experience and type of business along with the geographic location of sample. About half of the participants' age

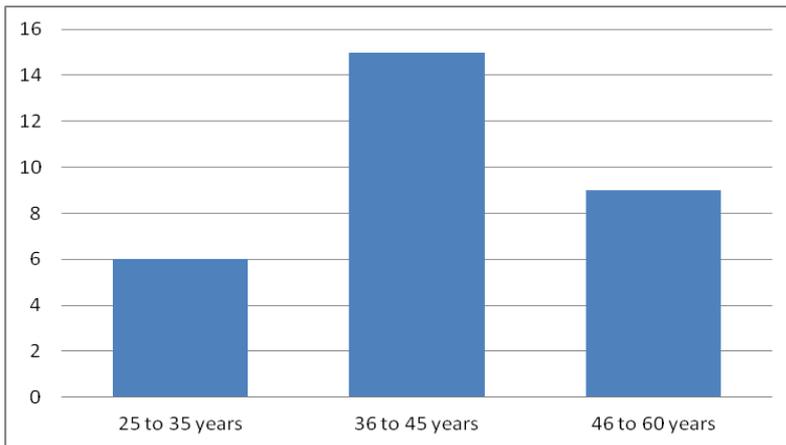
ranged between 36-45 followed by 30 percent were between 46-60 years of age with fewer participants aged between 25-35. This finding reveals that younger women seem more interested in doing their own business.

**Table 1 Demographic information of FGDs participants**

<b>Demographic variable</b>	<b>Specifications</b>	<b>Total (n)</b>	<b>Percent (%)</b>
Age group	25 to 35 years	6	20
	36 to 45 years	15	50
	46 to 60 years	9	30
Marital status	Married	27	90
	Single	3	10
Experience in years	Up to 5 years	6	20
	6 to 10 years	17	57
	11 to 15 years	7	23
Type of business	Education/Schools	4	13
	Garment/Boutique	20	67
	Beauty Parlour	6	20

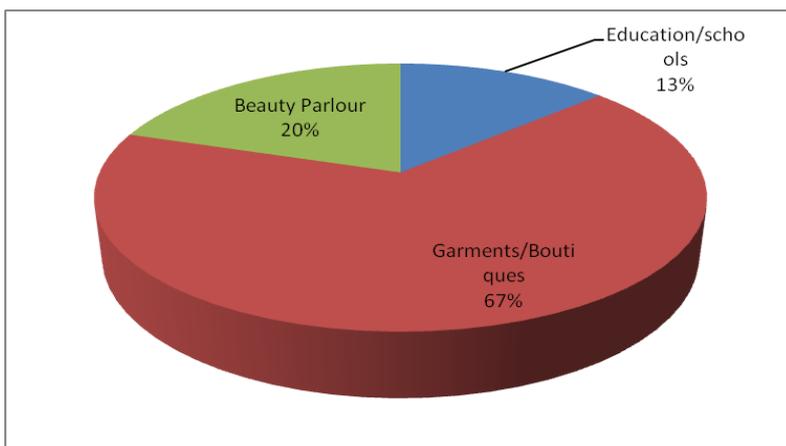
Generally, women feel it offensive if asked directly about their age. In that case we used age group instead asking exact year of age. Age group exhibited in figure 2 was an important demographic characteristic which indicates that majority of women engaged in business were between 35 and 46. Study also investigated status of the FGDs participants. Majority of participants with 90 percent were married and only 10 percent were single. Similarly, experience of females in their business suggests their consistency of interest and experience of challenges they have gone through over the time. Majority of the women possess between 6 to 10 years of experience.

**Figure 2 Age group of participants**



Majority of women indicated they have been doing business for some 10 years. The most popular business appears to be beauty parlour followed by boutique and garments. Study with its main focus on identifying problems and opportunities, authors probed various participants to understand the phenomena. Study was paying attention to investigate the type of business participants were interested in (see figure 3). The majority of the participants with 67 percent were found having garment or boutique business.

**Figure 3 Type of business**



All women participants shared their true feelings and real life experiences and problems they encounter. A feeling that was common amongst all participants was they happen to do business in male dominated society. The first resistance they encountered was from their immediate family members either father, brother, husband, or other relatives for details see table 2. Women participants were also probed if they were doing business because of their financial constraints and whether their family needs them to support financially. Almost all participants said it is their personal motivation to do business and traditionally male family members are responsible for managing financial worries. Females who established their business in big cities such as Karachi and Hyderabad were found more educated possess business acumen and self-motivation. On the contrary, female entrepreneurs other towns of the study have limited business motivation, technical knowledge and willingness to expand the business.

***Gender-related problems:*** All women participants in the FGDs extensively discussed attitudes of their male family members and members of the society. There has been uniformity among all participants regarding gender discrimination. Participants believed since the first-day of business till today and every day they find resistance and opposition from male family members and society is uncongenial and unwelcoming to them. Participants' were also requested to rank top fifteen problems they encounter doing business (see table 2). The qualitative analysis came up with major categories one gender-related problems and other financing and expanding business issues which are discussed in next section.

**Table 2 Top 10 problems women in business experience**

<b>Immediate problem</b>	<b>Description</b>	<b>Ranking</b>
Multiple roles	Multiple roles played at workplace and at home place e.g. wife, mother, daughter, boss at work, etc.	1
Subordinate to men	Although they do business and earn but still they live under male dominance	2
Just that they are women	Family members resist and society finds women need to stay at home because doing business is manly job.	3
Non-awareness	Lack of knowledge of facilities and opportunities	4
Competition	All participants agreed that their business is at very small level and yet they have completion with large-scale business	5
Marketing	They also experience problems related to marketing and publicity	6
Finance	Access to financial assistance is very limited	7
Credit facilities	Formal and informal credit facilities are very expensive and higher interests are charged	8
Lack of access to technology	Limited adaptation and usage of technology	9
Lack of self-confidence	Participants lacked self-motivation due to examples of some women who failed and closed their business down and family members react in that case very strongly	10

**Gender issues:** A vast majority of the participants agreed that every day they find resistance from family. Married women experience husband as major hurdle and single women find their brother against

them. Two women expressed that their sons are now big enough to resist and object on my business and everyday they make fun of my business coming home late. Society, on the whole is very unfriendly and they tease us when we walk to our business. Research literature in other societies witness that women entrepreneurs' desire to achieve personal goals, to feed one's family, to be respected, earning pride of ownership, peer pressure, desire for social recognition are also source of motivation. However, participants believed that though they contribute handsome amount money in the family, however, male members seem unhappy and do not like us to go out and do business. Gender discrimination is higher with middle class women. One middle-aged women who runs garment business expressed in words:

*"I have been doing this business before I got married and my one engagement broke up because of my business. My ex-in-laws insisted family that let her discontinue business first and then wedding date will be announced. Alas! It could not happened, neither I discontinued my business nor I got married with that man. Though I am happy in my family life but my young boys are big problems in the way of my business now. I think my husband is behind them.*

Another woman who has recently started business of boutique in comparatively smaller town expressed her fears in words:

*"These are my early days of the business and really feel glad in doing that. I earn and contribute in family and generated employment for young female workers. But I am scared my family forces me to quit and they would bear loss of more than million rupees. My elder brother said people are teasing and making fun of our family. My mother fears that if I did not discontinue the business I might not get good marriage proposals. Even, let me share my feelings with you that boys often chase me on bike while I am on my way to store that is a big problem for me and for my family. My elder brother and uncles say I am earning a bad name and stigma to family"*

**Financing issues:** Although microfinance institutions are many in the country, but their network is effective in big urban centres like Karachi and Hyderabad. Consequently, female businesspersons in smaller

towns like Mirpur Khas, Sukkur and Larkana have limited formal financing facilities. Women in big cities like Karachi who are more educated, aware and belong to well-off families with ease in accessing finance from banks. Participants in Karachi sounded sociable, freely move and own their car and drive and enjoy bigger market with regular customers. One female from Karachi running several schools appeared very fashionable and modern with excellent English accent and expressed her views as:

*“Actually, government needs to regulate at least one branch of such banks who deal with microfinance with major focus on women businesses. I have feelings that there appears discrimination not only gender-related but there is divide urban and rural and big and small towns. Equal financing opportunities regardless of big-small town divide will pave the way for women empowerment and poverty reduction in the country and also generate employment for women too”.*

Majority of women believed that government support is an essential element for the growth of women entrepreneurship. Government could ensure easy access to finance, expert advice on expansion of business, management and regulations for their lives and assets protection. Participants also shared their experiences about quality and infrastructure of their business, location of business, logistics and marketing activities. Many WEs seemed indifferent of marketing strategies to keep their customers aware of what they can offer and can do for them. Although they agreed that there are larger chances to expand the business, invest more capital, employ more workforce and open new branches in other places of the city and towns to grasp more business. But, due to lack of finance, managerial expertise, lack of knowledge of other places, towns and more importantly frequent electricity breakdown are considered major barriers.

Middle-class women expressed their family members manage financial and logistics support with limited permission to expand business. In that environment, government needs to play major role in providing WEs with legal protection to their lives, business assets and harassment, ease of finance with easy terms and government policies. Irrespective of big and small towns and magnitude of investment and type of business, all participants seemed poor in managerial

capabilities. They all were unwilling to adopt standard practices of recruitment, training, accounting, marketing and technology. *Ad hocism* and traditional ways of recruitment and book keeping were routine practices with limited understanding of the benefits of modern managerial practices. Consequently, financial management was very poor, all women experience liquidity problems and limited publicity. Evidence suggests absence of valid book-keeping, lack of recording sales volume provides more chances to evade tax.

## CONCLUSION

Drawing upon qualitative data gathered through FGDs across main cities e.g. Karachi, Hyderabad, Sukkur, Mirpur Khas and Larkana, this study contributes important findings in the area of women entrepreneurship. Five FGDs were conducted one in each town with average six participants. Participants discussed their experiences and feelings at length. This study identified various gender-related, financing and managerial issues pertaining to women in business in the study area. This study revealed that it is the immediate family members that cause gender discrimination. Majority of female participants complained that married females found either husband or sons resisting the women in business. On the contrary, single female finds brother as big source of resistance along with other members of the community who keep on chasing which virtually instigates family members to stop women going out. Nevertheless, self-motivated women continue doing business and manage internal and external problems with them. On the contrary, women who find family and good financial support get their problems shared with them and grow bit faster and their personal and family problems are much different. This study empirically investigated multiple effects of socio-cultural familial influences, financial, managerial and governmental factors which cause or ease problems and opportunities for women entrepreneurs. Keeping in view of the findings discussed above, study makes recommendations policy implications. Government's role in the encouragement and protection of women in business is essential. Government can also regulate financing and technical assistance for those women who are interested in business with equal opportunity to grow. In order to lessen gender-related problems women encounter, immediate family members, friends and relatives should extend helping hand. Government should launch awareness campaign through seminars, workshops, electronic and print media, initiating training programmes for women.

Government and civil-society and non-government organisations should promote successful women entrepreneurs which will motivate many women. Successful women themselves could present as role models for the encouragement of other female businesspersons. This will help to reduce the challenges these women are likely to face in business.

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