Social Support for Women Entrepreneurs:
A Case of Pakistan

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ABSTRACT

Women entrepreneurship is on a sharp rise in Pakistan as in other countries around the world. This is opening up new economic avenues for women but at the same time also posing new challenges for them. This paper inquires into the social support system available to urban women entrepreneurs of Pakistan. Inviting a sample of women to uninhibitedly express their met and unmet needs for help at work and at home, the objective of this paper is to find out what social support women entrepreneurs have and do not have and how does society look upon their work outside home. The purpose of the paper is to encourage society, especially women's social networks and policy makers, to provide more adequately for women's family and work needs in order to help them and their businesses perform better and contribute more significantly to the economic betterment of the country.

KEY WORDS: social support social networks work-family conflict

1.   INTRODUCTION

Women entrepreneurship is on a sharp rise in Pakistan as in other countries around the world. Opting for more freedom and flexibility, as well as balance in their work and family lives, more and more women around the world - in Norway, Ghana or Pakistan - are turning to setting up independent businesses of their own. These women are either opportunity based (high growth) entrepreneurs who seek ambitious targets or necessity based (lifestyle) entrepreneurs who are driven by economic survival (Kim and Sherraden 2014; Kuada, 2009; Shelton, 2006). According to the Center for Women's Business Research, women-owned businesses in the USA were growing twice as fast as other businesses between 1997 and 2002[1]. Entrepreneurial freedom is contributing to the economic progress of women but also posing many new challenges for them. What social support do these women have to meet these challenges? With this problem statement, the present research inquires into the social support available or not available to women entrepreneurs of Pakistan.

For this purpose, a sample of women entrepreneurs from Karachi was asked about the social support they have available for managing work and family-lives, what areas of work and family life they have to deal with on their own and how does society look upon their work outside home. Their views were collected through in-depth interviews and recorded and analyzed qualitatively. The purpose of the paper thus is to elucidate areas of work and family life women have and need help with in order to encourage their social networks as well as policy makers to provide more adequately for these needs and help women and their businesses perform better. It is hoped that extension of such help will contribute more significantly to the economic betterment of these women and their country.

2.   LITERATURE REVIEW

Several researches show that autonomy and flexibility to focus on family needs as well as inequality in the labour market persuade many women to start their own business. Despite an enthusiastic start, many women face financial discrimination, paucity of managerial knowledge and lack of business skill and training in setting up and running their businesses (De Martino and Barbato, 2003). A study by Roomi and Parrot (2008 in Ramaswamy) found that lack of capital, information technology, professional training, agency assistance and network support act as barriers to entry for women entrepreneurs in Pakistan. In Bangladesh, existence of social norms restrict women's mobility and access to information and training and interaction in general. Women-owned businesses thus tend to be smaller, less profitable and concentrated in the services sector. Hanson and Blake (in Mayer et al, 2007) further illustrate how the geographic context of entrepreneurship is gendered. In particular, they find that the local resource system (i.e. business development counselors, bankers, lawyers, as

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1 http://www.topmba.com/jobs/women-ene entrepreneur-statistics

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well as others), social structures and gender stereotypes shape the success and orientation of women's businesses. Women compensate for this discrimination by leveraging social support and social capital.

Kariv (2008) define *social support* as consisting of the availability—or perceived availability—of support from partners, peers, subordinates, friends, family and significant others from the work set. Parasuraman et al (1996) call it ' interpersonal coping resource.' *Social capital* can be understood as the social infrastructure made on the basis of trust, cooperation and collective action that provides economic/tangible (labour, money, equipment, distribution networks) and non-econmic/intangible resources (advice, information, moral and psychological support) (Kuada, 2009; Kariv, 2008; Mayer et al,2007).

To obtain social support and social capital, women are embedded in various *social networks*. Kim and Sherraden (2014) see social network as a system of individuals' organized relationships with others. These networks are made up of strong and weak ties. Strong ties, as proxied by self-reports of receiving support from friends and family, are characterized by frequent interaction, close relationships and reciprocal exchanges. Weak ties, measured as support from business partners and acquaintances, have infrequent interaction and are restricted to one type of relationship. They bring in information regarding agencies, professional institutes and other trading bodies. Hoang and Antoncic (2003) believe a balanced network, consisting of both weak and strong ties, may ultimately be more valuable for a business enterprise.

Women's social networks include a high proportions of kin, families, and female neighbors. The primary tie in a woman's network is her family. Dyer and Handler and Kuada (2009) inform that an entrepreneur's family or extended family provides not only needed capital, but also other resources such as contacts, access to markets, sources of material, labour and technology, and even new ideas. The family can also be supportive by providing a safe haven from the vicissitudes of starting a new business. In Kuada's (2009) research, moral support was cited by most women as an equally important start-up resource as financial capital.

Spouse support has specifically been found to influence women's career aspirations and choices as well as their job satisfaction and family satisfaction. In fact, according to Kim and Ling (2001), 'Spouse support is a major asset for women entrpreneurs'. Two types of spouse support appear relevant in this regard: *instrumental support,* which refers to tangible help from the partner in the form of participation in home maintenance and child care; and *information or emotional support,* which refers to information, advice, affection and concern for the receiver's welfare displayed by the partner (Parasuraman et al, 1996).

In addition to family, non-kin social contacts, such as those in various religious and social clubs, also provide valuable support for the discussion of ideas, experiences and problems (Kuada, 2009).

Various studies show that social and emotional support, whether tangible or intangible, from family and spouse is negatively associated with family-work conflict (Parasuraman et al,1996; Kim and Ling, 2001). In circumstances when family and non-family contacts do not provide sufficient social support, women experience high levels of conflict managing needs of family and work at the same time. Early ideas of work-family conflict in modern times were explicated by Greenhaus and Beutell in 1985. Since then numerous studies have researched on work–family conflict with regard to the modern woman. Parasuraman et al (1996), for example, see work–family conflict as ''a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect.' Kim and Ling (2001) point out three sources of work-family conflict: *job spouse* (from simultaneously meeting obligations of job and spouse), *job parent* (from looking after needs of both job and parents at the same time) and *job homemaker* (from managing dual responsibility of job and home). Kariv (2008) talks about role conflict and work overload as two main problems associated with little no social support. *Role conflict* is defined as 'a mismatch between demands posed on an individual by different "actors" of his or her work set, and the individual's available—or perceived—resources to handle those demands optimally'. Work overload is defined by the resources individuals have available to them to complete tasks in a given time mostly represented by the time spent at work.

Many studies suggest that a constant and higher degree of work conflict is associated with negative stress and undermines positive stress and psychological well-being. In most of the existing research on gender differences and work overload, women report having a greater workload during and after work, especially in male-dominated jobs; and that higher levels of work increase their levels of negative stress. In Pakistan too, a recent study by Zaeb and Ali (2015)

concludes that working women feel more insecure compared to their non-working counterparts. They describing them as 'unsure, unstable, shaky, apprehensive, or lacking in self-confidence' due to handling dual responsibility of home and work place. Constant conflict and stress ultimately affects women's job satisfaction, marital satisfaction and life satisfaction (Kariv, 2008; Kim and Ling, 2001).

Above mentioned consequences of stress and conflict have implications for women enterprises too. Several researches, such as that of Kariv (2008), show that business turnover has a positive and significant relationship with positive stress and social support and a negative and significant relationship with negative stress and work overload. In fact, according to the resource based view (RBV) it is almost impossible to separate the owner's competencies and performance from their effects on their business's performance in the entrepreneurial realm, as the typical owner of SMEs and the CEO are usually the same person (Kariv, 2008, Ramaswamy).

A different view of work conflict is that it may be beneficial, as individuals attribute challenging and fulfilling implications to the multiple roles expected from them (Kariv, 2008). Turetskaia (2003) also believes that the standards that business women impose on the people around them and, especially, on themselves are set rather high, as a rule. In her research, respondents' marriage partners did not feel uncomfortable about the "less than ideal" management of the household; rather they expressed a willingness to help out themselves and showed concern for their wives' health and looks. Thus in most cases women's guilt is unfounded, prompted only by the exaggerated standards they are guided at work and home. Turetskaia is of the opinion that women who combine work more effectively with the sphere of family and household by taking advantage of the support of the nearest and dearest ones have ultimately more successful businesses and more satisfying family lives.

3. METHODOLOGY

This research is an interpretive look at the social support available to women entrepreneurs of Pakistan. For this purpose, a sample of 8 women entrepreneurs was selected from the cosmopolitan city of Karachi. Some women owned micro enterprises (of up to 5 employees), while others had small businesses (from 6-25 employees) of their own (Kuada, 2009); some were married and had families, while others were single. All women belonged to the age group of 40-50 years and held postgraduate and/or professional degrees.

Following interpretive strategy, respondents were asked to comment freely on the kind of social support available or not available to them for managing both work and family life. (Denzin and Lincoln, 1998). The main research questions specifically were:
- What social support do you have towards your work and family and who provides it?
- What social support towards your work and family do you require in addition to the above?
- How does not having the required social support affect your work and family life?

These open-ended questions were asked through open-ended in-depth interviews that ran from 40-75 minutes each. All interviews were recorded, transcribed and read several times to identify emerging themes. It was seen that respondents' answers had both similarities and differences. Emerging themes were analyzed to see any relationships amongst them. Hence theme clusters were obtained (Hycner, 1985). At a secondary level, a discourse analysis was performed on theme clusters to place the findings in the social context of Pakistan (Fairclough, 2003). Section below presents these findings (real names have been disguised for reasons of privacy) and discussions in the light of relevant literature and discourses.

4. Qualitative Findings

Women opened their interviews by stating the reasons for starting their enterprises. Most women had had jobs that they had quit in order to have more flexibility and independence in their working lives. Shehnaz, for example, laughed as she spoke of her husband's forceful words that helped her decide in favour of a personal enterprise, "*nokri to nokar karta hai. Agar tumhen nokar banna hai to ban jao.*" (Translated as, 'Only servants work for others. If you want to be a servant, you are welcome to join service'). Coming to their support networks, respondents mentioned family, spouse and friends as their main pivots and added a few comments about society in general in response to further probing.

Family was considered the number one element that women looked up for support. (In this section I present findings regarding respondents' parents and siblings and deal separately with spouses because all respondents had the former but

only half of them had the latter). All women acknowledged receiving logistics help, financial aid and moral support from their immediate families. Farida spoke, "Family gives me a lot of space. They aren't proactive but they don't create hindrances. [I get] freedom and trust [from them]. But I too invest a lot of time sharing what I'm doing. I've learnt from a model that it is important to take family along. That builds trust. They know all details of my life. Family unit needs to be very strong." Shehnaz's mother managed the entire house on her own as she attended to work. Her mother stood by her during rough times, persuading her not to quit when chips were down. Shehnaz declared, "Your family needs to be on it as much as you are. Unless they support you, you can't survive. They are like equity holders in your business. They can't say, 'leave it, we're in bad shape.' they must say 'we support you 100%' in order for you to run a business. This moral support is absolutely essential."

Shazma's mother -in-law took care of her children when she was away at work, "I was closer to them than my own family." But extended family was not all that helpful for all women. Reham's mother-in-law "doesn't approve of my work. She gets a bit irritated. I'm not at coffee parties but shopping grocery, picking up/dropping kids. 'You are out and about all the time,' she says. Her mindset is traditional. Her daughter is very intelligent and educated and when she wasn't working, she would say '*itna parha aur kuch nahin kar rahi*' (translated as 'you've studied so much; yet you are not working)'. It's [this contrast in attitude] is kind of interesting. You educate a woman for what? Especially if she has potential and has a desire."

Maha also spoke of her disheartening experience, " I turned to [extended] family members for help. You guys have been to IBA. You are BBAs/MBAs. You help [with managerial work]. But the process is disheartening."

Fati too mentioned lack of guidance from family elders for handling workers who often bargained or threatened to leave. "You need to have somebody behind you. That was a bit disappointing."

Some women also mentioned family pressures, such as for furnishing clothes urgently for their friends or any upcoming events. They feel "they can ask for anything...can't refuse them." This not only became laborious but also expensive at times.

Spouse Women had different experiences with their husbands. Reham's husband was supportive only "in theory. But support is really required on a day to day life. We have a big house, three children and my own work. On day to day there's lot of stress.' Farida too spoke at length on how socially men are not supposed to help around the house. But Shehnaz had a different story to tell. Her husband not only worked "very collaboratively at home" but also visited her office everyday. "I am the bad cop; he's the good cop." Her staff often discussed their issues with him. "I've assigned him a definite role in my office. He is easy going, humorous...The reason people are sticking around here is because of him. That way we balance...That's a huge moral contribution. He's my HR guy." Shazma also was all praise for her husband. As a silent partner at work, he looked after children and supervised domestic staff during her absence from home. "Cooperative, selfless, irreplaceable, and generous at heart...he has allowed me to be who I am. You need guts for that."

Friends Fati's friends supported her a lot in the early days of her venture through word-of -mouth marketing, buying her clothes, sending over clients, and even sitting in her exhibitions in her designed clothes. For Shenaz, a "respected colleague became silent investor, introduced me to creative people. We have a great working relationship. He gives me small work and I ask him help for big work...[Another] good friend opened the window to international clients." Other women also mentioned a little bit of help here and there by friends but none really sought help from friends. In Fati's own words, "People can help only to an extent. Initial excitement fizzles out." Farida and Myra too relied more on herself than anyone else, "Women who seek support get it. I take things in my stride. I make a conscious effort to process disappointments. We [women] are more connected with our emotional selves... [Moreover] if women talk about problems of work they get to hear '*chor do phir'* (translated as 'leave it then')...wouldn't say this to men. That's why women have learnt not to share their problems."

Society Located in the cosmopolitan trading hub of Karachi, where working women is a familiar sight, most of my respondents felt that society was "appreciative" of their work and that "taboos have gone." "Being a woman opens many doors. There are more advantages than disadvantages. People are more willing to listen to you. They find you more professional, more reliable. Give you more leeway. Being a woman helps."

However, later during their interviews, many women accepted or realized that "men have a buddy culture" and help each other more through contacts, networking, dealing with agencies and winning projects in male dominated industries, such as media and architecture. Besides, some women felt their work was not recognized as proper employment; hence

inadequate infrastructure existed for it. "Film is not considered an industry. It's very expensive for one person to undertake it...[Infra]structure needs to change." By this she meant facilities for bank loans and for hiring of affordable contractual staff. Several other women also underlined the need for these facilities as well as for infrastructure help in liaisoning with civic and financial institutions, for streamlining their finances and websites as well as for general legwork around office. Maha summed up social support she needed in a urgent tone, "Why are our MBAs looking for banks to work with? Why can't they see businesses like ours?" Why don't people/larger firms contract work from me?...May be because mine is a small business; may be because I'm a woman." Shazma, though she had had a "good ride" said, "I never felt that had I been a man in the corporate sector I would get better opportunities. May be I was more of a man than a woman [laughs]" Fati took this <u>discrimination</u> more seriously and was visibly upset about it, "If a woman is assertive or firm, she is called "man-like;" otherwise she is considered "stupid." "Politeness and friendliness is taken as feminine interest."

Commenting on society's attitude towards their work, several women lamented that people do not take their work seriously. Reham spoke in anguish, "Working at home is very difficult. <u>No one takes your job seriously</u>. If a man's in a meeting no one dare interrupts him. But if you're a woman, servants come in to ask what to cook, kids will come into my room. They're all over me. Everybody thinks they can invade my space _ kids, servants, even mother-in-law...I'm never mentally totally relaxed...I feel pulled in a lot of directions." Fati too revealed that she "had to prove myself to get help...Otherwise they [extended family] watched from outside."

Regarding her clients, Maha vented out that they ask her to meet them any odd time and if she refuses, they call her "unprofessional" 'Then don't work if you have issues with kids' they revile her. "This attitude pisses me more than someone whistling on the street. Themselves these educated ladies can't leave off their ACs at 3 o'clock in the afternoon....When I ask for advance payments, they say, 'Don't you trust us? Where will we run away with your money?' These people are being ridiculous. Abusers are always people from within."

Another judgement society passes on these women was about neglect of children and home. Fati said, "Society passes judgements on me. How do you find time for kid? Why do you need to do all this? "society can be a bit harsh on this. You have to do extra things to prove you are a good mother. It's very hard and stressful." Maha too had to deal with similar allegations. "[I often hear] '<u>Oh, she's never with her children</u>.' My *kaarigars* (workmen) will never say that." She too felt compelled to walk an extra mile to prove she was a conscientious mother.

Farida remarked, "<u>Women are not supposed to be ambitious</u>. Society says *mat karo ziyadah. Ghar neglect ho ga. Balance khrab ho ga* (translated as 'society says do not work so much. Your house will be neglected and your work-life balance will go awry." observed Farida in a somewhat sarcastic tone.

Amina and Myra too mentioned how society, despite being appreciative of their work, discourage them from achieving too much, "You've worked a lot. Now you must settle down...people do try to discourage me; but you should be independent." Not surprisingly none of the women entrepreneurs had ambitious goals or targets for their business but believed in growing 'organically' and gradually.

Women concluded their interviews on different notes: Some women had a "great ride... a learning experience." Amina spoke enthusiastically, "I've become "very satisfied, confident, outspoken...People speak to me in a much better way...gladly introduce me to other people. [Extended] family loves me more...(give me) lots of respect, extra respect. People have started talking to me now, trying to be my friends. 360 degree turn of [extended] family."

Others, though confidently continuing their struggles, had some unresolved issues they were still grappling with. Reham for example, said "I sometimes feel I am preoccupied. Even if I'm home, messaging going on, I am dreaming of designs. I feel I should give them (kids) more quality time. Kids say 'you're always working' but I say 'how come? I'm with you.... I have lots of guilt. It builds over and gets a bit messy. People who're clear are able to do things better." Shazma too tried not to socialize in order to spend more quality time with children. She confessed she feels guilty she should have been around her children more often during their emotional upheavals. Maha ended her interview in despair "I am constantly multitasking." Picking up kids, manouvering funds, attending to kid in toilet while client is waiting. "Where do I get time to plan and develop?" "There is no help; there is no support, one lesson I've learnt. My struggles are so personalized"

5. DISCUSSION ON FINDINGS

As seen elsewhere in the world, my respondents underlined the significance of independence and freedom and flexibility as the major reasons propelling them to set up their own businesses. For running these enterprises, they looked up

to family (including spouses) and friends as their main support pivots. Some women were fortunate enough to have supportive family and husbands who helped them take care of children and home and supply whatever small logistic and financial aid they could afford. Moral support, more than any other support was what most women appreciated their families for. These ideas remind me of Kuada's (2009), Kariv's (2008) and Mayer et al's (2007) ideas on social support and social capital mentioned in the literature review section.

Extended family, however, was not considered a very significant social network element. They often refused requests for help and at times even disapproved of the working lifestyle of their relative entrepreneurs. Sometimes, they even put these women in awkward situations by asking for free goods and services. Kuada (2009) considers such attitude of considering the enterprise a "relief organization" burdensome for small entrepreneurs.

Friends were not seen as a major source of help. Though some women were supported in marketing and logistics, especially during early days of their ventures, by friends and colleagues, most women did not really have friends "available" for help. Most women did not even asked their friends for any help, other than sharing ideas or problems with them. Kuada (2009) too writes about the role of non-kin networks in sharing of ideas and experiences.

In the beginning of their interviews, most of my respondents considered society as being "appreciative" of their efforts and not disadvantaging them on basis of gender. But later realized that they actually were facing gender discrimination when it came to dealing with financial institutions and other legal and civic agencies. People often did not take their work seriously, and wrongfully blamed them for acting unprofessionally and for neglecting children and home. Also, people expected them not to be ambitious in order to maintain work-life balance. Very often, as my findings show, these judgments were applied to women without any serious thinking to their context or circumstances. Such non-committal value judgments patterned in specific ways and applied to all and any entrepreneurial woman remind me of Norman Fairclugh's discourse analysis and Edward Said's critique of social discourses. According to Fairclough (2003:126), one distinguishes discourses when particular ways (partly variable, partly stable) of representing the world become of social significance, perhaps in terms of 'effectivity of discourse,' and its 'translation into non-discursive aspects of social life'. Hence discourses, very often give a limited and stereotypical view of reality (Said, 1995). Continuing the argument further, Bowman (2009) says that despite women's participation in non-market activities, an embodied *belief* persists that suggests that the main game for women as mothers *should* be mothering and that mothers' engagement with the market is optional. Moreover, to be a 'good' mother or homemaker, one needs to stay at home and 'be there' for the children; but to do so is to pay 'the price of being treated as an outsider in the larger public world of the market' (Hays 1996:149 in Bowman, 2009). In this way, the ideology of intensive mothering means that neither 'good' mothers who stay at home and focus on their children, nor mothers who engage in market activity, can ever 'get it right'.

These sort of social beliefs and judgments irked women entrepreneurs, cost them peace of mind and made everyday life stressful for them. Moreover, guilt for not spending enough time with children that many women confessed of, I think, was also induced by such remarks. Further, that most women had no ambitions for their businesses could also be the result of such social pressures. Thus, despite grueling schedules, many women were trying to walk extra miles in order to prove to the world they were serious minded workers and conscientious mothers and homemakers. In these conclusions, I am reminded of Zaeb and Ali's (2015) findings about Pakistani women being unsure and shaky from managing dual responsibility of home and work.

On the whole my research reveals that women who had moral and other social support of their families (and friends and colleagues to some extent) talked more confidently of their work, did not frequently mention stress/ conflict in everyday life and appeared more happy and satisfied with their overall work and family lives. By the same token, women who did not have sufficient social support appeared more stressed out as they constantly multi-tasked at home and work front and fought their personal struggles alone. These findings too are in line with the researches of Parasuraman et al (1996), Kim and Ling (2001) and Kariv (2008) discussed earlier. Since an entrepreneur's business is a direct reflection of his/her competencies and performance (Kariv, 2008 and Ramswamy), these findings can have implications for these women's enterprises too. It is no surprise that almost none of the women mentioned lofty goals for their businesses but believed in growing "organically" and without ambitious goals for as long as they could continue.

6. Conclusion and recommendations

The objective of this paper was to shed light on what social support women entrepreneurs of Pakistan have and do not have. For his purpose a qualitative study was carried out on a sample of women entrepreneurs from Karachi. The findings I have obtained and the conclusions I have drawn are based on my personal interpretation of my respondents' interviews and hence may not be generalizable to all Pakistani women enterpreneurs. However, *naturalistic generalizations*, on the basis of contextual similarity are possible. My research has revealed that my respondents often had moral support from their families and spouses but only a modest amount of logistic and housework support. As far as managerial support or business guidance was concerned, none of the women had sufficient, if any. Besides, many women mentioned social judgements - regarding home and childcare and business ambitions - thrown their way that were further aggravating the negative stress they were already experiencing. Thus women who had more support seemed more satisfied with their work and family lives and faced less guilt, stress and work-family conflict; those who had little support displayed less satisfaction with work and family lives and more stress and conflict on daily basis. These mental and physical states had implications for their businesses too - in short, none of the women had ambitious goals for their enterprises but believed in continuing as long as they could manage business work along with family responsibilities.

The main purpose of this paper was to encourage women's social networks and policy makers to provide more adequately for women's needs at work and at home. In an address to women entrepreneurs, Dr. Shahid Rasheed Butt, Chairman Chamber of Small Traders, also stated that supporting entrepreneurship is the best way to empower women which will help them realize their potential and fulfill their aspirations[2]. In this regard, based on primary and secondary findings, there is need for:

- Acceptance by society of the socio-economic significance of working women and their enterprises. This calls for modification of outmoded concepts of work and home life and embracing of more egalitarian ideas based on sharing and caring.
- Provision by psycho-social institutes of family management counseling for women enterpreneurs and their families.
- Financial and social assistance for childcare by economic and business agencies.
- Offering by academic institutions of affordable and accessible entrepreneurial development programs, such as workshops and training.
- Provision of links to business experts, lawyers, bankers, and other material and labour suppliers that are currently beyond reach of women's peer groups.

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