



Full length article

Entrepreneurial Barriers among Rural Women in Badin, Pakistan

Sanya Mithani, Ts Dr Noraini Ahmad, Assoc Prof Dr Rohana Sham

Asia Pacific University of Technology and Innovation, Kuala Lumpur, Malaysia

*Corresponding e-mail: tp071973@mail.apu.edu.my
noraini@apu.edu.my and Rohana.sham@apu.edu.my

Article Info

Received: 23.01.2024

Accepted: 27.02.2024

Available online: 13.05.2024

Keywords:

women entrepreneurship, family support, patriarchal culture, entrepreneurship education, financial barriers, entrepreneurial intention, self-efficacy, marital status

DOI:

<https://doi.org/10.59857/IJABS.7139>

ABSTRACT

Women's entrepreneurship has emerged as a catalyst for economic growth and social progress in developing economies. However, despite their potential, women face multifaceted barriers that hinder their entrepreneurial aspirations and business success. So, the purpose of this research is to explore the barriers to a woman's intention to starting a new business in the rural context. Using a quantitative approach, primary data is to be collected through self-administered questionnaires from a sample of 385 women from two administrative districts of rural Sindh, Pakistan. For aspiring women entrepreneurs this research has the potential to provide insights into the opportunities and obstacles that women business owners in Pakistan encounter, as well as for policy makers and NGOs, it can provide direction for the development of specific interventions to overcome these obstacles. This paper focuses on examining the relationship between the four barriers, family support, patriarchal culture, entrepreneurship education, and financial barriers, and entrepreneurial intention of rural women of Badin, Pakistan, with mediating effects of self-efficacy and moderating effect of marital status, which have not been studied before, making it original and valuable to the existing literature.

1. Introduction

Entrepreneurship is regarded as an important tool for the growth of the economy in any country and has a huge impact on the empowerment of women all around the world (Noor *et al.*, 2022). Women entrepreneurship, therefore, is regarded as a key economic building block since it contributes significantly to the creation of jobs, personal growth, and economic advancement (Noor and Isa, 2020). However, due to discriminatory social beliefs that are deeply ingrained in cultural traditions, female entrepreneurs in Pakistan, a developing country,

do not have access to the same opportunities as those available to male entrepreneurs (Yaqoob, 2020; Roomi and Parrot, 2008). Hence, women here are entirely economically dependent on men and are hesitant to launch and run their own businesses (Devi and Maheswari, 2021).

Globally, the body of research on entrepreneurship is incredibly rich, but it can be deduced that female entrepreneurs do not show the same results as male entrepreneurs (Panday and Sharma, 2022). Because men and women entrepreneurs have different levels of knowledge, experience, and observations, entrepreneurial studies reveal a possible disparity within the gender context (Afshan *et al.*, 2021; Hughes and Yang, 2020). Moreover, even though the field of entrepreneurship is always evolving and changing, research on the role of women entrepreneurs in developing nations is still necessary (Yaqoob, 2020). As per statistics, only 10% of all research studies on entrepreneurship is focused on female entrepreneurs (Yaqoob, 2020; Brush and Cooper, 2012). On the other hand, entrepreneurship has gained much attraction but entrepreneurship in rural areas has remained one of the under researched areas in academia (Ali and Yousuf, 2019). Thereby, this research intends to fill in the gap in women entrepreneurship literature based in a rural district of Pakistan, Badin, to pave ways for encouraging entrepreneurship among women in this area.

1.1 Objective

The general objective of this study is to examine the relationship between barriers to women entrepreneurship and entrepreneurial intention of rural women in Badin, Pakistan, mediated by self-efficacy and moderated by marital status. This paper will highlight the literature review, research framework, methodology and contribution of this research.

2 Literature Review

The below table considers some past studies that explored the four barriers to women entrepreneurship (independent variables) that this research undertakes to study, namely, family support, patriarchal culture, entrepreneurship education, and financial barriers. Similarly, the dependent variable here is entrepreneurial education, with self-efficacy mediating and marital status moderating the study.

Table 1: Existing research on the relationship between the variables

Source	Article	Variable from this study	Country
Hamdani <i>et al.</i> (2023)	Gender stereotype perception, perceived social support and self-efficacy in increasing women's entrepreneurial intentions	Family support (in the context of social support), self-efficacy, entrepreneurial intention	Indonesia
Selamat and	Bargaining with patriarchy	Patriarchal culture,	Malaysia

Endut (2020)	and entrepreneurship: narratives of Malay Muslim women entrepreneurs in Malaysia	entrepreneurial intention	
Abdullahi <i>et al.</i> (2021)	Effect of entrepreneurship education on entrepreneurial intention among university students	Entrepreneurship education, entrepreneurial intention	Nigeria
Nguyen (2020)	The impact of access to finance and environmental factors on entrepreneurial intention: The mediator role of entrepreneurial behavioral control	Access to finance (financial barriers), entrepreneurial intention	Vietnam
Neneh (2020)	Entrepreneurial passion and entrepreneurial intention: The role of social support and entrepreneurial self-efficacy	Social support (family support as a subset), self-efficacy, entrepreneurial intention	South Africa
Tundui and Tundui (2021)	Marriage and business performance: The case of women-owned micro and small businesses in Tanzania	Marriage (marital status)	Tanzania
Chhabra <i>et al.</i> (2020)	The antecedents of entrepreneurial intention among women entrepreneurs in India	Entrepreneurial intention	India

2.1 Family support

According to Johnson and Hawkins (2014), family support refers to the resources and help offered by family members to contribute to the health, development, and progress of each member of the family as well as the family as a whole, which encompasses emotional, instrumental, and informational support. Family support is a subset of social support (Beehr and Glazer, 2005), and Cutrona and Russell (1990) identified four types of social support that relate to family support; emotional, esteem, informational and tangible. While research has been conducted on this construct (family support being usually recognized in the broader perspective as social support), it is not extensively studied in the context of women entrepreneurship, especially in Pakistan. Hence, this research will add to the pool of current literature.

2.2 Patriarchal culture

Hooks (1984), an acclaimed feminist scholar and author, defined patriarchal culture as a social structure where men dominate in positions of political leadership, moral authority, social privilege, and property control. In relation to patriarchal culture, renowned scholars in this field of study have identified various aspects of patriarchy such as gender-based power imbalance (Connell, 1987), male privilege (McIntosh, 1988), enforcement of traditional gender roles (Lorber, 1994), objectification and sexualization of women (Fredrickson and Roberts, 1997), and gender-based violence (Johnson, 1995). While patriarchal culture does have an impact on entrepreneurial intention of women, most studies that have looked at this variable are qualitative and have explored this in terms of experiences of existing women entrepreneurs. Therefore, this study will be useful to investigate the patriarchal culture as a barrier to entrepreneurship for aspiring women entrepreneurs through quantitative research.

2.3 Entrepreneurship education

Holt (2004) defined entrepreneurship education as an organized method of empowering people with the information, abilities, and inspiration needed to support entrepreneurial success and navigate the risks and difficulties that come with launching and operating a firm. Entrepreneurship education can be of different types and different studies have explored each type i.e. formal (Galloway and Brown, 2017), experiential (Gibb, 2011), informal (Kolb, 2019), technology-enabled (Mwasalwiba, 2019), and social (Mair and Marti, 2006). While entrepreneurship education has gained attention and become a buzzword and increasingly popular as a field of study (Kautonen and Wainwright, 2020; Neck and Corbett, 2018), gender disparities exist in the context of entrepreneurship education (Penaluna and Penaluna, 2021; Greene *et al.*, 2019; Brush *et al.*, 2019). Hence, this study will be useful not only in exploring the importance of entrepreneurship education for women, specifically but also, examining the relationship between entrepreneurship education and entrepreneurial intention of women, which is not studied greatly.

2.4 Financial barriers

One of the earliest definitions of financial barriers is by Merton (1992), defined as the impediments that prevent the effective allocation and mobilization of financial resources, preventing economic development and growth. From an institutional perspective, The World Bank (2021) has listed six dimensions of financial barriers: lack of trust and confidence in financial institutions, financial infrastructure gaps, macroeconomic instability, gender disparities, social and cultural factors, and regulatory barriers. When it comes to examining the role of financial constraints, youth entrepreneurship (especially university students) has garnered significant attention due to its potential economic and social impact (Mwasalwiba, 2020), compared to financial constraints faced by women entrepreneurs, which this study looks at. Therefore, the significance of this research.

2.5 Self-efficacy

Self-efficacy is a concept developed by psychologist Albert Bandura (1994) who defined it as beliefs in one's ability to plan and carry out the actions necessary to achieve specific goals. He further elaborated this definition and stated that people's feelings, thoughts, motivation, and behavior are all influenced by their self-efficacy beliefs, and it lays the groundwork for motivation, happiness, and self-actualization in people (Bandura, 1997). Self-efficacy plays an important role in determining entrepreneurial intentions of people in general and is studied widely (Rauch and Frese, 2020; Liñán and Fayolle, 2019). However, most of the studies study EIs of men and women, both, along with the direct relationship between SE/ESE and EI. Therefore, this study has a scope to examine the mediating role of SE in determining the relationship between the mentioned independent variables and the entrepreneurial intention of solely women.

2.6 Marital status

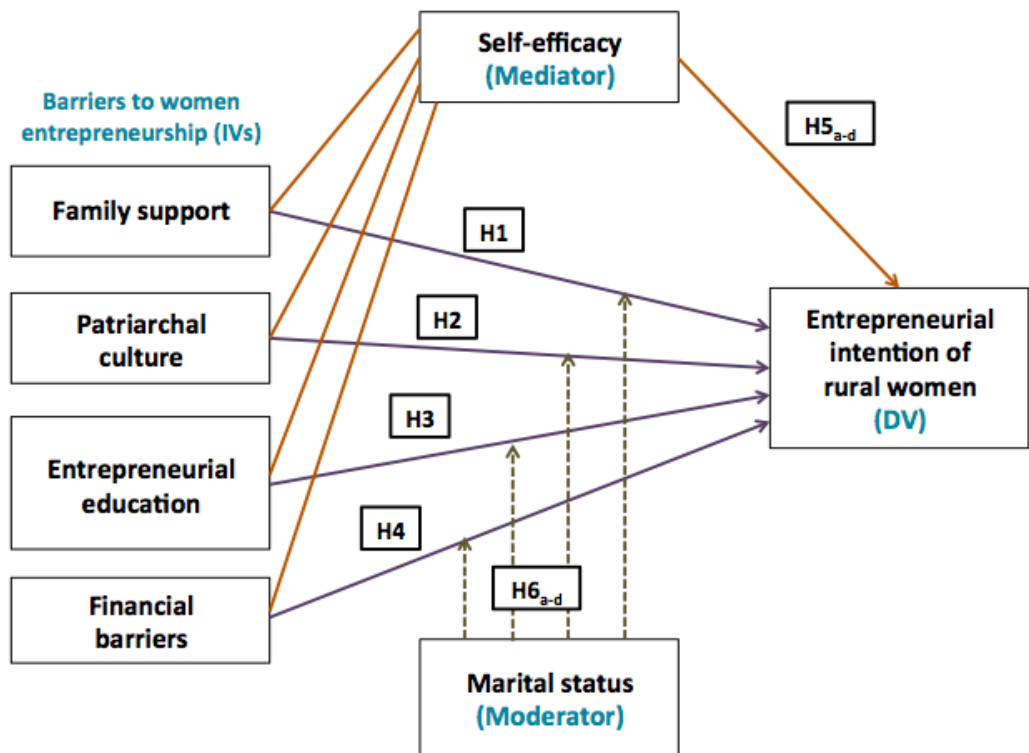
Marital status refers to the legal and social status of an individual with regard to their marriage or marital relationship. It indicates whether a person is currently married, single, divorced, widowed, separated, or in another recognized form of union (CDC, 2020-2021; U.S. Census Bureau, 2018; Australian Bureau of Statistics, 2006). Moreover, it can be inferred that marital status is mostly considered in the demographics section of different researches but not quantitatively studied as a moderator to determine the entrepreneurial intention of women. Not only that, a very limited number of studies consider marital status as a factor when studying women entrepreneurship, especially for aspiring entrepreneurs. Hence, this research's originality.

2.7 Entrepreneurial intention

An individual's conscious and purposeful desire to launch a new company or engage in entrepreneurial activities is referred to as having entrepreneurial intention. It serves as the first stage in the entrepreneurial process and demonstrates a person's motivation and willingness to start a business (Liñán and Fayolle, 2015). From the past studies on the subject, different renowned scholars in the field established a few types of entrepreneurial intentions such as Personal Entrepreneurial Intention (PEI) (Liñán and Chen, 2009), Social Entrepreneurial Intention (SEI) (Karim and Mohamad, 2011), Digital Entrepreneurial Intention (DEI) (Neneh and Maduku, 2021), and Female Entrepreneurial Intention (FEI) (Al-Mubarak, 2021; Kew and Maritz, 2018; Ahmed and Mahmood, 2018) etc. With studies analyzing entrepreneurial intentions of individuals and women too, existing literature has not considered all the variables together as this study proposes.

3 Proposed Research Framework

As per analyzing the literature review, below is the proposed theoretical framework for this study:



4 Methodology

Using a quantitative approach, primary data is to be collected through self-administered questionnaires from a sample of 385 women from two administrative districts of rural Sindh, Pakistan. This sample size was calculated using the Krejcie and Morgan (1970) mathematical formula and the table the scholars had devised that provided a simple reference for establishing the appropriate sample size for any given population. The results of the collected data will be then analyzed using the Statistical Package for Social Sciences (SPSS) and SmartPLS software.

5 Contribution

This paper focuses on examining the relationship between the four barriers, family support, patriarchal culture, entrepreneurship education, and financial barriers, and entrepreneurial intention of rural women of Badin, Pakistan, with mediating effects of self-efficacy and moderating effect of marital status, which have not been studied before, making it original and valuable to the existing literature. Moreover, such research on women entrepreneurship in Pakistan can benefit a wide range of stakeholders i.e. nascent women entrepreneurs to provide insights into the opportunities and obstacles that women business owners in Pakistan encounter, and

policy makers and NGOs to plan and implement programmes and projects that promote women entrepreneurship in Pakistan.

6 Conclusion and Suggestion for Future Research

Women's entrepreneurship has been recognized as a potent driver of economic growth and innovation. By understanding and addressing the barriers that hinder women from starting and growing businesses, economies can tap into a vast pool of untapped entrepreneurial potential, leading to increased job creation, innovation, and overall economic prosperity. Also, by identifying and dismantling barriers, societies can promote greater participation of women in economic activities, helping to break down traditional gender norms and advancing women's rights and status. Therefore, this paper proposed a conceptual framework that looked into the relationship between four barriers such as barriers to women entrepreneurship i.e. family support, patriarchal culture, entrepreneurship education, and financial barriers, and entrepreneurial intention, with the mediating effect of self-efficacy and moderating role of marital status. For future research, there is scope to study other barriers to women entrepreneurship such as presence of a role model, intersectionality, risk aversion, and access to technology etc. Moreover, this research can be extended to other contexts i.e. geographical regions or countries.

References

- Abdullahi, M. S. ., Khalid, N., Ahmed, U., Ahmed, E. M., & Gumawa, A. M. (2021). Effect of Entrepreneurship Education on Entrepreneurial Intention among University Students . *Journal of Technical Education and Training*, 13(3), 40–53. Retrieved from <https://penerbit.uthm.edu.my/ojs/index.php/JTET/article/view/7445>
- Afshan, G., Shahid, S., & Tunio, M. N. (2021). Learning experiences of women entrepreneurs amidst COVID-19. *International Journal of Gender and Entrepreneurship*, 13(2), 162–186. <https://doi.org/10.1108/IJGE-09-2020-0153>
- Ahmed, S., & Mahmood, F. (2018). Entrepreneurial intention and start-ups: The role of female entrepreneurs in Bangladesh. *Journal of Innovation & Knowledge*, 3(1), 45-51.
- Al-Mubaraki, H. M. (2021). Factors influencing female entrepreneurial intention: evidence from Saudi Arabia. *International Journal of Gender and Entrepreneurship*, 13(1), 31-55.
- Ali, A., & Yousuf, S. (2019). Social capital and entrepreneurial intention: empirical evidence from rural community of Pakistan. *Journal of Global Entrepreneurship Research*, 9(1), 64.
- Australian Bureau of Statistics. (2006). *Marital Status*. <https://www.abs.gov.au/ausstats/abs@.nsf/mf/1200.0>

Bandura, A. (1994). Self-efficacy. In V. S. Ramachaudran (Ed.), *Encyclopedia of human behavior*, 4, 71-81. New York: Academic Press.

Bandura, A. (1997). Self-efficacy: The exercise of control. W.H. Freeman and Company.

Beehr, T. A., & Glazer, S. (2005). Organizational role stressors, social support, and well-being. *Journal of Applied Social Psychology*, 35(4), 993-1015.

Brush, C. G., & Cooper, S. Y. (2012). Female entrepreneurship and economic development: An international perspective. *Entrepreneurship & Regional Development*, 24(1-2), 1-6.
<https://doi.org/10.1080/08985626.2012.637340>

Brush, C. G., De Bruin, A., & Welter, F. (2019). A gendered look at entrepreneurship ecosystems. *Entrepreneurship Theory and Practice*, 43(4), 639-660.

CDC (Centers for Disease Control and Prevention). 2020-2021. *Marital status - Health, United States*.
<https://www.cdc.gov/nchs/hus/sources-definitions/marital-status.htm>

Connell, R. W. (1987). *Gender and power: society, the person, and sexual politics*. Stanford University Press.

Chhabra, S., Raghunathan, R., & Rao, N. M. (2020). The antecedents of entrepreneurial intention among women entrepreneurs in India. *Asia Pacific Journal of Innovation and Entrepreneurship*, 14(1), 76-92.

Cutrona, C. E., & Russell, D. W. (1990). Type of social support and specific stress: Toward a theory of optimal matching. In B. R. Sarason, I. G. Sarason, & G. R. Pierce (Eds.), *Social support: An interactional view*, 319-366. John Wiley & Sons.

Devi, V. N., & Maheswari, C. (2021). A study on perception towards women entrepreneurship. *Sambodhi*, 43(4), 1-7.

Fredrickson, B. L., & Roberts, T. A. (1997). Objectification theory: Toward understanding women's lived experiences and mental health risks. *Psychology of Women Quarterly*, 21(2), 173-206.

Galloway, L., & Brown, W. (2017). Entrepreneurship education. In H. Landström, G. B. Gorman, & A. C. Vesper (Eds.), *Handbook of Research on Entrepreneurship and Aging*, 132-155. Edward Elgar Publishing.

Gibb, A. (2011). Concepts into practice: Meeting the challenge of development of entrepreneurship educators around an innovative paradigm of entrepreneurship education. In H. P. Burcharth, A. F. F. Nielsen, & P. G. Gibcus (Eds.), *Proceedings of the 2nd European Conference on Entrepreneurship and Innovation*, 603-612. Academic Conferences International Limited.

Greene, P. G., Brush, C. G., de Bruin, A., & Welter, F. (2019). Introduction to the special issue: Advancing gender and entrepreneurship research and theory. *Entrepreneurship Theory and Practice*, 43(3), 397-409.

Hamdani, N.A., Ramadani, V., Anggadwita, G., Maulida, G.S., Zuferi, R. and Maalaoui, A. (2023), Gender stereotype perception, perceived social support and self-efficacy in increasing women's entrepreneurial intentions. *International Journal of Entrepreneurial Behavior & Research*. <https://doi.org/10.1108/IJEER-02-2023-0157>

Holt, D. H. (2004). Entrepreneurship education: Toward a model of contingency-based business planning. *Academy of Management Learning & Education*, 3(3), 258-273.

Hooks, B. (1984). *Feminist theory: From margin to center*. South End Press.

Hughes, K. D., & Yang, T. (2020). Building gender-aware ecosystems for learning, leadership, and growth. *Gender in Management: An International Journal*, 35(3), 275–290. <https://doi.org/10.1108/GM-11-2019-0215>

Johnson, M. P. (1995). Patriarchal terrorism and common couple violence: Two forms of violence against women. *Journal of Marriage and Family*, 57(2), 283-294.

Johnson, D. J., & Hawkins, A. J. (2014). Family support. In T. L. Beauchaine & S. P. Hinshaw (Eds.), *Child and Adolescent Psychopathology*, 2(659-692). Wiley.

Karim, N. H. A., & Mohamad, R. (2011). Social entrepreneurial intention of Malaysian business students. *Education + Training*, 53(4), 313-327.

Kautonen, T., & Wainwright, T. (2020). Entrepreneurship education: Past, present, and future. *International Small Business Journal*, 38(6), 476-489.

Kew, P., & Maritz, A. (2018). Predicting entrepreneurial intentions of young people: What role do parents play? *Education + Training*, 60(7/8), 807-824.

Kolb, B. M. (2019). Entrepreneurship education and training. In R. Blackburn, A. De Clercq, & J. Heinonen (Eds.), *The SAGE Handbook of Small Business and Entrepreneurship*, 559-580. Sage Publications.

Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30(3), 607-610. <https://10.1177/001316447003000308>

Liñán, F., & Fayolle, A. (2019). A systematic literature review on entrepreneurial intentions: Citation, thematic analyses, and research agenda. *International Entrepreneurship and Management Journal*, 15(4), 967-988.

Liñán, F., & Fayolle, A. (2015). A systematic literature review on entrepreneurial intentions: Citation, thematic analyses, and research agenda. *International Entrepreneurship and Management Journal*, 11(4), 907-933. <https://doi.org/10.1007/s11365-015-0356-5>

Liñán, F., & Chen, Y. W. (2009). Development and cross-cultural application of a specific instrument to measure entrepreneurial intentions. *Entrepreneurship Theory and Practice*, 33(3), 593-617.

Lorber, J. (1994). *Paradoxes of gender*. Yale University Press.

Mair, J., & Marti, I. (2006). Social entrepreneurship research: A source of explanation, prediction, and delight. *Journal of World Business*, 41(1), 36-44.

McIntosh, P. (1988). *White privilege and male privilege: A personal account of coming to see correspondences through work in women's studies*. Wellesley College Center for Research on Women.

Merton, R. C. (1992). Financial economics: Nobel lecture. *Journal of Economic Perspectives*, 6(3), 59-82.

Mwasalwiba, E. S. (2019). Entrepreneurship education and its impact on the labor market: A systematic literature review. *Journal of Entrepreneurship Education*, 22(3), 1-23.

Mwasalwiba, E. S. (2020). Youth entrepreneurship and economic growth: A review of the literature. *Journal of Innovation and Entrepreneurship*, 9(1), 5.

Neck, H. M., & Corbett, A. C. (2018). Entrepreneurship education: Known worlds and new frontiers. *Journal of Small Business Management*, 56(1), 6-20.

Neneh, B. N. (2022). Entrepreneurial passion and entrepreneurial intention: the role of social support and entrepreneurial self-efficacy. *Studies in Higher Education*, 47(3), 587-603.

Neneh, N. B., & Maduku, D. K. (2021). Assessing the effects of perceived internet skill and perceived desirability on digital entrepreneurial intentions. *Journal of Technology Transfer*, 46(4), 1286-1310.

Nguyen, T.T. (2020). The impact of access to finance and environmental factors on entrepreneurial intention: the mediator role of entrepreneurial behavioural control. *Entrepreneurial Business and Economics Review*, 8, 127-140.

Noor, S. & Isa, F.. (2020). Contributing factors of women entrepreneurs' business growth and failure in Pakistan. *International Journal of Business and Globalisation*, 25(4), 503. <https://doi.org/10.1504/IJBG.2020.109115>.

Noor, S., Isa, F. M., & Shafiq, A. (2022). Women's entrepreneurial success models: a review of the literature. *World Journal of Entrepreneurship, Management and Sustainable Development*, 18(1), 137-162. <https://doi.org/10.47556/J.WJEMSD.18.1.2022.7>

Panday, P., & Sharma, P. (2022). Motivational factors and challenges of women entrepreneurship: insights from rural Uttarakhand. *Organizatsionnaya Psikhologiya*, 12(2), 56–66. <https://doi.org/10.17323/2312-5942-2022-12-2-56-66>

Penaluna, K., & Penaluna, A. (2021). Women's entrepreneurship education: Empowering learners through self-employment education. *Education + Training*, 63(5), 566-582.

Rauch, A., & Frese, M. (2020). Entrepreneurial orientation and psychological approaches: The role of self-efficacy and attitudes. *Handbook of Research on Entrepreneurship and Psychology*, 56-74. Edward Elgar Publishing.

Roomi, M. A., & Parrott, G. (2008). Barriers to development and progression of women entrepreneurs in Pakistan. *The Journal of Entrepreneurship*, 17(1), 59–72. <https://doi.org/10.1177/097135570701700105>

Selamat, N. H., & Endut, N. (2020). Bargaining with patriarchy and entrepreneurship: Narratives of Malay Muslim women entrepreneurs in Malaysia. *Kajian Malaysia*, 38, 11-31. <https://doi.org/10.21315/km2020.38.s1.2>.

Tundui, H. P., & Tundui, C. S. (2021). Marriage and business performance: the case of women-owned micro and small businesses in Tanzania. *Journal of Entrepreneurship in Emerging Economies*, 13(5), 1287-1308.

US Census Bureau. (2021). *Marital status in the United States*. U.S. Census Bureau. <https://www.census.gov/library/visualizations/interactive/marital-status-in-united-states.html>

World Bank. (2021). Global Financial Development Report 2021: Data for Financial Development. Retrieved from <https://www.worldbank.org/en/publication/gfdr/data-for-financial-development>

Yaqoob, S. (2020). Emerging trend of women entrepreneurship in Pakistan. *In Journal of Arts and Social Sciences*, 7(2)