

Psycho-Social Problems of Female Entrepreneurs in Pakistan: An Analysis

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Abstract

In Pakistan women entrepreneurship is a subject of great neglect. The governments look incapacitated to pay attention to the rising problems of women entrepreneurship. They are facing numerous problems ranging from economic, cultural, sociological and religious. Psychological issues aggravate the situation and make them untrustworthy in business dealings. Silence, depression, neglecting, social isolation and non-participative behaviour are some of the causes of female psychological disorders that affect their entrepreneurial performance. This paper attempts to identify problems confronted by the women entrepreneurs and tends to bring forth a solution aiming at improving the economic structure of state.

Introduction

In the postmodern world social capital is one of the most powerful discourse analyses. Social capital is a gender free subject. It includes all the individuals who are possessed with some skills to contribute to the economy of the state. Indirectly they are service providers to others. Entrepreneurs are also running different enterprises to provide good and services to others and get some profit for themselves. The Developed world has acknowledged the significance of entrepreneurship and has taken concrete step to facilitate those people who are engaged in such activities but in Developing countries entrepreneurship lacks encouragement. Arguably in maintaining the economic growth, women are the most active players in the formal as well as

informal sectors of economy.¹ However women are subjected to many problems. In developing states public sector is not potentially developed to assimilate the role of women rather there has been a trend of marginalization. It has been observed that public sector due to overdeveloped structure expresses its inefficacy to accommodate women folk.

In developing countries women are faced with multifaceted challenges. Unlike their personal abilities the informal sector enhances their problems like irregular employment, low wages, social insecurity, no social security benefits, deplorable working condition, limited opportunities for skill up gradation and harassment. The traditional roles of Pakistani women are to look after the house affairs, helping the husbands in fields and bringing up their kids. While in the urban area they try their level best to contribute something to the house income. Some are doing jobs in the public/private sectors but due to cultural and social barriers they are confined to houses. In such situation women entrepreneurship is a myth not a reality. Even then many women are engaging themselves in entrepreneurial activities. Their ratio is increasing with high rate. It has risen enormously due to death of their male counterpart, sickness, imprisonment, divorce or separation of their spouses and being single by choice.

In Pakistan females belonging to middle class families are very concerned to their families and they are trying to contribute in raising the income of the house. To achieve this objective they engage themselves in different entrepreneurial activities even with high risks. These factors collectively put high stress and strain on them and lead to many psychological issues. Due to lack of knowledge and unavailability of psycho therapists and therapies, many females have lost their lives and

¹ Mbeche, (2010). *Factors Affecting the Performance of Women Entrepreneurs in Micro and Small Enterprises: The Case of Dessie Town*. New Delhi, IN.: Educational Planning and Management Department.

many went under serious psychological disorders.² It highlights some psychosocial challenges that woman entrepreneurs are facing. These are ranging from poor adjustment to life and vulnerabilities like loss of childhood friends, gossips and suspicion that to lead low self-esteem in them. Economic problems aggravate the situation.

Literature Review

Hisrich (2005)³ gives the conceptualized meaning of entrepreneurship and said that it is the process of creating something new with some additional values and get some personal and monetary satisfaction. He further said that entrepreneurship gives opportunities to a person that he/she can play his/her role to the state economy while living outside the formal net of registered, taxed, licensed, statistically documented and appropriately zoned business enterprises.⁴ It describes in detail the motivations behind most informal sector are personal survival rather than to build up a big or macro level enterprises.⁵ Addresses the role of self-employed females in the society. Through self-employment they enhance their productive activities that empower them economically and enable them to contribute more to overall development. World Bank (2003)⁶ report about women entrepreneurs in MSEs highlights that the engine of growth in a competitive and efficient market lies with entrepreneurship that can be a powerful instrument for poverty reduction in the developing countries. Samiti (2006)⁷ classified two broad categories of factors that are affecting

² House, K. High D. and David M. (1989). *Family Matters: A Guide to Family Life*. Grantham, En.: The Stan Borough Press Ltd.

³ Hisrich, R.D. (2005). *Entrepreneurship*(7th ed.). Boston, US.: McGraw Hill.

⁴ Thomas, W. H. (1988). *Structural Change and the Small Business Sector*. Cape town, SA.: McMillan.

⁵ Rauch, J. E. (1991). Modelling the Informal Sector Formally. *Journal of Development Economics*, 35(1), pp. 33-47.

⁶ For information see *World Bank Report on Women Entrepreneur*, 2003.

⁷ Samiti, V. (2006). *A Research Study on Entrepreneurial Challenges for SC Persons in India*. New Delhi, IN.: Dyanand Publications.

entrepreneurship i.e. economic and social. The economic factor include competition in the market, lack of access to the market lack of access to raw material, lack of capital or finance, lack of marketing knowledge and lack of production/storage space and poor infrastructure where as social factors include lack of social acceptability, limited contacts outside, prejudice and class bias society.

APEC (1994),⁸ made a study on Malaysia that shows that the females who are engaged in informal sector are facing many problems like; lack of comprehensive entrepreneurial policy framework, inadequate information on the developmental strategies and inability to be in the mainstream of industrial development.⁹ It made its project in Kenya that highlights some of important problems of female entrepreneurs facing over there. Among them the most important barrier is women's unequal access to property and land. According to that study only 1 percent of land titles are owned by women, with 5 to 6 percent held in joint names. This Unequal access to land and Property made them unable to secure loans for their businesses.

There is a lot of literature available to high light the problems of women entrepreneurs. These problems are directly affecting their entrepreneurial abilities. They go in the phase of mental depression. With mounting psychological pressure women often commit suicide or suffer from bankruptcy.

Psychological Problems

1. Financial Stress

Entrepreneurship is directly associated with the finance or capital. It gives life to the business. It also enables them to

⁸ APEC (1994). *The APEC Survey on Small and Medium Enterprises: Member Report of Malaysia*. Retrieved from <http://www.actetsme.org/archive/smesurvey.html>

⁹ Groot, T. U. D. (2001). *Women Entrepreneurship Development in Selected African Countries*. Lagos, NG.: United Nations Industrial Development Organization-UNIDO.

take bold steps and bear risks. Female entrepreneurs throughout the world are facing financial problems. Their level may vary from state to state and society to society. In developed world they have low intensity while in the developing countries like Pakistan they are facing severe economic crisis. Initially they are not given the share from the parental properties. If anyone against the will of the male members of her family gets share from the property then she has to bear the cost in the form of social isolation. None of the family members contacts her in thick and thin. The fear of isolation does not let her get her share from the property. Secondly, the financial institutions that give financial support to the entrepreneurs and make them able to bear risks. These institutions are reluctant to give loan to female entrepreneurs because they do not trust them. So, they have to depend upon male members of the families. In this situation they have to through the financial stress all the time. Financial stress on one side affects their business while on the other it hurts their health and the health of their children.

2. Social Isolation

It refers to a complete or near-complete lack of contact with people and society. As we know that man is a social animal, he/she cannot live alone, to achieve high position in a society, he has to interact with other fellow beings. The types and natures of interactions matter a lot to explore oneself. In the western world the interaction is participatory and females can highlight their concerns. They even can reject the ideas proposed by the male members of the society. While in the developing and traditional societies the situation is humiliating and painful. First of all since their birth the elders of the families want to confine them to the walls of the house. So, the social interaction for them means interaction with the family interaction. Many female interactions are confined to family members because they are not being sent to the school for study. In the case if they are sent to the school on this condition that they are not allowed to interact with any boy. So, outer interaction is also confined to the same gender. In this situation, females are trained in a social isolation.

Due to this socially isolated orientation females' entrepreneurs are reluctant to interact with the male entrepreneurs and other supportive male members.

3. Harassment

Woman harassment is a common factor in all the societies but in some states it is more prevalent than others. Some states have legislated rules for harassment while others are still progressing to adopt such measure to check harassment. Harassment has become very complex in modern society. It has been classified as, physical harassment, sexual harassment, psychological harassment, economic harassment and sociological harassment. A lot of literature has been produced on sexual and physical harassment but very little has been written on psychological harassment. This type of harassment exists everywhere. In developed world different rules have been made to check staring and giving obnoxious gestures.

In Pakistan sexual harassment Act has been passed in 2010 but its jurisdiction is only for physically and sexually exploited women. Many women are still facing psychological and economic harassment. The worse thing is that these types of harassments are not classified in the category of harassment. Female entrepreneurs who are engaged in informal and micro scale business are under heavy stress and strain of harassment. Economic harassment starts from the family when they are not given due share from the parental property. Economic institutions also do not trust them and aggravate their problems. Social harassment is very common in Pakistani society where every female entrepreneur has to bear the cost of social isolation and social discrimination. All these types of harassment collectively put heavy stress and strain on females and lead them to some psychological distortion. Psychological disorder ultimately affects their enterprises.

4. Depression

Depression may be described as feeling sad, unhappy, and miserable. It is very common in the female entrepreneurs in Pakistan. Some of them have this problem by birth from the parents but majority of them are suffering from this due to stressful life, neglect, death of close family member and divorce

or separation. All these problems collectively cause psychological problems in the female entrepreneurs. The stressful life not only affects, but also causes unbearable loss to their business.

5. Poor Infrastructure

Pakistan is very famous in the world due to absence of gas, electricity and water. All the people in Pakistan are passing through the traumatic phase of their life. In such unpleasant life all the people are suffering from some psychological stress and strain. Females being the managers of the household affairs are under severe stress. Female entrepreneurs have to entertain dual stress one at home while the other at their work place. It also has been observed the poor infrastructure like poor drainage system and roads. Little rain affects their business. On the other hand the infrastructures of their work place are also very poor. The instruments they use are also in disordering form and other infrastructures are also smelly and unpleasant. All these things are collectively damaging their personalities. In this situation they are not able to perform well to explore their abilities.

6. Social Discrimination

Females being females are discriminated since their birth. In most of the families it has been observed that on the call of a nurse that God has blessed you with a baby girl, parents and other relatives become unhappy. Then throughout their lives they have to face this discrimination from the parents and other family members. The society adds fuel to fire and makes their lives miserable. It has become very difficult for them to move in society till their marriage. Once she becomes wife, then other engagements overshadow her personality. As an entrepreneur one has faced all the above and other discrimination as female entrepreneur. Women, who are engaged in some sort of entrepreneurial activities, have a very poor image in Pakistan society. They have been placed as morally corrupt and socially disturbed segment of society.

7. Non-Participatory

Females since their birth are kept aloof from the decision making process. Their level of participation is very low rather insignificant in household affairs. All the decisions are taken by

the male members of the families. It does not mean that they are not able to make proper decisions. It is actually the fact that Pakistan is patriarchal society where the voices of females have been subjected by the males. In this situation she has not been trained in participatory mechanism. Whenever they are given opportunities, they fail to perform well except in some exceptional cases. Resultingly, they do not participate in decision making even about their own business.

8. Terrorism

Terrorism made all the people in Pakistan mentally sick and disturbed. This sickness is known as psychological disorder. In a psychological context this problems can be studied in two ways. One is that terrorists are psychologically disturbed individuals. They need psychology therapy. On the other hand terrorism is one of the biggest cases of mental sickness. Women entrepreneurs are the main target of the terrorists because they challenge their ideology in practical sense. Terrorists believe that females have to confine to the walls of the house. They have to come from the house only when there is dire need. They not only oppose female entrepreneurship but kill them too. In this situation females who are engaged in entrepreneurial activities have the feeling of insecurity all the time. Resultantly, they fail to focus on their entrepreneurial activities and they do not have enough means to hire private security.

Recommendations

After making a thorough study of the psychological problems of female entrepreneurs in Pakistan, some suggestions are made by the authors to understand the complexity of this problem. This would be an effort to resolve the psychological problems of female entrepreneurs.

1. Government should introduce courses at school and college level where women should be given the basic understanding of entrepreneurship.
2. State of Pakistan should make legislation regarding female harassment and ensure its implementation properly.

3. The special credit policy should be introduced. This policy will enable women to contribute to the field of economic progression.
4. Government needs to ensure that small term loans are given with less burdened instalment. This strategy will reduce financial pressure on them.
5. Special courts should be established to hear the cases of female entrepreneurs. So, they could get speedy justice.
6. Government should establish different institutions aiming at monitoring psychological disorders of women entrepreneurs.
7. Government should take steps to reform public sector and private sector particularly entrepreneurship.
8. Medical facilities should be given to female entrepreneurs.
9. Government should encourage female participation in state affairs.

Conclusion

Conclusively it is stated that no state can achieve sustainable economic development without the involvement of women. They are the essential part of social capital of a state. The societies like Pakistan will have to take bold steps to encourage females so they may play a constructive role in the economy. It is not possible without removing their problems particularly related to their psychological concerns.