UNDERSTANDING THE MOTIVATIONS AND OBSTACLES FACED BY FEMALE ENTREPRENEURS: A PHENOMENOLOGICAL STUDY OF GRADUATE MUMPRENEURS OF ISLAMABAD

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Abstract

Mumpreneurship remains an unexamined area in extant literature on female entrepreneurship of Pakistan. However, it is an emerging area of research in the developed world (Ekinsmyth, 2013). This study aims to understand the 'essence' of experiences of the Mumpreneurs i.e. female entrepreneurs in Pakistan having children. Thus, the focus of this phenomenological and qualitative study will be on their essence or shared entrepreneurial experiences. Therefore, the primary focus of this research project is to understand their motivations of starting own businesses, the problems and obstacles they may confront and how they are able to manage both their business enterprise and family roles that are expected of them.

Thus, the findings of this research will help us to explore as how these mumpreneurs create balance between role of intensive mothering and business enterprise needs. Also, the study will enable us to understand as in what manner self-employment is more convenient to them to doing regular jobs especially under the background of social and religious conservatism prevailing in Pakistan (Roomi and Harrison, 2010).

The author incorporated phenomenological methodology and semi-structured interviews to carry out this research on Mumpreneurs of Pakistan. The participants of this study were twelve female business owners with young children, from Islamabad categorized on a class basis. This study was an exploratory study on the understudied phenomenon of mumpreneurship in Pakistan. The validity of the study was ensured through rich and thick descriptions maintained by the author, disconfirming evidence and member checking.

Moreover, the study was an attempt to understand essence of lived experience of female entrepreneurs with young children in starting and operating their businesses. The findings of this research can help us in understanding the underlying motivations and problems faced by mumpreneurs in Pakistan and their perceptions about the cultural environment that views them chiefly as homemakers.

1. Introduction

Female business enterprises continue to be swiftly multiplying business ventures in present world (Global Entrepreneurship Monitor, 2016, Brush et al, 2004). They are not only enabling the females become empowered across the globe but also contributing towards innovation, job creation and wealth generation in their respective societies (GEM, 2016, Brush et al, 2008). However, the importance of female entrepreneurship has not been duly recognized in the extant literature and they need to be extensively studied by the researchers around the world especially in the developing countries (Brush, 1992, Brush et al., 2006; de Bruin et al., 2006).

Mumpreneurship or business enterprise run by mothers is a new concept that is still evolving in literature on female entrepreneurship. However, as a phenomenon it is already well entrenched though in literature it warrants a theoretical underpinning and empirical validation (Richomme-Huet et al., 2013). The studies undertaken on mumpreneurship are part of literature on female entrepreneurship in general. Primarily the extant literature on it views female business owners with childcare responsibilities as an evolving phenomenon in the realm of female entrepreneurship. They see themselves both as mothers and as an entrepreneur. It is triggered by the realization to construct work-life balance, and therefore emphasize on the experience of raising young children and also managing their business enterprises.

Mumpreneurship is an understudied phenomenon in context of Pakistan. The plethora of work pertaining to mumpreneurship is done by researchers from developing economies like USA, UK, France and Australia. However, there are many females entrepreneurs in Pakistan who also have a child caring responsibilities and also managing their businesses either from home or away from home. Most of them have opted for self-employment and pursue entrepreneurial ventures because it is viewed by them as more flexible and blends in the role of a mother and house wife than the fixed routine of a regular job. Thus, it is all the more important to conduct a study on their entrepreneurial motivations, the obstacles they face currently and at onset of their business. Moreover, the study will also explore how they are able to function in an essentially socially conservative and male dominated society and how they are able to balance between being a mother and their business needs. The present research aims to understand the entrepreneurial motivations and obstacles faced by graduate mumpreneurs of Federal Metropolis Islamabad. Moreover, it will also explore as how they are able to strike a balance when it comes to the motherly role and d their entrepreneurial duties.

The research questions of the research study are as following:

RQ1: What are the chief motivations of mumpreneurs of Islamabad in starting their businesses?

RQ2: What are the barriers and obstacles faced by the mumpreneurs of Islamabad?

RQ3: How the mumpreneurs of Islamabad are able or not able to strike equilibrium when it comes to supervising their entrepreneurial pursuits and taking care of their family responsibilities?

1.1 Scope and De-Limitations of the Study:

The present research has been confined to the graduate mumpreneurs of Islamabad only so it does not include the vast majority of mumpreneurs residing in other areas of Pakistan. As the research study is Qualitative based on semi-structured interviews the sample size is small limited to twelve entrepreneurs selected on the basis of snow ball sampling.

2. Literature Review

Pakistani mumpreneurship research study is a compelling and stimulating undertaking due to various reasons. First of all, female entrepreneurship in Pakistan is an under-researched area with lot of potential for further exploration and extensive research

(Hafizullah et al., 2012). This is all the more important as women business owners in this part of the world have not access to same treatment as their male counterparts. This is partly because of deep rooted biases and embedded male-oriented ethos that were part of the rules and regulations until very recently (Roomi & Parrot, 2008).

Secondly, true worth and significance of women business ownership in Pakistan has not been understood by researchers and policy makers alike and the females continue to face multi-faceted problems in running of their businesses. Among the different obstacles faced by the women business owners as explored by the researchers are lack of finance or the seed money, absence of any training facilities and especially lack of awareness in society. To the Global entrepreneurship monitor survey (GEM) in 2015 only 1% of existing entrepreneurs are females despite women constituting half of the population of the country (GEM, 2015). This is mainly so to the well-entrenched dynamics of patriarchal structure of Pakistani society. The social and cultural milieu of Pakistani society manifests clearly that men have dominance over women in every respect. The females are consigned or relegated to be housewives as daughters and wives and all this results in potent challenges for upcoming female entrepreneurs (Hafizullah et al., 2012). Therefore, it is critical to understand the underlying motivations, obstacles and challenges facing graduate mumpreneurs in Pakistan by carrying extensive research.

Thirdly, women in Pakistan also receive little support, motivation and assistance from either the family or the society. Consequently, this result in them was being confined to the four walls of their homes and an absence of a support system for them. All this and more is critical to their entrepreneurial success. The studies on female entrepreneurship conducted by Roomi (2012) and others point out that to augment the growth of women entrepreneurship in Pakistan cannot be possible without family and institutional support.

Moreover, to the various researchers' factors like positive role of the media, encouragement of the policy makers and support of the government agencies is very important in development of female enterprises in Pakistan (Hafiz ullah et al., 2012). The research carried out so far though limited suggests a number of solutions that range from equipping female entrepreneurs with access to finance and business start-up related facilities. Also the government needs to invest heavily in fostering the growth and development of female based business ownership in Pakistan. The studies conducted also lay strong emphasis on integration of women entrepreneurs into the mainstream economy. Therefore, existing research done on female entrepreneurs in Pakistan points out that various kinds of issues and obstacles that the Pakistani

female entrepreneurs suffer from are because of their low status in the society in which they operate. Thus, their status as economic agents is underrated and trivialized. Moreover, the gender bias against females is deeply entrenched in the society and its ethos (Hafizullah et al., 2012).

Fourthly, the previous research carried out by Shabbir and Di Gregorio (1996) discuss on chief reason of the problems and obstacles that women business owners in Pakistan have to encounter stems from the embedded concept of 'purdah' and 'Izzat'. This notion puts significant limitations on their free movement, ability to socialize and fearlessly perform their duties like their male counterparts. This practice is prevailing so to restrict the unnecessary movement of female that might cast serious questions on their character and also may lower their chances of getting married. Therefore under available information and facts the study of female entrepreneurship in Pakistan especially of mumpreneurs is very important. Moreover, the research is also critical in order to intelligently understand the socio-cultural and religious framework of the society in which these female entrepreneurs have to operate.

Fifthly, it is the deeply embedded cultural practice of early marriages and seeing females only as house wives and mothers is widely prevalent in Pakistan. As a result, female entrepreneurs in Pakistan mainly run their businesses from home. Moreover, these female entrepreneurs are mostly crowded in female intensive business areas where the chances of expansion and development are grim like primary schools and beauty parlors etc.

Therefore, due to narrow accumulation of females in homes based enterprises that have low growth prospects and are mostly low capital intensive industries. As a result female owned enterprises evaporating into oblivion are a common place in Pakistan. This higher closure rate of female business ventures is also the main motivation behind start-up business. Since they are mostly inclined towards being self-employed and mostly they do not hesitate to close their businesses if this suits their personal or economic interests (Hafizullah et al., 2012).

However, we still know scantly about their underlying motivations, challenges and obstacles that these mumpreneurs encounters especially those with young children. Therefore, all these reasons call for a thorough study into the complex nature of mumpreneurship in Pakistan and to explore the inherent dynamics of their embedded social and cultural relations.

3. Research Methodology

3.1 Phenomenological Approach

The nature of this qualitative study aims at understanding of the essence of experiences of mumpreneurs of Islamabad therefore the broad research approach is phenomenological. Phenomenologists strive at exploring the similarity in the experiences of different individuals who are interviewed and then it builds themes on this essence or sameness of experiences. Therefore, the central objective of phenomenological research is to reduce individual experiences with a phenomenon to a description of the universal essence (Creswell, 1998).

Thus, to conduct phenomenological research the onus is on the researcher to see if the research problem can be explored in the best fashion using phenomenological approach. As discussed it can be phenomenological research only if the researcher wants to know or understand the 'essence' of individual experiences of a group. In the case of present research this group is the mumpreneurs whose motivations, challenges and family balance issues the author wants to understand.

Therefore, for the current research problem this approach is best suited as the researcher wants to explore several mumpreneurs identical views of a situation relating to their motivations, challenges and work balance issues. Thus, it would be critical to understand these common experiences in order to develop practices or policies for them. Moreover, it will also help the researcher develop a deeper understanding about the multiple aspects of the mumpreneurial motivations and challenges in context of Pakistan. However, in order to carry out an objective and unbiased phenomenological research and to thoroughly explore how participants view the phenomenon, the researcher must bracket out, as much as possible, their own experiences.

For the purpose of phenomenological study data is obtained from the individuals who have undergone the phenomenon. That is primarily is why twelve mumpreneurs who have established business ventures and thereby having experienced the phenomenon were selected from the Capital city. As the case with this type of research, the participants of the study are broadly asked couple of general questions (Moustakas, 1994). First of all, it is about what they have experienced in context of the phenomenon? Secondly, the researcher tries to find out the inherent dynamics of that particular situation. However, other open-ended questions may also be asked, but these two, especially, focus attention on gathering data that will lead to a textural description and a structural description of the experiences, and ultimately provide an understanding of the common experiences of the participants.

3.2 Sample Size

Qualitative studies usually require a smaller sample size than the quantitative studies (Saunders & Thornhill, 2009). However, the qualitative sample size should be large enough to get feedback from different participant's perceptions. When these different and varying perceptions of respondents are collected then a phenomenon occurs that is called saturation. Therefore, saturation means when adding more participants to the study would not result in any additional viewpoints or information.

Researchers like Glaser and Strauss (1967) recommend the concept of saturation for arriving at suitable sample size in qualitative studies. Apart from these some other rules have also been suggested by different researchers. For example for an ethnographic study, Morse (1994) suggests approximately 30 – 50 participants. Likewise, for a grounded theory that aims at building theory from data collected, Morse (1994) has suggested 30 – 50 interviews, while Creswell (1998) suggests only 20 – 30.

The same saturation principle applies for phenomenological studies. For phenomenological study Creswell (1998) recommends five to 25 and Morse (1994) suggests at least six. However, there are no specific rules when determining an appropriate sample size in qualitative research. To Patton (1990), Qualitative sample size may best be determined by the time allotted, resources available, and study objective. For the present research study, the author selected 12 mumpreneurs from Islamabad on the basis of snow-ball sampling.

3.3 Semi-structured Interviews

In-depth semi-structured interviews are the mostly used technique in qualitative research. Morse (1994) have also opined that semi-structured interview is generally used technique for information gathering in qualitative types of researches. They cite number of reasons for this, most important, it allows the researcher and interviewee to be more flexible to develop questions and disseminate more information. Similarly, Sarshar, and Newton (2002) opined that a semi-structured interview is one of the most efficient and useful way to collect qualitative data by the researcher. Therefore, in current study, interview questions are formulated on present research goals. The semi-structured interviews were conducted in two stages; pilot study and the main study.

The list of questions was constructed by the researcher in advance to investigate from the respondents. The author designed several questions and produced numerous drafts which were modified, correct and refined by him before the writing of the ultimate questions. Therefore,

before conducting of the main study, pilot interviews were carried out to test these questions with the aim to polish the questions and enhance the interview quality in terms of obtaining the best and relevant data possible (Creswell, 2012). Similarly, the respondents were asked for their consent through the consent form to participate in interviews. Moreover, the objectives and goals of the research study were clearly communicated to the participants. Also, face to face interviews were conducted where participants' names were not mentioned and substituted with the code and participants were also agreed by this. Every interview continued for at least 40 to 50 minutes and was conducted in the business location of the respondents during the time that was most convenient to them. All the interviews were arranged for the convenience of the participants. Most of respondents preferred to be interviewed in their office timings to assure that they were focused on the subjects discussed and minimizing and avoiding disturbances in their work and busy schedule.

Moreover, the respondents were requested for their permission to record their conversation. For the purposes of objectivity and accuracy conversations were tape recorded so that at the time of interview if any information that was not noted down by the researcher could copied later on for analysis. Gray (2013) opines that in conducting qualitative semi-structured interviews use of tape recorder is very important because it helps the researcher to record important information and then to give time to listening, understanding and refocusing the interview.

Therefore, it is critical to debate freely and openly in interview with the respondents to obtain maximum relevant information and cover all the aspects. Although questions were ready in advance before interview but as the conversation was moved forward and more issues were highlighted and raised by the participants, additional related questions were included naturally according to the flow of discussion in the interview.

After the author completed the interviews, the recordings were diligently listened and then they were transcribed word by word from the audio recording into the registers. The author then also second time listened to the recording carefully to co relate the written text with the interview recordings. This was all done to ensure that a symmetry was adhered to between the transcribed and recorded facts. On top of it every transcript was again checked again to ensure the trustworthiness and reliability of both the data gathered and its final interpretation. Therefore, in order to analyze the data, instead of relying on the Nvivo software or other qualitative

software's for data coding, semi-structured interviews were manually transcribed and translated by the researcher.

3.4 Thematic Analysis

In this study thematic analysis was incorporated by the researcher to analyze the data and information collected from semi structured interviews. Borrell (2008) opines that thematic analysis lets the researcher to formulate themes by identifying and analyzing data and then also describes the thick detail of the data set. He further mentions that thematic analysis is one of the commonly used analysis techniques. Braun & Clarke (2006), makes a case for thematic analysis by stating many reasons. First of all, they say that it is easy to lean and practice. Secondly, the researcher does not need a lot of experience to incorporate it. Thirdly, it is accessible to general public and use. Fourthly, the key features of extensive data are easily summarized using it and it also data in rich detail. Fourthly, the similarities as well as dissimilarities across the data are easily identified by it. Fifthly, some unexpected insights can be generated by it and lastly the social and psychological interpretation of data can be done by it (Becker et al., 2012).

For performing thematic analysis following steps were followed:

First of all, it was mentioned earlier that all data collected from interview was transcript from audio to textual version by using MS Word and then data was collected in one folder. The aim was to produce a poll of data where perceptions, conceptions and opinions regarding the studied concepts and phenomenon were assembled together. A specific code was given to each interview. These codes were used by the researcher when suitable quotations were selected to aid with the theme. Investigator read and re read the transcribed information carefully to make him acquainted with the data. Secondly, after getting familiar with the transcribed data or textual scripts, researcher started to use initial coding to identify the important keywords mentioned by the respondents. Thirdly, after coding all textual scripts or data, investigator started to identify the relations between similar codes for creating sub themes. In this step codes were driven themselves not by the investigator. Excel sheet was used by the researcher to complete this step so that all the codes under sub themes could be collected by the researcher.

To create and finalize the key themes and sub themes, same excel page was used in next two steps.

- After identifying the initial themes researcher revisited them in order to clarify their meaning. This act doesn't indicate that investigator had made any variations to the themes, but purpose was to clarify the themes in the light of codes and sub themes.

- The final step was to write the paper. In this stage researcher brought together all quotes, themes and carefully themes to mark sense of information in documented written format. At this step investigator was very aware and keen that results from the findings spoke for itself.

3.5 Validity of Findings

In qualitative study validity generally implies the rigor of research. It is done to ensure that findings are valid and relevant methodology has been incorporated by the researcher to get those findings. Moreover, it is done to ensure that the study generates valued information and knowledge based on its epistemology (Guba & Lincoln, 1994). This research study incorporates important considerations of validity some of which are common to qualitative investigation while others are explicit to phenomenological approach.

To check the validity of data this study employed following criteria:

3.5.1 Disconfirming evidence

In current research, investigator first recognized the beginning themes then looked for the information to confirm its themes consistency or disconfirmation. In this procedure, researcher relied on his individual lens. Searching data for disconfirming proof was a difficult procedure for researcher as preference of researcher was to confirm rather than disconfirm the evidence. Moreover, disconfirming evidence should not be more important than confirming evidence. To a phenomenologist the social reality is complex and multiple and thus the disconfirming evidence helped the researcher to provide further support for the research credibility and validity.

3.5.2 Prolonged Engagement in the Field

The researcher spends long time in the field interviewing and collecting the data.

3.5.3 Thick, Rich Description

It is another process to add the credibility to research by providing deep and rich description about the participants, setting and theme of a qualitative study (Denzin, 1989). Purpose of this thick description is to create authentic quotations that produce feeling for the reader who have experienced the events being explained in the research. Therefore creditability and trustworthiness is added by the lens of the reader. The information collected through interview was also provided by thick description by creating themes and sub themes of important information. With this vibrant detail researcher help the readers to comprehend that research is credible and valid.

3.6 Ethical Considerations of Research

Saunders et al. (2009) opines that ethical apprehension is expected to happen at all research phases. They further added that research ethics basically concerns that how the researcher clarify and formulate the topic for research, how he collect, store and analyze data or information and write up the research conclusions in a responsible and moral way. Given below Saunder's common ethical problems are considered in current research:

3.7.1 Voluntary Participation

The participants were asked for their permission to participate in interview by a consent form. All participants were allowed to leave the research at any point or can avoid from replying any specific question.

3.7.2 Informed Consent

Researchers informed the respondents about the aim, determination, nature, and data collection technique and extend of the study prior to initiation. Researcher also clarified them the importance of their participation and took their informed agreement in writing.

3.7.3 Avoidance of Harm

One of another important ethical issue was that respondents should not be harmed for their participation in the research. To, Sarantakos (2012) there could be three types of harms; physical, mental and legal. Interviews were conducted in branches and personal and sensitive subjects were not highlighted and participants were treated courteously reduced the possibility of physical and psychological harm. Confidentiality and privacy was maintained and participants' rights were not violated eliminated the legal harm also.

3.7.4 Honesty and Trust

Investigator adheres strictly to the moral guidelines served as benchmark concerning the consistency, validity and honesty of data assembled and associated data analysis.

3.7.5 Confidentiality

The main ethical or moral issue was confidentiality and privacy used in collected information and data because it was necessary to keep and shield the participants' privacy (Yin, 2014). In report analysis identification codes were given to the respondents instead of using their real names. Researcher also ensured the participants that knowledge collected from them would be kept confidential and would not be available to any third party and would use only for the research purpose.

3.7.8 Anonymity

Lastly, the anonymity was maintained in this research as participants were concerned about it. So personal knowledge, real names of participants and their location does not appear in the paper.

4. Findings & Discussion

The chief findings of the phenomenological study are presented as under:

4.1 Flexibility of Self-employment and childcare responsibilities

All the research participants that were interviewed by the author were of the opinions that running of own business offered them the flexibility of work and look after the children at the same time. The graduate mumpreneurs cited this as the primary motivation of starting business and leaving job.

For instance, respondent GM3 who is running a beauty parlor said:

'.... I was working in a bank when I got married but after the birth of my daughter it was very difficult for me to attend to her and also manage my job. I also felt that you cannot trust maid while going from home….That is why I decided to resign from my job and instead start my parlor business. Now I am quite happy and satisfied as it gives me the much needed flexibility to both attend my child and also earn some money. I am also able to cook food for my husband and he is happier with me operating business from home….'

4.2 Economic motivations

Apart from two of the respondents who opined that their main motivation for starting entrepreneurial venture was to avoid boredom the rest of the mumpreneurs gave monetary reasons as major factor for self-employment. In this regard one of the respondents GM1 who was successfully running girl's college canteen said:

'...As a wife I felt that I need to facilitate my husband who is having a meager income. I have two grown up daughters who go the same College where I am operating my canteen. I feel our quality of life has much improved after my entrepreneurial venture and we are able to live a decent life and also eat out and travel….'

4.3 Conservative and Male-dominated Social milieu

Almost all the female respondents interviewed argued that social conservatism and male dominated system made it more difficult to work outside their homes. To the respondents home based business enterprise was more socially acceptable both by their families and the relatives

than working in some bank or private organisation. To this effect mumpreneur GM5 who was running a school said:

'.... when I got married my husband was not comfortable with me working in bank from nine till nine. Though he is also a banker and we used to work in the same bank but he had his reservations about my working in a male dominated set up... Therefore to allay his fears I resigned from my job and instead opened a school which is not only a profitable venture for me and at the same time acceptable to my family...'

4.4 Lack of Financial Support

All the female respondents were of the view that one of the main obstacles they faced in establishing of their business was lack of any financial support from government or the banks. The only source of money was the angel guardians i.e. the family and friends. And in most of the cases it was either the father or the husband who gave them the initial seed money to set up the business enterprise.

In this regard mumpreneur GM12 who was running an online bakery said:

'...the main problem I face in expanding my business is lack of any financial support from the banks or the government. It is almost impossible to get the loan on easy installment. The banks interest rates and mark ups are too high. I wish we have venture capitalist's firms and easy loans or credit schemes for female entrepreneurs like in the other countries...'

4.5 Need for Entrepreneurial Training Centers

The Graduate Mumpreneurs interviewed opined that entrepreneurial training centers, courses and workshops are very important in setting up and consolidating their business ventures. However, they felt that absence of these is a big hindrance in furthering their entrepreneurial ambitions and business pursuits.

'...the government need to establish training institutes and organize workshops for those who want or have already established their businesses as it will give them the much needed training in effectively operating and managing their businesses.

5. Conclusion

The findings of the research study tend to suggest that the main motivation for the graduate mumpreneurs is the need to look after their children and also earn at the same time. Self-employment and flexible timings of a home based enterprise fits in well with that preference. The mumpreneurs view themselves primarily as mothers and only later as any other

role. Though, at the same time they want to augment their quality of life and support their family financially.

As far as the obstacles are concerned the mumpreneurs said that absence of any significant governmental support and credit facilities are main reason of their lack of growth and expansion of their entrepreneurial ventures. Moreover, the respondents also mentioned the need of having training opportunities and workshops for their skill development and growth of their businesses which at present are narrowly focused.

The patriarchal and male dominated structure of the society was also a hindrance to them and they felt good in operating business ventures from their homes. However, the male members of the family exercised huge influence over their decisions to startup businesses and they were also the main source of financial and moral support to them.

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