The family network support and disparity among rural-urban women informal entrepreneurs: empirical evidences from Khyber Pakhtunkhwa Pakistan

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ABSTRACT

Background: Families and businesses have been separated from one another, but are intertwined in the case of women entrepreneurship. Women's participation in economic and business activities has enhanced the employment ratio as well as boosting up the living standard by supporting their families financially. However, development has been always unequal.

Objectives: This study aims to investigate the rural-urban disparity among women home-based entrepreneurs in Mardan District, Khyber Pakhtunkhwa.

Methods: Data were obtained through a questionnaire in the rural-urban location from 504 participants who were engaged in informal home businesses. Descriptive and chi-square analyses were performed to test the association among variables.

Results: The results showed that significant disparity in the rural-urban location was found in the products offered, family's financial status, family's network support in finance and sales, and markets.

Conclusions: These women entrepreneurs should expand their business network to reduce their dependency on their family for support which can put a bar on their decision making. To empower women and reducing the rural-urban inequality gap, the government should provide financial support for the expansion of these entrepreneurial activities.

1. INTRODUCTION

Women's economic participation has been increasing recently (Aldrich & Cliff, 2003). That is why women's informal entrepreneurship has got an important position in the economic scenario. It will help in creating employment opportunities and provide a conducive environment where other women wish to adopt such businesses to uplift their families. Families occupy a central locus in the start-up and running women businesses. They are often treated as separated but are considered as intertwined for one another and highly correlated (Aldrich & Cliff, 2003). Women have a lot of responsibilities at home. Women do two to three times household work more than men (Coltrane, 2000). They want to be voluntarily engaged in entrepreneurship to support their families (Althalathini et al., 2020; Parish et al., 1991) to play their role in enhancing their family's well-being. Most of the women businesses are household and considered as family businesses (Heck & Trent, 1999).

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These entrepreneurs need finance, physical and other resources for the smooth run of their business engagements. The family network includes the entrepreneur's parents, brothers, husbands, sons, daughters, and their relatives. Their support is necessary, especially in the startup process as it needs resources (Chrisman et al., 2002) and timely decision making. Many studies showed that, in the mobilization of finance, the family network plays a crucial role in the different phases-start-up, meeting running expenditures, and business expansion (Aldrich & Waldinger, 1990). Family members as a frequently used source for start-up, this assumption was disputed by the results of Aldrich et al. (1998) while other studies showed that, kinship is a great source of finance within ethnic society (Aldrich & Waldinger, 1990). A family network may not be a direct source of finance (Venkataraman, 1997), but the case is opposite as shown in the results, where most of the women especially in the rural are less educated (Jabeen et al., 2020; Jokhio et al., 2013) which differs from province to province and they have less access to a formal source of finance. Also, they rely on their families, relatives, and friends for financial support when they are in a financial emergency (Althalathini et al., 2020).

A family network can create more opportunities in the emergence of new markets (Shane & Venkataraman, 2000; Venkataraman, 2019) or provide support in access to the existing markets. The family network can enhance social relations. The women not only decide blindly to start a business but are influenced and inspired by other businesswomen in society (Zimmer, 1986). They need the support of their family members as the women in the cultural context are not empowered as in the western world. Personal events can also become a source of a social network (Venkataraman, 1997). The people from their locality will attend these events and can be considered an entrepreneurial opportunity in accessing markets. In this study, we have used the family network as a part of a social network. Within the social environment, it will enhance the economic relations among the women's circles (Larson & Starr, 1993), but little attention has been given that, how the women business can be benefited from the family network (Cramton, 1993). These family members become sources of advertisement as they meet with different people in social gatherings. They can help to increase their sales in the village, local and regional markets. Some authors have explored the support of family members (Aldrich, 1999) in a different context.

Rural and urban location characteristics differ in terms of income, education, access to finance, and other related terms. Due to some cultural restrictions, especially in the rural areas of Pakistan, where people are less educated, male dominance, which restricts their free mobility (Ullah, 2018). The religious, cultural, and tribal factors affect women's status (Goheer, 2003). Urbanization has more education facilities as compared to rural (Goheer, 2003; Zhang, 2017). Due to poverty, rural residents have low access to quality health facilities (Kirby & Yabroff, 2020; Singh & Siahpush, 2014). In a rural location, the main source of women's engagement is the agricultural sector (Adams Jr, 1994). Besides the local job/employment, It's difficult for rural women to manage formal work in the urban as they need to take care of their family, which can become a source of stress (Edwards & Field-Hendrey, 2002). For the improvement of regional economic development, rural support and urbanization can reduce the income disparity between rural-urban residents (Ran et al., 2020). The rural areas have fewer employment opportunities as compared to urban. For the said purpose they often migrated to the urban location (Lyu et al., 2019). The women's home business is a good option to help their families as an additional source of income (Haughton & Vijverberg, 2002). It will help them to support their families and they can spend their life as per their cultural norms.

Women business has grown considerably, but little attention have been given (Stafford et al., 1999; Upton & Heck, 2000) that how family network supports the women informal home-based entrepreneurship. In short, we can conclude that empirical studies showed that family network support plays a vital role in the start-up to access markets for sales. That's why family network support deserves greater attention in the literature on entrepreneurship. In the western and some Asian countries families are limited to small members, but the case of Pakistan is different from the other cultures. Here, the

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family consists of a spouse with children, in-laws, uncles, and other relatives, etc. The extended family system can further enhance the social bond within the family, which can play a positive role in the establishment and running of the business activities. People prefer to live in a joint family system. And the family network can be used as a strength to support these women entrepreneurs. Due to the dual responsibility of work and family care, it is a challenging task for women to maintain a work-life balance. But some women can easily manage and have adequate time to start a business (Aldrich & Cliff, 2003). An urban location has more opportunities in the formal and informal sectors. For a better future and more work opportunities people trying to shift towards urbanity. In most of the cases, these families consist of small members. Family shrinkage in the urban location can also provide an opportunity for these entrepreneurs to capture the market while focusing on a small household family. For instance, Proctor & Gamble introduced single-serving bags of coffee for those potential customers who were living alone (Solomon et al., 2002). Different studies have been conducted in a different context to explore health, education, infrastructure disparity among rural-urban. The urban is privileged in education, health, income, and employment. However, the disparity in most of the formal indicators was urban biased. Small-scale businesses, particularly women businesses at home were under-researched in the literature, especially in the Khyber Pakhtunkhwa province. These women do not enjoy equal opportunities as men. They are often thought best suited as "homemakers" rather than being breadwinners. In this study, we focused on the family network support in providing finance and help in accessing different markets in the Mardan district, Khyber Pakhtunkhwa province. In a context like Pakistan, family network support is necessary as women are considered as household wives while men are responsible to feed their families. The objectives of this study include; to know the women entrepreneur's socio-economic characteristics and family network support and to examine the family network support and geographic location's disparity among entrepreneurs.

2. METHODS

2.1 Study design and setting

Cross-sectional study design was used to collect primary data from women entrepreneurs. This empirical study examines the socio-economic characteristics and family network support in the geographic location of Mardan district, Khyber Pakhtunkhwa, Pakistan. District Mardan was selected due to the second most populated district of the province with a population of 2.3 million (e Saqib et al., 2016).

2.2 Participants

The participants of the study were the women who engaged in the home-based business. For the precision of the data, we have collected data from 504 respondents. All the participants were the owners of their businesses. Due to low literacy and cultural norms, women with master's degrees assisted the researcher in data collection. These research assistants were closely supervised to mitigate/reduce bias. We highly appreciated the educated women entrepreneurs who filled the questionnaire by themselves. Furthermore, the questionnaire was translated into Pashto dialect as it is a local language people can speak, write, and read. To encourage participants in the study, we have assured the confidentiality of the participant's responses by attaching a cover letter that the data would not be disclosed to other parties and only be used for research purposes.

2.3 Data sources

Structured questionnaire was used keeping in view the study objectives. The questionnaire consists of basic demographics, business factors, and family network support in the form of finance and access to markets after studying relevant literature (Jayakody et al., 1993). Data relating to the family network support of women informal entrepreneurs were obtained from June to August 2019 through self and interviewer-administered questionnaires.

2.4 Sample design

By using Yamane (1967)'s formula, a sample of 504 women entrepreneurs were taken by using a proportionate allocation distribution sampling method. Participant's information was taken from the district government and a researcher list after a reconnaissance survey of 2000 women informal entrepreneurs.

2.5 Data analysis methods

IBM SPSS 26 was used to analyse the generated data. To describe and understand the coded sample, frequency analysis of the responses, mean and standard deviation of the continuous variables were undertaken. A chi-square test was conducted to identify the association among the study variables.

3. RESULTS

3.1. Descriptive statistics

Descriptive summaries are reported in Table 1. Those variables which can be measured as continuous, we calculated mean and standard deviation. For the nominal and ordinal variables, we performed frequency and percentages. The average age of the participants was 36 years which is less than the mean age of a study conducted in Gaza (Althalathini et al., 2020). Education was measured as a year of schooling, the average educational qualification is 4.96. 41% of the women informal entrepreneurs belonged to urban areas, whereas the rest were from rural locations. The results showed that 82% of the participants were married. These informal entrepreneurs were engaged in different sectors by offering different products and services in the community. 22% of the participants were engaged in the cloth business followed by the grocery business with 21%. The average experience of the women entrepreneurs was 8 years with a standard deviation of 5.86. The average monthly income from these entrepreneurial activities was PKR 15553. The average family comprised 7 members while the adult family members showed an average of 4 members. The family financial status of the respondents showed that 39.9% belong to the average family followed by the average family financial status with a value of 31.5%. The family network, which comprised of members of family and relatives. The respondents were asked to record their family network support in the start-up, meeting their operational expenses and expansion on a binary scale. The table showed that 63% of the respondents were financially supported in the start-up of their businesses. The respondents may need finance for the working capital. Working capital is the amount of money required to meet the day to day running expenditures of the entrepreneurship. 68% of the respondents were supported by their family network to meet these running expenses. These women also want to receive family network support to expand their businesses and 72.2% of the respondents were supported by their families to expand their entrepreneurial activities. The role of the family network is not only confined to finance. They also need help or a family network to access the markets. Their markets have been divided into three categories- the village market, local market, and regional market. 91.9% of the women entrepreneurs have the support of their family network in accessing the village markets. 52.8% of the entrepreneurs were supported in terms of sales and marketing in accessing the district markets. Regional/national markets are the trade/sales within the borders of the state. These were small entrepreneurs and have little focus on the regional markets. The results showed that 23.6% of entrepreneurs have family support in accessing the national market.

3.2 Bivariate association

Women entrepreneurs were different concerning their geographic location. The association of variables with the geographic location was tested through the chi-square test. Products or services offered, family financial status, family network support in finance, and access to markets and sales were found statistically significant. Of the total, 62.7% of the participants were in the age group of 29-33 years and

Table.1 Descriptive statistics of the variables. (f=504)

Variables	Coding & Description	Mean	SD	f	%
Age	Respondent's age in years	36.43	8.88	504	-
Education	Respondent's education as a	4.96	5.11	504	-
Geographic Location	0= Urban Location	-	-	206	40.9
	1= Rural Location	-	-	298	59.1
Marital status	0=Single	-	-	88	18.0
	1=Married	-	-	416	82.0
Products/Services offered	0=Cloth	-	-	113	22.4
	1=Grocery	-	-	106	21.0
	2=Dairy	-	-	46	09.1
	3=Hand Embroidery	-	-	59	11.7
	4=Stitching	-	-	83	16.5
	5=Cosmetics	-	-	42	8.3
	6=Beautician	-	-	28	5.6
	7=Meat	-	-	27	5.4
Experience	Business experience in years	8.32	5.86	504	-
Monthly Income	Income from Business	15533	11664	504	-
Household size	All members of the family	6.95	2.28	504	-
Family financial status	1= Better than average	-	-	144	28.6
	2=Average	-	-	201	39.9
	3= Lower than average	-	-	159	31.5
Family network support					
Startup	0=No	-	-	187	37.1
	1=Yes	-	-	317	62.9
Working capital	0=No	-	-	162	32.1
	1=Yes	-	-	342	67.9
Expansion	0=No	-	-	140	27.8
	1=Yes	-	-	364	72.2
Family network support					
Village market	0=No	-	-	41	08.1
	1=Yes	-	-	463	91.9
Local market	0=No	-	-	238	47.2
	1=Yes	-	-	266	52.8
Regional market	0=No	-	-	385	76.4
	1=Yes	-	-	119	23.6

Source: Author's survey, 2019

belong to the rural location. Most of the women were uneducated and 63% of the uneducated women belonged to rural areas. The population of the rural location is scattered and female schools were not easily approachable. These women have no option but to engage in informal entrepreneurship. 60.8% of the married businesswomen were living in the rural locality. They offered different products or services to the community. Like cloth, grocery, dairy, hand embroidery, stitching, cosmetics, beautician, and meat. Most of the women involved in cloth business in which 57.4% were living in the rural locality. The second is the home grocery business, 58.5% of the grocery business were belong to rural areas. The findings showed that 71.4% of the beautician women were providing their services in the urban locality. Experience plays an important role in achieving the objectives of the business. Of the businesswomen who had an experience of 15-30 years, 62.8% were living in a rural location. Monthly income from their economic activities varies from amount to amount. The income up to PKR 7500, there was a minor disparity in the location. While the income range of PKR 10001-15000, 62.8% of the business owners were in the rural region. In Pakistan, people preferred to live in a joint family system. 67.6% of the household size of 9-15 were reported in the rural location. The family's financial status affects and can be affected by economic activities. 81.1% of lower than the average family financial status represents the rural location. The better than average family financial status, 57.6% belong to urban areas. More formal and informal job opportunities are available in the urban location. The ratio of family member's employment affects family financial status. Family network support is a crucial element for the attainment of business objectives. For the smooth running of the entrepreneurial activities, women need finance for the startups, working capital, and expansion of a business. In the startup women who don't have family network support, there was a lower disparity between rural and urban. The findings of the study were in contradiction with (Aldrich et al., 1998). Furthermore, those who were supported in the startup, 65.6% of the participants belonged to rural. While in the working capital and expansion the women entrepreneurs represented in the rural 63.2% and 62.1% respectively. In the village and local market, they often sell on credit. Sometimes they also need funds to meet their running expenses. 62.1% of the women who have received family network support reported in the rural location. For sales and marketing, they also need the support of their informal and family network (Althalathini et al., 2020). Their family network can assist them in accessing and marketing the village, local and regional markets. In the village market support, 61.8% of the entrepreneurs belonged to a rural location. Besides, 63.9% of the businesswomen were reported in the rural who have family network support while in the regional market 68.9% belong to the rural geography.

Table 2 Association between study variables (n=504)

Variables		Location	
	x^2	Urban $n = 206$	Rural $n = 298$
Age (Year)	1.49	f (%age)	f (%age)
18-28		37 (42.5)	50 (57.5)
29-33		38 (37.3)	64 (62.7)
34-37		49 (43.0)	65 (57.0)
38-44		46 (43.4)	60 (56.6)
45-70		36 (37.9)	59 (62.1)
Educational qualification	4.83		
No education		78 (37.0)	133 (63.0)
Secondary Schooling		88 (40.9)	127 (59.1)
Higher than Secondary School		40 (51.3)	38 (48.9)

Variables		Location	
	x^2	Urban $n = 206$	Rural $n = 298$
Marital Status	2.81		
Single		43 (48.9)	45 (51.1)
Married		163 (39.2)	253 (60.8)
Products/Services offered	18.44*		
Cloth		48 (42.5)	65 (57.5)
Grocery		44 (41.5)	62 (58.5)
Dairy		17 (37.0)	29 (63.0)
Hand Embroidery		29 (49.2)	30 (50.8)
Stitching		27 (32.5)	56 (67.5)
Cosmetics		13 (31.0)	29 (69.0)
Beautician		20 (71.4)	08 (28.6)
Meat		08 (29.6)	19 (70.4)
Business Experience (years)	0.94		
1-3		47 (42.0)	65 (58.0)
4-5		49 (43.4)	64 (56.6)
6-9		44 (41.5)	62 (58.5)
10-14		37 (38.9)	58 (61.1)
15-30		29 (37.2)	49 (62.8)
Monthly Income (PKR)	3.74		
Up to 7500		48 (49.0)	50 (51.0)
7501-10000		48 (39.0)	75 (61.0)
10001-15000		42 (37.2)	71 (62.8)
15001-26000		43 (41.3)	61 (58.7)
More than 26000		25 (37.9)	41 (62.1)
Household Size (number)	6.22		
Up to 4		22 (36.7)	38 (63.3)
5-6		76 (42.0)	105 (58.0)
7-8		73 (47.1)	82 (52.9)
9-15		35 (32.4)	73 (67.6)
Family financial status	51.02**		
Better than average		83 (57.6)	61 (42.4)
Average		93 (46.3)	108 (53.7)
Lower than average		30 (18.9)	129 (81.1)
Family network support in finance			
Startup	14.82**		
No		97 (51.9)	90 (48.1)

Variables		Location	
	x^2	Urban $n = 206$	Rural $n = 298$
Yes		109 (34.4)	208 (65.6)
Working capital	7.14**		
No		80 (49.4)	82 (50.6)
Yes		126 (36.8)	216 (63.2)
Expansion	4.75*		
No		68 (48.6)	72 (51.4)
Yes		138 (37.9)	226 (62.1)
Family network support in sales & marketing			
Village market	16.46**		
No		29 (70.7)	12 (29.3)
Yes		177 (38.2)	286 (61.8)
Local market	5.33*		
No		110 (46.2)	128 (53.8)
Yes		96 (36.1)	170 (63.9)
Regional market	6.16*		
No		169 (43.9)	216 (56.1)
Yes		37 (31.1)	82 (68.9)

Source: Field survey 2019, Significance levels: [*] = p < 0.05 level, [**] =p < 0.01

4. DISCUSSION

The mean age was in line with a study conducted in Pakistan (Adams Jr, 1994). The married ratio was the same as a study reported in an Israeli context (Heilbrunn & Davidovitch, 2011). The high married ratio showed that women entry into these businesses were necessity driven to support their families. (Parker, 2008) A study by Ferdousi and Mahmud (2019) narrated that women's hope and motivation to start their own business is to balance work and family responsibilities. They need money to initiate their startups. To finance their idea of a startup, family support is a good choice as they don't have access to formal finance (Kim & Parker, 2020). In the village and local markets, they often sell on credit. Sometimes they don't have the cash to meet running expenses and expand their business operations if they desire. The family network support is not only limited to finance only (Lindvert et al., 2017). The family network support for accessing the market is of great importance (Carr et al., 1996; Khan, 2020; McDade & reality, 1998). Due to its small scale operation, the main focus of these women is on a village market, which is the local community or the small area in which their homes are situated (Khan, 2020). The local/district or regional market is also focused when they meet the demands of the village customers. As more efforts are required to access these markets district and regional markets. The findings showed that they need family support to access these markets for their survival and enhancing their sales (Khan, 2020). They can use some references to trade in regional markets. Because they are not using formal advertisements like companies. To achieve these objectives, partnership with their families is a good option (Tahir et al., 2018). It will further enhance its sales in the markets and can easily expand its business operations in the future.

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4.1 Limitations of the study

We have focused to explore the family network support in finance and access to market perspective. But family network support is not only limited to these two aspects. Further studies can be conducted to explore the family support to develop a construct objectively. The findings of the study will be generalized with caution as the primary responses were taken from one district.

5. CONCLUSION

No doubt rural-urban disparity is a major issue in society. A significant difference was found in the products they offered. Furthermore, the difference was reported in the form of the family financial position of women entrepreneurs. Also, the family network support to finance and access to markets was reported statistically different in the rural-urban locality. Their family support is not only limited to financial and marketing channels but also helps in managing work-life balance. They need finance for start-ups, to pay day to day expenses, and expand their operations. The family network support was found more in the rural as compared to urban. This support helps in promoting their sales while accessing different markets. The results were found significant as shown in the table.2. Here, the income is considered as a whole family income. Their financial contribution to the family can attract family network support. As it becomes a vehicle of the household earning. Their family members know that proper support in the form of finances and access to the markets can enhance the earnings of these entrepreneurs that eventually enhances the financial status of their families. Future studies should explore the other aspects of family network support like work-life balance and human capital. Another avenue for research to explore the influence of the family network support on the decision making of women entrepreneurs.

5.1 Policy implications

The policy suggestions at the national and international level will add a better understanding of how a women informal entrepreneur's socio-economic and family support differ in the rural-urban locality. The government should support these women's engagements who have their family support because they can play a better role in regional development. In addition, women's business facilitation can streamline these informal entrepreneurs towards formalization. The central bank should focus to expand the commercial and microfinance banking network towards the rural locations. This would further help to promote saving habits and providing timely finance.

DECLARATIONS

Conflicts of interest: The authors declare no conflict of interest

Ethical considerations: The author ensured the confidentiality of the participant's responses. Written consent was sought through cover letter attached with each questionnaire assuring that the data would not be disclosed to other parties and only be used for research purposes.

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