Subsistence Entrepreneurship and intersectional Inequalities: A Case Study of women from Pakistani urban-poor districts

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Abstract

Purpose

The study adopts an intersectional approach to identify the key dimension(s) that re-produce inequalities in women's subsistence entrepreneurship within urban-poor settings in the global south.

Design/methodology/approaches

Our in-depth case study is based on 44 semi-structured interviews and four focus-group discussions with women entrepreneurs based within urban-poor dwellings in the twin cities of Islamabad and Rawalpindi in the Islamic Republic of Pakistan.

Findings

We contribute to the literature by identifying how intersecting socio-class and socioeconomic inequalities, and patriarchal norms of izzat (meaning: honour, respect) and purdah (or veil), perpetuate disadvantage for women entrepreneurs producing and/or selling business goods and services.

Originality

Our findings challenge the view of entrepreneurship as a meritocratic and neutral activity for social emancipation. We argue that multiple social hierarchies and inequalities operate simultaneously, but how these are understood, exercised, and reproduce disadvantage for women entrepreneurs depends on their social class. We propose a triple bind of domestic, market and societal inequalities as a heuristic framework for understanding

intersecting inequalities, patriarchy, and subsistence entrepreneurship in Pakistan, specifically the global south.

Keywords:

Women, entrepreneurship, subsistence, gender, class, disadvantage, inequality, intersectionality, Pakistan, global south

Paper type: Research paper

1. Introduction

Entrepreneurship in the global south is often considered to be a catalyst for gender empowerment, economic growth, and job creation (Ng *et al.*, 2022; Zayadin *et al.*, 2022; Si *et al.*, 2015). This, for some, is thought to lead to reducing poverty and the inequalities experienced by people from disadvantaged backgrounds (Hussain, 2022; Sutter *et al.*, 2019). In contrast, commentators have argued that despite the promise of entrepreneurship, many subsistence entrepreneurs have been unable to break out of poverty (Bruton *et al.*, 2015). Women entrepreneurs, particularly from the lower social classes, are said to experience a variety of challenges linked with poverty and limited education, along with risks of domestic violence (Scott and Hussain, 2019; Shahriar and Shepherd, 2019). Literature also suggests that social hierarchies and intersectionality dimensions of gender, class, ethnicity/ race, disability, and others, also disadvantage women entrepreneurs (Dy and Agwunobi, 2018; Constantinidis *et al.*, 2019; Wang, 2019; Williams and Patterson, 2019).

However, scholars have argued for more research adopting a contextualized perspective to understanding the heterogeneity of entrepreneurship outcomes,

motivations, and opportunities (Welter, 2020; Marlow, 2020; Hussain, 2022). While gender, ethnicity/race, and class dynamics are deeply embedded within the context and enable/constrain the agency of entrepreneurs (Baker and Welter, 2017), their significance is said to vary in different contexts (Ferree, 2012). Social class has been identified as having received limited attention in the literature on intersectionality and entrepreneurship (Lassalle and Shaw, 2021; Marlow, 2020; Welter *et al.*, 2018). Further, much of this literature has been based within Western contexts (Essers *et al.*, 2020; Wang, 2019; Dy *et al.*, 2017). We, however, know little about the relationship of social context, multidimensional inequalities, and women's subsistence entrepreneurship, particularly within the South Asian context, which is the focus of this paper.

Carbado *et al.* (2013) argue that we need to '…move intersectionality to unexplored places' (p. 5). Our research studies women's subsistence entrepreneurship within urban-poor dwellings in the Islamic Republic of Pakistan (commonly referred to as Pakistan). We adopt a contextual intersectional perspective to focus on the multiple dimensions in which social categories of inclusion and exclusion are constructed, experienced, and enacted by individuals (McCall, 2005; Crenshaw, 1991). This paper asks: 'What dimension(s) matter most in re-producing inequalities in women's subsistence entrepreneurship?'

In our qualitative study, we collected data from women who owned micro-enterprises that typically involved garment repair and stitching or offering beauty and hair treatments within urban-poor districts of Islamabad and Rawalpindi. The women mainly belonged to the ethnic Punjabi group. Some of them were from ethnic Pakhtoon families.

Studying entrepreneurship and inequalities in our under-explored setting is important as Pakistan is ranked second last in the Global Gender Gap Report 2022 (Zahidi, 2022).

In our setting, we argue that we can understand women's subsistence entrepreneurship through intersecting inequalities of gender, socio-class, economic and patriarchal norms of izzat (meaning honour, respect) and purdah (or veil). Izzat and purdah norms represent '…a complex system of religious practices and beliefs, ensuring modesty and honour in social interactions—which constitute an important dimension of lived experiences of both Muslim men and Muslim women' (Masood, 2019, p. 215). This paper highlights how the triple bind of intersecting domestic, market and societal inequalities is deep-rooted within subsistence entrepreneurship and influences women's entrepreneurship opportunities, activities and decisions regarding producing and selling business goods/services. We argue that the intersecting socio-class and socioeconomic societal dimensions are key in accentuating disadvantage for women entrepreneurs from urban-poor backgrounds to address issues of poverty. Based on our findings, we question the promise of entrepreneurship being a meritocratic activity for social emancipation (Ahl and Marlow, 2021).

This paper is structured as follows. The next section reviews the literature that examines poverty and subsistence entrepreneurship in the global south. In that section, we also introduce research that has explored intersectionality, context, and entrepreneurship. Section three outlines our empirical research, offering background information about Pakistan, and discusses our research methodology. Section four presents our case analysis, and section five discusses intersecting inequalities and their specificities in relation to women's subsistence entrepreneurship within urban-poor

dwellings in Pakistan. The final section offers some concluding remarks and implications for future research and policy on intersectionality and women's entrepreneurship.

2. Literature Review

The literature that has examined subsistence entrepreneurship in the global south has tended to emphasize its potential to lead to various improvements such as better food, health, children's education and potentially moving out of impoverished districts (Zayadin *et al.*, 2022; Sutter *et al.*, 2019). These studies, however, also outline many challenges that subsistence women entrepreneurs face, such as sociocultural norms, limited family support, basic education, and poverty (Xheneti *et al.*, 2019; Shahriar and Shepherd, 2019). Poverty, being multi-dimensional, entails issues of limited economic resources, a lack of skills and capabilities, marginalization, discrimination, and poor health (Sutter *et al.*, 2019).

Women who engage in subsistence entrepreneurship within settings of poverty are said to be motivated by survival purposes (with a lack of/ restricted access to stable employment due to limited education, discrimination etc.) (Bruton *et al.*, 2015; Hussain, 2022). Such businesses are typically micro-sized and low value-adding ventures (Marlow and Swail, 2014) and tend to be devalued, given their limited potential for job creation and wealth accumulation (Welter *et al.*, 2017). Women from working-class backgrounds are disadvantaged in terms of start-up social, human and income capital (Scott and Hussain, 2019). They rely on their families' support, labour, and financial resources (Xheneti *et al.*, 2019). Also, women's behaviour tends to be problematised to suggest that if they can be more like men, their business ventures can achieve growth and contribute productively to society (Marlow, 2020; Marlow and Swail, 2014).

Studies in countries such as India, Bangladesh, Oman, Indonesia and Pakistan have argued that gendered, sociocultural values prevailing within communities can be inequality-producing and disempowering (Xheneti *et al.,* 2019; Shahriar and Shepherd, 2019). The entrepreneurial activities of women in the global south occur within established patriarchal sociocultural norms (Lent *et al.,* 2019), and they are often intertwined with familial responsibilities and relationships, such as domestic work and caring responsibilities (Marlow, 2020). With little external support, e.g., alternative child-care arrangements being made available to women subsistence entrepreneurs, balancing the demands of family and business work is another challenge for women in entrepreneurship (Xheneti *et al.,* 2019; Rehman and Roomi, 2012). Subsistence entrepreneurs' networks tend to comprise people of similar socioeconomic backgrounds, and that their opportunities for any uplift and social mobility are limited (Lent *et al.,* 2019, Armytage, 2015). Scholars have also highlighted that business networks tend to be male-dominated within global-south countries (Al-Dajani *et al.,* 2019).

Some researchers argue that entrepreneurship research should focus more on social change and empowerment than just business activities (Ahl and Marlow, 2021; Ng *et al.,* 2022). For example, Sutter *et al.* (2019) argue that it is important to consider entrepreneurship as a possible solution to '…improve not only the economic situation but also the welfare of women, their communities and society more generally' (p. 99). Wang (2019) argues that entrepreneurship has significant potential to empower socially disadvantaged groups and address their development needs.

In relation to gender, researchers are sceptical about the possibilities of social change through women's entrepreneurship, particularly within constraining,

discriminating patriarchal settings (Zayadin *et al.,* 2022; Rehman and Roomi, 2012). Stereotypical gender identities, particularly within the global south, tend to imply that work outside the home setting is associated with maleness, and that their business work is considered as a source of supplementary income (Xheneti *et al.,* 2019; Roomi, 2013). It has also been suggested that women, particularly from lower socio-economic backgrounds, are more likely to experience domestic violence perpetrated by their husband or in-laws (Shahriar and Shepherd, 2019). Women typically move into their husband's (or his family's) house after marriage, increasing the vulnerability of married women (Madhani *et al.,* 2017).

2.1 Intersectionality and entrepreneurship:

Building on Crenshaw's (1991) seminal work on Black women in the United States, intersectional research highlights the unique inequalities and disadvantage that individuals experience due to a combination of different dimensions including gender, race/ethnicity, class, migration, age, etc. According to McCall (2005), intersectionality is said to have made important contributions to women's studies. Within entrepreneurship, intersectional studies have highlighted contextual multidimensional inequalities to challenge the myth of women's (under-)performance in entrepreneurship (see e.g., Lassalle and Shaw, 2021; Essers *et al.*, 2020; Constantinidis *et al.,* 2019).

An intersectionality lens is said to be particularly useful for understanding the complex realities of women's entrepreneurship, which tends to be integrated within their lives, networks, and local communities (Essers *et al.,* 2013; Wang, 2019; Williams and Patterson, 2019;). Intersectionality offers a theoretical foundation to study the relationship

between women entrepreneurs' privilege, power and oppression, and disadvantages linked with gender, race/ethnicity, class, disability and/or other dimensions (Dy and Agwunobi, 2019). Multiple social hierarchies and inequalities operate simultaneously but can be experienced differently at different times (Dy *et al.,* 2017). These intersecting inequalities not only influence entrepreneurial decisions and outcomes, but also play a key role in determining the kind of resources available to women (Constantinidis *et al.,* 2019; Wang, 2019). In other words, 'intersectionality also pinpoints interactions between individual/agency level and institutional/structural level' (Chasserio *et al.,* 2014, p. 133), and offers a useful way to understand how individuals are positioned in intersecting social categories of inclusion and exclusion (Essers *et al.*, 2013).

The few available studies that adopt an intersectional approach to studying women's entrepreneurship are mostly based in Western contexts (Lassalle and Shaw, 2021; Essers *et al.*, 2020; Wang, 2019; Dy *et al.,* 2017;). Hence, calls are made for more robust intersectional analysis within different settings (Carbado *et al.,* 2013) that consider gender, race/ethnicity and social class to understand better how contextual inequalities influence entrepreneurship (see Marlow, 2019; Welter *et al.,* 2017). We respond by studying intersecting inequalities and women's entrepreneurship within urban-poor regions in Pakistan (a former British colony). Coté (2011) argues that individuals tend to "carry social class from relationship to relationship and situation to situation" (p. 49). This study assumes that social class is a 'set of shared social contexts that create class-specific repertoires of values and behavioural scripts' (Kraus *et al.*, 2012). Social class is understood as 'encompassing not merely economic phenomena but also social and cultural distinction and reproduction, although economic relations are still key shapers of

this dynamic' (Dy *et al.*, 2017; p. 90). Also, social class dynamics are operationalized in different ways by material, educational and sociocultural factors, and financial resources available to an individual and family (Kraus *et al.*, 2012).

<mark>Scholars call for studies to adopt contextual approaches to understand how intersectional realities influence entrepreneurial agency, motivations, and outcomes (Lassalle and Shaw, 2021; Essers *et al.*, 2020; Welter, 2011). This contextual approach emphasizes the development of nuanced insights into the social context and the multidimensionality of inequalities within women's subsistence entrepreneurship.</mark>

2.2 Entrepreneurship and context

Research has argued for adopting broader perspectives to consider the role of context in understanding how and why entrepreneurship happens, and who gets involved (Baker and Welter, 2017; Hussain, 2022; Welter *et al.*, 2017). In entrepreneurship research, context refers to the "circumstances, conditions, situations, or environments that are external to the respective phenomenon and enable or constrain it" (Welter, 2011, p. 67). It goes beyond the physicality of a business to also consider the entrepreneur's networks and family, along with the societal cultural norms of gender, race/ethnicity and class that shape their entrepreneurship (Welter, 2020; Baker and Welter, 2017). Context also refers to the place, type of market and industry, local communities, neighbourhoods and country where the enterprise is located, as entrepreneurs live within, and experience, places (Baker and Welter, 2017; Welter, 2011; Hussain, 2022).

Adopting a contextualized perspective encourages moving away from individual-level factors to consider broader contextual issues in explaining variations and differences

in entrepreneurial outcomes for actors (Welter *et al.*, 2017). Recognizing that societal-level norms interact at different levels and influence micro-level activities, studies adopting a contextualized perspective explore how entrepreneurs actively enact the social contexts in their work and, in the process, contribute to changing them (Baker and Welter, 2017).

3. Methodology

3.1 Research Context

Pakistan was under British colonial rule till 1947. The country has a total population of nearly 212 million, divided into 51% male and 48.76% female (Pakistan Bureau of Statistics, 2016). There is increasing rural to urban migration in Pakistan and half of Pakistan's urban population is said to live in informal poor dwellings (Malik *et al.*, 2019). Urban-poor dwellings are characterized by low-income, over-crowded households with inadequate access to basic infrastructure facilities and amenities (e.g., safe drinking water, heating, electricity, sanitation, sewerage) and services (Moritz *et al.*, 2022). Residents within urban-poor communities have limited access to government healthcare, affordable public transport and emergency services, and fewer income-generation opportunities (Malik *et al.*, 2019).

Gender equality and women's participation in the public sphere are enshrined in the Constitution of Pakistan (World Bank, 2019), yet the gender-gap index for the country is high (Zahidi, 2022). In 2014-2015, female labour participation in Pakistan doubled to 25%, with the country's poverty level at 25% (Pakistan Bureau of Statistics, 2016). Female literacy in Pakistan remained at 48%, with male literacy at 63% (World Bank, 2019). According to the International Labour Organization (ILO) (2013, as cited in Roberts and

Zulfiqar, 2019) nearly 80 per cent of Pakistani women work within the informal economy, but only earn half as much as men. Women's entrepreneurial activities in the country are confined mainly to home settings. Indeed, women must seek permission from a male family member to leave the house (Lent *et al.*, 2019). Further, female family members are typically dependent on their husband or father for economic support and protection (Kabeer, 2016). Females, since childhood, are socialised to be submissive, and after marriage, to be obedient to their husband, but such influence/ control over women is said to vary depending on social status, as Roomi and Parrott (2008, p. 60) assert that, in Pakistan:

> *There is considerable diversity in the status of women across classes (the socio-economic status of a woman's family), geographical regions, ethnic origin and the rural/ urban divide due to uneven socioeconomic development and the impact of tribal, and feudal, social formations on women's lives.*

In Pakistan, upward social mobility tends to be limited (Armytage, 2015). Entrenched patriarchal values within society that are reproduced through sociocultural norms of izzat and purdah are said to constrain women's entrepreneurship in Pakistan (Roomi, 2013). According to Roomi (2013), izzat refers to a woman's moral character, which is reflective and representative of the family's honour within the community/society, and so, the izzat of a woman and her family is to be valued and protected. Purdah-related practices require women to maintain a physical and interactional distance from men outside their immediate family (Masood, 2019).

Non-normative gendered behaviours tend to be rebuked, sometimes physically. Domestic violence has been reported to be prevalent in Pakistan (Madhani *et al.*, 2017). The World Health Organization (2021) reported that approximately 34 per cent of married

Pakistani women experience spousal violence. LaBore *et al.* (2019) suggest that Pakistani women live in a culture of silence, as few make complaints of domestic violence. Despite shelters for victims of domestic violence, women tend to stay in abusive relationships due to the pressure to protect family-izzat and reputation and the social stigma linked with separation and divorce, along with concerns for their children's future and safety (Madhani *et al.*, 2017). They also fear losing financial and housing support from the family and hope their husband will change their behaviour (LaBore *et al.*, 2019). Nor do they trust law-enforcement or judicial agencies, having a fear of harassment in police stations during investigations, and that a woman going to a police station is considered taboo in Pakistan.

4.2   Recruiting participants

In our in-depth qualitative case study, we interviewed 44 female subsistence entrepreneurs. They lived within urban-poor regions of Rawalpindi/Islamabad, and mainly belonged to the ethnic Punjabi group. Some of them were ethnic Pakhtoons. All participants were 18 or older and had at least some secondary school education and/or vocational skills certification. All except three were married. The period during which our participants had been managing their micro-sized enterprises ranged from 1–30 years. The co-authors used their social and professional networks to help establish contact with relevant local non-government organizations (NGOs) and micro-finance lending organizations working towards women's empowerment within urban-poor dwellings in the cities. We opted for this method of recruiting participants as, given the cultural requirements, we needed to be introduced to prospective participants by someone and/or

an organisation the women trusted. This helped us gain greater acceptance from the participants for more open discussions about their entrepreneurial endeavours.

The participants in the study were enrolled on gender-economic development programmes of NGOs or micro-finance lenders. The women would frequently visit their premises for processing and receiving micro-finance loans, and/or accessing vocational skills training and, attending information-awareness sessions (e.g., on religion, health and hygiene, family-planning, basic literacy, etc.). Training was typically in relation to stitching clothes and/or offering beauty treatments. Some NGOs also had a work-floor where women entrepreneurs could come and work on stitching/ preparing female clothing, to be displayed and sold in the NGO's shop in a more affluent neighbourhood. The women would receive some financial compensation for their work (the amount wasn't disclosed to us). Other NGOs also organized social events (like handicraft bazaars) where women entrepreneurs could present and sell their products. These events would be advertised in the cities, attracting buyers from different (more affluent) neighbourhoods.

Upon securing permission from the organizations, we arranged to meet the participants within the office premises. We conducted the interviews in a separate room to avoid disruption. Where this was not possible, we sought permission to visit the woman's site of business (usually their home setting), though accompanied by an NGO/ or micro-lending organization employee. This was required, considering that the residential areas of these eight participants were unfamiliar to the authors, even though two of the researchers had lived in the city for several years. Also, as a male researcher was part of the research team, we were sensitive to the purdah and izzat norms that men outside the immediate family do not visit females in their home unless accompanied by

another female who is familiar to and of acceptable reputation to the family. Even when we were granted permission to speak to women entrepreneurs in their home premises, there was an older female/male family member in the background of the house's veranda or guest room (which had its door open throughout the interview). We were aware this might be to protect the woman and family from misperceptions/gossip in the neighbourhood. Given the cultural sensitivities involved, we accepted this arrangement as we intended to create a safe and comfortable interview setting for the participants and their families.

4.3 Data Collection and Analysis

All data were collected in Urdu, the national language. The interviews were audio-recorded with the participant's permission. Due to purdah and izzat norms, the Pakistani female researcher took the lead in interviewing the women entrepreneurs. This allowed the Pakistani male researcher to be in the room to take notes and ask follow-up questions when needed. We conducted semi-structured interviews with the women entrepreneurs about their business-work activities. Our data collection and analysis work was guided by Gioia *et al.'s* (2013) approach to conducting qualitative research. We asked the participants open-ended questions to learn about the history of their enterprise and their motivations, opportunities, challenges, and support available in setting up, managing and/or expanding their businesses. Follow-up interview questions varied according to the participants' responses, and they were asked to seek clarification. The interviews lasted for around 40 minutes on average.

In addition to the interviews, we arranged four focus-group discussions with women entrepreneurs from other urban-poor dwellings in the twin cities. This was because the

micro-finance lenders and NGO contact leads advised us that the women were only available for a specific time duration, and that, logistically, it would be better to meet them collectively. The focus groups had, on average, 15 participants and lasted for approximately 120 minutes. The purpose of these focus-group discussions was to encourage collective discussions about women's entrepreneurship in Pakistan. The focus groups helped emerge additional challenges women face, such as a lack of trust in police and judiciary and potential issues linked with broken families (e.g., child custody, accessing their due share of family property and material resources). These focus-group discussions also confirmed the ones reported in individual interviews with the other participants.

The data were translated and transcribed into English by a bilingual transcriber. We took every care to anonymise the identity of our research participants and used pseudonyms in our data analysis. We adopted Gioia *et al.*'s (2013) suggestions to analyse the data. The first author read the transcripts to gain greater familiarity with the data. During this stage, first-order concepts were also identified, comparisons were made for similarities and differences in the responses, and the data were organized accordingly. This involved an interactive, back-and-forth process with the data as we identified social norms and practices relating to the participants' entrepreneurial activities. The following data analysis stage focused was on patterns and interrelationships between first-order concepts, and conceptually ordering them into second-order themes (Gioia *et al.*, 2013). These second-order themes were distilled into aggregate dimensions of 'inequalities in the production of business products/services' and 'inequalities in selling business products/services', which we discuss in the next section. The data structure was then

developed, capturing first-order concepts, second-order themes and aggregate dimensions (see Figure 1).

The co-authors (a white-male researcher, a Pakistani male researcher (both based in global-north universities), and a Pakistani female researcher in a global-south university) had several meetings during the data collection and analysis stages to collectively reflect on '…what's going on [in the data] theoretically' (Gioia *et al.*, 2013, p. 20). This was also to mitigate individual researchers' bias and assumptions and adopt greater open-mindedness in considering alternative interpretations of the findings (Gioia *et al.*, 2013).
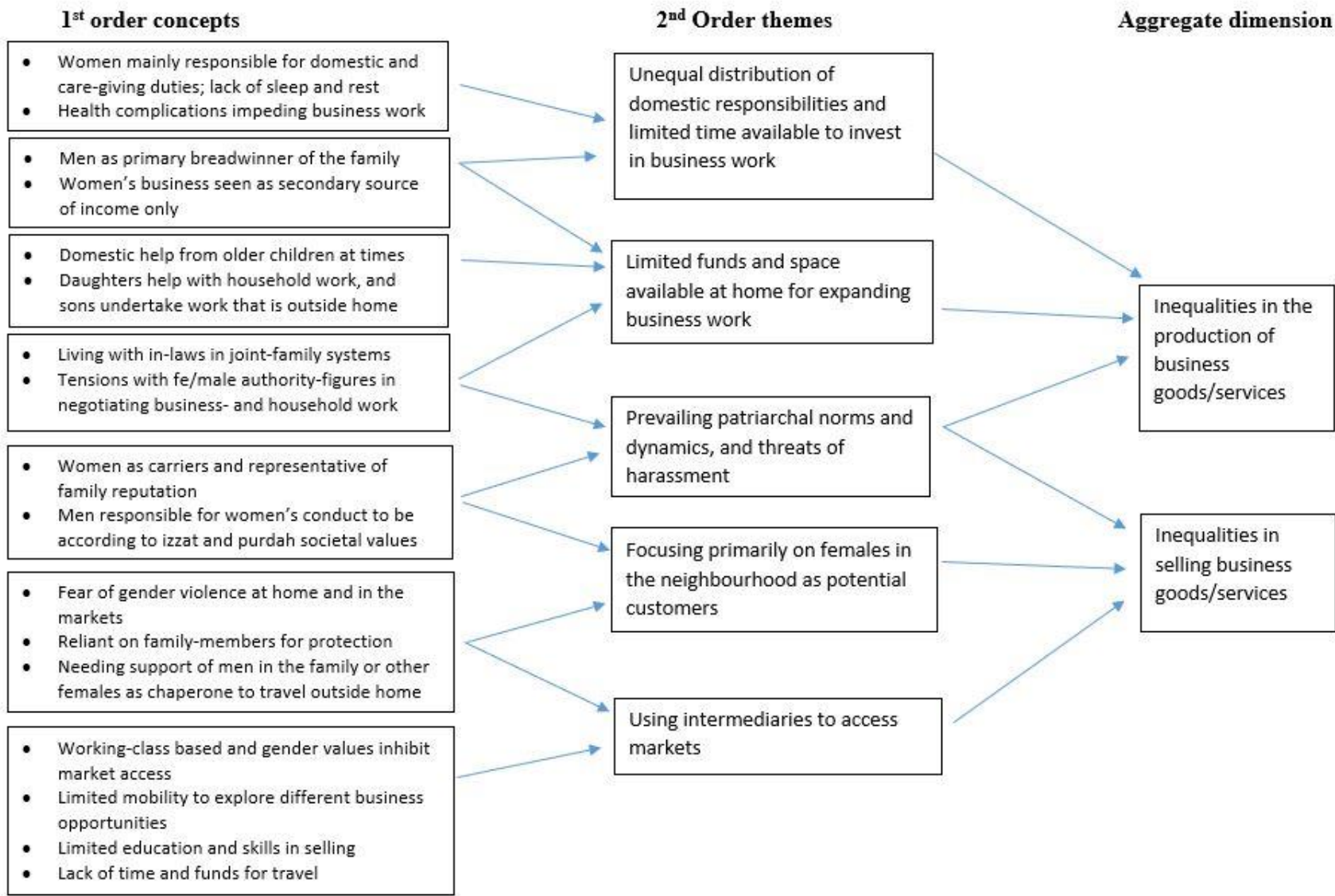
1st order concepts

- Women mainly responsible for domestic and care-giving duties; lack of sleep and rest
- Health complications impeding business work

- Men as primary breadwinner of the family
- Women's business seen as secondary source of income only

- Domestic help from older children at times
- Daughters help with household work, and sons undertake work that is outside home

- Living with in-laws in joint-family systems
- Tensions with fe/male authority-figures in negotiating business- and household work

- Women as carriers and representative of family reputation
- Men responsible for women's conduct to be according to izzat and purdah societal values

- Fear of gender violence at home and in the markets
- Reliant on family-members for protection
- Needing support of men in the family or other females as chaperone to travel outside home

- Working-class based and gender values inhibit market access
- Limited mobility to explore different business opportunities
- Limited education and skills in selling
- Lack of time and funds for travel

2nd Order themes

Unequal distribution of domestic responsibilities and limited time available to invest in business work

Limited funds and space available at home for expanding business work

Prevailing patriarchal norms and dynamics, and threats of harassment

Focusing primarily on females in the neighbourhood as potential customers

Using intermediaries to access markets

Aggregate dimension

Inequalities in the production of business goods/services

Inequalities in selling business goods/services

Figure 1: Data structure: Inequalities and women's subsistence entrepreneurship in Pakistan

5. Findings

5.1   Inequalities in the production of business goods/services

Our analysis found that as the women entrepreneurs described their daily business-related work routines, they repeatedly highlighted the unequal distribution of domestic responsibilities, such as household chores and caregiving duties. This resulted in *limited availability of time to invest in their business*, as one participant explained:

> 'The majority of the household burden is on me. My day starts from dawn at Fajr (morning) prayers. I then have to send the kids to school, sort out the house and do the tailoring work – then later pick up the children, feed them and send them for Quran recitation lessons. During that time, I clean the house and prepare food as by the time the kids come back, it is dinner time – I again feed them, make the children ready for bed, do the dishes and then, with the little time left, do some of the tailoring work again at night. And only then, at around midnight, do I sleep, whatever little I get.' (Shabana)

As the above quote highlights, her time for her tailoring business was squeezed around her daily routine, often comprising her rest and sleep time. The participants explained that belonging to a 'poor' social class meant limited financial resources, business opportunities, and gratitude for whatever income-generation work was available. Nazifa, who runs a stitching-business, said:

> 'Our main concern is money. If money comes in, that will be the only way change can be brought in our lives. These days money is everybody's concern. If you have money you don't need to beg anyone for help. We are poor people, and all a poor person can do is accept the situation and thank the Almighty for everything.'

Generating income and contributing towards meeting the household expenses helped the participants earn greater respect at home, and secure help from their children (and sometimes from husbands). Palwasha, who manages a Quran-recitation tuition centre at home, stated that her children and husband recognized the efforts she was investing in

undertaking business work in conjunction with domestic chores, to provide for the family's

requirements. She said:

> 'I am a businesswoman – I struggle day and night for my business, but by the grace
> of God I'm able to manage it along with my home [responsibilities]. My daughters
> are old enough and they help a lot with household stuff … my kids know that their
> mother is very hardworking and really takes care of them and is providing for them,
> fulfilling all their needs. My husband and kids are both very happy with me.'

The quote from Palwasha above also highlights that the participants were reproducing

patriarchal norms of purdah and izzat. For example, Palwasha would ask her daughters,

not her son, to help with the domestic chores. When asked why this was the case,

Palwasha responded: '*He is lazy but always happy when he has to go out of the house

[starts smiling]. I can't send my daughters outside home for these [business-related] tasks

– it's not considered [socially] good here.*' Another participant, Shamyla, described how

the patriarchal expectation of a woman to stay within her home setting was impacting her

tailoring-business work to help support the family's needs. Shamyla started crying during

the interview as she said:

> 'I am from a poor background, and don't have the cash to employ a helper. I don't
> have a son old enough to help me buy all the different threads from the market or
> other things for stitching different kinds of dresses. Now once I went out in the
> market to buy these things, the shopkeeper said: *Sister, send your son or other male
> in the family to get these things next time. It doesn't look nice, a woman coming
> regularly out of her home to buy things.* I thought to myself: he is judging me [tears
> roll down her face] – who wants to leave the home without good reason. He doesn't
> know my family situation. My husband isn't well, so what should I do? I need to look
> after my three little children, my family.'

Shamyla's description highlights how being a woman from a 'poor' social background

meant she couldn't afford to pay for help in managing her business and domestic work

when help from female/male family-members wasn't available. Also, with sociocultural

restrictions and limited income, Shamyla had her stitching machines at home and

managed her business work from within the home setting, unlike her brother who had a tailoring shop in the market. In our analysis we also identified the expectation assumed by women to prioritize family responsibilities over business-related activities, as Mahinoor said:

> 'He [her husband] asks for my view, but it is my husband who makes the decisions, he is the man, so he has to make decisions for the family, and because of him the house is run in his way. I am busy with housework [domestic chores and caregiving], so I get less time to do more stitching, and I get paid only according to the number of pieces I can produce.'

The above excerpt also highlights the gendered stereotyping whereby men are considered to be the family's primary breadwinners and decision-makers. Women entrepreneurs perceive themselves as playing a supplementary role to support their husbands in meeting the household costs. During the interviews, they didn't discuss the disproportionate distribution of domestic work between male and female members being problematic. Many of our participants also reported having *limited finances and space in their houses for their business work*. Extended families sometimes lived together in homes with only two or three rooms. For example, Aila said:

> 'I want to expand my business, but I need more machinery for that, I need more space, but I can't do that in my home. I can't run a boutique from my home. For that I need to get a large space, and to do that I need more cash.'

Women entrepreneurs explained that living within joint-family systems created tensions in relationships with family members, particularly if women entrepreneurs were seen as not conforming to sociocultural norms. This created challenges for them in undertaking their business work. For example, Naila describes her younger brother's displeasure when he became aware that she was learning how to drive so she could reduce her reliance on others in managing a hostel for females only. She said:

'One day, he [her younger brother] called me to say he was coming from our village house to meet me and asked if I was in the hotel. I told him no, as I was at the driving centre. He didn't say anything to me but complained to my older brother that I was already not under their control and was trying to become completely independent, and I should be sent back home to get married.' (Naila)

Naila later told us that her elder brother explained to her younger brother that it was common for women to drive cars in Pakistani cities. However, Naila's description highlights the patriarchal expectation that men are to assume 'control' and responsibility for women in their families behaving in culturally appropriate and acceptable ways. This was because, as a participant said, '*Men don't like women who are independent because men want to maintain their control and dominance*'. One participant also mentioned experiencing physical violence at home by her father and brother for resisting patriarchal norms. We were also informed that male family members themselves face social pressure from extended family or friends for not having their female family members conform to the cultural norm of izzat, as Zubaida said:

'Some men worry what their brothers, cousins or other family member will say. They don't want their family to think badly of their wife.'

5.2   Inequalities in selling business products/services

None of our participants reported setting up a shop in their immediate local or high-end market and/or trying to establish a customer base in wealthier neighbouring districts. Women entrepreneurs reported different reasons for this. Given the izzat and purdah norms, they were not expected to interact with men beyond their immediate family. Consequently, the participants mainly interacted with *female customers within their immediate neighbourhoods*, as Shugufta elaborated:

'If I get any stitching orders, they are mostly from my neighbourhood. People know I do this work and they [customers] come directly to me (at my home) and place their orders.'

Restricted mobility and limited economic resources also contributed to the participants focusing on low-cost business products/ services. This, however, meant less financial compensation for their business work. We also found limited or no collaboration among the women entrepreneurs. Indeed, there was significant competition for business work due to the oversupply of women offering similar services within the neighbourhood. As Shaista said:

'My rates for stitching clothes are low, I only charge Rs. 250/- to 300/- (£0.92–1.10), and if it's a heavier suit the most I charge is Rs. 350. You see women cannot find work easily here, and then there are so many of us [seamstresses] in the area, too. If by any chance she does find work, the pay is going to be so low that she will barely cover her transport costs.'

The above excerpt also highlights the challenges of living within urban-poor dwellings, e.g., limited low-cost public transport and opportunities for paid work, to shape women's entrepreneurship. The participants also perceived the selling aspect of their business products/ services to 'upper-class' customers to be particularly difficult. Lack of education, self-confidence, finances, and time were reported by the participants as some of the constraints identified by the participants in the selling task. There were class-based dynamics at play as well, as the participant explained below that interacting with customers in upscale markets and, creating recognition of their stitching related enterprise, was rather daunting for them. As Mumtaz said:

Selling items is very difficult. One has to do a lot of things for it, which holds back many people from taking their business forward. I don't have that money and time for selling. Also, how will I explain the design, the material and stitching to rich, educated people? They ask for all the details, and my communication is not good, too. That is why everyone wants to avoid it.

Zubaida also described how a lack of finance and social-class dynamics inform her decisions and practices regarding her beauty treatment business work, as she focuses on females in the immediate neighbourhood. With help of a local NGO, she undertook some trainings to offer beauty treatments for females and obtained some loan funding to buy relevant materials to set up her beauty treatment salon in one corner of the house. However, Zubaida explained that the expected gender segregation meant she could only work for a few hours in the day, as she said:

> Space is very limited at home so I can't have a big beauty treatment set-up as we have a small house. Also, females can only come for a few hours in the morning or afternoon when the men are not at home; otherwise, they become uncomfortable and will hesitate to return. The income is just enough to cover my needs. Sometimes I pay some family expenditure and buy things for my younger sister and brother. I am proud of that.

The participant said customers from the upper-social classes tend to pay more for beauty treatments but that access to them was limited. When asked about the related challenges and difficulties in doing so, Zubaida highlighted some of the social class-related issues for those from relatively poor backgrounds, e.g., a lack of confidence and education and limited finances. She said:

> I couldn't set up my beauty-salon shop in the [high-end] market as I don't have enough funds to set up a shop there. Also, I don't know how to use expensive imported beauty products that rich customers use. My friend works as an employee in one of these beauty salons and she tells me stories about all the rich aunties who visit (starts laughing) – their requirements would be too complicated for me, and I don't know how to deal with those rich aunties – I am not that educated.

Some participants found a way around the challenge of accessing markets outside their immediate neighbourhoods, which was to work with *market intermediaries* e.g., shopkeepers in local community markets who would take business orders on their behalf. However, many market intermediaries were said to have exploitative tendencies in these

business relationships in terms of financial compensation. For example, one of the participants, Wardah, couldn't gain permission and support from her husband's family to sell food items in an upscale market as they perceived them as not aligning with purdah and izzat values. With limited business connections, she agreed to work with a market intermediary, even though she considered the financial arrangement unfavourable. She said:

> I would sell her (a market intermediary) a bag of 40 kg of garlic. Now I don't know how much she would sell it for but whatever I spent on the garlic the effort was compensated. She would give me Rs. 250/kg (£ 0.92). It was low, but that was OK. I had this problem that I could neither go to the market nor did my husband's family give permission at the time or agree to work with me…you see, I am from a Pakhtoon family and there was much strictness on our movement outside the house. (Wardah)

Further, our participants stated that they had to pay particular attention to how they conducted themselves outside the home setting so that their (and their family's) reputation wouldn't be tarnished and could retain permission to undertake enterprise work. This was reflected in Aliya's statement regarding the importance given to such considerations in her business activities:

> In our society the most difficult thing is to safeguard your izzat and reputation. Whenever you go out [of the house], there are 10 men (a figurative number) who have their eyes on women. I have to pay extra attention to my conduct, attire and body language so that no one can cause an issue for me and my business.

In addition, the participants highlighted the fear of harassment when travelling outside their homes. This also discouraged them from venturing within unfamiliar localities to explore alternative markets for their business products/ services. Sania stated her concerns:

> One is really scared about safety … you need some support from your husband or brother. I came here today with three other women, and we will go back together. (Sania)

Our results highlight that those participants who were perceived as being less well educated, with limited economic resources and living in urban-poor dwellings, were significantly disadvantaged in relation to their entrepreneurship. Purdah and izzat norms were seen to reinforce the view of men as the primary family breadwinners and decision-makers. The participants were expected to undertake much of the domestic and caring work, and they feared gender violence. These intersectionalities further restrained their mobility outside home settings. The women's access to markets was limited and they focused mainly on gendered business goods and services (e.g., making and repairing clothes, and offering beauty treatments) for female customers from surrounding urban-poor neighbourhoods. Through business work, the participants could contribute financially (little though that might be) in helping meet the family's subsistence needs. They gained in respect at home and had more significant input in decision-making relating to family matters.

DISCUSSION: INEQUALITIES AND THE TRIPLE BIND

Our findings highlight that the opportunities, choices, and outcomes of women's entrepreneurial endeavours are influenced by the triple bind of societal, market and domestic inequalities (see Figure 2 below). We see the triple bind as a heuristic framework to help develop a nuanced understanding of the intersectionalities that disadvantage women entrepreneurs and shape/constrain their individual agency in such settings (Welter et al., 2019; Marlow, 2020; Hussain, 2022). In the context of women's subsistence entrepreneurship in Pakistan, we understand intersectionality as re-producing '…complex social hierarchies that influence the unequal accumulation of

resources' (Dy *et al.*, 2017, p. 290). The central arrows in Figure 2 highlight that we see this triple bind as being intersectional.
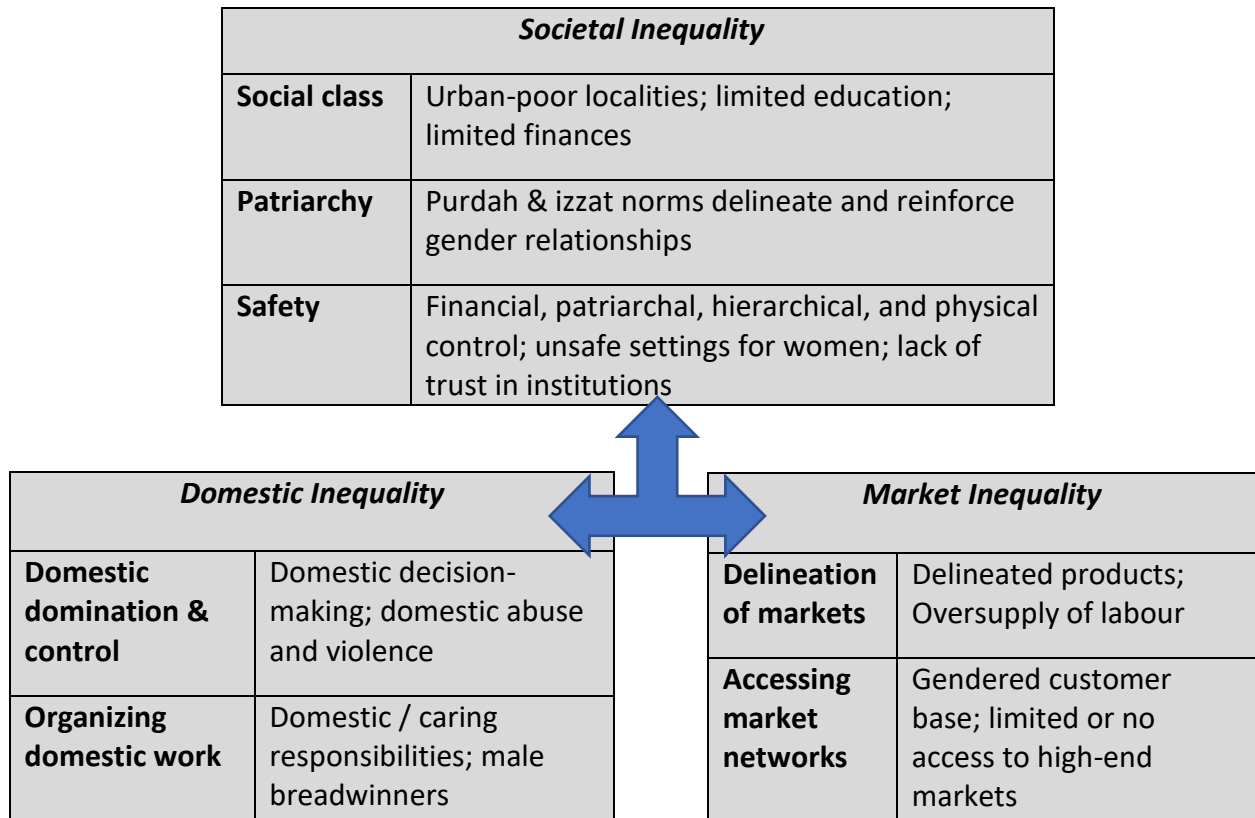
Societal Inequality	
Social class	Urban-poor localities; limited education; limited finances
Patriarchy	Purdah & izzat norms delineate and reinforce gender relationships
Safety	Financial, patriarchal, hierarchical, and physical control; unsafe settings for women; lack of trust in institutions

Domestic Inequality	
Domestic domination & control	Domestic decision-making; domestic abuse and violence
Organizing domestic work	Domestic / caring responsibilities; male breadwinners

Market Inequality	
Delineation of markets	Delineated products; Oversupply of labour
Accessing market networks	Gendered customer base; limited or no access to high-end markets

Figure 2: Triple bind of intersectional inequality for women subsistence entrepreneurs in the global south

As Figure 2 highlights, one domestic inequality we identified in the study refers to *how male domination over decisions about domestic affairs, coupled with the perceived threat of violence over non-normative behaviours, exercises control over women entrepreneurs.* Male control over domestic affairs in subsistence settings derives from the intersectional dimensions of purdah and izzat that reinforce gender hierarchies (Masood, 2019; Kabeer, 2016) and women's fear of domestic abuse and a lack of trust in institutions (LaBore *et*

al., 2019). Also, it is common that, after marriage, women in Pakistan move in with their husband's extended family (Madhani *et al*., 2017), and become reliant on their husband and in-laws for their housing, financial and social freedoms (Shahriar and Shepherd, 2019). These societal intersectionalities mean that women are not free to become entrepreneurs without authorisation from family authority figures (Lent *et al*., 2019; Rehman and Roomi, 2012). Entrepreneurial activities, when permitted, are seen as a source of supplementary income to be spent on care-related (and thus gendered) products/ services, such as food, clothing, health and education, for their children and family members (Xheneti *et al*., 2019). There is little reinvestment in their enterprises.

Patriarchal norms, central aspects of both purdah and izzat, imply that women entrepreneurs must maintain physical and interactional distance from men outside the family. While normative patriarchal control over women from Pakhtoon families is said to be particularly strong (Gohar and Abrar, 2022), our participants from both Punjabi and Pakhtoon ethnic groups reported purdah and izzat values to constrain their access to markets. Societal intersectionalities, economic inequalities and restricted market access contribute to women's entrepreneurship options being limited to low-cost, feminized business goods/ services that can be operated from within gender-safe settings (Baker and Welter, 2017). In our case, safe settings were a woman's home and/or NGO premises, but there they faced the disadvantage of limited space for expanding their business. Patriarchal conditions and inequalities intersect with, and re-produce for women entrepreneurs, the market inequality of the *delineation of markets* i.e., the *specifications of business products/services that women can provide or trade, and the locations for their entrepreneurial activities* (Kabeer, 2016).

The literature points to the prevalence of domestic violence, and an ever-present threat of sexual harassment outside the home (LaBore *et al.*, 2019; Madhani *et al.*, 2017). <mark>Given the population densities within urban-poor regions in Pakistan, the women entrepreneurs (irrespective of their ethnic backgrounds) also fear allegations/ gossip about them in their neighbourhood along the lines of not complying with purdah and izzat norms</mark>. Otherwise, this could potentially lead to domestic abuse (and violence) and further constraints on freedoms and male support for their entrepreneurship (Shahriar and Shepherd, 2019). Societal and market based intersectionalities also intersect with the domestic inequality of the *disproportionate distribution of domestic household-related and caring responsibilities* and thus further disadvantage women entrepreneurs (Marlow and Swail, 2014; Rehman and Roomi, 2012). By focusing on gendered products and services for female customers within immediate urban-poor communities, they can manage business work from gender-safe settings and flexibly organise it around their domestic chores. This generates subsistence income while aligning their entrepreneurship with contextual intersecting inequalities (Marlow, 2019; Welter *et al.*, 2017; Baker and Welter, 2017).

As our findings highlight, women's businesses are concentrated within markets where there is already a significant oversupply of labour and, as such, they remain in a weak market position (Zayadin *et al.*, 2022; Sutter *et al.*, 2019). The contextual conditions of women entrepreneurship within urban-poor regions, and intersecting societal and domestic inequalities, also (re-)produce the inequality of *access to market networks*. This market inequality can be understood as *the ways in which access to customers and trading opportunities and networks is curtailed due to gender inequalities* (Al-Dajani *et al.*,

2019). Men typically operate as shop/stall owners (who may also be selling female goods/ products) and can easily move around districts to buy and sell products in other subsistence and potentially higher-class markets. The intersectionality of a lower social class, poorer education, and limited economic status, along with the disproportionate distribution of domestic responsibilities, imply that market access is gendered and unequal for women (Dy, 2020; Marlow and Swail, 2014).

The intersectionality of domestic, market and societal inequalities is, however, more pronounced for women entrepreneurs from lower social-class backgrounds. Given intersecting social-class and economic limitations, they can't outsource domestic (cooking, cleaning etc.) and caring responsibilities for older relatives and children, or access high-end markets and customers in ways that women from 'higher' social backgrounds can. Women living in more affluent dwellings in the same cities have different contextual conditions and freedoms for entrepreneurial endeavours with relatively better class-based resources, finances, education, mobility, and paid help to invest more time in entrepreneurship (Roomi and Parrot, 2008). Domestic and caring responsibilities mean women from 'lower' social-class and economic backgrounds will suspend their business activity if an unexpected domestic or care-related situation arises, such as a family illness, and thus can only carve out a few unpredictable hours each day for their entrepreneurial activity.

Entrepreneurship is said to offer women opportunities to address life's challenges and achieve greater agency in their lives and become who they want to be (Essers *et al.*, 2020; Essers et al., 2013; Wang, 2019). However, Constantinidis et al.'s (2019) study, within the context of Morocco, found that patriarchal values impacted women's

entrepreneurship differently across different social-class statuses. Their intersectional study didn't highlight issues of race/ethnicity for women entrepreneurs. In the context of Polish migrant women entrepreneurs based in the UK, Lassalle and Shaw (2021) highlighted patriarchy and outsidership as key challenges constraining women's entrepreneurial activities and agency but didn't report race/ethnicity and class as oppressive dimensions in their lived experiences. In our intersectionality empirical work, we didn't identify race/ethnicity as a key dimension of intersecting inequalities for women within urban-poor settings in Pakistan but that the intersecting socio-class and socio-economic dimensions were key in re-producing disadvantage for them in entrepreneurship. Lower education and economic resources, market access, and limited or no domestic help available, imply few patriarchal freedoms and little support being available to women entrepreneurs. We argue that the way the patriarchal norms of purdah and izzat shape, exercise and reproduce the triple bind of societal, domestic and market intersectionalities for women entrepreneurs, depends on their social class (Marlow, 2019).

The women entrepreneurs in our study were unable to achieve upward social mobility (Lent *et al.* 2019; Armytage, 2015; Mohammad *et al.*, 2017) and their expectations regarding generating significant business incomes were limited. That said, the women managed to undertake business work within those intersectionalities to secure some benefits. Through their enterprise work, the women achieved an improved social 'status' at home as they made some financial contributions to meet the family's subsistence needs (Welter, 2011). The women secured ongoing patriarchal permissions for their business activities by concurrently managing them along with domestic and/or

caring responsibilities (sometimes with help from older children and parents/ husband if available). This was, however, as a result of their significant, persistent and exhausting labour, which at times was at the expense of their physical and mental well-being, with burdens of observing, enacting and negotiating the intersecting inequalities within entrepreneurship (Marlow, 2019; Welter *et al.*, 2017).

Conclusions

In this paper, we offer insights into the mutually reinforcing triple bind of domestic, market and societal inequalities (see Figure 2) that are embedded and routinised within subsistence entrepreneurship and constrain women's agency in the global south (Welter *et al.*, 2018; Baker and Welter, 2017; Marlow and Swail, 2014; Xheneti *et al.*, 2019). Unfortunately, in urban poor settings such as ours, deep-rooted and multi-layered inequalities accentuate disadvantage for women entrepreneurs from lower social backgrounds. Our study challenges the literature that suggests a lack of entrepreneurial ingenuity, acumen, and hard work as reasons for women's low-growth enterprises (Marlow, 2019; Scott and Hussain, 2019; Dy, 2020; Bruton *et al.*, 2015). Consequently, we question the assumption of understanding entrepreneurship as a meritocratic and neutral activity for social emancipation (Ahl and Marlow, 2021).

The study also highlights that when taking intersectionality to under-explored settings, it is advisable to be particularly sensitive to the broader contextual realities, practices and norms in order to conduct a richer intersectional analysis of complex social hierarchies, inequalities and women's entrepreneurship (Ahl & Marlow, 2021; Welter et al., 2017; Carbado *et al.*, 2013). We argue that for intersectional research based within contexts where inter-race/ethnicity relationships are less in focus/at play (which may be

the case in many global south countries), it will be useful to adopt a more expansive understanding of intersectionality to develop nuanced contextual insights into unique multidimensional inequalities experienced by individuals (Crenshaw, 1991; McCall, 2005). In our study, the research question we asked was: What dimension(s) matter most in re-producing inequalities embedded within women's subsistence entrepreneurship? Based on our findings, we argue that the socio-class and socioeconomic societal dimensions are key in significantly limiting the opportunities for entrepreneurship for women within urban-poor settings. We argue that within patriarchal settings, entrepreneurship cannot provide a way for women to significantly alter their life course unless they have higher levels of education, economic, domestic and market freedoms (Ng *et al.*, 2022; Dy *et al.*, 2017; Sutter *et al.*, 2019; Kabeer, 2016).

Our research is based on the perceptions and experiences of women entrepreneurs in one region of Pakistan. Future empirical studies, in geographically different regions, could usefully draw on the perspectives of other actors involved in women's entrepreneurship, e.g., local NGOs, market intermediaries, female/male family members. Another limitation of our research is that issues linked with religion, disability, marital status, caste/ kinship, or clan-based privilege/ disadvantage were not considered. Research on such issues might consider our triple-bind framework a helpful starting point. In settings such as ours, the triple bind framework highlights that gender is inextricably linked with patriarchy, social-class stratification, family ties, networks, and local communities/neighbourhoods. The highly contextual intersectionalities of all these dimensions are crucial in understanding how and why inequalities in entrepreneurship

are (re-)produced (Lassalle and Shaw, 2021; Essers *et al.*, 2020; Welter, 2020; Baker and Welter, 2017).

Our analysis, however, didn't reveal issues of inter-ethnic relationships within women's subsistence entrepreneurship within urban-poor settings. These issues may surface in relationships between those selling goods produced in subsistence settings to the buyers in higher-end districts and markets. Ethnic differences tend to relate to specific localities, relative wealth, and social stratification (Armytage, 2015). Future research could also explore inter-ethnic challenges in relation to multidimensional contextual inequalities within entrepreneurship.

In this study, the female researcher led the data collection with the participants, given the purdah and izzat norms. Scholars in future research could also reflexively consider differences relating to gender and social class, as well as race/ethnicity, amongst research team members in relation to potential participants in determining who may be most appropriately placed for collecting data on intersectionality and entrepreneurship.

Finally, the triple binding of inequalities that we identified in our study, has implications for subsistence entrepreneurship policies and practices. Women entrepreneurs in urban-poor regions would benefit from support programmes that disentangle intersecting inequalities and challenge societal class-based and socioeconomic norms that remain firmly embedded within entrepreneurship. We understand that women entrepreneurs' experiences of purdah and izzat values are related to their education, social class, and economic status (Masood, 2019). We suggest that localized community-based support programmes should consider creating local

business centres that offer women entrepreneurs in urban-poor regions regular access to high-end customers and markets. With increased business incomes, women may be encouraged to reinvest some of it in their enterprise actively. Support programmes could also offer women child-care assistance, business-related training/mentoring schemes, and opportunities to continue/ complete educational qualifications. Such support would mean that patriarchal norms are experienced differently by women from urban-poor communities.

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