

p-ISSN : 2708-2091 | e-ISSN : 2708-3586

DOI(Journal): 10.31703/gsr
DOI(Volume): 10.31703/gsr/.2024(IX)
DOI(Issue): 10.31703/gsr.2024(IX.IV)



www.gsrjournal.com

GSR
Global Sociological Review

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GLOBAL SOCIOLOGICAL REVIEW
HEC-RECOGNIZED CATEGORY-Y

VOL. IX, ISSUE IV, FALL (DECEMBER-2024)



Double-blind Peer-review Research Journal
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Article title

Motivations Driving Self-Employment Among Women in Karachi

Global Sociological Review

p-ISSN: 2708-2091 e-ISSN: 2708-3586

DOI(journal): 10.31703/gsr

Volume: IX (2024)

DOI (volume): 10.31703/gsr.2024(IX)

Issue: IV Fall (December-2024)

DOI(Issue): 10.31703/gsr.2024(IX-IV)

Home Page

www.gsrjournal.com

Volume: IX (2024)

<https://www.gsrjournal.com/Current-issues>

Issue: IV-Fall (December -2024)

<https://www.gsrjournal.com/issue/9/4/2024>

Scope

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Abstract

The self-employment of women in Karachi is notable, showing their ability to deal with social norms and financial difficulties. Many women seek jobs for themselves, often working in unregulated markets. They use education, family support, and government programs to help them succeed. Government rules and protections are important in creating a supportive setting for women's self-employment and business ventures. To help women's economic power and equality, various kinds of support are needed, covering financial, social, and legal areas.

Keywords: Barriers, Empowerment, Motivation, Prospects, Self-Employed, Women

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Pages: 78-85

DOI:10.31703/gsr.2024(IX-IV).08

DOI link: [https://dx.doi.org/10.31703/gsr.2024\(IX-IV\).08](https://dx.doi.org/10.31703/gsr.2024(IX-IV).08)

Article link: <http://www.gsrjournal.com/article/A-b-c>

Full-text Link: <https://gsrjournal.com/fulltext/>

Pdf link: <https://www.gsrjournal.com/jadmin/Auther/31rv1olA2.pdf>

Citing this Article

08 Motivations Driving Self-Employment Among Women in Karachi							
Author	Nasreen Aslam Shah		DOI	10.31703/gsr.2024(IX-IV).08			
Pages	78-85	Year	2024	Volume	IX	Issue	IV
Referencing & Citing Styles	APA	Shah, N. A. (2024). Motivations Driving Self-Employment Among Women in Karachi. <i>Global Sociological Review</i> , IX(IV), 78-85. https://doi.org/10.31703/gsr.2024(IX-IV).08					
	CHICAGO	Shah, Nasreen Aslam. 2024. "Motivations Driving Self-Employment Among Women in Karachi." <i>Global Sociological Review</i> IX (IV):78-85. doi: 10.31703/gsr.2024(IX-IV).08.					
	HARVARD	SHAH, N. A. 2024. Motivations Driving Self-Employment Among Women in Karachi. <i>Global Sociological Review</i> , IX, 78-85.					
	MHRA	Shah, Nasreen Aslam. 2024. 'Motivations Driving Self-Employment Among Women in Karachi', <i>Global Sociological Review</i> , IX: 78-85.					
	MLA	Shah, Nasreen Aslam. "Motivations Driving Self-Employment among Women in Karachi." <i>Global Sociological Review</i> IX.IV (2024): 78-85. Print.					
	OXFORD	Shah, Nasreen Aslam (2024), 'Motivations Driving Self-Employment Among Women in Karachi', <i>Global Sociological Review</i> , IX (IV), 78-85.					
	TURABIAN	Shah, Nasreen Aslam. "Motivations Driving Self-Employment among Women in Karachi." <i>Global Sociological Review</i> IX, no. IV (2024): 78-85. https://dx.doi.org/10.31703/gsr.2024(IX-IV).08 .					



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Title

Motivations Driving Self-Employment Among Women in Karachi

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Abstract

The self-employment of women in Karachi is notable, showing their ability to deal with social norms and financial difficulties. Many women seek jobs for themselves, often working in unregulated markets. They use education, family support, and government programs to help them succeed. Government rules and protections are important in creating a supportive setting for women's self-employment and business ventures. To help women's economic power and equality, various kinds of support are needed, covering financial, social, and legal areas.

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Introduction

In Karachi, a city that reflects Pakistan's lively character, more self-employed women are shaping the economy (Noor et al., 2021; Rehman et al., 2022). Women in self-employment come from different backgrounds and have varied goals (Arshad et al., 2021; Choudhry et al., 2019b; Naseer et al., 2021). They also have to face challenging traditional and conservative values (Abbas et al., 2021; Choudhry et al., 2019a; Muhammad et al., 2021). The rise of self-

employed women will shift the way to progress regarding gender roles in our society which is unfortunately patriarchal (Khalid & Choudhry, 2021).

The reasons for choosing self-employment are either personal, cultural, or economic (Qamar et al., 2021). Women often seek financial security and a balance between work and life (Rawoof et al., 2021). As they deal with the obstacles of entrepreneurship, they not only create job opportunities for themselves



but also enhance the overall narrative of women's empowerment in Pakistan (Naseer et al., [2021](#)).

Research Justification

Less Explored Topic: Reasons for women choosing self-employment in Karachi are not well researched. This study will try to fill the previous gaps by exploring the various factors that influence women's decisions regarding self-employment in Karachi.

Social and Economic Significance: It is an interesting topic for addressing bigger social and economic problems. It will also help to explain why and how a woman manages social norms and financial limitations. Thus, it leads to a boosting economy and supports their as well as others' equality in society.

Policy Relevance: The results are important for policymakers and organizations planning initiatives to help self-employed women. By spotting key motivations and challenges, the research can guide the creation of policies that promote women's economic independence and entrepreneurship.

Empowerment and Gender Equality: This study fits into the global goals of improving women's empowerment and gender equality. This study provides a vision for overcoming gender-related obstacles and promoting independence.

Economic Effects: Examining the topics regarding self-employed women in Karachi's economy is important as it can help our country's economic growth. Pakistani women use their skills to show their potential, and these efforts bring personal satisfaction.

Support Networks: Women in Karachi rely on informal help networks to manage issues linked to self-employment. Support from family, friends, and community groups provides crucial assistance by offering advice, resources, and motivation.

Access to Resources: Pakistani women who are self-employed face challenges in accessing financial resources. Issues such as difficulties in obtaining loans, insufficient training, and restricted market exposure are always present in Pakistan.

Policy Implications: Policymakers can make programs that give training, help, and money to help women in Karachi and other parts of the country.

Social Change: Pakistani women are becoming self-employed and it positively affects social changes in our community. With the passage of time, it can result in better acceptance of working women.

Research Methodology

This research was formed by a systematic review method. The research objectives are determined using this method, and an extensive literature review is conducted on the subject (Komba & Lwoga, [2019](#)). The research findings are classified according to the subject's content (Hiver et al., [2021](#); Petticrew & Roberts, [2006](#)). Classified information is included in the study by organizing it as headings (Gan et al., [2021](#); Pawson et al., [2005](#)). The flow of the study is formed by evaluating classified information and titles (Page, [2021](#); Rahi, [2017](#)). Thus, integrity is ensured by evaluating the researched subject with its contents (Egger et al., [2022](#); Victor, [2008](#)). Consequently, this technique was selected, and the associated processes were observed. Reviewing the relevant literature resulted in accumulating data and information coded according to the study goals. The coded data were grouped by subject. After classifying and merging the subjects, they were ordered by degree of connection.

Historical Background of Self-Employed Women in Karachi

The research needs to be put into the broader context of women's work and business in Karachi, Pakistan. It needs to look into the changing social and economic factors that have shaped this issue.

Traditional Gender Roles (Before the 20th Century): Karachi followed a strict gender role in the past (Naseer et al., [2021](#); Rehman et al., [2022](#)). Women were involved in domestic chores. Self-employment was limited to small family businesses (Arshad et al., [2021](#); Choudhry et al., [2019b](#)).

Industrialization and Urban Growth (20th Century): Our economy witnessed major changes because of industrial growth women started working

as factory employees, teachers, and nurses (Muhammad et al., 2021). However, female entrepreneurs face limitations due to sociocultural norms (Khalid & Choudhry, 2021).

Education for Women and Social Change (Late 20th Century): This era brought enhanced educational opportunities for Karachi's women. This rise in education, along with changing social views, started to question old gender roles (Abbas et al., 2021). Thus, women became capable to pursue education and careers (Choudhry et al., 2019a).

Economic Issues and Rise of Self-Employment (Late 20th Century - Early 21st Century): Unemployment led women in Karachi to seek self-employment as a way to support their families (Muhammad et al., 2021). This change was due to both necessity and personal choice. Women often turn to entrepreneurship because of unemployment (Qamar et al., 2021). While others chose it for freedom in their personal life (Rawoof et al., 2021).

Government Support and Programs (21st Century): Pakistani government and local NGOs have initiated programs to support women's entrepreneurship (Rehman et al., 2022). These efforts assist in resolving financial issues and providing training to women (Arshad et al., 2021).

Cultural Changes and Women's Empowerment (21st Century): Karachi's culture has gradually transformed as women are starting to challenge traditional roles and pursue independence by starting their own businesses (Naseer et al., 2021; Noor et al., 2021). This change is usually motivated by financial autonomy (Rehman et al., 2022).

Academic Interest and Research (21st century): Self-employed women are now common in Karachi and researchers are exploring the reasons behind why women work, what are their difficulties, and what it will contribute to our (Pakistani) economy (Rehman et al., 2022).

Key Points Regarding Self-Employed Women in Karachi

Economic Independence: A main reason women in Karachi seek self-employment is to gain economic

independence (Qamar et al., 2021). They want to help with household expenses, support their families, and escape economic limitations, which drives their entrepreneurial ambitions (Choudhry et al., 2019b). In a city with noticeable economic differences, self-employment helps these women find their own space in the challenging business scene (Khalid & Choudhry, 2021; Rehman et al., 2022).

Flexibility and Life Balance: Self-employment allows for flexibility, which is beneficial. For many women in Karachi, balancing family duties while working can be tough. Having their own businesses lets them manage their work around their personal schedules, helping them achieve a balance between work and home life (Rawoof et al., 2021). The power to choose working hours, make independent choices, and shape their work setting enhances the attraction of self-employment for women seeking to blend their professional and personal lives (Abbas et al., 2021).

Challenging Social Norms: Karachi has been influenced by gender norms over time. Independent women are challenging dogmatic expectations by being strong leaders and entrepreneurs (Choudhry et al., 2019a). Through their entrepreneurship, women are ensuring their financial stability and creating opportunities for future generations (Noor et al., 2021).

Utilization of Skills and Passion: The joy of engaging in what women prefer serves as a strong motivator for them and helps them to overcome everyday challenges (Arshad et al., 2021).

Reaching Global Markets: Self-employed women in Karachi are becoming aware of the advantages of global markets because of digital platforms (Naseer et al., 2021), as it helps them to participate in international business (Muhammad et al., 2021).

Challenges in Women's Self-Employment in Karachi

Sociocultural Norms: Sociocultural norms hinder women's self-employment in Karachi (Khalid & Choudhry, 2021). Conservative views often restrict women's mobility and job opportunities (Arshad et al., 2021).

Access to Finance: Women entrepreneurs in Karachi encounter major issues regarding finance (Rehman et al., 2022). Studies like Abbas et al. (2021); Choudhry et al. (2019a); Noor et al. (2021); Qamar et al. (2021); and Rawoof et al. (2021) reveal the obstacles women face when seeking loans or investments (Muhammad et al., 2021).

Informal Economy: A number of women in Karachi are engaged in informal jobs (Naseer et al., 2021). These options provide some opportunities, but they often lack legal protections (Choudhry et al., 2019b).

Opportunities for Women's Self-Employment in Karachi

Emerging Industries: Karachi's economy is creating new opportunities in sectors like IT, e-commerce, fashion, and services (Rehman et al., 2022). Women are becoming self-employed in these areas and are taking advantage of their expertise (Abbas et al., 2021; Choudhry et al., 2019a; Muhammad et al., 2021).

Microfinance Programs: The role of microfinance organizations in supporting self-employed women is growing (Arshad et al., 2021; Choudhry et al., 2019b). Microcredit programs assist women entrepreneurs by offering them funding to launch and expand their businesses (Qamar et al., 2021).

Government Initiatives: Local government initiatives in Karachi are aimed at fostering female entrepreneurship (Rawoof et al., 2021). It includes skill development programs and efforts to boost women's economic participation (Khalid & Choudhry, 2021).

Social Factors and Women's Self-Employment

Family Support: Family encouragement is extremely needed for women's success in our society (Noor et al., 2021). Women with family support are more inclined to pursue self-employment (Rehman et al., 2022).

Networking: Building professional networks is essential for women in Karachi (Arshad et al., 2021; Naseer et al., 2021). Networking helps women connect with clients, and acquire important

information, thus it aids in their business growth (Choudhry et al., 2019b).

Education and Skills: Women's self-employment chances are greatly affected by education and acquired skills in Karachi (Muhammad et al., 2021). Local institutions can be crucial in giving women the required skills (Qamar et al., 2021).

Government Initiatives and Policies

SME Development: Pakistani government helps small and medium businesses in Karachi (Naseer et al., 2021), these plans include financial and technical support (Abbas et al., 2021; Rawoof et al., 2021).

Legal Safeguards: There are laws made to protect women's rights regarding self-employment in Pakistan (Khalid & Choudhry, 2021). Such anti-discrimination and labor laws are important parts of government plans (Choudhry et al., 2019a).

Conclusion

The study shows the challenging status of women's entrepreneurship in Karachi. Even though women deal with cultural and financial issues, they are looking for self-employment, especially in informal sectors. Support from education, family, and government is key to success in our society. It is also vital to address support in financial, social, and legal fields to enhance economic strength and encourage gender equality. This analysis offers significant insights to help develop better policies and programs aimed at creating a more inclusive setting for self-employed women in Karachi.

Recommendations

1. There should be training programs aimed at financial education and management for self-employed women.
2. It should be easier for self-employed women to get loans and funding.
3. The government should develop and enhance initiatives that assist self-employed women in Karachi.
4. There should be events and platforms for self-employed women to connect and share their experiences.

5. There should be sincere efforts for the end of gender discrimination in the workplace.
 6. There should be training and support in digital skills and online marketing.
 7. There should be support regarding mental and physical health for self-employed women.
 8. There should be mentoring programs where successful self-employed women can offer guidance to new women in business.
 9. There should be partnerships with non-governmental organizations and community groups to offer better support for women who are self-employed.
 10. There should be legal assistance to self-employed women regarding contracts, protection of intellectual property, and resolving their disputes.
 11. There should be awareness campaigns to showcase the advantages and opportunities that self-employment brings to women. It can help to shift social views and motivate more women to consider starting their own businesses.
6. **Mind Health:** Self-employment often comes with stress, so understanding these issues can lead to better mental health.
 7. **Money Access:** A better understanding of finances and getting loans means more women can dive into earning money.
 8. **Helpful Environment:** The study could aid in creating an entrepreneurship space in Karachi that lifts up self-employed women by giving them tools, advice, and places to connect.
 9. **Study Comparisons:** This study could be compared to other countries to spot similar trends or contrasts in why women start businesses and what are the issues they are facing.
 10. **Ongoing Research:** The reasons behind choosing self-employment can change because of social and technological changes. Long-term studies can track how these factors influence women's job preferences.

Research Implications

1. **Money Growth:** This research shows how women starting their own jobs could help make the economy better in Karachi. Encouraging women to be self-employed can unlock a key resource that may boost business and hustle.
2. **Women Rising:** Knowing why gals pick self-employment can support their empowerment in Karachi. Tackling their special problems and chances lets planners build programs for financial freedom and fair treatment of genders.
3. **Mixed Workers:** Figuring out what drives self-employed ladies helps build a workforce that's not all the same. Different ideas and life stories spark new thoughts, making the economy more welcoming.
4. **Policy Making:** The findings may shape policies regarding help with money, access to markets, and fairness between genders.
5. **Skills Learning:** It can help to develop training programs to boost their business and success rates.

Future Research Directions

1. **Cross-Cultural Comparisons:** This can highlight key similarities and differences, helping to understand how culture and context matter regarding self-employment.
2. **Longitudinal Studies:** This helps to see how women's motivations change due to society, economy, and technology.
3. **Technology's Role:** E-commerce and digital marketing affect the motivations and success rates of self-employed women. So it is a vital area for future research.
4. **COVID-19 Effects:** We should research how self-employed women's motivations changed due to the COVID-19 pandemic. Check how they adapted to pandemic challenges and how this may have affected their career choices.
5. **Sector-Specific Motivations:** We should find out what drives self-employment in specific areas like tech, arts, and agriculture.
6. **Gender Factors:** We should investigate how societal views, family, and gender roles shape women's decisions to start businesses.

7. **Mental Health and Coping:** There should be studies on how women handle stress and challenges tied to their work.
8. **Work-Life Balance:** We should research how self-employment affects women's work-life balance and overall quality of life.
9. **Policy Review:** We should analyze the success of policies aimed at supporting self-employed women.
10. **Post-Retirement Self-Employment:** We should research why some women choose self-employment after retiring.
11. **Supportive Ecosystems:** We should study how entrepreneurial ecosystems aid self-employed women.
12. **Family Impact:** We should investigate how self-employment choices influence family relationships.
13. **Success Factors:** We should identify key factors that help self-employed women succeed while others struggle.

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