The Roles of Women in Family Businesses: Challenges and Opportunities

A research study on Bangladesh and Pakistan

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Abstract

Master’s thesis in Business Administration.

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Introduction: The Roles of women in family businesses and the challenges and opportunities they face in relations to these roles in the family businesses will be explored in this research. Although women are accepted very important players, yet the roles of women are not frequently well-defined. The thesis will explore roles of women who play an important role in family firms and challenges and opportunities they have within the Family Businesses in Pakistan and Bangladesh.

Purpose: The purpose of this research is to explore what roles women in family business in Bangladesh and Pakistan have, and challenges and the opportunities they face in relation to these roles.

Method: A qualitative approach was used to accomplish the purpose of this thesis. E-mail interview questionnaires from the participants were filled to gather information regarding the roles they play in the family business and the challenges and opportunities they have in the family business.

Conclusion: Gender and the succession issue have a central role to play in the women participation in the family business. These factors along with invisibility issue are viewed as main challenges faced by women in the family Businesses. Some of the results lead us to conclude that women situation in both countries is not so bad rather they have good positions in the family businesses. So it was not in conformity with the literature written on women invisibility.
I Introduction

Family Business is the leading structure of business venture (Gersick et al., 1997). In addition importance of family business can be taken into account from this fact that large number of businesses of the world has been conducting their business by maintaining the value of their family (CLR, 2005). Family business is the form of a business which is managed or controlled by the family to achieve the vision of that business. This business can be administrated by members of the same family who have founded the business or a small segment of the founder family whose vision is transmitted across generations and maintain the value of the entire life of business (Chua et al., 1999).

Although women are very important players in the society, yet roles of women are unseen in the family business, helpful in men’s established business areas and hardly ever rewarded. Much work have been done to find out the women roles in family business in western countries in comparison with South Asia, therefore less data might be available. General opinion about South Asian women is that they are mostly barred from family decision making, they have not much access to, and they have partial control over resources and few of the women are free to do business and earn for their family (Samina, 1997).

In view of the fact that family entrepreneurship and family business is rooted in the cultural, the societal and the economical frameworks, this is up to some extent frightening because at times when reformation is going to take place the roots inhibit it. For this very reason, diverse approaches in different contexts of the family businesses are still needed in order to take into account family businesses multidimensional characteristics (Hisrich and Fülöp, 1997).

The topic which we have chosen was less researched before. In context of Pakistan and Bangladesh not much of the research was done in the women and family business area. So we decided to conduct a research and find out the real situation of women in the family business in both countries. The research was an exploratory type of research which would serve as an insight for both Pakistan and Bangladesh family business structures and women roles, challenges and opportunities in the family business. Then one may ask an important question that who will be interested in this research?

Answer to that, it will be more important for the new generation to know what the roles of women in the family business are and what are the challenges and the opportunities in rela-
tion to these roles in the family businesses. International labor organization, women ministry, chamber of commerce for women of both countries involved in the research, the researchers and students will also be interested in knowing the results of this thesis.

1.1 Purpose

The purpose of this research is to explore what roles the women in family business in Bangladesh and Pakistan have, and the challenges and opportunities they face in relation to these roles.

1.2 Background

As our research topic is about women roles and the challenges and opportunities in relation to these roles in family business. To understand that will go in some background information to elaborate it more. South Asian culture can be identified as collectivist form of a culture, which is power distant and male dominant. Collectivist culture is a culture where there is an affection for a decisively unite social structure in which a person can look ahead to relatives, family, or friends to take care of them in return of devotion (Hofstede, 1984). Collectivist form of a culture applies in Pakistan and Bangladesh because the primary social association in the countries is that of a netting of relationship networks or ethnic group. In both the countries in the family businesses, women have conventionally played many roles: wife, in-law, parent and family leader. These roles are connected to the family rather to the business (Ward & Sorenson, 1989). These roles are generally invisible and not much researched.

It is worthy to discuss social values related to patriarchy and gender differentiations which come from ancient times in South Asia because it is related with the current study. Renowned anthropologist David G. Mandelbaum (1988) stated in his book, Women’s Seclusion and Men’s Honour in India, Bangladesh and Pakistan:

“Muslims, in these regions, like others of the Indian culture sphere, share the assumption that hierarchy pervades gender as well as most social relations. So among all religious groupings, in all sectors and levels, most social encounters are presumed to be between a superior and subordinate” (Mandelbaum, 1988:12).

From this statement the author assumed that gender differentiation and patriarchy are not new to this region, rather this culture cultivated itself before start of Muslim domination in the whole region. In many cases, it was also observed that (gender differentiation and patriarchy) were inherited from the tradition of hierarchy and also from Hinduism, which once
dominated the whole region. He also mentioned that in the subcontinent Muslim have significant scriptural privileges as well as equal opportunity for salvation like other world religions but gender disparity still exists in this region (Mandelbaum, 1988). It is common to see in the families of Bangladesh and Pakistan that men are responsible for earning for the family members while women and children are economically dependent on them. As the family structure doesn’t allow women to work outside, so they are to confine themselves to the home. There are also some other reasons of making them confine in the family as they have lower educational levels and less marketable skills, which results to open less opportunity of employment. Social norms also not allow women to earn and maintain the family. It is surprising to see these kinds of problems happen to the women belonging to the middle class families. But, for the poor women they have no choice other than work and going outside for maintaining their livelihood and make the family less financially vulnerable. Women in the upper class of society are usually educated and they can get access to spend their time in different ways rather than only going for economic activities outside home (Efroymson, Biswas & Ruma, 2007; Samina, 1997). There are social norms and obstacles against the women in Bangladesh. Some women have fewer choices but they are active in the household activities as a fulltime member. Women who are working and earning outside for the family, along with their jobs they have to look after the family activities. For this reason, women spend most of their time inside the family for looking after household activities (Efroymson et al., 2007).

In both Bangladesh and Pakistan women perform their activities and get the financial reward by working in productive areas related to the family for instance farm work, working in the family firm etc. Normally any less has been looked as “women’s work” though it brings solid benefit for the family. Household work and child caring is traditionally unpaid and women are exclusively active with these great activities, but they never or seldom expect any monitory value (Efroymson et al., 2007; Samina, 1997).

In addition to that, general perception exists about the women in both countries that they are only good enough for cooking; taking care of children or managing the household activities but these activities are not considered as skills or talents of women. Young girls in the family work hard for learning these activities from their mothers but seldom acknowledged these activities and often categorize this as unskilled and unimportant task. So, women status in the family, society and the nation demean their contribution and make obscure to recognize their important role easily (Efroymson et al., 2007; Samina, 1997).
2 Situational analysis of women

It is also worthy to know something about Pakistan and Bangladesh culture before assuming something about the family businesses environment in both countries. According to Hoecklin (1996) describes culture as collective visible facts about shared mutual values and the associations. Adding to it another anthropologist Hofstede (1984) stated that culture consists of thinking patterns a society shift from one to another generation.

2.1 Bangladesh

In Bangladesh same like Pakistan men are consider as the most important member of the family and they perform their activities as the head of the family structure. Most often it has been seen that they are the earning member of the family and provide the feeds, clothes and houses. Women in Bangladesh represent almost half of the total population. As the society is male dominant, status of woman are not same as men in large. Men also get easier time to search for paid employment while women get less. Work also divided based on gender, where men of the family go for working in the outside while women taking care of their children and household activities.

A significant number of family businesses have been operating in the form of small and medium enterprises (SMEs). In Bangladesh the poor or middle income people of the rural areas are getting income generating source through direct involvement of economic activities in the form of employment or contribution in the business (Alam & Furukawa, 2009). For example in 1981, in Bangladesh small and cottage industries Corporation (BSCIC) conducted a survey to identify number of small industry on this form of business. They identified that 322,000 cottage industry units were closely participated of producing 160 diverse products (Banglapedia, 2012). Most important cottage industries are fruit dispensation, fish dispensation, molasses production, apiculture and honey dispensation, silk and silk goods, rope creation, bag manufacturing, wooden toy production, boat manufacturing etc. These are the areas where females are working with their husbands or other family members actively and with full devotion, so above businesses can be termed as family Businesses (Alam & Furukawa, 2009).

Imam and Malik (2007) studied that, it is very common of the family dominance in the family business board. They identified, most of the business of Bangladesh are controlled by the family member, especially non-financial publicly listed firms, whether in the form of
ownership, which is concentrated in few hands holding majority of shares of the firms. So, by taking control of ownership, these family firms dominate the board meeting and take major business decisions (Muttakin, Khan & Subramaniam, Undated).

Most of the people are living in rural areas in Bangladesh. Among the total 140 million people, 84% of them live in villages and almost half of them are women. As most of the people are living in the rural areas and main source of economic activity is farming, where higher percentage of male are directly or indirectly are engaged. On the other hand, female of that family has been focused on conducting family activity and become idle due to a number of social or other barriers (Afrin.S, Islam, N, Ahmed.U.S, 2008). They are even discouraged for doing job or working outside because of existing social structure and religious norms (Purdah) that has been maintained by the family in Bangladesh (Ahmed et al., 1997; Cain, Khanam & Nahar, 1979). It is the common scenario for Bangladesh that men in particular has been looked superior than woman. They are to follow the privacy norms as maintained by the family to uphold the social structure. Poor women in general go for work outside (Hartman & Boyce, 1998).

Todd (1996) has strictly condemned the arguments of the researcher who studied women in Bangladesh and considered that Purdah is the main reason of women’s degradation in Bangladesh. She spent a year in two villages of Bangladesh for her project and given the example of borrows and non-borrower female of Grameen Bank and made practical comparison as well as position of both groups. As she lived in Bangladesh and observed closely the female borrowers, identified that hijab is a traditional dress for the women. So, study of Todd differs from the preceding research on women in Bangladesh. She identified that traditional and religious boundaries play relatively insignificant role for the women here and they can exercise their own power in their own world (Mijai, 2010). Following statement of Todd opposes the previous assessment about women in Bangladesh:

“The poor Bangladeshi village women who people the pages of the academic literature and the real women live in Ratnogram and Bonopur seem to belong to two different species. The women in the books is so oppressed that she has lost all sense of her own value; she is therefore easily exploited and deprived. She is powerless to control her own life and can take almost no part in the decision which shape it, whether it be the economic fate of the family or how many children she should have. Purdah makes her “invisible,” Islamic constrains make it impossible for her to move an inch in any direction. Worst of all, she perpetuates it by actively discriminating against her own daughters and terrorizing her daughters-in-law” (Todd 1996:28).
So, from the field work of Todd there comes out a different scenario of the women of Bangladesh which disagree with much of the previous researchers. She did not find any connection of religious practice that was argued before by researchers. When she described about the story of a number of women whom she observed during her studies in the two villages of Mymensingh for a long period of time she states one of the statements: “Banu is the managing director of the family firm” (Todd 1996, P.31). With this argument she rejected previous accusation.

Though the constitution of Bangladesh has given men and women equal rights but they often face discrimination in their work place, at home or in the society (Ministry of Women and Children Affairs, 2008). In the constitution equal rights have been granted to men and women in all spheres of public life [Article 28(1), and 28(3)]. It also described that it is the obligation of the state to maintain and ensure women’s active and meaningful participation in all spheres of public life (Article-10) (Shamim, 2008, P-10). In the parliament women of Bangladesh are also enjoying full representation. Out of 345 Seats, women have the quotas for 45 seats in the parliament. From the very beginning of the country’s independent this state has encouraged women to participate in the national politics through quotas. In 2005 constitutional amendments had come into existence, where it was increased to 45 seats. It was also specified that number of seats of the women would be distributed among the political parties. This distribution would be based on their representation in the parliament (Panday, 2008).

Women are considered as member of the family rather than participating outside the family activities. Though there are a number of obstacles, but women are participating in the political process. Though public activity are considered as the movement of male but with their participation in the parliament they are receiving the role of decision makers in the social and political life (Khan & Ara, 2006).

It is impossible for any country to progress without giving scope to their women to participate equally in different activities. Government of Bangladesh passed local government (Union Parishad) second amendment act in 1997, through which women have received the rights of getting access to the political process. With these amendments, women are elected by direct voting and thus get the access to participate in political and development activities. From each Union parishad (three) women members are elected by voting. By this action from the government, women of Bangladesh have got the ample opportunity to develop their leadership’s skills from the grassroots level that would help them to make significant progress in their daily activities. Apart from the large initiative from the Govern-
ment to the Women Bangladesh, Ministry of Women’s Affairs has been created in 1978 after the first world conference on women in Mexico. In addition to that, government also prepared a national policy for advancement of the women in all sphere of their life (Khan & Ara, 2006).

Grameen bank have 98% women as clients, because they repay their loans quickly than man as they are getting empowerment through this microcredit (Murray, U. and Boros, R. 2002). As they are receiving easy accesses of the credit so it gives more bargaining power to the family and helps them to play their role in the decision making activities (Osmani, 1998).

Women literacy rate is not that much satisfactory as it is quoted by the government. Only one third of the woman can read or write but it has been increased significantly. School fees are waived for encouraging girl’s education as their families were often unwilling to send their children to the school (Landguiden, 2008). Moreover, in the university level women’s represent 22% of the total students (Ministry of Women and Children Affairs, 2008).

President of Bangladesh Federation of Women Entrepreneurs also stated that it is already proven by women of Bangladesh that they are trustworthy borrowers having intellectual capability of Business. From the various studies it has been observed that significant socio-economic changes achieved through the success from Businesswomen. Most of the success they have achieved without having in touch with high technology, but in this fast moving world more advancement would be achieved if they keep their foot step in diversified business area with technological involvement (Hasan, 2011).

2.2 Pakistan

Father of the Pakistan Mohammad Ali Jinnah in his speech in 1944, while addressing a huge gathering in Lahore said that "Our nation cannot rise to the zenith of glory if our women are not along with us; we are sufferers of evil traditions. It is a crime against humankind that our women are shut up within the four walls of the houses as prisoners. There is no permit anywhere for the terrible condition in which our women have to live." (Taken from the US Library of Congress report "Pakistan - A Country Study").
About Pakistani women the World Bank Profile of Pakistan shows that the status of women in Pakistan is not satisfactory (Country gender profile of Pakistan world bank, 1999). UNDP (1996) describes the strong system of veiling in Pakistan; women are forced to live “inside” home and household. UNDP (1996) mentioned that actions like abandoning women and restricting them inside home, restricts women's access to the basic education, job, social services and performing different business activities. Samina (1997) put light on one another important point by saying that the social and cultural hindrance for the women who work outside home results in the invisibility of women in the labor force. Although the women take full part in the family and cattle farm or field matters, yet their unpaid work done is accepted as a normal social duty rather than an economic input to the family. Stieglitz (1998) in his paper on gender and development affirmed that the poor indicators of Pakistan in comparison with the other developing countries show that the position and state of women in Pakistan is not equal because of gender discrimination in the society. He also stated that there is a considerable difference in the status of women across groups and the rural and urban partition due to unequal social and economic progress and the influence of tribal culture.

Akmal Hussain (1994) stated that the business environment for women in Pakistan reflects complex interaction of many factors, which generally fall into two main categories. The first category is typical one which is sum of societal, rational, long-established and the religious elements. This characteristic of the cultural setting has been in use over many centuries. Gender biasness of the system is inflexible and is deeply rooted, as it always draws the authenticity from the perseverance of a conservative mindset, recognized customs and a strong belief system. While on the other hand the second group of the distinctiveness derives from the first group, taking the form of the legal structure, guidelines, the demanding planning and institutional devices. This category is modern rather than customary, so it is deeply unbiased. The customary systems create complexities for the women in general and the entrepreneurs in particular in two significant ways. First, they are intrinsically biased; and second, these restrain the equity based composition of contemporary institutions and their reasonable working, as the contemporary institutions are derived from the conventional ones (Akmal Hussain, 1994).

Samina (1997) stated gender discrimination, as one of the most important challenge of the Pakistani society. Further she adds that a divide between production and reproduction re-
ferring to men and women has formed the idea of sexual division of labor, which has located women in reproductive roles such as mothers and wives in the home and men in a productive role as income generators for the family. UNDP (1996) stated the main discrimination factors such as low investment in women’s as human capital, the negative social biasness, and some of the cultural values such as the sensitivity of honor which is linked with women’s becomes the foundation for gender discrimination in all areas of life including business.

Stieglitz (1998) stated in his research paper on gender and development that the social and cultural situation of Pakistani society is mainly male dominant one. Men and women are theoretically separated into two split worlds. Home is defined as a woman’s genuine place, while on contrary a man controls the world outside the home. The false ideological separation between public and private spheres, inside and outside worlds is preserved by the idea of respect and institute of Purdah in Pakistan. He further added that in the given social framework, Pakistani women lack social worth and status because of contradiction of their roles as producers and contributors in all social roles.

Talking about Pakistani women educational level which can enlighten them and make them stand on their feet. Regardless of the development in Pakistan’s literacy rate since its independence (1947), it’s on the whole literacy rate of 45 percent (56.5 percent for males and 32.6 percent for females in 1998) is still at the back of the countries in the region. According to Social Policy and Development Centre (1998) report the literacy rates in Pakistan may have raised in general; still, with the increase in population, illiteracy has increased double fold since 1951. About 60 percent of the total population is illiterate in Pakistan, and in this figure of 60 percent women is 60 percent of the illiterate population. Despite the higher rate of female enrollment in 1998–1999 at the primary (4.6 percent male and 8.0 percent female), secondary (1.2 percent male and 6.8 percent female), and high school levels (7.4 percent male and 8.3 percent female), the gender lagging in the literacy rate has increased in Pakistan. (The table showing literacy rates in male females in different provinces of Pakistan is given in the appendix).

Discussing about the legal status of women in Pakistan Shahla Zia and Farzana Bari, (1999) mentioned 1973 constitution of the Pakistan by saying that the Article 25 of the constitution ensures the equality of rights for all citizens irrespective of sex or class and allows the Government to take positive actions to protect and promote women’s rights.
On contrary, there are some discriminatory laws that negatively affect women. For example, the family law is not consistent and personal or customary laws rule each religious group of people and all of them have discriminatory terms. Under the Muslim family law in action, women have not the same rights in inheritance, termination of marriage and marriage age. Saeeda Malik (2005) in her research paper “Women Welfare Projects and Development” had highlighted the worst economic situation of rural women in Pakistan. In her research, she has tried to link economic activities and women development with women welfare. For the women development she said women should take part in the business activities, she put a call for the government to start women welfare projects which can make sure women active role in business even if in rural area. After her call Government took some steps, one of which was the foundation of women chamber of commerce which can help women in businesses. Qureshi, B. (1996) has stated in his research paper “Women and Productivity” that women role in every sector is important same like men; therefore, women should educate themselves so that they can help family in the family business.
3 Frame of Reference

This chapter will provide the description of role of women and challenges and opportunities in relations to these roles from literature perspective. In the chapter most important factors are presented leading to the interview questions in this study. For conducting this thesis, information has been gathered from multiple sources.

As not much research is done in the field of women role in family business in Bangladesh and Pakistan, so literature from the western countries is used in this field. The literature is grouped under four main headings for convenience of study. The figure below shows women life in the family business. Then literature about roles women play in the family business followed by the challenges and opportunities with the roles women play in the family business.

3.1 Women Life in a family business:

![Diagram of Women Life in Family Business](image)

Figure 1: Women life in the family business (Salganicoff, 1990, p.131)

In the above model Salganicoff (1990) identified that women lives in the family business are compiling with the complex subsystem that goes with some conventional cycles and also with the unconventional changes and crises. A series with overlapping subsystem are
closely connected with the life of women in the family, which are not marked clearly here and change constantly with the situation. The author used amoeba as a metaphor for the subsystem, to show their spongy coverings as well as the conception that they are changing constantly for making different position, size and shape. Amoeba revolves around the center, and it is assumed that this is the core and also indicating the solid self of woman’s (Kerr, 1981). According to the author, the solid self-indicate something that is in the women individuals, and it doesn’t depend on the supporting relationship from the system. Shaded area of the figure indicates the life of the woman working in a family business environment. It is having a constant exchange within the whole complex system that is surrounded by the environment. If children, ownership of the businesses or a husband are some amoebas, then it may also happen that these are not come into existence to particular women’s life. Relationship that may occur in other form of social and family structure, such as in-law family may come and go in the life of women. The environment and the family of origin where she belongs to, is the permanent, but these are also changing constantly.

With continuous growth of family firm four subsystems comes to add with the total system, these are: family, business, management and ownership. In the beginning of the lifecycle of any family business it has been identified that, there is a total overlapping of the subsystems (Hollander and Elman, 1988). In general, every function belongs to the “head” or the founder. As firm grows in size and with its complexity, function of each subsystem also works differently. In subsystem of the family adult’s marriage and they would have children, then these children leave the home and adults become alone and live in the home. A number of different responsibilities come in front of the women with the changing pattern of the family structure, where she played a central role. Most of the women as well as men also viewed their opinion about women role in the family business life is the central part of her adult life. Adaptation with the changing family life is one of the difficult tasks that women get experience with social structure. Family relationships are dynamic and it also shifts with lifecycle of the family. Women nurture and protect the family with affection and kindness they are having by nature (Salganicoff, 1990).

3.2 Roles:
In both society and in the family, women involvement is better known and this gives the strength to recognize the traditional women roles for the family. For that reason, their active participation in the family firm would demand to observe them closely to identify their involvements, what activities they are doing for the business (Lyman et al, 1985). Although
women are closely involved in day to day operations of the family firm, but for their input they are not receiving the recognition. Male members are receiving the best position and recognition than the women, both inside the company and outside the firm for performing activities for the company (Hollander & Bukowitz, 1990; Nelton, 1986; Salganicoff, 1990b). This can be the possible reason of undervaluing the women’s in the family business by the family, consultants or even the women themselves (Iannarelli, 1992).

Sometimes women in the family want to join the family business just for taking a position or job which most of the family members are not interested in, or they are not satisfied of it, because of the difficulty of managing time with jobs. In most of the studies it has been pointed out that women main interest in joining the family firm is to help and support the family (Salganicoff, 1990; Hollander & Bukowitz, 1990).

The roles which women play also depend on a number of social and culture factors. These factors can be inclined by the traditional anticipation, women responsibility in the family and in the working environment (Lyman, 1988; p. 385). For convenience of study we will divide roles in different headings and it will help us in the analysis section as well.

**Administrative role**

Women are being considered to administrate and manage the family in the social structure, emotion and domestic activities (Gillis-Donovan & Moynihan-Bradt, 1990; Lyman, Salganicoff, & Hollander, 1985; Moen, 1992). This traditionalism of allocating the responsibility based on gender does not change completely. Men and women even today are biased by the emotional characteristics that prevailed in the family structure, and yet not able to balance between the professional roles and family roles, based on their masculine and feminine distinctiveness (Berk & Shih, 1980, cited in Rowe & Hong, 2000; Freudenberger, Freedheim, & Kurtz, 1989).

**Accountant or finance officer role**

Normally women in the family firms are mostly involved in doing activities connected to accounting and secretariats job and looking after the household such as brought up of kids. On contrary, male partner (husband) does lead activities of the business like, making contacts and negotiations; looking after business matters. In addition, women are also ready to sacrifice their career for the family firm as they love the family and the business. They do not keep family with the gender role conflict existence (Marshack, 1993).
Some of the authors have analyzed the advantages and disadvantages for women in family firms. Though, in family firms, society at large, gender intolerance prevails (Jaffee, 1990; Salganicoff, 1990), similar to accepted observation that male partner of the family firm become an entrepreneur whereas female colleague work as an accountant in the office (Dumas, 1998). This approach open the window of information that woman contributions in the family business is probably not recognize in the light of their position at work or in salaries.

**Emotional Leadership role**

Women in the family firms often come in to being as emotional leaders. As emotions are highly involved with the family firm and women are being considered is the center of emotional bondage so they can play important role of making harmony to the family. Woman can take care of husband, father or brother. So if any conflict arises within the family or possible misunderstanding while working in the firm then they can easily mitigate the problem. So, they play the role of mediator in order to maintain the stability in the firm and business with their great influence of personal relationship in the family and business, in addition to that they work as a caretaker between the father (or owner of the firm) and the business (Dumas, 1989).

Some authors identified women as the chief emotional officers of the business having the quality of emotional leadership (Lyman, 1988; Salganicoff, 1990b; Ward, 1987). Though they employ their emotional leadership in the family firm, but their task being unrecognized. They give the explanation of the behavior with the family members, open up the communication channel to the family and give the assurance that feelings are valued in the family business affairs. In order to keep all the emotional activities functioning properly they plan special program for ensuring the harmony in the family (Jimenez, 2009).

**Contributor role**

According to Salganicoff (1990), women generally do not want hold power in the family firms. As they are soft minded, and want keep the unity among the member of the family firm at any cost, so they think that holding power would lead them to act like as dictator. They also assume that, power is not for women and it comes from no caring world. Some women do not even show the interest in this matter. Since they did not want to show the interest on the issue about power, so the author tries to visualize the situations to them by
discussing about leadership, accomplishment, ownership, influence of the family and the business, recognition, feeling about the job, using of talent and controlling mechanism.

**Business co-owner role**

Marshack (1994) was able to discover that in the leadership position of the family firm, women are still invisible. They are mostly involved to the day to day activities of the family and business. Marshack (1994) studied the family firm where couple was working together as co-owners. Though, they were working in the family firm, but traditional gender stereotyping based on the task they performed both in the family and for business exist there. So this was the role of co-owner in the family business.

**Supportive role**

Women support the family firm without giving any provision to the members of the family; they are carrying the family firm unconditionally. Their support to the family firm can be in a different way that of sacrificing time, effort and money. If the founder of the firm is any member of the family, whether he is brother, father, husband or son, women give her best support to the family firm (Jimenez, 2009). Women are the most important stakeholder in the business for accepting risk and commitment though in certain circumstances they are not employed for working directly for the business (Frishkoff and Brown, 1993). It is also argued by Lyman et al., (1985) is that women position in the family as taking care for the family affairs may help them to earn unique knowledge for maintaining the family and business affairs. This knowledge can also come by supporting the founder or business, whether he is any member of the family; as women plays the role of wife and have experienced difficult moment of day to day affairs of the family.

**Senior Advisor and Chief Trust officer**

Poza and Messer (2001) selected two important characteristic of women when she is spouse in the family firm these are “senior advisor and keeper of the family values” and “chief trust officer”. The authors also described women roles in the family firm as: “*Whether spouses are in formal or informal positions, recognized or unrecognized for their contributions, they often adopt a role that seeks to preserve and strengthen family unity and the feasibility of family business continuity*” (Poza and Messer, 2001, p. 34).
Managing role

According to Salganicoff (1990) women are supportive and they play sensitive functionality in the family. These are the essential characteristics for a well-balanced manager and should be valued accordingly, to keep the family unity and bondage intact. In some management training programs in recent time organizers were interested to include these kinds of supportive and helpful activities, to train the future manager for different business. But family businesses are more eager to accept these qualities than their non-family counterpart. Women in family are happy to solve disagreement, anxiety as well as different problems among the family members. This is not an official role of the women, but it needs to recognize to train the management skills to the future managers. Peace keeping in the family business is popular role that are assigned to the women, and most of them take this activities willingly. Moreover, they think that it is one of the responsibilities they have to perform for the family.

Apart from these roles there are many other roles which may come in findings when we will do analysis of the data.

3.3 Challenges

Many of the researchers have discussed challenges for women in the family business which they face in relation to their roles some of them discussed in the literature were as follows.

Invisibility

Although women have an affinity to show their existence as female entrepreneurs, research on women in family businesses has mentioned that majority of the women want to remain invisible in the background (Cole, 1997; Fitzgerald and Muske, 2002). On the other hand other authors (Dumas, 1998; Lyman et al., 1985) came up with a point that holding a quiet role has given women a unique position where by allowing them to have a good understanding of the existing issues/challenges and relationship dynamics cycle where they might make a unmatchable valuable input to the smooth and without delay progress of the business and managing relationships between family members while playing a mediator role.

Sharma suggested (2004) that, if women capabilities are used sensibly, their observations, perception and even the socio emotional capital can have a good result on family business and it can lead to the success or failure of a family business.
Family firms are also part of the society and industry; in general they are not able to standalone from the discrimination and stereotyping that prevail in large extent in the society regarding women (Jaffe, 1990; Salganicoff, 1990a). Another way can be described that women in the family firm face similar issues that are also faced by the business women which keep them invisible (Starr & Yudkin, 1996). But women who work in the family firm can face some problems which are special and related with their scenario. This kind of situation arises in the context of the family business surroundings. Fight for the power, association with the parents, opinion differentiation related with the family and their business, conflicts over roles and trustworthiness are the unique problems observed in the family business. Women involve in the family business firms might adjust themselves with these problems (Dumas, 1992; Rosenblatt, De Mik, Anderson, & Johnson, 1985; Salganicoff, 1990b).

According to Hofstede, (1984) culture is an essential factor that places women and men at different social order positions in the society. This plays an important role in separating the responsibilities of men and women at workplace and at home based on gender. So, this traditional self-motivated factor plays a significant role in keeping the women invisible in the family firm (Rowe & Hong, 2000). Professional responsibility of the women outside the family is often seen traditionally as the second place of their obligation not first (Hofstede, 1984).

When authors discussed about family business with the women they used the term "visible" and "invisible", it took much attention. A lot of women made comments that they feel themselves invisible in the family business, as they are not receiving much attention from the family, business or even outside the family firms as male members (Gillis-Donovan & Moynihan-Bradt, 1990; Hollander & Bukowitz, 1990; Nelton, 1986; Rodriquez-Cameron, 1989). In husband-wife-business especially when they are co-owners then impact of invisibility have seen more often than other form of business they this happen more often compared to other form of family firm (Hollander & Bukowitz, 1990; Nelton, 1986). There is common assumption form the outside world about the women that, they are in top positions in the family firm because she has marital relationship with the chief of the business. Though women performance in respect to her position is good enough or even better than her husband, but business people often ignore them, or they think that decision from her husband about would be better enough about any business related issue (Cole, 1997).
Women are not often identified as on their capability for entering to the family firm as they sometime become afraid and wait for the male members from the family to take the responsibility (Jaffee, 1990). Often they think that joining the family firm would create problems for others in the family; might be a case where the business will incur loss for their less capability of handling the pressure or complexity of the business. Women in the family firm also do not make them visualize rather want to keep themselves hidden, but they help the business from their own tiny position in the family. They often not become well trained and voiced. However, they might feel offended and for this they will blame to others.

**Role Conflict**

Although there is the opportunity of short coming in the family business as woman working in the family firm they use the term, for instance "role divergence"(Salganicoff, 1990); "role defer" (Rosenblatt et al., 1985) as well as "role uncertainty" (Freudenberger et al., 1989) refer to the two contradictory roles (business and the family) together with this in family business connections for women (Cole, 1997).

Many researchers also consider that women are mainly subject to the role conflict. For the family they have to utilize different roles that may not be alike with the roles which are needed to play for business. So, they resist matching the roles for the family and business (Drozdow, 1990; Hollander & Bukowitz, 1990; Lyman, 1988; Salganicoff, 1990). Salganicoff (1990) also described about the role conflict of the women in the family firm who want to involve here. They become use to hear experience dual messages from their families. Author gives these examples: "Dedicate yourself fully to the business, but give the family children"; "Be independent and autonomous and behave like a businessman, but be dependent, take care of the family, and behave like a mother"; "Do not take business home, but let's talk shop tonight"; "Don't postpone your career and personal needs, but help the business now" (p. 133).

Forsyth, (1980) identified that, when a person’s having different types of socio-economic or task role then trends of increase the risk or role conflict sometime become obvious (Cited in Hall, 2010).
Differences between Men and Women

Gender biasness and discrimination with women prevails in different societies. These issues often put limit on the capabilities of women to make them free to show their capabilities, taking responsible position in the business ventures or society at large. In some sectors of the industry, women are often expected to show their traditional family roles and thus less representation in the top level management resulting in restricting women to show their capabilities. For this reason, women motivational level would affect them negatively to reach their goals and the goals of the business enterprise (Aldrich, 1989).

Women participation in the family business has been growing constantly as they are showing more interest for making them involved (Danco, 1981; Mancuso & Shulman, 1991). Though the number of women in the family business regarding their active participation is increasing positively but they are not receiving same working environment as male are enjoying in the family business. They often face difficulty which is sometime become unusual for them. It is also believed that these difficulties in the family business have been raised towards them only because they are women (Lyman, 1988; Rosenblatt et al., 1985).

Feminist theory about gender discrimination

The differences between men and women or gender biasness were presented in the feminist theory. This theory agreed on the idea that discrimination can occur in the family as well as in the society at large. Gender studies have said the same point that both genders are not seemed equally in the society (Curimbaba. F, 2002). In societal structure it is usually observed and most of the theories also have supported this view that men have controlling power over women (as cited in Calas & Smircich, 1996).

According to Rosenblatt et al. (1985) women in family business could be seen in a way that they would not be able to give strong support for the business growth and also is believed that they are small part of the whole business environment (Dumas, 1989a; Salganicoff, 1990). These attitudes in the family firm on women role make us believe that they are similar to those attitudes which women at home face such as gender predisposition (Cole, P.M. 1997).

Succession

In the family, women may not also get same importance as male children receive from their parents. Male children have seen as future business leader, so they get more support, in-
struction about learning and chances to make them capable enough to face barrier in the business field. This attitude from the family is not cheering them up to be the owner or to take an administrative position in the family firm because it is discriminatory behavior (Rosenblatt et al. 1985).

Gender in business transfer has received lots of attention in recent days. People still have the same kind of perception that man is the business leader. Successor frequently are chosen from the male children rather than daughter at the time of transferring leadership to the generations. In the family business structure might create hindrance for the female of the family firm not to become the main owner or leaders. These kinds of attention to the daughters of the firm tell them and make the perception in common that they are not interested to be the leaders and are not able perform the specific role that male members of the family can do. Moreover, from this tradition of not to give proper attention to the women of the firm transfer to the older generations, and this custom also practicing by the subsequent generations of the family, as it is still remaining to the family firm. Thanks to the presents days family firm as they made lots of improvements of the perception to the women to make them next leader of the firm but it doesn’t throw out totally from their mind (Hall & Melin, 2010).

Researcher of the present days suggested five main ways and roles in the family firms that are utilized by the women. These are leader by choice, co-leaders, outcasts, professionals and leaders because they have to (p-26). These pathways will better guide to the family firms for choosing female as successor or next leadership position which was solely considered only to the boys (Hall & Melin, 2010).

**Leadership**

*Leader by choice* is the first pathway for the women in the family firm. They are considered to be leader for the family firm when no male successor is available to take the next leadership position. Next pathways are the *co-leaders*, where female member of the family firm do their activities with the male member of the firm. They informally share their task with their brothers, such as if the brother works a managing director she works as assistance or executive work for the firm. *Outcasts*, is the third pathway, where female of the firm tried their best for leading their family business but not see the light of success. This takes place as father of the female doesn’t believe the capability of his daughter that she can also lead the family firm. Fourth pathway is, *professionals*, where women is appointed or preferred to do
professional role but not as managing director. She is preferred because she has to perform the activities of the family as well as the activities of the business (Hall & Melin, 2010).

**Balance between family and business life**

In the nuclear family women experience role conflicts more often than other form of family structure. They are to make the balance between the work for the firms and for the family separately. It often becomes more difficult for them. Women works in the non-family firm’s do not face much role conflicts than who works in the family firm. Because, working in the non-family firm does not influence them to involve more emotionally for their activities. But, for the family firm she has to show the loyalty and women love to do it, as it is the origin of her or she might think that this firm is closely bonded with her and for future generation. It has been observed that if women have children in the nuclear family then she becomes more loyal. Moreover, women believe that they have to balance their activities for her the family and family business at the same time but it is difficult to manage. It is hard to find the way to balance all her activities. If she gives more time for the nuclear family then it can be assumed that it would very difficult to give time for her and for the business. But, if she is able to do the activity of one side then it does not show disloyalty of her. These reality women are facing in the family businesses and most of them are ready to accept it (Salganicoff, 1990).

**3.4 Opportunities**

Opportunities for women in relation to the roles they perform in the family business discussed in the literature by different researchers are.

**Professional and career development**

When women decide to join the family business or firm then the career as well as the ownership does not remain their primary center of attention rather than they love to see it is a job (Dumas, 1989a, and 1989b). Though there are many restrictions on women but many researchers think that family business recommends wide area of prospects for them (Bork, 1986; Jaffee, 1990; Nelton, 1986; Salganicoff, 1990).

**Job Security**

In the family firm women often enjoy flexible schedule of work, higher income prospects, better job position etc (Salganicoff, 1990). Apart from that women also get more job secu-
rity in the male dominating industry. A number of businesses in different industries are also not capable enough to keep the position for employees when they take long leave from their job, such as education, medical, recreation, or health. But when it comes to the family firms then family firms secure the job for the women of the family, even if they join after long period of non-attendance (Cole, 1997).

**Family Affiliation**

Women are intensely devoted to the family business. They are loyal and respect the family with their self-demonstrating attitude and loveliness. They might never ask to do so, and feel unwilling in their mind. Women have the sensation that leaving the family business is the same as betraying with the family. For the family business these kinds of tremendous devotion have the greatest value but it also have the price. Some time, they get much feedback related to the business and for the family relationship, which are against them, and even not logical. But, for the loyalty to the family firm they are not even raise the issue of their legitimate demand. However, younger women in recent days have some or little distance, which might not have the adequate environment to hurt other family members. They are freer to control the limit of the boundaries they have, and emphasize the important related with it (Salganicoff, 1990).
4 Method

This chapter states the methods used to complete the purpose of the research. In addition, this chapter also states the data collection methods used for gathering data along with limitations.

4.1 Method of Research: Quantitative VS Qualitative

Keeping in mind data collection will be bit difficult due to cultural constraints in Pakistan and Bangladesh so we decided to use the e-mail interview questionnaires for data gathering. Quantitative research produces numerical data, at the same time qualitative research put up non-numeric data (Saunders, Lewis & Thornhill, 2007). Qualitative research finds and demonstrates the complicated experiences of individual understanding. Qualitative data that is accumulated perfectly is comprehensive as well as easy to handle. These data at the same time can be analyzed and documented completely (Walker, Cooke & McAllister, 2008). Keeping in mind this the projected study has been intended to be analyzed based on qualitative method of research.

In educational study qualitative research methodology has been described with various meanings. Borg and Gall (1989), have argued that qualitative research often use interchangeably with the term post positivistic, subjective, naturalistic and ethnographic. Qualitative research has been defined as the research which is mainly focused on developing and realizing the complex human system in the society whether it can be small or at large.

Goetz and Lecompton (1984) stated that when researchers do research in the family business at times they use qualitative method for data gathering because of emotional factor involved in it. Haberman & Danes (2007) argue that qualitative method can be used as means to have more understanding of the problem in family business because the human factor which occurs in family business can be studied very well by the help of qualitative methodologies. For that reason, qualitative method of study is the most appropriate method for our research which we have used it for data collection as well because present study aims to explore the role of women in family business and challenges and opportunities they have in connection with their roles.
4.2 Research Method: E-mail Interview questionnaire.

Though there are many ways which can be considered as sources of data but interviews (email-interview questionnaires) were considered as the main source in this long distance format of research (Yin, 1994). For that reason, in the present research e-mail interviews have been used as primary means of data collection. We were of the view that we should conduct the research via interview questionnaires so we sent out the email to different business women in Pakistan and Bangladesh we got response from some women who were involved in the family business. First we thought we will come with case study because case study is thought-out as the best strategy of research. Saunders et al., (2007) argues that the case study strategy also has significant ability to generate answers to the question ‘why?’ as well as the ‘what?’ and ‘how?’ questions, although ‘what?’ and ‘how?’ questions tends to be more the concern of the survey strategy. Therefore, we thought that case study might be a good choice for the research. But then point came if the authors go for case studies then have to take in depth interviews from the women and may be three or four times the authors may need to take interview. That was not possible due to time and distance constraint, so e-mail interview questionnaires was used for the data collection in this research.

4.2.1 E-mail interview process

As the research was conducted from distance and societies were male dominant in both countries, so we were expecting that taking the interview through e-mail would give more freedom of thought to the women who had responded about the roles they were performing in the family business, and the opportunities and challenges they were having in relation to their roles. We were expecting to find around 15 women from each of the country. We opted for e-mail interview questionnaires method. They were convinced to deliver their ideas and thoughts through e-mail interview questionnaires method (McCoyd, Kerson, 2006). Choosing the email interview questionnaires method was due to the advantages of this mode of data collection. Some of the advantages are discussed as follows.

4.2.2 The Advantages of the E-mail Interview

E-mail interview have number of advantages. The reasons why we had chosen e-mail interview instead of other interview methods were as follows.
**Cost**

Hunt & McHale (2007) stated that for completing the interview successfully a number of steps need to be taken by the interviewer. As researcher purchase instruments for recording the interview, hire people, as well as travel to distance place to reach the interviews, so they are to bear some cost. When the researcher chose other interview techniques rather than e-mail interview, then researcher have to incur some expense for different purposes, but it also depend on how may interviews they are going to take to fulfill the objective of the research and in what ways. E-mail interview gives the researcher more freedom to work with less time and expenses. With this procedure of conducting interview open the door of taking more than one interview at a time and the researcher can concentrate more for finalizing data processing quickly. As the proposed research involved the data collection form the distance so e-mail interview was more convenient for us and less costly.

**Participants**

Hunt & McHale (2007) stated that considerable amount of time and efforts are required for other interviewing techniques. Most of the times it requires to meet with interviewee or they are requested to come to the research center. So, in both procedures range of participants could vary according to the time and place. It can also expect that interviewees can often be reluctant to give the interview for the traveling hazard. But e-mail interviews techniques give more options to reach the interviewees and increase the number of participants. They can easily give the answer with the help of internet access. That’s why we have chosen the e-mail interview method because it gives less travelling hazards.

**Reflection time of the interview**

E-mail interview has one characteristic which gives more advantage to the researcher in regard what has been said by the participants. Both the participant and interviewer can replicate what was described earlier or what answered has been given already and possible changes or modification can be brought in the future as well. For E-mail interview only one script is used, respondents or interview can go further and recall it easily and make replication on it (Hunt & McHale, 2007).

More complete review of the issues and profound information processing can be done during the time of reflections. In case of conventional interview techniques as it is followed
most often, after the interview is taking place, they go for finding any missing point that would be relevant for the question. With the basis of the gap of information they make some subsidiary question which could have been asked during the interview (Hunt & McHale, 2007). That’s why we have chosen the e-mail interview method for data collection.

**Providing information freely that may not possible during other interview methods**

According to Hunt & McHale (2007) the email interview has a unique characteristic that it influences the respondents to give the answer willingly according to their limits. It may happen while conducting an interview that interviewee feels reluctant to give the answers or may be hesitant to give replies in front of interviewer. There are some special circumstances where email interview can be helpful because of providing option to keep self-anonymous, but it is good to get the information and details about the respondents. In the e-mail interview questionnaires we keep the identity of the respondents anonymous upon their request.

**Researcher can work on sets of interviews at same time**

Most of the researchers conduct single interview at one time and works on it to gain some insight about it, and the possible effects and answers that has received from the participant, in order to go for next interview. When they take first interview then, it is often used as a base to ask more in depth question or similar one to the next participant. In comparison with the email interview, traditional interview techniques have some limiting factor. It is notion that employing e-mail interview for collecting rich data from the participants allow working more freely and it becomes quicker as well when the interaction with the participants become bit intense (Hunt & McHale, 2007). As we have to work at same time on different interviews in empirical mapping in short time so this method helped us.

**Relationship with the participants**

E-mail interview is a ways of building good relationship with the participant as it requires a series of communication in different times if required. So, it helps in building good relations with the interviewee (Hunt & McHale, 2007). We also had developed business network with the business women in both countries by involving them in the study and highlighting their issues.
Visual effects

From the consequence of visual effects with the interviewer and participants, interview might be affected in either way, whether it can be positive or negative. Interviewee may forget to give appropriate data to the interviewer at the time of traditional interview. So, taking interview through email would avoid any possible negative effect from the visual effect (Hunt & McHale, 2007). Because of non-visibility via e-mail interview questionnaires the women were feeling comfortable while sharing their experiences.

These were some of the advantages which made us decide to go for the e-mail interview method instead of conventional methods of data gathering.

4.3 Design of the questionnaire

For the convenience of the study and data collection we had grouped questions in four categories so that we could gather our replies for the proposed title “The Roles of women and the challenges and opportunities they have in relation to these roles in the Family Businesses”. By grouping the questions in categories we were seeking coherence and to make sure the important areas should not be neglected. The 23 Questions set was grouped in four categories.

We had tested the questionnaires by four fellow students who were from Pakistan and Bangladesh studying in Jönköping University, Sweden. Two of the interviewees found that the questionnaire was very lengthy and that some questions in the business environment section know how were very much technical. Two questions were replaced, and others were rephrased with slight changes. All four students, on the other hand pointed attention towards the fact that it would be worthy if the questionnaire was in Urdu and Bengali and not in English. That was an acceptable point because of the very low female literacy rate and poor understanding of English in general in Pakistan and Bangladesh. The interview questionnaire was therefore then translated in Urdu and Bengali languages for convenience. The description of each group of questions is given below. The blank questionnaire is given in the appendix.
<table>
<thead>
<tr>
<th>Grouping/Number of questions</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q 1, Q 2, Q 3, Q 4 &amp; Q 5.</td>
<td>The replies of these questions provided information about general introduction and some historical background of the family business concerned.</td>
</tr>
<tr>
<td>Q 6, Q 7, Q 8, Q 9, Q 10, Q 11, Q 12, Q 13.</td>
<td>These questions supported the analysis by giving some profile background of the respondents and their personal experiences which was useful in analysis part. It also gave information about their qualification and the response from their family when they joined the business.</td>
</tr>
<tr>
<td>Q 14, Q 15, Q 16, Q 17, Q 18, Q 19.</td>
<td>Gave the information about the real purpose of the research that is roles of women in the family business and further have given information about the challenges and opportunities the women have faced while performing these roles. Gave more insight of the purpose and the goal of the research.</td>
</tr>
<tr>
<td>Q 20, Q 21, Q 22, Q 23.</td>
<td>These questions were concerned about the advice and recommendations of the women for those women who want to be part of the family business. Also were concerned about the societal reactions upon their joining family business decisions.</td>
</tr>
</tbody>
</table>

Table 1 categorization of the questionnaire

### 4.4 Sampling

As the present research was exploratory, and was difficult to obtain the representative sample, both in Bangladesh and Pakistan, so we selected two non-probability sampling method; Snowballing and convenience for the study.

#### 4.4.1 Snowball sampling

Snowball sampling is generally used when researcher face the difficulty of reaching to the desire population. Then it is good to follow the following steps.

- Contact with one or two case/member of the population;
- Request these cases for identifying further case;
• After that request aging this further case to get contact or identify further new cases and this process would go on;

• If new cases are not available or previous cases are not willing to identify further new case, then it is better to stop here, or it can also happen that sample size is already large enough, and it is in manageable position.

For snowball sampling it is difficult to have the initial contact. When researchers are unable to make initial contact with one case or respondents or interviewee then first contacted member would help to identify further members from the population. These members would then identify further case and process will move on and so the sample is snowballs. As discussed earlier that problem of representativeness is more with this sampling as well as interviewee may identify other potential interviewees who are similar to themselves. Another problem could be to identify the new cases through the respondents. But, Snowball sampling might be the only possibility, when it is difficult to identify the population (Saunders et al, 2007).

Initially authors from both countries contacted their respective countries women chamber of commerce and industries via their references. From Bangladesh chamber of commerce for women and industry we received late response stating that they didn’t checked the e-mail. Then e-mail was sent to the president of the board members and general members of the chamber (she forwarded the e-mail to approximately 30 respondents). On contrary from Pakistan women chamber of commerce we didn’t get any reply.

With this period of making contact with the institutes, companies and chamber authors from the both countries made a contact with their friends, relatives, parents and younger brothers to help them in collecting data and giving contact of possible respondents.

As the time was short for data collection, author from Bangladesh asked his father to find the possible respondents by himself. Having translated version of the questionnaire, he then made contact with one respondent and that respondent identified further possible respondents and this process goes on till (3) interviews out of (8) (B5, B7, and B8) were collected. His younger brother also helped us to conduct the interview. Printed hard copy of the questionnaire were given to the respondents directly and they answered by their own. After completing the interview his younger brother scanned the hard copy and sent it back to us through e-mail. These three respondents were also not habituated of using e-mail.
Author from Bangladesh collected another (4) interviews (B1, B2, B3, and B4) through his friend, studying business administration. His sister was involved in the family business and she also had contacted possible respondents working in the family business. Bangladeshi author friend also personally knew (2) respondents (B3 & B4) among the four. One (B3) respondent answered through chatting with her on Facebook at different times, as she was busy with her family business in buying house, another one (B4) he collected by his own, by asking question to her in Bangla, translated it and sent to us. Among the (4) interview that were collected through this author friend, only one respondent (B2) sent answers of questionnaire directly by e-mail address, another (3) (B1, B3, B4) were received through his e-mail and (2) (B1&B3) of them kept themselves anonymous.

From Pakistan two of the respondents out of total seven respondents were contacted through a friend because he was known to them being class fellow in school. On other hand mother of the Pakistani author also helped him in contacting her friends who were working in the family business. So all in all the family and friends network was helpful in finding (6) out of (7) total respondents who then filled out the questionnaires.

4.4.2 Convenience sampling

This sampling method is used to collect the sample in an easiest way. It is also called as haphazard sampling. For instance, when a person is interviewed in the shopping center randomly for television interview then it is a convenience sampling. This process goes on till required sample ranged has been reached. Though this sampling techniques is used widely but it has the possibility of having biasness and some influenced that can be out of control from the researcher. As the respondents can be reached easily, so they come under the sample for the study. Sometime the sample is made to represent the total population then the questions of biasness come in front, meaning consequent overviews are expected to be at best defective. When there is less variation of the population, then this problem does not influence too much for the study, but this sample would act as pilot to studies using more controlled sample (Saunders et.al, 2007).

For this study we sent e-mail randomly to number of respondents in both countries. President of women chamber of Bangladesh also sent an e-mail to the members. But response was none, due to number of possible difficulties which we have descried earlier. We were able to contact a woman directly in Bangladesh, who was involved in family business. Bangladeshi author’s uncle knew this woman as they did business together. He first intro-
duced us to her before we made a contact. We also talked with her on telephone several times and informed her about the purpose of our research as well as reasons for having an e-mail interview. She was then convinced and she answered (B6) my e-mail interview questions and sent it back through an e-mail.

Author from Pakistan got one respondent through convenience sampling mode. She was the lady working in the social services sector. She was kind enough and she was cooperative as well.

4.5 Analysis of Data

In the analysis of the data one of the important issues was that of the cross-national and cross-cultural study in which the language of the people involved in the research is different. Women from Bangladesh speak Bangla, while the women from Pakistan speak Urdu language. Caranios, (2008) states that, in cross-cultural qualitative research the language and translation are obstacles. For this reason, it was essential to ensure language equivalence in this research. Though the women were from two countries, Bangladesh and Pakistan, the two co-authors are also from these two countries. Hence, the analysis was designed in such way that the researchers initially translate the interviews of the participants of their respective country into English language. Then the data collected by interviews have been analyzed. Afterwards the outputs of the findings have been analyzed by the researchers to check that the data has been interpreted correctly or not.

4.6 Limitations in the data collection

Though there were comprehensible benefits of using e-mail for interview but it also had some limitations. Some of which are as follows,

Sampling problem

Long distance web-based studies have the possibility in great extent of sampling problem. As it was difficult to know prior when we thought of the representative sample that whether they would be having the access to the internet or at all they will not know how to use the internet. In our area of research it was difficult to know the exact data about the internet penetration of the women working in the family firm. In Bangladesh and Pakistan the internet penetration rate is 3.5 % and 15.5 % respectively (Internet World Stats, 2012). If women of different areas were not using the internet could not be part of the sample, otherwise it would not be representative sample of the population of interest. For example,
when the sample was needed from the old people and the researcher have chosen e-mail interview techniques for conducting interview, and then possibility of biasness was recognized. Because it can be said that old age people were not using the internet, so they cannot be part of the representative sample of conducting email interview. In the same way, children, disable people or prisoner who were not most often or almost never got the option of using internet cannot be true representative sample in the email interview techniques (Hunt & McHale, 2007).

For this study it was difficult to identify the respondents and even making initial contact with the possible interviewee. For Bangladesh it was more difficult than Pakistan. At the beginning we thought that it would be easier to getting response from Bangladesh as this country is well known about microcredit program, where women borrower rate is higher and they founded different business. Women also made significant progress in Bangladesh. As we chosen e-mail interview method so the respondents also need to know how to use the computer and internet i.e. technology, so probably for this reason we did not get the aimed responses that of 15 from each country. Another reason could be that as they questionaire was in English and language of Bangladesh is Bangla, and that of Pakistan is Urdu so they might were not able to understand the question. What and how to answer in a foreign language.

Loosing focus of the interview as E-mail interview could have taken for some days
Another limitation was that participants were not checking their e-mail regularly or if they were using the internet but might not opened inbox for new messages. Some of the women also said that topic of the research was not suitable or interesting for them, so they didn’t answer the questions or if they did then they answer some parts of it, but those might not be usable for the research purpose (Hunt & McHale, 2007).

Having problem of working with set of interviews at the same time
Another limitation was that there was the possibility of arising problems while interviewer was trying to get the information from many participants. As interviewer need to be addressed correctly, form which participant this information has come from and what question have been asked to them, as well as any questions or supplementary of it ,are yet to be asked. If the procedures are not in control of the interviewer then it would hamper the objective of taking interview (Hunt & McHale, 2007). In our thesis we came across this prob-
lem when we got all questionnaires filled and when we were doing empirical mapping because some of them information was not relevant.

**Impersonal character of cyberspace**

Another limitation was that we were not able to differentiate that in cyber space people could not be easily identified. These differences with the real world could make the interview results dissimilar or diverse in some extent from the normal interview procedure. All these factors were taken into account when researcher decides to take email interview. There was lots of argument about changing of communication pattern with the internet technology (Hunt & McHale, 2007). We were in the beginning un-able to convince the women that their e-mail contact details will not be disclosed. Because they were thinking may be their e-mail addresses leaked out.

### 4.7 Credibility of the data

Saunders et al. (2007) highlights that to decrease the wrong answers for increasing the credibility he says that ‘reducing the possibility of getting the answer wrong means that attention has to be paid to two particular emphases on research design: reliability and validity’ (P. 149).

Carmines and Zeller (1982) states that ‘…consistency found in repeated measurements of the same fact is referred to as reliability. The more consistent the results are, the higher the reliability of the measuring procedure; conversely the less consistent the results, the lower the reliability’ (P. 12).

For that reason, for making ensures the credibility of the questions we have been presented in the appendix the blank questionnaire along with empirical mapping based on the answers we got from the women respondents. The questionnaires along answers can be presented upon request. We had made list of women showing their contact details but due to confidentiality issue we didn’t shared it. So that the women feel comfortable and no breach of confidentiality should occur. We have crossed checked both countries questionnaires in order to see if any mistake exists.
5 Analysis of the Data

In this section the findings of the study are grouped and discussed under headings related with the roles, challenges, opportunities and some other interesting facts related with the roles which women perform in the family business which come into the researcher’s knowledge.

The information and findings in this section should not be generalized to all family businesses. In its place, these findings may be used to know and understand the involvedness of women in family business. Table in the empirical mapping section of the appendix summarizes the research findings. P and B were used as symbols for Pakistan and Bangladesh. For example P-1 and B-1 refers to Pakistan-1 filled questionnaire while B-1 refers to Bangladesh-1 filled questionnaire respectively and so on.

Before analyzing the roles of women in family business and the challenges and opportunities in relations to these roles, first the background information deduced from the questionnaires is discussed so that readers know about the background information too.

5.1 Background information

The background information depicts the importance of women signifying for selves a place within family business or family company that fits their requirement. The empirical mapping table given in the appendix shows some interesting facts in detail about the women roles and challenges and opportunities they have in relation to these roles. The facts which we analyzed and found interesting were as follows.

Trade was the most common family business in both countries in which women were playing their roles. Second kind of the business in which women were playing their roles was service industry with five women working there. Interestingly majority of the family businesses were having employees in the range 5-30. With some exceptions like in the magazine running business the employees were having highest number that of 200. So we deduce from that in these countries family businesses want to keep less employees.

Most of the businesses were started by husband wife or parents. In some cases the women by self-started business as well and those were the same women who said that they need freedom in work. When marital status was analyzed we found some interesting facts that women respondents majority were married while on contrary majority of women respondents from Pakistan were single either single or widow. This imply that many of women in Pakistan start taking part in family business even before getting married or they start taking part while being a widow. Majority of the women were ed-
ucated with graduation or under graduation qualification. This was some background information now we will analyze the roles women play and challenges and opportunities in relations to these roles.

5.2 Roles

A common biasness among society exists that women can play specific roles in the family business because of being female. It can be useful to think of these common roles as relatively "expected" than the "accepted." In other words, just because women are expected to play certain roles in the family business does not all the time indicate that they do it.

Following roles came out as important ones from Pakistan and Bangladesh both countries women respondents’ questionnaires. We did the empirical mapping in which both countries questionnaires responses were analyzed then roles were gathered together from it. After that it was cross checked and common and important roles were given names according to correct business world terminologies. Empirical mapping helped us in coming up with concrete and important roles. The roles which we got as result of empirical mapping were as follows.

Administrator

In the literature Rosenblatt et al. (1985) came up with a point that family is not encouraging women to be owner or to take an administrative position in the family firm while in contrary women were occupying the role of administrator in family business. The first prominent role which women came up with was the Administrator role in the family business. Woman from Pakistan and Bangladesh both countries referred to it in these words:

"Administration" (P-1)

And another woman replied and it was also in contradiction to what we read in literature that women don’t hold top positions in the family firm. Women replied:

“I have to take decision about employee recruitment, employee welfare, company’s performance and periodically prepare report on company to submit on governing body” (B-2).

Recruiter

The second most prominent role which women from both countries in common pointed out was that of the recruiting officer or recruiter, in literature Lyman (1988) discussed that usually in family business, women are asked to perform the conventional female roles that she is habituated to play in the family rather than following the women, who are not working with their own family. But in reality women respondents deny this fact and said they are
playing non-conventional roles as well. When asked women regarding what roles they play in the business they replied:

“Recruitment in new projects” (P-1)

And “I have to take decision about employee recruitment, employee welfare, company’s performance and periodically prepare report on company to submit on governing body” (B-2)

Financial officer

Dumas (1988) also discussed it that normally the male partner of the family becomes an entrepreneur while females are asked to play the roles of an accountant of finance officer. The third most favorite role performed by women from both countries in a family business was that of a financial officer, so they confirm the Dumas (1988) work, they replied in these words when asked about roles they perform in family business.

“As CFO, mostly financial decisions I take”. (P2) and, “I do managerial and financial maintenance” (B-1).

Managing Director

Another important role which women performed in the family business was that of the managing director. Poza and Messer (2001) came up with a point that women have good management skills and they can play peacekeeper role as well. Though it is much responsibility job but they were doing it. When asked about their roles in the family business and activities they performed they replied:

“I overlook all the activities of the business as an MD”. (P3), “Managing Managerial and financial Maintenance” (B-1) and “I perform the managerial activity in the family business” (B-7).

Chairperson or business owner

Marshack (1994) was of the opinion that on leadership roles women are still invisible. Women are assumed to play mostly day to day activities of the business. Influential roles performed by women in the family business were that of the chairperson or the business owner. Some of the women were chairperson of their family business means owner of the business. So they added to Marshack work by differing with him that some of the women also enjoy leader’s position. When asked which activities you perform in the business and which roles you have? They replied:

“All of the major decisions regarding policy matters of the business”. (P4) and
“I am head of the business” (B-6).
**Customer care officer**

This was another role which the women from both countries played in the family business. Jimenez (2009) has mentioned in their research that women behavior with the family members is caring, having good communication skills. In order to keep all the emotional activities functioning properly they plan special program for ensuring the harmony in the family. Women nature wise are also caring. So this role was not so difficult for them to perform. Women were in conformity with it. When asked which roles you play and which activities you perform in the family business, they replied:

“I basically work on the floor helping customers”. (P5) and

“I do Communication with the buyers and contact with the employees who works on the land” (B-3).

**Supervisor**

Another important role performed by women in family business is that of a supervisor. Although it was not discussed as standstill alone role but under the heading of supportive role it was discussed a bit. Frishkoff and Brown (1993) discussed it and said that women are important stakeholders of the business and they play supporting role in the business. When asked which roles women performed in the business they replied:

“Supervise my employees work” (P6) and

“Monitor all the flower gardens every day” (B-4).

**Sales woman**

One of the woman from Pakistan working in clothing retail family business replied to the question of what activities or roles she play in family business and it was not in conformity with Lyman (1985) who said women normally play conventional roles in family business. The salesperson role was bolder in Pakistan and Bangladesh. Woman replied:

“I make some of the clothing sold in the stores” (P7).

**Decisive role**

Majority of the women from Bangladesh when were asked do they have any role in decision making they replied, yes they have played many times a decisive role in the business meeting and have given their decisions when needed. While on contrary women from Pakistan were less involved in business decision making process. And it was in contradiction with the invisibility issue raised by Cole (1997) that sometimes women performance with respect to her position is better than her husband, but business people often ignore her, or
they think that decision from her husband about business would be better enough some of the replies about decisive role they play are as follows.

“Arrange a meeting regarding decision making for the next two years plan for our business. I also play my key role in this decision making”. (B-1),

Then playing role of independent decision maker “I have to take decisions independently sometimes; especially I have to make employee benefit packages solely” (B-2).

And “I always take part in decision making process. I can take any decision regarding economic/finance and managerial decision” (B-6).

“As I am the trained nurse, so, I take the decision related to nursing” (B-8).

Decision for the family and business: “Husband knows my capability. Many major decisions he passes to me. In every season I take the decision about which flowers should produce using how much land” (B-4).

Coordinator senior advisor

Poza and Messer (2001) described important characteristic of women in the family business that of “senior advisor and keeper of the family values” and “chief trust officer” in the business, she acts like a coordinator. While analyzing the questionnaires we came to know one of the women from Bangladesh replied that she was playing the role of the coordinator who was coordinating among different departments so it is also called a mediator or connector role she replied:

“Trying to make coordination among different departments of my organizations” (B-2).

Contributor

Salganicoff (1990) discussed that women generally do not want hold power in the family firms. Women are normally soft minded, and they want to keep the unity among the member of the family firm, it made them think that holding top positions may lead them to act as dictators. So they normally play contributors role. Women respondents also confirmed it. One of the woman replied when asked what role she play in the family business:

“My husband says without your contribution it was impossible to change our living condition” (B-4) and

“Another important role was that of contribution to the countries development, “financial empowerment helps me to contribute in my country’s development” (B-4).
5.3 Challenges

The challenges faced by women in the family business in connection to their roles they perform are as follows.

Invisibility

In the e-mail interviews, women mentioned the invisibility term. According to the women who filled the questionnaires invisibility refers to a role created for women when the family and other members pay no attention to the women’s specialized skills which can be useful for family business they just take it for granted (Cole, 1997).

In literature (Cole, 1997; Fitzgerald & Muske, 2002) mentioned that many of the women have a likeness to enhance their presence as female entrepreneurs, yet research on women in family businesses has said that the majority of women want to remain unseen in the background. Most of the women in the research leaned to be invisible in their relationship to some of the customers, salespersons, or other out of family business members working in the business so they confirmed the researcher’s point of view regarding women invisibility. For instance let’ s take an example of a woman who works with her husband running a magazine she described her experience.

“When customers come in, they prefer to deal with my husband. At times I think like I get the brush off”. (P-3) Another woman replied,

“Most people still live with the mentality that certain business or work is better handled by men not by women”. (B-2)

The women who explained invisibility unexpectedly pointed out the female workers, clients, and saleswomen as more probable to pay no attention to or in other words ignored a woman’s status in the family business. Many of the women made comments that they feel themselves invisible in the family business, because they are not receiving much attention and appreciation from the family, business or even outside the family firms as male members do (Gillis-Donovan & Moynihan- Bradt, 1990; Hollander & Bukowitz, 1990; Nelson, 1986; Rodriguez-Cameron, 1989). Most of the old age female customers and clients typically sought to deal with a man in the business rather than a woman. It confirms the researcher’s point of view that most of the people either avoid or not recognize the women. A young single woman from Pakistan, who is working in a family business with her brothers who started the clothing business, explained an invisible relationship with some female company managers, who take no notice of her in
meetings, don’t even ask for input an her opinion, and even don’t invite her to critical meetings. She said may be they do it because of professional jealousy. She had seen a wide difference between this and the kind of encouragement she received from top male managers her brothers who acknowledge her.

“At times the female managers they just ignore my input may be because they are jealous. They even sometimes don’t invite me in meetings”. (P-7)

Though the questionnaires showed us the models of women’s invisibility in relation to the general public or workforce, many of the women approved that in the family business generally men encourage the women and their business skills. In literature if we go through we can find that most of the gender studies have said the same point that both genders are not treated equally in the society (Curimbaba, 2002). But from the replies we got from the women working in family business most of them had the opinion that males support them. This attitude of men towards women helps the women to handle the circumstances when they are ignored. The women normally see how valuable a client was before making invisibility matter, and then the family business men were required to take a stand for women. For example, one woman, who worked with her father and mother, in a clothing business, she said this:

“Sometimes customers don’t want to deal with me or my mother being female, and then my father takes a stand for us. My father usually talks to them, if they ask my father a question. He then reply oh Gosh, I just cannot answer it. You have to talk to my daughter or wife, and thus he put them right back to us to whom they refused to talk to”. (P-5)

The 63 years old (widow), who was owner of her business she worked with her daughter and son, she experienced that not much had altered between her time and now her daughters’ time regarding how women are treated in the business world. She added that what has changed is her own daughter capability to raise her voice if she feels unjustly treated as woman in the business world.

“My daughter is also working with me in this business. I have asked her to be part of this business, because she is an educated girl and she knows how to manage business. In our time and her time the main difference is she is fully aware of mistreatment with women in the business world. But because of her education and knowing her rights she can raise voice against in justice in the business field with women.”(P-4).
Differences between Men and Women

Very much connected to invisibility is the problem of gender biasness in the family businesses. The literature review contains much information about the differences between men and women positions in different cultures. Women often faced difficulty which sometimes becomes unusual for them. It is also believed that these difficulties in the family business have been raised for them only because they are women (Lyman, 1988). For instance, in Pakistan and Bangladesh women are supposed to be reliant on others, while on the other hand men possess a more independent position. Many of the researchers label women as good peacekeepers or mediators. They also propose that women have a tendency to fall into development or nurturing roles in family business. Women in the research didn’t confirm it.

Some of the women in general confirmed while others disagreed that gender biasness applies to their state, one woman gave an example to explain how stereotyping entered into the work place. According to Rosenblatt et al. (1985) that women in family business would not able to give strong support for business growth and also believe that they are tiny part of whole business environment. A woman told a story of how her good idea of donating credit to clients was critical rejected with this comment by a non-family business member in a business meeting. The woman story confirmed the gender discrimination. She stated:

“Well, it is a good idea, and I might have identified that you must have considered this idea because women like credit cards”. (P.2) and

“Superstition is one of the problems with which woman has always fight to establish themselves”. (B4)

The man liked the idea but was not giving me the credit for it. So he used gender stereotyping as his weapon. The differences discussed in the review of the literature between men and women that family is not encouraging them to be owner or to take an administrative position in the family firm (Rosenblatt et al. 1985) did not match the research e-mail interview respondent’s experiences, but one unpredicted difference did emerge in the analysis of the data. Difference comes how men and women make business decisions. According to many of the e-mail interview respondents, women need more time for reaching a business decision. They take more time in taking decisions. That’s why they are normally not involved in decision making and taking process. As explained by one woman in the questionnaire:

“Most of the decisions are done by my uncle but I make some of the decisions such as; deciding the pricing for the clothing I make and ordering clothes that I make the clothing out of”. (P.7) and
“Last year I did not hire few more employees. I and the governing body thought that it was enough to continue our work. But at the end of the year we faced severe problems. I have to sacrifices some of my potential and actual customers. But I have learned from my experiences”. (B2)

Balance between family and work

Concerning about children and bringing balance between work and family life sometimes creates problems for women to play their role in the Family business effectively (Kerr, 1981). He also described in the women life in a family business that women play many roles like taking care of kids, nurturing and protects the family with affection and kindness they are having by nature. As, women have the capability to play different roles at the same time. They also present flexible glueyness that helps to keep the family under the same umbrella with the changing patterns of the life. This requires time management so women who responded us many of them raised this point.

Unmarried women in the research told us they have found ways of adjusting themselves easily with these matters as compared to the married women working in family business. These young women designed to bring balance in their lives more than their parents have or had; a balance in which the job would not use their family time. One of the women considered to reorganize her schedule so that she could do more of her work from home via computer:

“One of the biggest challenges was kids brought up. As I was a widow with kids so I had double responsibility being single parent. But I managed it somehow and I did good grooming of my kids. In hard times I used to do office work from home”. (P-4) and another woman stated that:

“Looking after the family as well as maintaining the business is quite hectic at times. Time management is a big matter as taking care of the household & children at the same time” (B-3).

After we studied all the questionnaires we got the intuition that no matter what were the excuses for their matter on balance in family and work, it come out to be a family bond matter and family culture issue to a certain extent than a common say of feeling not backed up at work or at home. Still, balancing the family, children and work life appears very much a woman's apprehension.

Culture plays an important role in all this traditional role play game to keep the women invisible in the family firm and keep her busy in family and kids brought up (Rowe & Hong, 2000). A woman from a new age group mentioned her current parenthood status. She said
that her husband didn’t appoint a nanny for her baby till the time she returns from work; he sees that as her job to take care of kids and manage her job as well. She stated in the questionnaire that:

“I became more concerned about my family, kids and work so I rearranged my schedule. Because my husband was not in favor to keep nanny for kids so that’s why I had to manage all things by own. But I did it in a good way. Sometimes I used to connect via computer and does office work from home”. (P-2) and

“Finding hard time to spend with the family & at the same time it feels to good to do something different”. (B-3)

Another woman replied “I cannot give enough time / more time to my children. I also get less time for taking rest and sleep”. (B-6)

“And joining the family business is time management because I have a child and I have to take proper care”. (B-2)

5.4 Opportunities:
Some of the opportunities discussed by the women in relation to their roles in the family business in connection with literature are discussed here.

Professional Development and career building
A common feeling or perception existed between the researchers of this thesis that women in family business in Pakistan and Bangladesh could be ignored being women. This perception developed by the women was in contradiction to the women who were interviewed and who shared their own experiences which presented different case. Majority of the women more than 80% in both countries interviewed via e-mail questionnaires felt very much appreciated and backed up by their family members most of them were male family members who gave them support, in particular when other co-workers or customers disregarded them.

Though there are a number of restrictions on women but several researchers also think that family business suggested wide area of professional development possibilities for them (Bork, 1986; Jaffee, 1990; Nelton, 1986; Salganicoff, 1990). Some of the women also confirmed research done before. Pointed out that in some cases there is less support and encouragement which yields lack of professional development. All in all majorities of the women uttered their full happiness with their positions in the family business. Some of the replies of the women were as follows:
“They can earn a good sum of money living inside the boundaries of culture and society; she can gain a respectable place on her own. She can develop her skills plus she can use it for the betterment of the society. The positive thing in family business is that she will not face any external pressure so one can do her work the way she likes to”. (P-6) and another woman replied,

“My husband says without your contribution it was impossible to change our living condition. Only this sentence gives me much more things which cannot convert by money”. (B-4)

Family business provides wide area of possibilities to enhance the skills of women (Bork, 1986). One of the women who were working in retail clothing business she confirmed the Bork statement by saying that said she will do expansion of her stores chains: retail business so it comes in professional and business development as well.

“I have already started to expand my store a little bit and as I make more and more clothing my skills are exceeding and I am starting to make better clothes and making my store greater”. (P-7) another woman replied:

“I can think to start another business with the surplus of this business. I can help other woman in our area by giving job in my business.” (B-4)

One other woman replied she got a chance in family business to develop her skills:

“Every day, I am learning new things about the corporate cultures. Though our business is in infant stage but it is rapidly growing. I am trying to make coordination among different departments of my organization. I am confident that in future I will be able to introduce another SBU of our family business.” (B-2).

**Job Security**

Most of the women have made progress in their family business or family companies. And it was not something signaling future but pointing towards the current situation. In the family firm women often enjoy more relax work schedule, higher income chances, good job position in connection with their roles (Salganicoff, 1990). Women agreed to it in their questionnaire that yes there is more job security in the family business:

“Family is there to support you, your education is not wasted, & you’re an asset to the business”. (P-2)

Women also get job security in the male dominating industry, more chances of progress and more opportunities (Cole, 1997). A woman also confirmed by saying:

“I think in family business women have the opportunity to work independently and to make proper use of her intelligence in doing excellently in her career as well as in the family business” (B-2).
6 Conclusion

In this Chapter conclusions of the research are presented. This chapter also includes the contributions, recommendations and further studies.

The purpose of the research was about women roles in the family business and the challenges and opportunities in relations to these roles. This research points out many of the roles of women. This research also comes with the concerns of the women working in the family business. Iannarelli (1992) believes that women get less recognition in the family business which can be the possible reason of undervaluing the women’s in the family business by the family, researchers or even the women themselves. But in contrary to this in the research analysis we come to know that women have difference of opinion on this issue because some of them hold the position in the family business which is highly recognizable and even better than their male counterparts.

We concluded that women are not only building an incredible impact of themselves in the business board meetings, in the managerial and non-managerial roles but they also have an input as owners of the family business, enjoying ownership and openhanded authority that encircle the family enterprise.

Gender biasness and invisibility were pointed out in the literature as main challenges faced by women in the family business in connection to their roles. Aldrich (1989) stated that gender biasness and invisibility prevails in different societies. These issues often put limit on the capabilities of women to inhibit them to show their capabilities, taking responsible position in the business ventures or society at large. Many of the women were in affirmation with it. They said gender biasness exist in the family business where males and females are treated differently. One unexpected finding was that when one woman mentioned in her response that females also try to dominate and suppress other females. So it’s not always the men who can be the reason of discrimination but also women.

As this research is about Bangladesh and Pakistan so we can say that in this region where these both countries exist the women occupy many roles in the family business. Not only the helping and supporting roles but also the top management roles like managing director and administrator. We were of the opinion that may be women will be invisible in the family business in this re-
gion. But when we got their responses we were bit surprised by seeing that women hold different influential positions in the business as well.

6.1 Contributions

What we have contributed through this research is an interesting question. We will discuss our contributions in these lines.

Firstly, we think we did contribution by adding something new in knowledge. We have found many roles in this research in connection with the family business which were not discussed that much previously in the literature. Then we found in the literature some of the researchers got one opinion while in real analysis some of the women replies were in opposite of it. So we did analyze and contributed in this regard.

Secondly, we have given voice to the women by approaching them and highlighting their problems. They discussed the roles they play and the challenges and opportunities they have in relation to these roles. Their issues were not highlighted before so we feel extremely happy in this concern that at least we did something good for them by highlighting their issues as well.

Thirdly, this research can be used as a tool in analyzing Bangladesh and Pakistan family business structure and the women activities in it. It will give an insight to the researchers and better understanding of the family business scenario and women roles in it.

Another important contribution is that less research is done on this research topic in Bangladesh and Pakistan so whenever anyone will work after us in this area, they can for sure utilize the data we have collected and presented in the analysis.

This research also can help women who are thinking seriously to join family business by encouraging them. This research also discussed the opportunities for women in the family business. This research can also encourage women to take part in the family business and become financially independent and thus they can contribute to country development and progress.

We think that our thesis results can help policy makers of both countries. For example, the government institutes, respective countries women chamber of commerce and industries and the NGO’s working for women welfare.
6.2 Recommendations

We will discuss the recommendations of the women which they gave by themselves; we will also give our recommendations for researchers, for the government and women chamber of commerce and industries of both countries.

Firstly, women from both countries gave some recommendations in the e-mail interview questionnaires in which they advised other women what they should do before joining family business and why will they recommend family business to them. They said, in the family business they can have job security, professional enhancement, career development and sense of ownership which will keep them active in the business life. They also added and advised women on their experiences that they should learn basic family business terminologies. One woman stated: “Women who want to join family business as a career they must know first something about the basic terminologies and they should gain the trust of their family members” (P-1) and another woman stated:

“I will advise them don’t late too much to join because this is the most perfect and safest platform for a female to explore themselves” (B-1).

Secondly, government of both countries should take some steps to ensure more opportunities for women welfare. Government should ensure that no gender discrimination occurs at business place. Government should help the women to get access to finances and services provided by various institutions. Government of both countries through different financial institutions can advance small loans or help them in their business financing. This can lead them to the business world and can make the women self-confident and they can then contribute to the economy of the country. One woman confirmed it by saying that: “Financial empowerment helps me to contribute in my country’s development” (B-4).

Sharma also suggested (2004) that, if women are used sensibly, their observations and their socio emotional roles can have a good impact on family business and it can ensures the family business success or failure.

We will share one motivational comment given by a woman for other women who want to join family businesses. She stated: “Feel positive, think positive, come forward and take the challenges, overcome the obstacles and get the opportunities” (B-6).
6.3 Further research Studies

We studied about women roles in the family business and the challenges and opportunities they have in relations to these roles in Bangladesh and Pakistan. But we can say here that family business itself is a broad research area and less research has been done in this field.

Especially in Bangladesh and Pakistan where it was difficult to find literature related with our thesis topic. Some of the respondents also informed us that they founded the business from the inspiration of their husband or other family members or by their own initiative, but business activities are conducted and controlled by their families. Though there were some non-family members involved either as employee or some sort of partnership that might not represent the controlling. So doing research on family and succession issue will be a good topic for further research.

In addition, those who want to do research in the family business or a family company have to look for skills of the women family members as well. Some of the people blindly believe on assumptions about women that, in common, if woman can or cannot add to the progress of the family business.

Further studies can be done on role conflict. On the behavior and attitudes of men towards women at workplace is also an interesting area which can be researched. Regarding roles of women and the challenges and opportunities and challenges in relations to these roles we can say there is a lot of scope and much research can be done in this field. One topic which we think can be of interest for further studies for researchers is that of, who faces more challenges and have more opportunities in the family businesses, the women who start it by self or the women who join it later on as an employer.
7 References


Muttakin, B. M., Khan, A., & Subramaniam. N. (undated). Family control, board structure and performance: Evidence from an emerging economy, School of Accounting, Econom-
action=view.php&xa=Accept+as+Paper&id=213.


8 Appendix:

E-mail Interviews questionnaire:

1) What kind of Family Business you are working in?
   a. Trade.
   b. Manufacturing.
   c. Service.
   d. Other (specify).

2) How many employees does the business have?

3) Who established this Family business?
   Answer).  -------------------------------------------------------------

4) What is your marital status?
   a. Single
   b. Married
   c. Divorced
   d. Other (specify)

5) What kind of Family structure you are living in?
   a. Nuclear Family (Not living with in laws).
   b. Extended Family. (Living With In laws).
   c. Alone.
   d. Other. (specify)

6) What were you doing before joining the Family Business?

7) How DID you become part of the Family Business?

8) What keeps you active and energetic in performing your tasks in the Family business?

9) What activities you perform in the Family Business?
10) Are you involved in the Family Business decision making process? “If yes, please describe how (what kind of decisions)?

11) Are you the first woman of your family who joined the Family Business?

12) What was the response of your family when you started taking part in the Family business; give us some detail of their reaction?

13) After joining the Family Business have you realized any change in your family life? If yes, explain with some examples?

14) What is your educational level?
   a. Graduate.
   b. Undergraduate.
   c. Intermediate (HSSC) (12 years education)
   d. Matriculation. (SSC) (10 years education)

15) Have you faced any challenges while performing your activities in the business? If yes, please specify which they are?

16) Do you have any opportunities in relation to the activities or tasks you perform in the Family Business? If yes, please specify?

17) In your experience, what are the opportunities for the women in the Family Business?

18) What problems you have faced from your family when you joined the Family Business?

19) What do you think are the main challenges women face while performing their tasks or activities in the Family Business? (Specify two main challenges).

20) What do you think are the main opportunities women have while performing their tasks or activities in the Family Business? (Specify two main opportunities).
21) What general comments you hear from the society about your taking part in the Family Business?
   a. Positive Comments:
   b. Negative Comments:

22) How you personally feel to be part of the Family Business?

23) What advice you will give to the women who are seriously considering joining the Family Business?

**Empirical Mapping (Pakistan)**

**Roles:**

P1:
Administration.
Q9. P1 “Administration”.
Recruitment in new projects

P2:
Q9. P2 “CFO”.
Q10: P2 “As CFO, mostly financial decisions”

P3:
Q9: “I overlook all the activities of the business as an MD”.
Q10: “I am the managing director so basically all strategic decisions”.

P4:
Q9: chairperson.
Q10: All major decisions. Policy matters
P5:

Q9: “I design some of the clothes; take appointments with big buy customers who have a wardrobe picked out by me for them for their parties, weddings, functions, etc. I basically work on the floor helping customers”.

Q10: “Yes, I am. When it comes to fashion shows, I basically run them in the bay area. I take the lead, find models, clothing designs from the store, have stalls at the event, and basically organize Sari Palace’s involvement in the event”.

P6:

Q9: “business owner, supervise my employees work”.

Q10: “Yes, and I take decisions like where the goods should be sold and what will be a fair price for it plus I decide the salary range for employees”.

P7:

Q9: “I make some of the clothing sold in the stores”.

Q10: “Most of the decisions are done by my uncle but I make some of the decisions such as; deciding the pricing for the clothing I make and ordering clothes that I make the clothing out of”.

**Challenges:**

P1:

Q15 . P1 “I was not experience”.

“Didn’t know whom I will trust”.

“How to make deals and paper work”.

Q19. P1 . “Inter action with the men they must know how to deal with them”.

“Females must have the basic knowledge before performing any task”.

P2:

Q15. P2 “At first, people didn’t take me seriously”.

“Criticism from extended family”.

Q18: Problems:

“None, as I started my own business”

Q19: challenges

“Lack of moral support”

“People don’t take us seriously”.

P3:

Q15: The general market reaction, the gender biasness is all

Q19: Gender biasness & criticism from society.

P4:

Q15: Marketing our products outside Swat.

Q19: “Opposition and resistance from the male members of their families”.

“To take out sufficient time from their daily chores at home”.

P5:

Q15: “Yes, I have met many customers who have been rude because they want price changes. We are a business that stays away from fiddling with price change because that’s what they do in India and since we are a store in the western world we try to stay away from it. However, it is hard when our customers come from places like these and pressur-ize us for price change”.

Q19: “Not treated with the same respect as a man”.

P6:

Q15: “very hard to market your products in this male dominant society”.

“Very few people will encourage you because of the gender difference; you have to bare all these hardships”.

Q19: “Facing outside world”.

“Make realize this fact to males of your family that male and female are equal”.
P7:

Q15: “Female people didn’t give me as much say in what was going on”.

Q19: “The biggest challenge has to be is that in our culture women are thought to be in the house”.

“Another challenge is that they argue a lot with family member if anything goes wrong in the business. This could cause them to lose face or get in to a fight with each other”.

**Opportunities:**

P1:

Q20 .P1 “If they are good in work so their views must be appreciating”.

“Be specific”.

P3:

Q17: “There are many opportunities depending upon their education & family support”.

Q20: “Family is there to support you, your education is not wasted, & you’re an asset to the business”.

P4:

Q16: “To meet with the deserving, deprived and dispossessed people”.

Q17: “To learn Skills.

To earn a livelihood and live with dignity.

To be independent and confident.”

Q20: “A sense of responsibility and confidence

To learn a skill that will benefit them financially”.

P5:

Q16: “Yes, states above. I participate in events, fashion shows, fundraisers, etc”.

Q17: “Luckily, I am in a business where I feel a woman’s role is important because it is mainly women’s fashion”.
Q20: “Bringing in a woman’s perspective.

Showing the world that women can do anything.”

P6:

Q16: “Honestly speaking in the present situation I don’t see any opportunities and it’s not because of the standard but because of the surrounding environment and awareness”.

Q17: “They can earn a good sum of money living inside the boundaries of culture and society; she can develop her skills plus she can use it for the betterment of the society. The positive thing in family business is that she will not face any external pressure so one can do her work the way she likes to”.

Q20: “Working along your family members.

Putting efforts in prospering a business, which is yours and will be of your coming generation”?

P7:

Q16: “I have already started to expand my store a little bit”.

Q17: “I think a lot of the women can either take the same job as I have or even make sales in the business”.

Q20: “Being in family business women has the chance to become more independent”.

**Recommendations:**

P1:

Q23. P1. “They must know about the basic terminologies and first of all gain the trust of their family members”.

P2:

“They should do it, & don’t worry about the criticism from society”.

P3:

“If they have the mind for it & their family supports them then they should do it”.

P4:
Q23: “Have a goal and work with dedication to achieve it. A visionary approach to your work is very important. Lead from the front setting an example for other members of the team. Be patient and remain committed to your task and over time you will succeed”.

P6:

Q23:

Be confident and have your faith. We are equal and we can extend the business as much as our males can do.

P7:

Q23:” I think they should definitely join because it is a great gateway to many more opportunities and independence”.

Roles:

Common roles in P and B:

1) Administrator (Q9. P1 “Administration”).
2) Recruiter: “Recruitment in new projects”
4) Managing Director: “I overlook all the activities of the business as an MD”. (P3)
6) Customer care officer (I basically work on the floor helping customers). (P5).
7) Business Owner, (business owner). (P6).
8) Supervisor. (Supervise my employees work). (P6).
Sales woman. “I make some of the clothing sold in the stores” (P7).
Table summarizing the short questions of the questionnaire in Pakistan.

<table>
<thead>
<tr>
<th>P1</th>
<th>P2</th>
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<th>P4</th>
<th>P5</th>
<th>P6</th>
<th>P7</th>
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<tr>
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<td>Trade</td>
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<td>Run a magazine.</td>
<td>Social services.</td>
<td>Service.</td>
<td>Manufacturing.</td>
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<td>Q2</td>
<td>100</td>
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<td>Q4</td>
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<td>Married</td>
<td>Widow</td>
<td>Single. widow</td>
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<tr>
<td>Q1 1.</td>
<td>Yes</td>
<td>Yes.</td>
<td>Yes.</td>
<td>Yes.</td>
<td>No, My mother was first.</td>
<td>No, My mother in-law established it.</td>
</tr>
<tr>
<td>Q1</td>
<td>Good re-</td>
<td>Support-</td>
<td>Opposed</td>
<td>Very Supportive.</td>
<td>Supportive.</td>
<td>Well they supported</td>
</tr>
</tbody>
</table>
Empirical Mapping  Bangladesh.

Roles

B1,Q9, -Managerial and financial Maintenance ;

Participation in the weekly and monthly meeting

B1,Q10,key role in decision making: Business decision for the next 2 years “arrange a meeting regarding decision making for the next two years plan for our business. I also play my key role in this decision making”.

B1,Q12 ,Have shown the potentiality “But after joining the business as I showed my potentiality soon, they were thoroughly enthralled”

B1,Q13, Responsible or dutiful “Previously I was not so much responsible or dutiful but now I am very much responsible”.

B2,Q9, Administrative role “I have to take decision about employee recruitment, employee welfare, company’s performance and periodically prepare report on company to submit on governing body”
Role of Independent decision maker “I have to take decisions independently sometimes; specially I have to make employee benefit packages solely”.

Coordination “trying to make coordination among different departments of my organizations”

Responsibility “I asked to my father to take the responsibility of our business. he was just surprised”

communication and participation in the meeting “Communication with the buyers; Participation in the monthly meeting”.

Father ask for her decision “Most of the time my father ask me personally before taking any big decisions such set the prices, launch new products etc.”.

Financial prospect and helping hand “it’s like supporting the financial prospects of the family & also putting forward helping hands”

Helps to reduce the poverty; “before starting this business my family lived below the poverty line. I had to struggle hard to earn my livelihood”.

Paying school tuition to the children, “children did not go school because of financial crisis”.

Contribution to the countries development, “financial empowerment helps me to contribute in my country’s development”.

Contact with the employees, “Contact with the employees who works on the land”

Monitoring, “Monitor all the flower gardens every day”

Discussion about running the business efficiently, “discus with my husband about how efficiently allocate the resources in our business”

Decision for the family and business , “husband knows my capability. Many major decisions he passes to me. In every season I take the decision about which flowers should produce using how much land”.

Free for taking decision for their life “opportunity to lead their life according to their will. because of money I am able to get an education from “elder education program”.

Decision making and Managing the family “ woman get financially sufficient and take part in the family related decisions making process, Now I have learnt how to manage a family”
Self-sufficient “Firoza u just opened our eyes about how to become self-sufficient” told one of my neighbors.

Contribution for the family “My husband says without your contribution it was impossible to change our living condition”

Exploration of the potential and contribution to the economy “Woman it is time to do something for yourself, for the country. Just come out of your room, explore the outer environment”

For the business and related with that “I have to see the business sector and it’s related purposes.”

In emergency I take decision for business “Mainly, I don’t take part in decision making purpose but in case of emergency I take part in decision making”.

Head of the business

Most of the decision is taken by me

Proud as a working woman “I feel comfort and proud as a working woman and contributing for my family, society and country”.

Implementation of experience “I had experience about this type of business before and also interested of this family business”

Managerial activity “I perform the managerial activity in the family business”

Decision making “I always take part in decision making process. I can take any decision regarding economic/finance and managerial decision”.

Nursing care “The job in my family business is to prove nursing care, helping the patient by providing mental and physical support including therapy”.

Decission making “As I am the trained nurse, so, I take the decision related to nursing”.

Helpful mentality “I have a sense of self reliable and helpful mentality that’s make me always cheerful and happy”
Challenges

B1,Q 15, Flexible working environment as challenge “according to the flexible working environment I did find any challenges”.

B1,Q18, As female “my family thought as I am a female so it will be never possible for me to cope up with the business environment”.

B1,Q,19, External Pressure and lack of trust from the family.

B2,Q8, control and maintain my responsibilities “I just try to control and maintain my responsibilities to every situation”

B2,Q12, Time management “they were a little bit worried about my time management to family and at office”

B2,Q15, Not hiring employees in time “last year I did not hire few more employees. Me and the governing body thought that it was enough to continue our work. But at the end of the year we faced severe problems. I have to sacrifices some of my potential and actual customers. But I have learned from my experiences”.

B2,Q 18,Managing time for the child, especially for the child “after joining the family business is time management because I have a child and I have to take proper care”.

B2,Q19, Societal discrimination “Most people still live with the mentality that certain business or work are better handled by men not by women”.

B3,Q12,Difficulty in the beginning period “In the beginning it was quite hard as it takes time to have complete knowledge, getting into the environment & coping up with other members”.

B3,Q13, Time for the family “Finding hard time to spend with the family & at the same time it feels to good to do something different”.

B3,Q15,Time management “looking after the family as well as maintaining the business is quite hectic at times. Time management is a big matter as taking care of the household & children at the same time”

B3,Q18, Hard time for the family and for my own rest “The only problem I’ve faced is giving free time to my family other than that its hard at times to get proper rest”.

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B3,Q19, Interaction with the family & taking business decisions “From my point of view it's interaction with the family & taking decisions related to the business”

B4,Q8. Hard working “I always believe that working hard is the only way to get rid of poverty”

B4,Q8. No educational background in previous, “though I have no educational background but my children go school regularly”

B4,Q11. First women of the business from her family “when we asked ,Are you the first woman of your family who joined the Family Business, she replied ,Yes”.

B4,Q15. Related to business environment, electricity and nature “ business is very challenging in our country, especially in our area; business is depended on the nature. Load shedding problem hampers the irrigation system. Moreover storage facility is not up to the mark in our country. so continuously we have to fight against this adverse conditions. I have to manage all this things to make profit from our business”.

B4,Q18. Less time for giving to the children and family affairs “I cannot give much more time to my children than before”

B4,Q19. Superstition “Superstition is one of the problems with which woman has always fight to establish themselves”.

B4,Q19. Mans thinks that home is better place and should care their child “most of the man think that home is the only place for woman. They should cook ,rear children manage home take etc.”

B4,Q19. No recognition about their capability “they never try to confess about the will power of woman”.

B4,Q21. Embedded Regulation of the society “it does not go with our culture. You should respect the rules and regulations of the society and religions” ridiculous comment , mostly come from the elderly women in our area.

B5,Q13, Contribution of finance for the family “most noticeable thing is that I have to give something additional to the financial sector(activities) of my family affair”

B5,Q18, Maintaining the household activities “Though family gives me support but I have to solve some problems such as maintaining the household work of my family”.
B5,Q19, Taking care of children and household task

B6,Q13, Busy for different activities “I become busy but able develop economic condition for me and for the family”.

B6,Q15, Less time for family, rest and taking care of child “I cannot give enough time /more time to my children. I also get less time for taking rest and sleep”.

B6,Q19, Psychological problem and Sometime lack of support “(1) As a woman of south Asia (mostly in Bangladesh) the main problem is psychological,(2) Another problem is lack of support by the family members, especially from husband”.

B7,Q19, Family maintenance and child caring

B8, Q19, Transportation problem and eve-teasing “a) According to many women and I have also experience about transportation problem while performing activities for the family business.

b) Women have also risk of confronting eve-teasing”.

Opportunities

B1,Q17, Working condition “favorable working condition where they can play their role independently”.

B1,Q20, Self-Exploration and Self dependence

B1,Q22, feeling proud “I feel proud of taking the responsibility of my family business”

B2,Q16, Learning environment “Every day I am learning new things about the corporate cultures”.

B2,Q16, Introducing new business “I am confident in future I will be able to introduce another SBU of our family business”.

B2,Q17, (a) working independently;

(b) Use of intelligence;

(c) Excellency of the career; “I think in family business women has the opportunity to work independently and to make proper use of her intelligence in doing excellently in her career as well as in the family business”.

B2,Q20, (a) Innovation
b) Development of the country; “women have the opportunity to show their innovations. Women can take part in the development of the country by contributing in GDP.”

B3,Q7, Opportunity of showing own skills “I did not enjoy my job life in the private organizations. I could not able to show my skills. I felt to do something independently”.

B3,Q8, To do different things “It’s obvious to get bored doing the same stuffs every day so one way I keep my mind active & get to do different things every now & then”.

B3,Q13, Implementing won ideas “Implementing my own ideas & tasks to bring improvement”.

B3,Q16, own passion & desire “I’d like to do it for my own passion & desire as it’ll stand as a good platform in case of any consequences later on in the future as you never know”.

B3,Q17, Giving personal support for family and business “Giving personal support to the family & helping out to overcome the burden of work”.

B3,Q20, Decision at own risk and implementing knowledge “able to show my potentiality through taking several decisions at my own risk. I can deploy my knowledge gained from under grad period”.

B4,Q7, To get loan for the SME project, “I opted this opportunity, started our business using our land”.

B4,Q8, Hard to accommodate rich food, “we hardly ate rich food. we had to take loan to pass our days”.

B4,Q12, Getting acceptance in the social life. “This business blesses us in every area of our life. so ultimately the response was quite positive”.

B4,Q13, Discovering the potential, “one thing I must tell that opportunity can lead the woman to discover their potential”.

B4,Q13, Fulfilling the desire, “financial independence helps me to fulfill any desire of my life now”.

B4,Q16, Starting new business “I can think to start another business with the surplus of this business”.

B4,Q16, Creating job for women, “can help other woman in our area by giving job in my business”.

B4,Q17, Easy to start business by rural women “in rural area woman can easily start a small business even if hasn’t any capital”.

B4,Q17, Easy access of capital “Lots of NGO or local banks provide loan to woman”.

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B5.Q16, Gaining experience “I have gained experience and also becoming financially strong “

B5.Q17, Family members involvement “As it is conducted by family members women have many opportunities to run with taking care of their own family”

B5.Q19, Family members have clear mind to help, Get help in case of any problem from family members

B5.Q22, Matter of pleasure “We start this business and run it with greater responsibility. So, it is a matter of great pleasure to me that t am a part of the Family Business”.

B6, Q13, Financial improvement for the family and self-dependency “I become busy but able develop economic condition for me and for the family .I make myself self-dependent”.

B6.Q16, Q20, (1) Economic solvency , (2) Increase of dignity and self-reliant

B6.Q17, Self-confident, self-dependent and dignify, “Family business makes a woman self-confident, self-dependent and dignify”

B6.Q22, Contribution for the county and society “I feel comfort and proud as a working woman and contributing for my family, society and country”.

B7.Q13, Increasing social status “after joining the family business my social and economic status has been greatly increased”

B7.Q17, Independent activities and solvency “They can perform their activities independently, become a solvent member and help to earn financial stability of the family”.

B7.Q20, a) Self dependent

b) Economical Improvement

B7.Q22, Benefits are more than problems; freedom of expression, “I have to deal with some problems, but the benefits I am getting are more than these minor problems. On top of that, economic solvency and right to express myself are more important for me. So, I feel satisfy with my family business”.

B8.Q7, Self-employment “I also have so much interest to have my own business and self-employment”.

B8.Q12, Showing interest by the family members and opportunity of giving good foundation of the business, “Everyone of my family inspire me to do my job in the family business. They also show their interest what activities, I am performing here to give a good foundation of this business”
B8,Q13, Contribution to the family “I have more contribution and strong performance to help the family”.

B8,Q16, Respect from the family and society “People respect me as nursing is a great profession. I have the position in my family and society that is achieved from my family business”.

B8,Q17, Financial active /solvent/ reliable member of the family “Especially they become financially active for the family (economic segment of the family) and achieve a reliable position”

B8,Q20, a) opportunity to become economic solvent.

b) expense according to their willingness.

B8,Q22, Self-reliability “I have a sense of self reliable and helpful mentality that’s make me always cheerful and happy”

Recommendation

B1,Q23, “I will advise them don’t late too much to join because this is the most perfect and safest platform for a female to explore themselves”.

B2,Q13, “before joining business I used to busy with my kid and now with my work at office also”

B2,Q23, “Think independently, work independently”.

B3,Q23, “Everyone have their own perception of helping the family in either way & if someone wants she should be allowed to do so”.

B4,Q22, Appreciation from her husband “My husband says without your contribution it was impossible to change our living condition. Only this sentence gives me much more things which cannot convert by money”.

B4,Q23, Just come out of your room, explore the outer environment. Definitely you will find positive change in your life by doing this.

B5,Q23, “As the demand of age family business is one of the most factor to bring economical solvency for the women So, if anyone is willing to run family business. It will be beneficial for them. I am always try to inspire them to come and start Family Business”

B6,Q23, “Feel positive, think positive, come forward and take the challenges, overcome the obstacle and get the opportunities”
B7.Q23, “As I have mentioned before; the reason I had to be part of. My advice to the Women, if they face any problem regarding finance to meet their needs and for the family, then they should be part of the family business. If they do not have any problem then, women should be part of their business. They should come to the family business willingly”.

B8.Q23, “I advice them to come and be a self-reliable women in our society .The more they will involve in the family business ,they would able get benefit from the business and become financially reliable”.
Table summarizing the short questions of the questionnaire in Bangladesh.

<table>
<thead>
<tr>
<th>Q 1.</th>
<th>B1</th>
<th>B2</th>
<th>B3</th>
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<td></td>
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<td>Service</td>
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<td>My father</td>
<td>My husband</td>
<td>My father</td>
<td>Me and my husband</td>
<td>Me and my husband</td>
<td>My sister</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Q 6.</td>
<td>Nothing</td>
<td>I was completing my graduation (student)</td>
<td>Doing job in private company</td>
<td>Unemployed</td>
<td>Service holder</td>
<td>Housewife</td>
<td>Housewife</td>
<td>Homeopathic Hospital.</td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q 7.</td>
<td>Inheritance</td>
<td>Inspiration from my husband</td>
<td>Own decision and inspiration from my father</td>
<td>Taking loan for SME project</td>
<td>For financial prospects of the family</td>
<td>Self-management</td>
<td>Experienced and Interest on family business</td>
<td>Inspiration from my father</td>
</tr>
<tr>
<td>Q 8.</td>
<td>Familiar and flexible environment.</td>
<td>control and maintain my responsibilities</td>
<td>Enjoying to do different activities in family firm</td>
<td>Financial crisis of the family</td>
<td>Inspiration from my husband</td>
<td>Determination for the family and country</td>
<td>Industrious mind and having interest of active task</td>
<td>It is a good platform and inspiration from family members</td>
</tr>
<tr>
<td>-------</td>
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<td>------------------------------------------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>Q 11.</td>
<td>No, Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Q 12.</td>
<td>Reluctant and then supportive</td>
<td>Supportive and worried about time mgmt for the family</td>
<td>In the beginning it was hard</td>
<td>Positive response as we both husband and wife was doing it</td>
<td>Family members were interested and eager to see what I have done</td>
<td>Supportive as my husband was involved</td>
<td>No problem from the family; Positive attitude</td>
<td>Family members shows interest what I am doing here</td>
</tr>
<tr>
<td>Q 13.</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes; finding hard time to spend with family</td>
<td>Financial independence</td>
<td>Financial affair</td>
<td>Self-dependency and financial improvement</td>
<td>Social and economic status have greatly increased</td>
<td>Solvency</td>
</tr>
<tr>
<td>Q 14.</td>
<td>Graduate</td>
<td>Graduate</td>
<td>Grad-</td>
<td>Undergraduate</td>
<td>Undergraduate</td>
<td>Intermedi-</td>
<td>Matriculati</td>
<td>Undergraduate</td>
</tr>
<tr>
<td>Q 21.</td>
<td>Negative comment</td>
<td>Positive comments</td>
<td>Positive and negative comments</td>
<td>Positive comments</td>
<td>Positive comments</td>
<td>Positive comments</td>
<td>Positive as it is noble profession</td>
<td></td>
</tr>
<tr>
<td>-------</td>
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<td>---------------------------------</td>
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</tr>
</tbody>
</table>

**General analysis:**
This analysis points out the importance of women signifying for selves a place within family business or family company that fits their requirement. The empirical mapping table given in the appendix shows some interesting facts about the women roles and challenges and opportunities they have in relation to these roles. The facts which we analyzed and found interesting were as follows,

1. **About the kind of family business setup or nature** we got replies in this manner. Trade was the most common family business in both countries in which women were playing their roles. Second kind of the business in which women were playing their roles was service industry with five women working there. Interestingly manufacturing came third with three women working there. One woman from Pakistan was running a magazine. This was the interesting business because generally women in South Asia are seen as dependent on men.

2. **Second question was about the number of employees in the business.** Interestingly, majority of the family businesses were having employees in the range 5-30. With some exceptions like in the magazine running business the employees were having highest number that of 200. So we deduce from that in these countries family businesses want to keep less employees.

3. **Who started the business was an interesting question** because it shows the history and some background of the business. Women came up with mix replies where business started by father, by self and by husband were on top because each of these got three replies from women. Wife and husband were having two replies and business started by parents, sister, brothers and mother in law got one reply each.

4. **When were analyzed the replies for the marital status of women in Pakistan and Bangladesh both countries,** we found some interesting facts that women respondents majority were married while on contrary majority of women respondents from Pakistan were single either
single or widow. This imply that many of women in Pakistan start taking part in family busi-
ness even before getting married or they start taking part while being a widow. In Bangla-
desh women trend of taking part in family business is after marriage.

5. Family structure of the women working in family business in both countries had some inter-
esting facts as well. In Bangladesh when we analyzed the replies 7 out of 8 respondents re-
pied they live in nuclear family setup. While on contrary in Pakistan 2 of the women replied they live with parents while rest live with in-laws or in nuclear setup. It may depend on the culture of both countries as well.

6. Majority of women from both the countries were either studying or were housewives before started taking part in the family business.

7. When asked if they were the first women of the family to join the family business majority of the women from both countries replied with a "Yes" answer. Some of the women said no their mothers were the first and in one case mother in law was the first one in the family who started taking part in the family business.

8. The family was supportive for the women in both countries because almost all of them came up with a reply that family was supportive they supported us in the start. Their re-
sponse was positive and was happy on our decisions to take part in family business. In ma-
jority cases husband were the supporting hand and in single women case their parents espe-
cially father were playing supportive role.

9. Education level was also an interesting point because one can assume the education situ-
ation in the country with it among women. Women from Bangladesh were having mixed ed-
ucational level where equal number of respondents was graduates and matric (10th grade).
On contrary in Pakistan majority were graduates women. So it showed that education trend in Pakistan was better than in comparison with Bangladesh.

When women were asked which kind of comments they got from the society regarding their work-
ing in the family business. Some of them said they got positive replies like some people have opinion that it is good that the women were utilizing their education in a good profession. Negative com-
mments were also there like ignoring family or seen as working women proudness issue or may be some jealousy element among society.
Table 1: Literacy Rate in Provinces by Gender (percent)

<table>
<thead>
<tr>
<th>Year</th>
<th>Punjab</th>
<th></th>
<th>Sindh</th>
<th></th>
<th>NWFP</th>
<th></th>
<th>Baluchistan</th>
<th></th>
<th>Pakistan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
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<tr>
<td>1975</td>
<td>31.6</td>
<td>12.6</td>
<td>39.3</td>
<td>20.0</td>
<td>24.1</td>
<td>5.3</td>
<td>15.0</td>
<td>4.2</td>
<td>31.8</td>
<td>13.0</td>
</tr>
<tr>
<td>1980</td>
<td>36.4</td>
<td>16.4</td>
<td>39.7</td>
<td>21.5</td>
<td>25.7</td>
<td>6.4</td>
<td>15.2</td>
<td>4.3</td>
<td>34.8</td>
<td>15.7</td>
</tr>
<tr>
<td>1985</td>
<td>40.8</td>
<td>18.2</td>
<td>43.2</td>
<td>22.4</td>
<td>30.5</td>
<td>7.1</td>
<td>17.9</td>
<td>4.9</td>
<td>38.9</td>
<td>17.0</td>
</tr>
<tr>
<td>1990</td>
<td>45.2</td>
<td>20.8</td>
<td>46.5</td>
<td>23.7</td>
<td>38.1</td>
<td>8.6</td>
<td>21.0</td>
<td>5.7</td>
<td>43.4</td>
<td>19.1</td>
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<tr>
<td>1995</td>
<td>50.0</td>
<td>24.9</td>
<td>51.6</td>
<td>25.8</td>
<td>47.3</td>
<td>12.0</td>
<td>25.3</td>
<td>6.6</td>
<td>48.7</td>
<td>22.5</td>
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